
UNITED STATES DEPARTMENT OF LABOR

Frances Perkins, Secretary

BUREAU OF LABOR STATISTICS

Isador Lubin, Commissioner

in cooperation with

WORKS PROGRESS ADMINISTRATION



Family Expenditures
in Selected Cities, 1935-36

VOLUME VIII

Changes in Assets and Liabilities



Bulletin No. 648

UNITED STATES

GOVERNMENT PRINTING OFFICE

WASHINGTON : 1941

STUDY OF CONSUMER PURCHASES : URBAN TECHNICAL SERIES

For sale by the Superintendent of Documents, Washington, D. C. - - - - Price 20 cents

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CONTENTS

PREFACE.....	Page. v
SCOPE AND METHOD OF THE STUDY OF CONSUMER PURCHASES: URBAN SERIES.....	1
The population covered.....	2
Cities studied.....	2
Nativity groups.....	2
Income and occupational groups.....	3
Family-type groups.....	4
Other eligibility requirements.....	6
Sampling procedures.....	6
Expenditure schedule.....	6
Method of securing averages.....	9
Combinations of cities.....	9
Combinations of occupations and family types.....	10
The weighting process.....	11
Figure 1. Family types.....	5
EXPLANATION OF TABLES.....	13
TABULAR SUMMARY.....	21
Table 1. NUMBER OF FAMILIES: Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditure; by family type, occupa- tion, and income, in 1 year, 1935-36.....	22
Table 2. ADJUSTED INCOME AND EXPENDITURE: Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36.....	46
Table 3. CHANGES IN ASSETS AND LIABILITIES: Percentage of fami- lies reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36.....	70
APPENDIX A:	
Glossary.....	181
Facsimile of expenditure schedule.....	186
APPENDIX B. Communities included by Bureau of Home Economics in the analyses of family expenditures.....	192
APPENDIX C. Cities included by Bureau of Labor Statistics in the Study of Money Disbursements of Wage Earners and Clerical Workers.....	193

PREFACE

The Study of Consumer Purchases was directed toward two related objectives. The first was to ascertain the distribution of families according to income, occupation, and family composition. The second was to learn how families of different incomes, occupations, and family types apportion their expenditures among specific goods and services, in different parts of the country.

The material presented in the present volume was secured from a survey conducted in 1936 by the United States Bureau of Labor Statistics in cities varying in size and representing different parts of the country. This survey was paralleled by a study of small city, village, and farm families conducted by the Bureau of Home Economics of the United States Department of Agriculture. Both surveys which together constitute the Study of Consumer Purchases were administered under a grant of funds from the Works Progress Administration. The National Resources Committee and the Central Statistical Board both cooperated in the Nation-wide survey. Technical plans for the study were developed and the administration of the survey was coordinated by a technical committee which consisted of Hildegard Kneeland, National Resources Committee, chairman; Faith Williams, Bureau of Labor Statistics; Day Monroe, Bureau of Home Economics; Milton Forster, Works Progress Administration; and Samuel J. Dennis, Central Statistical Board.

In selecting the data to be secured and the analyses to be made, consideration was given to the different interests which may be served by a study of consumer purchases. Scientific groups as well as legislative bodies and administrative agencies of the Government regularly need analyses of family incomes and expenditures to aid them in the study of such social and economic problems as taxation, social security, consumer protection, and wage adjustments. The analyses of general interest have been presented in a series of volumes on income and expenditures in various regions.

The present volume gives in detail changes in family assets and liabilities for the use of those people who are concerned with the original work materials. It is one of a series of eight which will present the data secured in regard to the expenditures of 26,241 families in the cities covered by the Bureau of Labor Statistics in the analysis of the data from the Consumer Purchases Study.

Simultaneous studies of rural and urban family incomes, and the manner of their disbursement, can shed light on the relative abilities of farm and city to absorb each other's products, and on the manner in which that capacity changes as rural and urban incomes change.¹

Welfare agencies are concerned with data bearing on the budgetary requirements of families in the maintenance of minimum standards of subsistence. Successful budgeting presupposes some consideration of the balance habitually maintained by families as between various types of expenditure. This concern runs not only in terms of gross expenditures which have already been shown, but also in terms of such refined detail as is here presented.

Manufacturers and distributors will utilize the information on income distribution and consumer preferences in the planning of their production and sales programs. Their interests are better served by a knowledge of expenditures for specific commodities than for broad classes of consumption which have more general interests.

Obviously, any economic program must have, as one fundamental prerequisite, a definite knowledge of the distribution of families by incomes and of the choices made by families in the disbursement of their incomes. The publication of the details of family expenditures at different income levels and in different parts of the country provides concrete information as to the point at which families enter the market for specific types of goods and makes it possible to relate the probable demand for given commodities and services to changes in income structure.

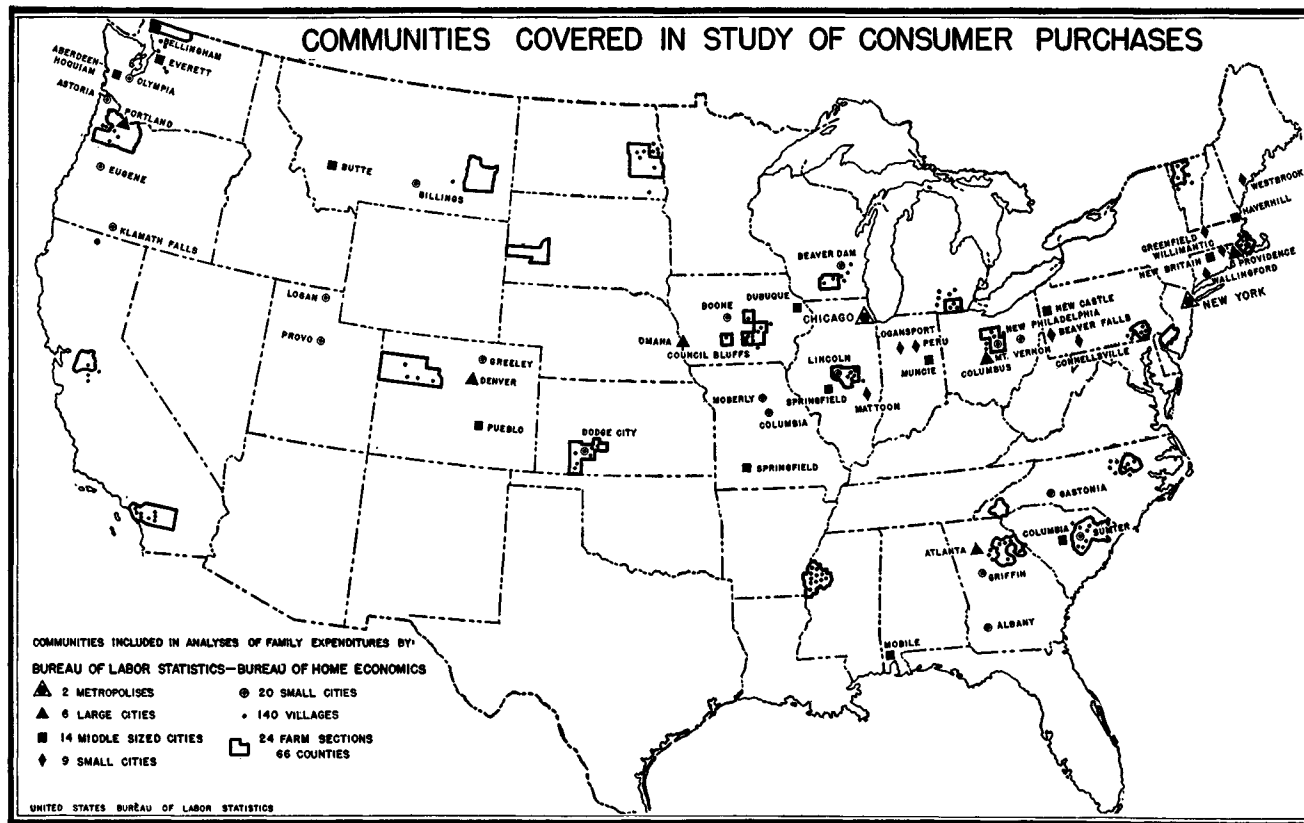
In view of the fact that a number of persons outside the Bureau's regular staff took part in the investigation, the Bureau of Labor Statistics wishes to acknowledge the services of the following persons who served as regional or metropolitan directors of field work: Ruth Ayres, Le Roy Clements, Rachael S. Gallagher, Forest R. Hall, Sybil Loughead, Glenn W. Sutton, Margaret D. Thompson, Georges M. Weber, and Erika Hartmann Wulff.

Acknowledgment is also made to Jesse R. Wood, Jr., Frances W. Valentine, 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; Frank Strohkarck, Marie Bloch, Ethel Cauman, Verna Mae Feuerhelm, Lenore Epstein, Trusten P. Lee, Mary Wiatt Chace, and Allan W. Winsor, who were in charge of editing and reviewing.

ISADOR LUBIN,
Commissioner of Labor Statistics.

MAY 1939.

¹ While the present investigation obtained data on the expenditure patterns of families at different income levels, it provides inferential evidence on the alterations which would occur in family spending if incomes were raised or lowered.



*Bulletin No. 648 (Vol. VIII) of the
United States Bureau of Labor Statistics*

Family Expenditures in Selected Cities, 1935-36

CHANGES IN ASSETS AND LIABILITIES

**Scope and Method of the Study of Consumer Purchases,
Urban Series**

The data collected in the Urban Series of the Study of Consumer Purchases are presented in three sets of publications. The first two, which have been published in a series of two-volume bulletins, pertain to the distribution of families according to nativity, income, occupational group, family composition, and home tenure; and to the expenditure of current income for the major categories of consumption.¹

The third set of publications covers the details of expenditures; for example, the report on food presents not only total expenditures for food but also the details on expenditure for meals away from home, and for specific food items, such as white flour and lamb chops. These details are presented in a series of volumes,² each one containing the data in tabular form for a certain group of expenditures, such as those

¹ See the following bulletins:

- Bull. No. 642. Family Income and Expenditure in Chicago, 1935-36.
- Bull. No. 643. Family Income and Expenditure in New York City, 1935-36.
- Bull. No. 644. Family Income and Expenditure in Nine Cities of the East Central Region, 1935-36.
- Bull. No. 645. Family Income and Expenditure in Selected New England Cities, 1935-36.
- Bull. No. 646. Family Income and Expenditure in Selected Urban Communities in West Central-Rocky Mountain Region, 1935-36.
- Bull. No. 647. Family Income and Expenditure in Selected Southeastern Cities, 1935-36.
- Bull. No. 649. Family Income and Expenditure in Four Urban Communities of the Pacific Northwest, 1935-36.

Each bulletin is published in two volumes. Volume I, Family Income, pertains primarily to the income data. In these reports separate figures appear for each of the 32 cities surveyed by the Bureau of Labor Statistics in the Study of Consumer Purchases.

Volume II, Family Expenditures, contains the summary of expenditures for each of the major categories of consumption such as food, clothing, housing, transportation, etc.

² The volumes which together make up Bull. No. 648, Family Expenditures in Selected Cities, are as follows:

Volume

- I. Housing.
- II. Food.
- III. Clothing and Personal Care.
- IV. Furnishings and Equipment.
- V. Medical Care.
- VI. Travel and Transportation.
- VII. Recreation, Reading, Formal Education, Tobacco, Contributions, and Personal Taxes.
- VIII. Changes in Assets and Liabilities.

for food or for housing, for all the communities covered by the Urban Series of the Study of Consumer Purchases.³

The Population Covered

Cities Studied.—The cities included in the Consumer Purchases Study were chosen to represent the metropolis, the large city with a population from 250,000 to 300,000, the middle-sized city with a population from 30,000 to 75,000, and the small city with a population of from 8,000 to 20,000 in 6 different regions of the country. In the field work the Bureau of Labor Statistics covered all the cities included in the first three groups, and 10 of the small cities. In the analysis of the results, this Bureau has been responsible for the data from the cities shown in the following table.⁴

Cities included by Bureau of Labor Statistics in the analyses of family expenditures

Region	Metropolitan and large cities	Middle-sized cities	Small cities
Northeast.....	New York, N. Y. Providence, R. I.	Haverhill, Mass. New Britain, Conn.	Wallingford, Conn. Willimantic, Conn. Westbrook, Maine. Greenfield, Mass.
Southeast.....	Atlanta, Ga.	Columbia, S. C. Mobile, Ala.	
East Central.....	Chicago, Ill. Columbus, Ohio.	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.	

Since the purpose of the expenditure survey was to determine, insofar as it is possible to do so, the influence of income, family type, and occupation upon family spending, it seemed wise not to try to cover, with the restricted funds available for the investigation, the total population of each community studied. Instead certain qualifications were set up, for the purpose of eliminating as far as possible the effect of alien customs, economic stress, and broken family ties which might tend to obscure the factors in family spending which it was desired to measure.

Nativity groups.—The survey was limited to families in which the husband and wife were both native born. In New York, Columbus,

³ Families providing income and expenditure data selected the report year that they preferred, either the calendar year 1935 or a 12-month period ending in 1936. All data represent family expenditure for a period of 12 months during 1935-36, except the material pertaining to the details of expenditure for food. This is based on 1 week's consumption.

⁴ See p. 192 for the cities covered by the Bureau of Home Economics.

and the Southeast, data were obtained not only from white families but also from Negro families; in the other cities the investigation of expenditures was confined to white families.

Income and occupational groups.—In all cities families having received relief at some time during the year were excluded from the expenditure survey. The population covered was further restricted by the omission of nonrelief families with incomes below the levels which define the customary spending of nonrelief groups. Families with incomes below \$500 in the metropolises, white families with incomes below \$500 in the large cities, and white families with incomes below \$250 in the other cities were omitted. Among Negro families in Columbus, those with incomes below \$250 were likewise excluded.

Median incomes and percentage distribution by income of families represented by the expenditure data

City and color	Median income	Percentage of families represented by the expenditure data—								
		All families	Under \$1,000	\$1,000—\$1,499	\$1,500—\$1,999	\$2,000—\$2,499	\$2,500—\$2,999	\$3,000—\$3,999	\$4,000—\$4,999	\$5,000— and over
White families										
Metropolises:										
New York.....	\$2,121	100.0	¹ 4.9	16.3	23.0	19.8	14.4	13.0	2.6	6.0
Chicago.....	1,860	100.0	¹ 10.0	21.8	25.5	19.0	9.1	8.8	3.1	2.7
Large cities:										
Providence.....	1,607	100.0	¹ 16.4	28.7	23.2	14.1	7.1	4.9	1.9	3.7
Columbus.....	1,815	100.0	¹ 10.6	23.8	24.8	16.5	9.7	9.4	2.5	2.7
Atlanta.....	1,900	100.0	¹ 11.5	18.8	24.4	19.8	11.8	6.7	3.0	4.0
Omaha-Council Bluffs.....	1,745	100.0	¹ 11.2	25.8	25.1	17.9	10.1	5.1	2.2	2.6
Denver.....	1,785	100.0	¹ 11.6	23.9	24.3	17.4	9.6	5.6	3.3	4.3
Portland.....	1,742	100.0	¹ 10.6	25.2	28.2	18.1	9.1	4.3	2.2	2.3
Middle-sized cities:										
New England.....	1,467	100.0	² 19.5	32.6	23.4	14.0	3.9	3.2	1.8	1.6
East Central.....	1,510	100.0	² 17.3	32.3	24.1	14.6	3.4	4.3	1.8	2.2
Southeast.....	1,675	100.0	² 19.0	22.6	23.5	15.7	4.5	7.0	3.1	4.6
West Central.....	1,355	100.0	² 28.0	29.7	22.5	12.2	2.6	2.7	1.1	1.2
Rocky Mountain.....	1,610	100.0	² 13.1	30.2	29.4	17.1	2.8	4.0	1.5	1.9
Pacific Northwest.....	1,477	100.0	² 16.5	35.0	26.1	13.9	3.0	2.8	1.2	1.5
Small cities:										
New England.....	1,502	100.0	² 17.0	32.9	24.6	14.5	3.1	² 7.9	(³)	(³)
East Central.....	1,450	100.0	² 22.3	30.1	22.3	12.3	6.1	² 6.9	(³)	(³)
Negro families										
Metropolis:										
New York.....	1,325	100.0	¹ 19.7	43.6	22.2	8.8	3.9	² 1.8	(³)	(³)
Large cities:										
Columbus.....	1,000	100.0	² 49.7	38.9	8.4	1.9	1.1	(⁴)	(⁴)	(⁴)
Atlanta.....	740	100.0	76.6	17.9	2.1	1.9	.6	.6	5.3	(⁴)
Middle-sized cities:										
Southeast.....	575	100.0	88.9	8.9	.8	1.1	6.3	(⁴)	(⁴)	(⁴)

¹ Families with incomes below \$500 were excluded from the expenditure schedule sample.

² Families with incomes below \$250 were excluded from the expenditure schedule sample.

³ Includes all families with incomes of \$3,000 and over.

⁴ Families with incomes above \$3,000 were excluded from the expenditure schedule sample.

⁵ Includes all families with incomes of \$4,000 and over.

⁶ Includes all families with incomes of \$2,500 and over.

In most of the cities studied, families in the wage-earner and clerical groups only were included in the sample at the lowest income levels, and only families in the business and professional groups, at the upper levels, since the families in these groups were considered most representative of the extremes of the income scale.

For purposes of this study, families were classified into six major occupational groups: Wage-earner, clerical, independent business, independent professional, salaried business, and salaried professional. The occupational classification of a family was determined by the major source of earnings, whether contributed by one or more members.

Data secured from families with no gainfully employed members, which formed a very small proportion of all families in the selected random sample, were not included in the summary of the details of expenditures. A special study of the expenditures of families with no gainfully employed members was made for Chicago, for Columbus white families, and for families in the East Central middle-sized cities. For this material, see volume II of Bulletins Nos. 642 and 644.

The lower and upper limits of the income range at which families in different occupational groups were studied is shown in the accompanying table:

Range of family income included in expenditure study, by occupational groups and tabulation unit

Tabulation unit	Occupational groups ¹			
	Wage earner	Clerical	Independent business and professional ²	Salaried business and professional
<i>White families</i>				
Metropolises:				
New York.....	\$500 to \$3,999.	\$750 to \$3,999.	\$1,250 to \$10,000 and over...	\$1,250 to \$10,000 and over.
Chicago.....	\$500 to \$4,999.	\$750 to \$4,999.	\$1,250 to \$10,000 and over...	\$1,250 to \$10,000 and over.
Large cities:				
Columbus.....	\$500 to \$3,999.	\$750 to \$4,999.	\$1,250 to \$7,500 and over...	\$1,250 to \$7,500 and over.
Other.....	\$500 to \$2,999.	\$750 to \$2,999.	\$1,250 to \$7,500 and over...	\$1,250 to \$7,500 and over.
Middle-sized cities.	\$250 to \$2,499.	\$500 to \$2,499.	\$1,000 to \$5,000 and over...	\$1,000 to \$5,000 and over.
Small cities:				
New England.	\$250 to \$2,499.	\$500 to \$2,499.	\$1,000 to \$3,000 and over...	\$1,000 to \$3,000 and over.
East Central..	\$250 to \$4,999.	\$500 to \$3,999.	\$1,000 to \$3,000 and over...	\$1,000 to \$3,000 and over.
<i>Negro families</i>				
New York.....	\$500 to \$2,999.	\$750 to \$2,999.	\$750 to \$2,999.....	\$750 to \$3,000 and over.
Columbus.....	\$250 to \$1,749.	\$750 to \$2,999.	\$250 to \$2,999.....	\$500 to \$2,999.
Atlanta.....	Under \$250 to \$1,499.	\$250 to \$2,250 and over.	\$250 to \$2,250 and over.....	\$250 to \$2,250 and over.
Middle-sized cities unit.	Under \$250 to \$1,499.	Under \$250 to \$2,500 and over.	Under \$250 to \$2,500 and over.	Under \$250 to \$2,500 and over.

¹ The occupational group in which a family was classified was determined by the source from which a major portion of its earnings were derived.

² Families in which the major portions of earnings were derived from work in which the earner was self-employed.

Family type groups.—Only families of the relatively more frequent types were included in the sample eligible for the expenditure schedule. For the purpose of distinguishing the expenditure patterns of the predominant family-composition groups, the following types were defined (see fig. 1, p. 5):

Fig 1

FAMILY TYPES FOR EXPENDITURE STUDY



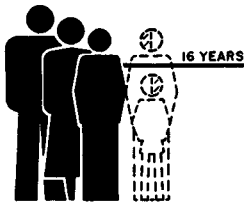
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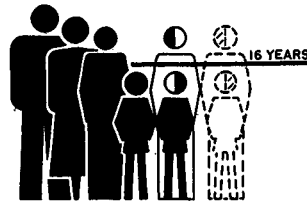
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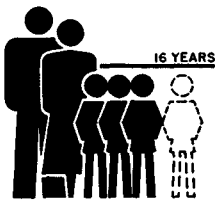
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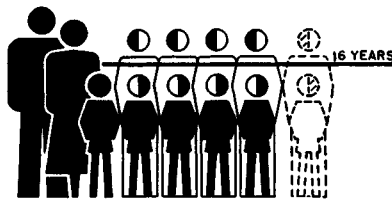
TYPE IV



TYPE V



TYPE VI



TYPE VII



MEMBERS REQUIRED FOR TYPE



MEMBER REQUIRED FOR TYPE, BUT AGE ALTERNATIVE



MEMBER OPTIONAL FOR TYPE



AGE ALTERNATIVE

U. S. BUREAU OF LABOR STATISTICS

<i>Family type</i>	<i>Composition</i>
I	Husband and wife (families of two persons).
II	Husband and wife, and one child under 16 years (families of three persons).
III	Husband and wife, and two children under 16 years (families of four persons).
IV	Husband, wife, one person 16 years or over, and one or no other person regardless of age (families of three or four persons).
V	Husband, wife, and one child under 16 years, one person 16 years or over, and one or two other persons regardless of age (families of five or six persons).
VI	Husband, wife, and three or four children under 16 years (families of five or six persons).
VII	Husband, wife, one child under 16 years, and four or five other persons regardless of age (families of seven or eight persons).

These seven family types were studied in Chicago, in the white sample in the three East Central city units, and in the Atlanta Negro sample. Elsewhere, the funds available for the expenditure survey made it necessary to restrict the coverage to families of the first five types only.

Other eligibility requirements.—The expenditure survey was further restricted by excluding a few families for the following reasons:

1. The family did not occupy a home in the community for at least 9 months of the schedule year.
2. The family moved from one dwelling unit to another between the end of the schedule year and the date of interview.
3. The family did not have access to housekeeping facilities for at least nine months of the schedule year.
4. The family had more than the equivalent of one roomer and/or boarder in the household for 52 weeks of the report year.
5. The family had more than the equivalent of one guest for 26 weeks.

Sampling Procedures

Expenditure schedule.—The collection of data on family expenditures and family living requires more than ordinary skill and is a time-consuming process. In the interests of economy it was necessary to develop special procedures in order that the families covered might constitute a representative sample of the population included.

Income is the most important single factor influencing expenditure. Since there are no directories of families by income, it was necessary in the first place to secure a random cross section by income of the families that might be included in the expenditure survey in each community.

The percentage coverage of households for the random sample was determined in large part by the size of the community. The random

sample for New York was equivalent to 4 percent of all families: for Chicago, to 10 percent. For the six large cities, this sample represented a 20 to 50 percent coverage; and in the middle-sized and small cities, 50 to 100 percent of the families were interviewed to obtain a minimum of information necessary to identify and classify the family. This random sample (the record-card sample) in which data were obtained from about 625,000 families, made it possible to ascertain the distribution of the families in the whole community by nativity, color, and family type composition. From those families which met specified requirements as regards these three items, additional information was secured relating to income, occupation, family composition and home tenure.

From this random sample, there was determined the number of families eligible for the expenditure schedule on the basis of the eligibility requirements described above. (See p. 4 for the color groups, occupation, income groups, and family types covered in each area.) In order to hold the number of expenditure schedules to a minimum and at the same time to secure adequate information for types of family that are found infrequently in the community, it was decided to secure detailed expenditure data from an approximately equal number of families in the eligible group, for each family-type group within each occupational class at each income interval. Families which were similar in respect to these three controls were taken to represent an expenditure pattern unit, or "cell." So far as practicable the goal in Chicago, the East Central cities (white sample) and Atlanta (Negro sample) was to schedule 10 families to represent each cell in each tabulation unit. In the case of the other city units the goal was to schedule 6 families for every cell. In each case the families scheduled as regards expenditures were drawn as a random sample of the families listed as eligible for scheduling in a given "cell."

It can be seen from table 1 of the Tabular Summary that the number of families from which data were secured was much larger in some cases than in others; that it was much larger, for instance, at the middle-income levels than at either the top or the bottom of the income scale. It will be seen, too, that despite the special efforts made in the sampling process, some occupational groups and family types are much better represented than others.

The discrepancies between the number of schedules secured and the general goal may be attributed to several factors,⁵ the most im-

⁵ Another obstacle to an exact control of the number of expenditure 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

portant 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.

to the agent obtaining the family schedule data occasionally came to light in the course of the long interview in connection with the discussion of expenditures.

Because of the extensive coverage of the family income survey, it was necessary to keep the time of the family schedule interview as short as possible. On that account information on the expenses of an owned home other than interest payments was not obtained from the families covered in the large random sample. Therefore, in estimating nonmoney income from home ownership for the income report, it was necessary to resort to a table of estimated average expenses at given rental values. During the expenditure interview, however, figures were obtained on expenses such as taxes, repairs, special assessments, and insurance and thus a revised figure on the nonmoney income from owned home was computed by subtracting the *actual* rather than the *estimated* expenses.

Similarly, for families having boarders the income figure on the family schedule included the *estimated* net income from boarders after deductions had been made for the cost of food; these deductions varied with the amount of the payment for board and were estimated on the basis of data secured in the Bureau of Labor Statistics Study of the Money Disbursements of Wage Earners and Clerical Workers. At the time of the expenditure schedule interview, detailed information was obtained on the food expenditures of the family, from which it was possible to compute more accurately the money expense for boarders' food, and thus to gauge more correctly the net income from boarders.

No attempt was made at the time of the family schedule interview to determine nonmoney income from an owned vacation home. This figure was obtained, however, from information secured during the expenditure interview, and is included in the income figure by which families in the controlled sample were classified.

Furthermore, rent received as a gift is not included in the income figure of the family schedule but it was taken into account in deriving the income code of families giving expenditure data.

Changes in the family type classification also resulted from the longer interview—chiefly 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 of 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; for example, less than 1 percent of all Chicago families from which expenditure data were secured were classified in a different family type by the two procedures.

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.

In the process of obtaining the last schedule needed to complete a cell according to the basic plan, it sometimes happened that two or more field agents secured complete schedules where only one had been required. Since these schedules added to the reliability of the averages for the given cells, it was decided to make use of all the completed schedules which fell within the income, occupation, and family type limits set for the investigation.

The shifts in cells had another effect which, though not numerically very important, made some difficulty in preparing the basic tabulations; namely, expenditure schedules appeared in cells for which no weights were available since no eligible cases had been classified in these cells in the tabulation of the random sample. It was decided to give cells in which no random sample schedules were secured but in which expenditure schedules appeared a weight equivalent to the number of expenditure schedules appearing in the tabulations.

These arbitrary weights would tend to make the number of families in the city appear greater than was actually found but counterbalancing these added weights was the fact that a number of cells which contained eligible cases in the random sample had no expenditure schedules, and thus were not utilized.

The above discussion of changes in cell code has been presented primarily to give the reader some insight into the type of problems involved in obtaining equal numbers of cases in each cell in the controlled sample. Since the final code for the family type, income and occupational group was prepared during the final office edit of an expenditure schedule, it was inevitable that changes would tend to increase the number of schedules in some cells and decrease others.

For some of the cells the random sample did not furnish a sufficient number of cases to permit computation of reliable averages for the expenditure patterns of the families. For example, in a 10-percent sample of Chicago families there were only 4 salaried professional families with incomes of \$1,750 to \$2,000 and with 3 or 4 children under 16. In this case and others like it an effort was made to locate more families of the type required in the cell by a process of stratified sampling, as for example by canvassing lists of doctors, lawyers, and similar professional people. Even with the use of the stratified sample, however, some of the cells did not have the desired minimum of families, and therefore had to be combined with contiguous cells to give a somewhat broader classification for analysis than had originally been contemplated.

Number of families from which expenditure data were secured.

The total number of expenditure schedules used in the tabulation for each of the urban units analyzed by the Bureau of Labor Statistics was as follows:

Number of expenditure schedules completed, by geographic area

Geographic area and color	Number of schedules	Geographic area and color	Number of schedules
<i>Metropolitan centers</i>		<i>Middle-sized city units</i>	
New York:		New England.....	854
White families.....	1,703	East Central.....	12,173
Negro families.....	294	Southeast:	
Chicago.....	12,635	White families.....	1,407
		Negro families.....	620
<i>Large cities</i>		Rocky Mountain.....	1,244
Providence.....	1,217	West Central.....	1,187
Columbus:		Pacific Northwest.....	957
White families.....	12,260		
Negro families.....	248	<i>Small city units</i>	
Atlanta:		New England.....	1,034
White families.....	1,588	East Central.....	1,570
Negro families.....	869		
Omaha-Council Bluffs.....	1,073		
Denver.....	1,346		
Portland.....	1,738		

¹ Excludes 76 families with no gainfully employed members in Chicago, 70 in the Columbus white sample, and 78 in the sample for the East Central middle-sized cities.

The number of families of the types, income, and occupational groups covered by the investigation are given in table 1 of the Tabular Summary.⁶

Method of Securing Averages

Combinations of cities.—As noted above, the cities included in this study were selected to represent the various geographic sections and

⁶ In order to make possible comparisons between city and regional groups, the figures on the number of eligible families presented in table 1 are given in terms of the *total* number of eligible families in each city or regional group; that is, in terms of 100 percent coverage even for the cities where the sample was less than 100 percent.

size of city groups in the country. Data are presented for the two metropolitan and six large cities separately. The two or three middle-sized cities in each geographic area⁷ were combined as a unit.

There were two main reasons for combining the data for the middle-sized cities, and for the small cities in each region. In the first place, the number of schedules secured in each of these communities was necessarily smaller than in the case of the metropolitan centers and the large cities. These small numbers made some combinations necessary in order to secure reliable averages, particularly since it was desired to analyze part of the data by occupational group or by family type as well as by income level. In the second place, the middle-sized cities and the small cities were selected as representative of the different community types predominating in the regions in which they were located. Significant figures on expenditures by families of given income, family type, and occupation could best be secured for communities with population under 70,000 persons by combining into one set of figures the data secured for all cities of a given size in each area.

With the tabulation of the data as outlined above, it is possible to make analysis of regional differences in the data secured, as well as of differences growing out of varying degrees of urbanization.

Combinations of occupations and family types.—The number of occupational groups differentiated in the tabulation of the data varied with the number of families in given groups. Data for the six major occupational groups (wage-earner, clerical, independent business, independent professional, salaried business, and salaried professional) were tabulated separately for the white sample in the metropolitan centers. Five occupational groups were differentiated among white families for the large cities, with families in the two self-employed groups pooled; four groups were tabulated for white families in the middle-sized cities by further pooling the two salaried groups; only three groups were differentiated for the small cities, with all business and professional families considered as a unit. In the case of Negro families, families in the two independent groups and the two salaried groups, respectively, were pooled for Atlanta; families in the four business and professional groups were pooled for New York and Columbus; and only two groups, wage-earner and all other, were differentiated for the Southeastern middle-sized cities.

As noted above, expenditure schedules were obtained from families of seven types in Chicago, the East Central city units (white sample) and Negro families in Atlanta. For these units the sample was selected to be large enough to present data for seven family types separately. In other regions where only five family types were

⁷ The geographic sections used are Northeast (i. e., New England and New York City), East Central, Southeast, West Central, Rocky Mountain, and Pacific Northwest.

covered and the sample was smaller, averages are presented for only three type groups: type I, types II and III combined, and types IV and V combined.

The weighting process.—Since the design of the study called for an equal number of cases in each income—family-type—occupation group, it was necessary to weight the data for each “cell” by its frequency in the total population represented by the survey. That is, in order to secure averages which adequately represent the whole group of families at a given income level, the simple averages for families of a given type within each occupational group were multiplied by the number of eligible families in the given cell. The sum of these products at any income level was then divided by the total number of eligible families at that level, to secure the desired averages.

The figures showing percentages of families at successive income levels reporting expenditures for the various items were derived from the simple percentages in each cell. These were then multiplied by the number of eligible families in the given cell; and the resulting products, after being totaled for each income class, were divided by the total number of eligible families at the given level. Similar procedures were followed when computing percentages and average expenditures for specified family-type groups at each income level. That is, the products described above for each cell were totaled by family-type income groups; and were then divided by the corresponding total number of eligible families.

Except where specifically stated to the contrary, the averages are based on all families in any given group without regard to the proportion reporting expenditures on the specific item concerned. Average expenditures at a given income level for those families which reported an expenditure may be computed by dividing the averages based on all families by the corresponding percentage of families reporting an expenditure for the given item.

Averages are presented whenever three or more families furnished an expenditure schedule, although perhaps only one or two families reported an expenditure for the specific item shown. If, for instance, only two families were covered in a given family-type income group in some city or group of cities for which averages are shown, no average is shown for that family-type income group. (The figures for such families are included in any over-all averages.) If, however, five families were scheduled, but only two of them reported net changes in balances due on installment purchases, for example, during the schedule year, data are shown for this item.

To secure an estimate of the expenditure among the eligible families in any tabulation unit for any specified item of expenditure over a wider income range than that presented in these tables, the average amounts, based on all families scheduled at each income level, may

be multiplied by the number of eligible families shown at the corresponding income level (table 1 of the Tabular Summary). The sum of these products will furnish an estimate of aggregate amounts; and division of this aggregate by the total number of eligible families in the income classes combined will give an estimate of the average amount per family over the new range.

It must be emphasized, however, that these data refer only to the eligible families, that is, the native white or Negro nonrelief families containing both husband and wife, and meeting the other eligibility requirements outlined in the sampling section above and within the income ranges shown on page 4. No data were secured concerning the disbursements of families other than those which met the eligibility requirements set up for the investigation.

Explanation of Tables in Tabular Summary

Table 1. Number of Families

Table 1 presents the number of families eligible for the expenditure study and the number reporting on expenditures. The data are shown by income groups, by family-type and income groups, and by occupational and income groups in the cities covered as grouped for analysis of the data from the expenditure schedule—16 city groups for white families and 4 for Negro families.

The "Number of eligible families" as shown in section A was used as the weights when combining the data for the various family types and occupational groups within each income class.¹ Although the size of sample varied in the different communities, the figures in section A are stated in terms of a 100 percent coverage.² It is necessary to express the weights on a comparable basis so that combinations of the data may be made by geographic areas or by income groups, if desired.

Section B indicates the number of families reporting on expenditures. As stated on page 4 those families having no gainfully employed members have not been included in the figures in this section nor in the remainder of the tables in the volume.

Table 2. Adjusted Income and Expenditure

Adjusted income and expenditure are shown in table 2 in the same detail as the data on number of families in table 1. Adjusted income, section A, represents money income, nonmoney income from housing, plus the value of food and fuel received without direct money expenditure.³ The expenditure figures in section B represent money expenditures plus the value of housing, food, and fuel received without direct money expenditure; that is, these three items have been considered as part of the value of current family living, the total current expenditure of the family for the year. Data on the value of clothing, and other items, received without direct money expenditure were not obtained from all families and hence it was impossible to include them in either the income or expenditure figures.

¹ See the discussion on sampling, p. 6.

² The data for New York City are stated in terms of a 100 percent coverage of families in census tracts in which more than one-third of all the families were native born; these tracts include approximately 82 percent of native families in the city.

³ Families were classified into income groups according to the amount of their money income plus nonmoney income from housing. The amount of income received by most city families in terms of food and fuel is very small, and no information on income of this type was secured on the income (family) schedule used with the large random sample.

Table 3. Changes in Assets and Liabilities

The difference between the family's total income for the year and its total money expenditures was accounted for, apart from the balancing difference (see p. 185), 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 were bank accounts (including savings accounts, checking accounts, and money on hand), investments (including real estate, securities, investments of family funds in business), insurance (premiums paid or policies settled or surrendered), and such items as improvements on owned home or other real estate, loans made to others, and that portion of the soldiers' bonus or of a cash gift or inheritance received during the schedule year and not spent for current living.

Among liabilities were amounts payable on mortgages on the family home or on 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 due and taxes due.

The record of each family was restricted to money changes of family funds, that is, changes in assets and liabilities resulting from purchases and sale of property and from other money transactions. Changes in assets due to the increase or decrease in market value of real estate, securities, and other personal property were disregarded. Business funds were excluded from the analysis.

No attempt was made to determine the total assets or the total liabilities of the families. Rather, each family reported only as to increases and decreases that had taken place during the schedule year. In the case of each individual item only the net increase or decrease for each family was included in the tabulation. For instance, instead of recording as a liability the total amount which the family owed on installment-purchase contracts, only the amount by which such obligations were greater or less at the end of the year than the sum owed at the beginning of the year was ascertained. Amounts which were greater were considered as net increases, and amounts which were less were recorded as net decreases for the year. Thus, for a single item for each family only an increase or a decrease was reported.

In accordance with the above procedure the purchase and resale of property within the year was not recorded. If profit was realized from such a transaction, the amount of profit was included with current income as profit; but if such a transaction resulted in a loss, the amount of loss was subtracted from current income as a business loss.

If real estate or other property was sold during the year, the full value of such sale was entered under the appropriate item, even though only part of the selling price was received in cash. The value of notes received by the family to represent the balance was entered under "Loans to others."

Some families which furnished expenditure schedules received money during the schedule year from cash gifts, inheritances, or the soldiers' bonus. That part of such receipts which was used for current living expenses was treated as current money income. The remainder was either saved or invested, and was thus represented by an increase in one or another appropriate item—savings accounts, real estate, or the like. To balance such increases, a decrease was entered under "Other assets" in the case of cash gifts or inheritances, and under "Insurance policies settled" in the case of the soldiers' bonus.

Nonmonetary inheritance and other gifts, such as real estate or securities, were not entered unless there had been a sale of such property during the year. In that case, the proceeds were credited to the appropriate item (money in savings or checking accounts or investments of one kind or another), and a corresponding debit was entered under "Other assets."

The amount of net surplus or of net deficit attributable to each family was obtained from four separate totals. These were total increases in net assets, total decreases in net liabilities, total decreases in net assets, and total increases in net liabilities.

The sum of the total increase in assets and the total decrease in liabilities 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 liabilities represents funds which were made available to the family for current spending but which were not considered as current income. The difference between these two funds gave the net change for each family in all assets and liabilities over the period of the schedule year. A positive result denoted a net surplus while a negative figure denoted a net deficit.

From these were computed net surpluses and net deficits for the group of families at each income level.⁴ Data for net surplus and net deficit and the corresponding net change in assets and liabilities for all families at successive income levels are presented in Bulletins Nos. 642 to 647, and 649, volume II, table 1-A.

It is not the purpose of the present table to present the data on net surplus and net deficit, but to show the net increase, net decrease, and the resulting net change in the *items* of assets and liabilities (as derived according to the above discussion) for families at successive

⁴ See discussion on weighting procedures to combine data for all occupational and family type groups within each income class, p. 11.

income levels. Averages are based on all families scheduled at each income level whether or not each family reported an entry for the particular item.

Section A shows the percentage of families reporting a net increase, the percentage reporting a net decrease, and the percentage reporting net change in each asset or liability *item* at each income level. Section B shows for each item the average amount of net change, net increase, and net decrease. The averages in this section are based on the total number of families reporting expenditure data in each income class, whether or not all families reported an amount contributing to the particular average. Average net change, average net increase, and average net decrease for families reporting amounts can be computed for each item at each level by dividing the averages based on all families (section B) by the corresponding percentage of families reporting an amount (section A).

The algebraic difference between the average amounts shown for net change in all assets and the net change in all liabilities may be used to determine the net change in assets and liabilities for all families at each income level. The corresponding totals, however, shown in the columns headed "Net increase" and "Net decrease" represent the totals of the respective items in each group; and they cannot be used to determine the average net surplus and average net deficit for families at each income level. As already mentioned, such data must necessarily be computed for each individual family before being computed for all families within the income class. The proportion of families showing an increase or decrease in total assets and total liabilities has not been computed; the percentage of families reporting net surplus and the percentage reporting net deficit are shown in table 1-A of Bulletins Nos. 642 to 647, and 649, volume II, already mentioned.

The following items in this table require additional explanation:

Assets

Investments in business.—Only investments (net) in business which involved family funds were included here. The proportion of the purchase price of an automobile, bought during the schedule year, which was allocable to business was regarded as an investment of family funds in business and entered here.

Real estate.—The net difference between the amount incurred for real estate purchased during the year and the amount realized from the sale of real property was reported. Included here were funds invested in the purchase or building of a new family home.

Stocks and bonds.—The net difference between the amount paid by

the family for stocks and bonds and the amount realized from the sale or retirement of such securities was reported.

Other property.—Net receipts from the sale of consumer goods, such as old gold, furniture, and automobiles, were included here.

Improvements on owned home.—This item includes improvements made on an owned family home and the cost of rebuilding a family home destroyed by fire or other accident. Improvements were interpreted as capital investments, not repairs or upkeep, which were classified as housing expense. The full cost of improvements was entered here and any balance owed at the end of the year was entered as an increase in liabilities under "Other bills due."

Insurance premiums paid.—The total amount paid for premiums on life insurance, endowment policies, or annuities was included here. If the family received cash dividends from the insurance company during the year, the amount of such dividends was deducted from the amount of premiums paid and only the net figure was recorded.

Deductions made from salaries of government or other employees for life insurance, pensions, or retirement allowances were included here as insurance premiums; and the amount of such deductions was added to earnings of the family.

If a relative who was not a member of the economic family paid for insurance for the family, the amount of the premiums was recorded in this item and was added to the family's current income as gifts.

Insurance policies surrendered.—The amount realized from cashing a policy before payments on it were completed was entered as a decrease in assets.

Insurance policies settled.—Amounts received by the family from an insurance company upon the maturity of an endowment or life insurance policy or upon the death of the person insured were entered as a decrease in assets. However, payments made by an insurance company as an annuity were regarded as current income.

Included also was the amount received from fire or theft insurance upon the loss of real or other property through fire or theft.

Loans.—Increases in amounts due the family from others because of money loaned and the amount of unredeemed notes which the family accepted during the year as part payment for real estate or other property sold during the year were recorded here. Amounts received by the family in repayment of loans made to others prior to the schedule year were classified as a decrease of this asset.

Loans which the family had written off during the year as uncollectible were classified as family losses and entered among expenditures as "Other family expense."

Other assets.—Amounts which the family received during the year for property sold prior to the schedule year were included here as

increases. Net changes in other assets not specifically mentioned were recorded in this item.

Liabilities

Mortgages on owned home.—The net change in the principal of mortgages owed on the family home as between the beginning and the end of the schedule year was entered here. Payments of interest on such mortgages were classified under housing expense.

The entries in this item pertain only to the portion of the home which the family occupied. If the family owned and lived in part of a two-family or multiple-family dwelling, only that portion of the principal of the mortgage which applied to the dwelling unit occupied by the family was included here.

Mortgages on other real estate.—Net changes in the principal of mortgages on real estate other than the family's owned dwelling unit were recorded here. The amount of interest due on such mortgages was considered a current expense deductible from the gross income from such property.

Notes due banks.—Included here were net changes in amounts due to banks, insurance companies, and small loan companies. Interest on such notes was entered among family expenditures as "Other family expense."

Notes due to individuals.—The net change over the period of the schedule year in debts owed by the family to individuals as distinguished from lending institutions was entered here. Interest was classified as "Other family expense."

Rents due.—Amounts paid by the family during the year on rent for a family or vacation home which was due prior to the beginning of the schedule year were considered here as a decrease in rent due. Amounts still owing at the end of the year on rent incurred during the schedule year for a family or vacation home were considered as an increase in this liability.

Taxes due.—The procedure here was similar to that used in the case of rents due.

Charge accounts due.—The difference between the amount owed on charge accounts at the beginning of the year and the amount owing at the end was reported here.

Other bills due.—The net change between the beginning and end of the year in amounts owed to doctors, grocers, domestic help, and other incurred expenses not covered by a charge account was entered here. Changes in the unpaid portion of debts incurred for improvements on owned home or other real estate, or for other property purchased, including unpaid interest on these debts were also included in this item.

Installment balances due.—Payments made during the year on goods bought on the installment plan prior to the beginning of the year were considered as decreases; and balances due at the end of the schedule year on installment purchases made during the year were considered as increases. The data on installment balances due have been subdivided into six groups, i. e., those for furniture, electric refrigerator, other electrical equipment, automobile, radio, and all other. Since the net increase or net decrease was determined for each item and subitem for each family, as outlined in the discussion above, the sum of the average net increases (or net decreases) shown in the table for these subitems for all families at each level does not necessarily equal the corresponding average net increase (or decrease) for all installment purchases. Increases for one subitem, for example, may have cancelled out decreases for another insofar as the change is concerned for each family. The sum of the average net changes in the six subitems does equal the average net change for all installment balances due at each respective income level.

Other liabilities.—Amounts incurred for interest on family debts during the schedule year, but not paid, were recorded as increases. Amounts paid out for interest incurred prior to the schedule year were entered as decreases. Changes in other liabilities not specifically mentioned were recorded in this item.

Tabular Summary

TABLE 1.—Number of families: Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36

NEW YORK CITY

White families											Negro families										
Income class	Total number of families	Family type			Occupational group						Income class	Total number of families	Family type			Occupational group					
		I	II and III	IV and V	Wage earner	Clerical	Independent		Salaried				I	II and III	IV and V	Wage earner	Clerical	Business and professional			
							Business	Professional	Business	Professional											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)			
A. Total number of eligible families ¹											A. Total number of eligible families ¹										
\$500-\$749.....	3,552	1,821	1,045	686	3,552	(*)	(*)	(*)	(*)	(*)	\$500-\$749.....	428	241	53	134	428	(*)	(*)			
\$750-\$999.....	9,731	3,910	3,791	2,030	7,403	2,328	(*)	(*)	(*)	(*)	\$750-\$999.....	2,139	1,284	668	187	1,871	134	134			
\$1,000-\$1,249.....	18,895	6,656	7,552	4,687	12,955	5,940	(*)	(*)	(*)	(*)	\$1,000-\$1,249.....	3,209	1,765	936	508	2,674	214	321			
\$1,250-\$1,499.....	25,522	8,209	10,597	6,716	14,657	8,029	1,701	120	120	895	\$1,250-\$1,499.....	2,460	1,337	508	615	2,112	241	107			
\$1,500-\$1,749.....	30,299	9,672	11,851	8,776	15,821	10,627	2,060	298	657	836	\$1,500-\$1,749.....	1,952	989	375	588	1,283	241	428			
\$1,750-\$1,999.....	32,477	9,701	13,224	9,552	15,134	11,880	2,000	418	1,463	1,582	\$1,750-\$1,999.....	936	348	321	267	481	187	268			
\$2,000-\$2,249.....	31,671	9,164	12,955	9,552	11,045	13,731	2,716	746	1,522	1,911	\$2,000-\$2,249.....	722	320	161	241	241	347	134			
\$2,250-\$2,499.....	22,239	5,761	8,956	7,522	7,911	8,776	1,313	538	1,611	2,090	\$2,250-\$2,499.....	427	240	107	80	134	160	133			
\$2,500-\$2,999.....	39,075	10,060	14,537	14,478	15,851	12,896	3,284	955	2,716	3,373	\$2,500-\$2,999.....	508	214	27	267	187	214	107			
\$3,000-\$3,499.....	22,269	6,149	7,373	8,747	5,910	7,493	2,269	836	2,955	2,806	\$3,000 and over.....	241	133	-----	108	(*)	(*)	241			
\$3,500-\$3,999.....	12,955	3,164	3,881	5,910	2,328	4,299	1,194	776	2,060	2,298											
\$4,000-\$4,999.....	7,015	1,910	2,389	2,716	(*)	(*)	1,015	1,194	1,821	2,985											
\$5,000-\$7,499.....	9,164	2,716	3,194	3,254	(*)	(*)	2,119	1,582	2,627	2,836											
\$7,500-\$9,999.....	2,866	836	866	1,164	(*)	(*)	597	657	1,045	567											
\$10,000 and over.....	3,941	806	1,314	1,821	(*)	(*)	1,284	1,284	1,134	239											

B. Number of families reporting on expenditures										B. Number of families reporting on expenditures									
\$500-\$749.....	16	8	5	3	16	(*)	(*)	(*)	(*)	(*)	\$500-\$749.....	8	5	2	1	8	(*)	(*)	
\$750-\$999.....	44	14	19	11	37	7	(*)	(*)	(*)	(*)	\$750-\$999.....	32	16	12	4	25	4		3
\$1,000-\$1,249.....	89	19	42	28	67	22	(*)	(*)	(*)	(*)	\$1,000-\$1,249.....	54	22	21	11	38	6		10
\$1,250-\$1,499.....	142	37	68	37	79	35	12	3	2	11	\$1,250-\$1,499.....	45	15	12	18	36	6		3
\$1,500-\$1,749.....	162	39	70	53	66	43	17	6	18	12	\$1,500-\$1,749.....	53	24	11	18	33	7		13
\$1,750-\$1,999.....	195	38	91	66	68	48	34	6	19	20	\$1,750-\$1,999.....	32	12	11	9	16	7		9
\$2,000-\$2,249.....	166	43	69	54	43	53	23	8	17	22	\$2,000-\$2,249.....	27	12	6	9	9	13		5
\$2,250-\$2,499.....	144	32	70	42	38	41	10	14	19	22	\$2,250-\$2,499.....	15	8	4	3	5	6		4
\$2,500-\$2,999.....	210	46	83	81	63	49	23	21	22	32	\$2,500-\$2,999.....	19	8	1	10	7	8		4
\$3,000-\$3,499.....	160	46	62	52	32	38	23	20	23	24	\$3,000 and over.....	9	5		4	(*)	(*)		9
\$3,500-\$3,999.....	113	26	42	45	16	19	16	22	15	25									
\$4,000-\$4,999.....	88	20	31	37	(*)	(*)	13	14	29	32									
\$5,000-\$7,499.....	95	24	42	29	(*)	(*)	18	23	25	29									
\$7,500-\$9,999.....	43	13	16	14	(*)	(*)	8	13	13	9									
\$10,000 and over.....	36	8	16	12	(*)	(*)	10	16	6	4									

¹ See explanation of tables for definition of this item.

* This group not covered in expenditure study.

TABLE 1.—Number of families: *Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—*
Continued

CHICAGO, ILL.: WHITE FAMILIES

Income class (1)	Total number of fami- lies (2)	Family type							Occupational group					
		I	II	III	IV	V	VI	VII	Wage earner	Clerical	Independent		Salaried	
											Busi- ness	Profes- sional	Busi- ness	Profes- sional
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. Total number of eligible families ¹														
\$500-\$749.....	5,940	1,850	1,640	810	840	320	390	90	5,940	(*)	(*)	(*)	(*)	(*)
\$750-\$999.....	15,480	4,880	3,690	2,420	2,590	770	920	210	11,820	3,660	(*)	(*)	(*)	(*)
\$1,000-\$1,249.....	22,040	6,190	5,420	3,010	3,920	1,250	1,790	460	15,380	6,660	(*)	(*)	(*)	(*)
\$1,250-\$1,499.....	25,150	7,020	5,730	4,080	4,210	1,940	1,540	630	15,020	7,230	1,680	140	370	710
\$1,500-\$1,749.....	27,330	7,210	5,930	3,980	5,320	2,200	1,840	850	14,450	9,200	1,610	230	870	970
\$1,750-\$1,999.....	27,590	7,270	5,700	3,740	5,760	2,450	1,990	680	13,370	9,830	1,790	320	1,230	1,050
\$2,000-\$2,249.....	23,110	5,450	4,650	3,540	4,770	2,500	1,540	660	9,500	9,360	1,410	250	1,220	1,370
\$2,250-\$2,499.....	17,960	4,160	3,710	2,460	4,380	1,790	960	500	6,840	6,720	1,350	320	1,420	1,310
\$2,500-\$2,999.....	19,700	4,190	3,100	2,400	5,650	2,410	1,000	950	6,630	7,040	1,750	610	1,770	1,900
\$3,000-\$3,499.....	11,730	2,650	1,740	1,000	3,590	1,710	480	560	3,000	3,920	1,150	470	1,640	1,550
\$3,500-\$3,999.....	7,440	1,480	1,160	810	2,260	1,070	290	370	1,370	2,640	770	370	1,380	910
\$4,000-\$4,999.....	6,700	1,230	930	560	2,290	890	360	440	1,000	1,970	860	520	1,230	1,120
\$5,000-\$7,499.....	4,220	1,010	630	570	1,230	440	190	150	(*)	(*)	910	720	1,670	920
\$7,500-\$9,999.....	810	160	30	140	220	180	30	50	(*)	(*)	160	150	370	130
\$10,000 and over.....	670	120	10	130	230	90	70	20	(*)	(*)	120	70	370	110

B. Number of families reporting on expenditures

\$500-\$749.....	50	8	8	8	6	7	9	4	50	(*)	(*)	(*)	(*)	(*)
\$750-\$999.....	110	17	16	20	14	14	18	11	58	52	(*)	(*)	(*)	(*)
\$1,000-\$1,249.....	139	25	24	24	18	17	19	12	75	64	(*)	(*)	(*)	(*)
\$1,250-\$1,499.....	238	41	36	35	33	32	34	27	91	75	29	11	13	19
\$1,500-\$1,749.....	217	38	36	31	40	26	28	18	68	69	24	10	21	25
\$1,750-\$1,999.....	264	45	41	43	42	36	32	25	82	71	40	16	32	23
\$2,000-\$2,249.....	256	43	40	34	39	46	31	23	68	77	35	13	26	37
\$2,250-\$2,499.....	269	43	43	49	43	35	31	25	75	81	29	24	30	30
\$2,500-\$2,999.....	295	42	51	42	48	34	41	37	72	79	41	25	36	42
\$3,000-\$3,499.....	226	38	37	32	30	39	24	26	55	65	27	16	35	28
\$3,500-\$3,999.....	206	39	34	26	39	30	19	19	44	53	27	22	31	29
\$4,000-\$4,999.....	197	32	26	31	40	29	21	18	18	26	38	31	39	45
\$5,000-\$7,499.....	102	20	18	13	23	14	6	8	(*)	(*)	26	22	33	21
\$7,500-\$9,999.....	37	3	3	10	8	6	3	4	(*)	(*)	12	6	12	7
\$10,000 and over.....	29	9	1	6	6	2	3	2	(*)	(*)	3	5	11	10

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 1.—Number of families: *Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—Continued.*

PROVIDENCE, R. I.: WHITE FAMILIES									
Income class (1)	Total number of families (2)	Family type			Occupational group				
		I (3)	II and III (4)	IV and V (5)	Wage earner (6)	Clerical (7)	Independent business and professional (8)	Salaried	
								Business (9)	Professional (10)
A. Total number of eligible families ¹									
\$500-\$749.....	560	204	252	104	560	(*)	(*)	(*)	(*)
\$750-\$999.....	1,236	392	574	270	960	276	(*)	(*)	(*)
\$1,000-\$1,249.....	1,498	490	642	366	1,124	374	(*)	(*)	(*)
\$1,250-\$1,499.....	1,660	520	654	486	1,014	428	114	48	56
\$1,500-\$1,749.....	1,254	412	436	406	684	358	90	68	54
\$1,750-\$1,999.....	1,294	372	546	376	700	330	114	82	68
\$2,000-\$2,249.....	946	312	312	322	360	318	108	90	70
\$2,250-\$2,499.....	604	160	198	246	212	180	60	96	56
\$2,500-\$2,999.....	774	232	234	308	178	216	136	150	94
\$3,000-\$3,499.....	342	100	112	130	(*)	(*)	80	152	110
\$3,500-\$3,999.....	196	56	64	76	(*)	(*)	52	104	40
\$4,000-\$4,999.....	210	48	66	96	(*)	(*)	66	96	48
\$5,000-\$7,499.....	244	64	82	98	(*)	(*)	102	92	50
\$7,500 and over.....	160	32	38	90	(*)	(*)	62	82	16

B. Number of families reporting on expenditures

\$500-\$749.....	30	10	9	11	30	(*)	(*)	(*)	(*)	13
\$750-\$999.....	64	17	25	22	34	30	(*)	(*)	(*)	15
\$1,000-\$1,249.....	82	18	36	28	49	33	(*)	(*)	(*)	
\$1,250-\$1,499.....	138	33	62	43	51	37	25	12		
\$1,500-\$1,749.....	133	32	55	46	35	44	19	20		
\$1,750-\$1,999.....	167	32	75	60	49	36	25	26		31
\$2,000-\$2,249.....	133	37	56	40	41	32	16	22		22
\$2,250-\$2,499.....	104	22	39	43	31	24	12	24		13
\$2,500-\$2,999.....	135	36	43	56	24	28	33	28		22
\$3,000-\$3,499.....	69	17	27	25	(*)	(*)	21	25		23
\$3,500-\$3,999.....	41	12	17	12	(*)	(*)	12	19		10
\$4,000-\$4,999.....	46	8	21	17	(*)	(*)	16	16		14
\$5,000-\$7,499.....	49	10	17	22	(*)	(*)	20	13		16
\$7,500 and over.....	25	6	6	13	(*)	(*)	10	12		3

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 1.—Number of families: Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—Continued

COLUMBUS, OHIO

White families														Negro families									
Income class	Total number of families	Family type							Occupational group					Income class	Total number of families	Family type			Occupational group				
		I	II	III	IV	V	VI	VII	Wage earner	Clerical	Independent business and professional	Salaried				I	II and III	IV and V	Wage earner	Clerical	Business and professional		
												Business	Professional										
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		
A. Total number of eligible families ¹														A. Total number of eligible families ¹									
\$500-\$749	878	403	143	85	143	42	62	---	878	(*)	(*)	(*)	(*)	\$250-\$499	100	60	20	20	92	(*)	8		
\$750-\$999	2,578	883	560	348	400	122	200	65	2,038	540	(*)	(*)	(*)	\$500-\$749	328	158	85	85	282	(*)	46		
\$1,000-\$1,249	3,650	1,197	712	465	588	235	325	128	2,728	922	(*)	(*)	(*)	\$750-\$999	625	312	178	135	580	12	33		
\$1,250-\$1,499	4,115	1,330	762	532	748	318	315	110	2,458	980	(*)	(*)	(*)	\$1,000-\$1,249	543	275	100	168	495	18	30		
														\$1,250-\$1,499	283	118	47	118	235	18	30		
\$1,500-\$1,749	4,065	1,293	760	455	842	298	292	125	2,170	1,067	378	218	232	\$1,500-\$1,749	150	62	18	70	120	2	28		
\$1,750-\$1,999	4,073	1,265	713	425	925	345	260	140	1,978	1,145	428	282	240	\$1,750-\$1,999	27	7	5	15	(*)	23	4		
\$2,000-\$2,249	3,035	875	440	320	807	318	165	110	1,235	940	335	285	240	\$2,000-\$2,249	22	12	2	8	(*)	10	12		
\$2,250-\$2,499	2,348	708	353	233	670	212	82	90	810	670	298	295	275	\$2,250-\$2,499	20	12	---	8	(*)	18	2		
\$2,500-\$2,999	3,190	852	378	265	1,080	380	120	115	1,017	997	390	398	388	\$2,500-\$2,999	23	5	8	10	(*)	10	13		
\$3,000-\$3,499	1,998	510	255	165	670	232	83	83	432	560	308	378	320										
\$3,500-\$3,999	1,095	222	132	95	438	128	50	30	188	292	155	265	195										
\$4,000-\$4,999	830	205	97	95	265	90	50	28	(*)	145	192	288	205										
\$5,000-\$7,499	623	170	20	68	250	85	12	18	(*)	(*)	208	255	160										
\$7,500 and over	230	73	2	13	115	27	---	---	(*)	(*)	98	112	20										

B. Number of families reporting on expenditures													B. Number of families reporting on expenditures												
\$500-\$749.....	35	9	8	5	5	3	5	---	35	(*)	(*)	(*)	(*)	\$250-\$499.....	14	5	4	5	12	(*)					
\$750-\$999.....	108	21	23	16	17	7	11	8	65	38	(*)	(*)	(*)	\$500-\$749.....	39	11	13	15	24	(*)					2
\$1,000-\$1,249.....	152	27	27	21	23	16	23	15	93	59	(*)	(*)	(*)	\$750-\$999.....	50	19	21	10	37		4				9
\$1,250-\$1,499.....	223	41	49	41	24	21	33	14	88	76	34	10	15	\$1,000-\$1,249.....	56	22	17	17	42		5				9
														\$1,250-\$1,499.....	36	13	10	13	21		6				9
\$1,500-\$1,749.....	238	35	34	38	46	32	38	15	78	74	32	27	27	\$1,500-\$1,749.....	26	10	5	11	17		1				8
\$1,750-\$1,999.....	295	47	53	48	55	37	31	24	81	72	66	39	27	\$1,750-\$1,999.....	7	1	2	4	(*)		5				2
\$2,000-\$2,249.....	247	36	37	40	45	33	33	23	85	65	43	30	24	\$2,000-\$2,249.....	8	5	1	2	(*)		4				4
\$2,250-\$2,499.....	236	51	42	36	38	29	22	18	64	62	45	29	36	\$2,250-\$2,499.....	4	2	---	2	(*)		3				1
\$2,500-\$2,999.....	207	42	35	40	58	40	16	36	65	85	46	35	36	\$2,500-\$2,999.....	8	1	3	4	(*)		3				5
\$3,000-\$3,499.....	159	30	23	22	34	23	14	13	20	39	36	26	38												
\$3,500-\$3,999.....	104	18	11	11	28	20	10	6	13	19	19	31	22												
\$4,000-\$4,999.....	118	28	12	16	29	21	9	3	(*)	12	34	33	39												
\$5,000-\$7,499.....	60	14	5	8	19	8	1	5	(*)	(*)	24	21	15												
\$7,500 and over.....	22	8	1	2	9	2	---	---	(*)	(*)	13	7	2												

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 1.—Number of families: *Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—Continued*

ATLANTA, GA.

White families										Negro families												
Income class	Total number of families	Family type			Occupational group					Income class	Total number of families	Family type							Occupational group			
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried				I	II	III	IV	V	VI	VII	Wage earner	Clerical	Independent business and professional	Salaried business and professional
								Business	Professional													
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A. Total number of eligible families ¹										A. Total number of eligible families ¹												
										Under \$250.....	182	88	24	6	40	4	14	6	182	(*)	(*)	(*)
										\$250-\$499.....	980	422	122	80	194	62	54	46	872	10	82	16
\$500-\$749.....	608	172	238	198	608	(*)	(*)	(*)	(*)	\$500-\$749.....	1,926	678	308	162	348	138	170	122	1,742	54	100	30
\$750-\$999.....	1,154	320	470	364	814	340	(*)	(*)	(*)	\$750-\$999.....	1,508	516	164	76	390	178	80	104	1,342	44	90	32
\$1,000-\$1,249.....	1,392	450	580	362	846	546	(*)	(*)	(*)	\$1,000-\$1,249.....	698	212	56	40	210	96	24	60	590	46	40	22
\$1,250-\$1,499.....	1,512	390	640	482	786	458	130	84	54	\$1,250-\$1,499.....	376	118	22	10	130	40	22	34	298	24	26	28
\$1,500-\$1,749.....	1,836	536	692	608	850	630	178	94	84	\$1,500-\$1,749.....	62	44	24	14	52	34	2	12	(*)	20	20	22
\$1,750-\$1,999.....	1,924	540	720	664	670	790	196	156	112	\$1,750-\$1,999.....	64								(*)	22	22	20
\$2,000-\$2,249.....	1,636	444	540	652	562	724	138	126	86	\$2,000-\$2,249.....	56								(*)	28	10	18
\$2,250-\$2,499.....	1,408	434	458	516	356	610	154	186	102	\$2,250-\$2,499.....	60											
\$2,500-\$2,999.....	1,818	494	530	794	392	746	208	332	140	\$2,500-\$2,999.....	36	28	26	4	48	24	6	16	(*)	66	24	62
\$3,000-\$3,499.....	538	144	172	222	(*)	(*)	154	278	106	\$3,000-\$3,499.....	26											
\$3,500-\$3,999.....	492	118	162	212	(*)	(*)	122	274	96	\$3,500-\$3,999.....	10											
\$4,000-\$4,999.....	466	98	146	222	(*)	(*)	104	292	70	\$4,000 and over.....	20											
\$5,000-\$7,499.....	426	86	104	236	(*)	(*)	156	226	44													
\$7,500 and over.....	184	48	36	100	(*)	(*)	78	82	24													

B. Number of families reporting on expenditures										B. Number of families reporting on expenditures												
										Under \$250.....	24	9	4	2	5	2	1	1	24	(*)	(*)	(*)
\$500-\$749.....	26	7	9	10	26	(*)	(*)	(*)	(*)	\$250-\$499.....	134	34	21	13	28	11	19	8	103	5	21	5
\$750-\$999.....	70	15	32	23	41	29	(*)	(*)	(*)	\$500-\$749.....	194	62	24	18	37	21	21	11	123	27	29	15
\$1,000-\$1,249.....	85	19	34	33	46	39	(*)	(*)	(*)	\$750-\$999.....	161	54	16	16	37	14	11	13	99	22	24	16
										\$1,000-\$1,249.....	120	26	14	16	23	15	12	14	73	23	13	11
\$1,250-\$1,499.....	159	34	75	50	47	30	33	28	21	\$1,250-\$1,499.....	99	25	11	5	19	12	11	16	62	12	13	12
\$1,500-\$1,749.....	162	33	59	70	35	43	29	26	29	\$1,500-\$1,749.....	26	15	9	6	22	15	1	5	{ (*) (*) (*)	9	7	10
\$1,750-\$1,999.....	176	37	68	71	45	36	37	32	26	\$1,750-\$1,999.....	25									9	6	10
\$2,000-\$2,249.....	161	31	73	57	33	36	26	33	33	\$2,000-\$2,249.....	22									11	4	7
\$2,250-\$2,499.....	151	27	58	66	30	34	27	31	29	\$2,250-\$2,499.....	24	11	10	2	19	11	3	8	(*)	28	10	26
\$2,500-\$2,999.....	192	40	80	72	38	33	45	39	37	\$2,500-\$2,999.....	17											
\$3,000-\$3,499.....	96	18	31	47	(*)	(*)	32	31	33	\$3,000-\$3,499.....	9											
\$3,500-\$3,999.....	84	14	41	29	(*)	(*)	35	28	21	\$3,500-\$3,999.....	5	9										
\$4,000-\$4,999.....	103	17	37	49	(*)	(*)	43	30	30	\$4,000 and over.....	9											
\$5,000-\$7,499.....	74	16	25	33	(*)	(*)	33	22	19													
\$7,500 and over.....	49	10	18	21	(*)	(*)	24	13	12													

1 See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 1.—Number of families: *Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—Continued*

OMAHA, NEBR.—COUNCIL BLUFFS, IOWA: WHITE FAMILIES										DENVER, COLO.: WHITE FAMILIES									
Income class	Total number of families	Family type			Occupational group					Income class	Total number of families	Family type			Occupational group				
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried				I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried	
								Business	Professional									Business	Professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	A. Total number of eligible families ¹										A. Total number of eligible families ¹								
\$500-\$749.....	666	296	231	139	666	(*)	(*)	(*)	(*)	\$500-\$749.....	966	426	354	186	966	(*)	(*)	(*)	(*)
\$750-\$999.....	1,965	707	928	330	1,469	496	(*)	(*)	(*)	\$750-\$999.....	2,622	966	1,080	576	1,992	630	(*)	(*)	(*)
\$1,000-\$1,249.....	3,108	1,006	1,323	779	2,054	1,054	(*)	(*)	(*)	\$1,000-\$1,249.....	3,522	1,398	1,224	900	2,502	1,020	(*)	(*)	(*)
\$1,250-\$1,499.....	2,927	945	1,146	836	1,547	952	289	61	78	\$1,250-\$1,499.....	3,870	1,308	1,446	1,116	1,956	1,068	492	174	180
\$1,500-\$1,749.....	3,077	969	1,190	918	1,465	1,020	299	177	116	\$1,500-\$1,749.....	4,032	1,452	1,260	1,320	1,632	1,380	594	210	216
\$1,750-\$1,999.....	2,795	908	955	932	1,057	1,143	224	235	136	\$1,750-\$1,999.....	3,492	1,284	1,278	930	1,218	1,194	540	252	288
\$2,000-\$2,249.....	2,309	694	772	843	854	925	180	197	153	\$2,000-\$2,249.....	3,240	1,020	1,062	1,158	1,170	1,056	498	204	312
\$2,250-\$2,499.....	1,863	530	588	745	554	816	170	211	112	\$2,250-\$2,499.....	2,142	684	714	744	498	774	396	258	216
\$2,500-\$2,999.....	2,373	643	619	1,111	588	904	320	381	180	\$2,500-\$2,999.....	2,976	960	786	1,230	594	1,074	516	384	408
\$3,000-\$3,499.....	707	173	272	262	(*)	(*)	251	313	143	\$3,000-\$3,499.....	1,038	306	288	444	(*)	(*)	408	354	276
\$3,500-\$3,999.....	493	143	150	200	(*)	(*)	133	231	129	\$3,500-\$3,999.....	726	204	246	276	(*)	(*)	294	318	114
\$4,000-\$4,999.....	510	150	136	224	(*)	(*)	204	241	65	\$4,000-\$4,999.....	1,020	318	252	450	(*)	(*)	318	450	252
\$5,000-\$7,499.....	445	47	143	255	(*)	(*)	153	268	24	\$5,000-\$7,499.....	960	228	264	468	(*)	(*)	432	390	138
\$7,500 and over.....	163	27	27	109	(*)	(*)	61	102	(*)	\$7,500 and over.....	384	96	90	198	(*)	(*)	246	108	30

B. Number of families reporting on expenditures										B. Number of families reporting on expenditures									
\$500-\$749.....	14	4	7	3	14	(*)	(*)	(*)	(*)	\$500-\$749.....	19	7	8	4	19	(*)	(*)	(*)	(*)
\$750-\$999.....	50	14	23	13	31	19	(*)	(*)	(*)	\$750-\$999.....	58	12	33	13	38	20	(*)	(*)	(*)
\$1,000-\$1,249.....	75	21	31	23	46	29	(*)	(*)	(*)	\$1,000-\$1,249.....	81	27	30	24	49	32	(*)	(*)	(*)
\$1,250-\$1,499.....	107	29	42	36	31	36	24	8	8	\$1,250-\$1,499.....	132	32	57	43	44	34	23	16	15
\$1,500-\$1,749.....	133	29	57	47	40	36	23	20	14	\$1,500-\$1,749.....	144	32	58	54	47	35	29	16	17
\$1,750-\$1,999.....	119	38	44	37	25	32	22	21	19	\$1,750-\$1,999.....	166	41	73	52	38	39	35	27	27
\$2,000-\$2,249.....	122	37	44	41	33	33	20	18	18	\$2,000-\$2,249.....	141	34	60	47	32	33	25	24	27
\$2,250-\$2,499.....	98	24	39	35	18	32	16	19	13	\$2,250-\$2,499.....	147	33	59	55	32	35	31	22	27
\$2,500-\$2,999.....	126	23	41	62	19	32	26	23	26	\$2,500-\$2,999.....	170	31	74	65	28	43	27	33	39
\$3,000-\$3,499.....	51	12	20	19	(*)	(*)	15	23	13	\$3,000-\$3,499.....	77	14	30	33	(*)	(*)	30	23	24
\$3,500-\$3,999.....	37	11	14	12	(*)	(*)	13	13	11	\$3,500-\$3,999.....	54	8	20	26	(*)	(*)	23	18	13
\$4,000-\$4,999.....	49	14	11	24	(*)	(*)	21	20	8	\$4,000-\$4,999.....	81	21	26	34	(*)	(*)	29	24	28
\$5,000-\$7,499.....	31	1	10	20	(*)	(*)	13	13	5	\$5,000-\$7,499.....	51	8	19	24	(*)	(*)	21	17	13
\$7,500 and over.....	11	2	4	5	(*)	(*)	4	7	-----	\$7,500 and over.....	25	6	7	12	(*)	(*)	13	8	4

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 1.—Number of families: *Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—Continued*

PORTLAND, OREG.: WHITE FAMILIES

Income class (1)	Total number of families (2)	Family type			Occupational group				
		I (3)	II and III (4)	IV and V (5)	Wage earner (6)	Clerical (7)	Independent business and professional (8)	Salaried	
								Business (9)	Professional (10)
A. Total number of eligible families ¹									
\$500-\$749.....	891	453	249	189	891	(*)	(*)	(*)	(*)
\$750-\$999.....	2,220	981	777	462	1,671	549	(*)	(*)	(*)
\$1,000-\$1,249.....	3,432	1,455	1,188	789	2,367	1,065	(*)	(*)	(*)
\$1,250-\$1,499.....	3,966	1,617	1,191	1,158	2,178	1,059	459	111	159
\$1,500-\$1,749.....	4,263	1,581	1,443	1,239	1,974	1,323	573	195	198
\$1,750-\$1,999.....	3,996	1,527	1,278	1,191	1,764	1,308	450	210	264
\$2,000-\$2,249.....	3,066	1,095	909	1,062	1,170	1,050	321	261	264
\$2,250-\$2,499.....	2,211	675	756	780	738	759	306	225	183
\$2,500-\$2,999.....	2,655	735	759	1,161	765	885	381	324	300
\$3,000-\$3,499.....	687	237	183	267	(*)	(*)	249	270	168
\$3,500-\$3,999.....	573	165	192	216	(*)	(*)	195	237	141
\$4,000-\$4,999.....	636	147	189	300	(*)	(*)	243	255	138
\$5,000-\$7,499.....	471	129	132	210	(*)	(*)	222	210	39
\$7,500 and over.....	219	48	30	141	(*)	(*)	153	54	12

B. Number of families reporting on expenditures

\$500-\$749	29	5	17	7	29	(*)	(*)	(*)	(*)	
\$750-\$999	85	25	34	26	52	33	(*)	(*)	(*)	
\$1,000-\$1,249	86	16	42	28	50	36	(*)	(*)	(*)	
\$1,250-\$1,499	169	46	70	53	52	41	34	16		26
\$1,500-\$1,749	197	46	83	68	42	62	34	29		30
\$1,750-\$1,999	211	49	85	77	49	59	39	30		34
\$2,000-\$2,249	208	43	88	77	46	47	36	37		42
\$2,250-\$2,499	186	37	79	70	44	42	32	33		35
\$2,500-\$2,999	202	41	76	85	40	44	40	38		40
\$3,000-\$3,499	104	22	43	39	(*)	(*)	35	36		33
\$3,500-\$3,999	74	19	35	20	(*)	(*)	32	22		20
\$4,000-\$4,999	97	18	35	44	(*)	(*)	40	35		22
\$5,000-\$7,499	57	10	21	26	(*)	(*)	30	19		8
\$7,500 and over	33	7	6	20	(*)	(*)	21	8		4

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 1.—Number of families: *Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—*
Continued

NEW ENGLAND, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES									EAST CENTRAL, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES												
Income class	Total number of families	Family type			Occupational group				Income class	Total number of families	Family type							Occupational group			
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried business and professional			I	II	III	IV	V	VI	VII	Wage earner	Clerical	Independent business and professional	Salaried business and professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A. Total number of eligible families ¹									A. Total number of eligible families ¹												
\$250-\$499.....	120	58	32	30	120	(*)	(*)	(*)	\$250-\$499.....	236	134	42	6	32	12	10	-----	236	(*)	(*)	(*)
\$500-\$749.....	314	140	118	56	274	40	(*)	(*)	\$500-\$749.....	842	262	142	102	184	66	66	20	746	(*)	(*)	(*)
\$750-\$999.....	700	232	326	142	578	122	(*)	(*)	\$750-\$999.....	1,872	526	422	246	302	118	170	88	1,574	298	536	96
\$1,000-\$1,249.....	944	338	406	200	646	178	82	38	\$1,000-\$1,249.....	3,026	872	632	406	508	238	272	98	2,088	536	306	160
\$1,250-\$1,499.....	950	288	406	256	584	194	74	98	\$1,250-\$1,499.....	2,464	692	468	342	474	180	196	112	1,596	490	218	96
\$1,500-\$1,749.....	708	194	290	224	398	152	76	82	\$1,500-\$1,749.....	2,164	606	400	284	488	160	138	88	1,296	470	234	164
\$1,750-\$1,999.....	648	166	264	218	286	156	72	134	\$1,750-\$1,999.....	1,936	476	342	220	472	212	130	84	966	508	222	240
\$2,000-\$2,249.....	528	128	222	178	236	134	62	96	\$2,000-\$2,249.....	1,374	284	256	152	356	150	108	68	614	356	160	244
\$2,250-\$2,499.....	286	76	104	106	124	76	40	46	\$2,250-\$2,499.....	1,108	280	160	116	312	128	80	32	374	298	160	276
\$2,500-\$2,999.....	228	60	82	86	(*)	(*)	90	138	\$2,500-\$2,999.....	572	126	108	70	146	56	48	18	(*)	(*)	214	358
\$3,000-\$3,499.....	132	20	48	64	(*)	(*)	56	76	\$3,000-\$3,499.....	440	98	74	72	118	30	38	10	(*)	(*)	122	318
\$3,500-\$3,999.....	52	6	10	36	(*)	(*)	6	46	\$3,500-\$3,999.....	288	72	52	34	84	34	10	2	(*)	(*)	94	194
\$4,000-\$4,999.....	106	28	32	46	(*)	(*)	48	58	\$4,000-\$4,999.....	314	90	40	34	98	32	20	-----	(*)	(*)	122	192
\$5,000 and over.....	90	14	28	48	(*)	(*)	36	54	\$5,000 and over.....	380	94	36	46	152	26	14	12	(*)	(*)	188	192

B. Number of families reporting on expenditures									B. Number of families reporting on expenditures												
\$250-\$499.....	7	4	1	2	7	(*)	(*)	(*)	\$250-\$499.....	28	9	5	3	4	4	3	28	(*)	(*)	(*)	
\$500-\$749.....	35	13	17	5	26	9	(*)	(*)	\$500-\$749.....	99	23	16	16	17	11	10	79	20	(*)	(*)	
\$750-\$999.....	71	14	35	22	50	21	(*)	(*)	\$750-\$999.....	133	27	20	17	23	16	18	84	49	(*)	(*)	
\$1,000-\$1,249.....	114	30	56	28	50	33	19	12	\$1,000-\$1,249.....	248	50	46	34	37	38	27	105	61	53		29
\$1,250-\$1,499.....	119	27	52	40	51	37	10	21	\$1,250-\$1,499.....	260	50	51	36	42	32	25	99	68	47		46
\$1,500-\$1,749.....	115	19	61	35	41	27	23	24	\$1,500-\$1,749.....	233	40	46	36	41	23	27	72	68	49		44
\$1,750-\$1,999.....	106	22	49	35	37	32	19	18	\$1,750-\$1,999.....	255	45	35	39	50	29	32	76	72	53		54
\$2,000-\$2,249.....	96	24	39	33	36	23	10	27	\$2,000-\$2,249.....	228	38	39	36	39	31	26	78	65	33		52
\$2,250-\$2,499.....	68	16	23	29	23	23	9	13	\$2,250-\$2,499.....	193	38	36	28	31	25	24	45	55	36		57
\$2,500-\$2,999.....	52	7	20	25	(*)	(*)	18	34	\$2,500-\$2,999.....	130	24	19	20	23	17	19	8	(*)	(*)	60	70
\$3,000-\$3,499.....	29	5	12	12	(*)	(*)	12	17	\$3,000-\$3,499.....	87	17	16	13	17	11	8	5	(*)	(*)	35	52
\$3,500-\$3,999.....	15	2	4	9	(*)	(*)	1	14	\$3,500-\$3,999.....	63	19	7	8	13	12	3	1	(*)	(*)	25	38
\$4,000-\$4,999.....	15	3	6	6	(*)	(*)	8	7	\$4,000-\$4,999.....	76	12	13	13	19	11	8		(*)	(*)	25	51
\$5,000 and over.....	12	2	7	3	(*)	(*)	6	6	\$5,000 and over.....	62	11	4	10	22	5	5	5	(*)	(*)	33	29

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 1.—Number of families: Total number of nonrelief families, including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—Continued

SOUTHEAST, 2 MIDDLE-SIZED CITIES

White families									Negro families						
Income class	Total number of families	Family type			Occupational group				Income class	Total number of families	Family type			Occupational group	
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried business and professional			I	II and III	IV and V	Wage earner	Clerical, business, and professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. Total number of eligible families ¹									A. Total number of eligible families ¹						
\$250-\$499.....	96	31	34	31	96	(*)	(*)	(*)	Under \$250.....	280	151	77	52	263	17
\$500-\$749.....	356	100	143	113	315	41	(*)	(*)	\$250-\$499.....	1,041	457	339	245	973	68
\$750-\$999.....	623	125	316	182	470	153	(*)	(*)	\$500-\$749.....	1,095	451	292	352	1,016	79
\$1,000-\$1,249.....	705	205	284	216	380	197	70	58	\$750-\$999.....	518	183	130	205	468	50
									\$1,000-\$1,249.....	218	75	44	99	174	44
\$1,250-\$1,499.....	579	153	228	198	271	203	57	48	\$1,250-\$1,499.....	75	12	19	44	56	19
\$1,500-\$1,749.....	679	173	259	247	271	251	56	101	\$1,500-\$1,749.....	14				(*)	14
\$1,750-\$1,999.....	652	165	226	261	216	255	66	115	\$1,750-\$1,999.....	14	7	16	22	(*)	14
\$2,000-\$2,249.....	447	106	146	195	118	177	49	103	\$2,000-\$2,249.....	17				(*)	17
\$2,250-\$2,499.....	440	96	144	200	113	151	55	121	\$2,250-\$2,499.....	20				(*)	20
											6	6	19	(*)	11
\$2,500-\$2,999.....	253	49	95	109	(*)	(*)	73	180	\$2,500 and over.....	11					
\$3,000-\$3,499.....	222	49	78	95	(*)	(*)	51	171							
\$3,500-\$3,999.....	178	41	57	80	(*)	(*)	56	122							
\$4,000-\$4,999.....	178	39	42	97	(*)	(*)	50	128							
\$5,000 and over.....	261	49	64	148	(*)	(*)	125	136							

B. Number of families reporting on expenditures									B. Number of families reporting on expenditures						
									Under \$250.....	29	13	10	6	23	6
\$250-\$499.....	28	6	12	10	28	(*)	(*)	(*)	\$250-\$499.....	140	48	51	41	88	52
\$500-\$749.....	62	14	23	25	41	21	(*)	(*)	\$500-\$749.....	140	52	44	44	92	48
\$750-\$999.....	89	15	38	36	47	42	(*)	(*)	\$750-\$999.....	122	31	38	53	77	45
\$1,000-\$1,249.....	148	29	59	60	52	38	27	31	\$1,000-\$1,249.....	96	26	32	38	67	29
\$1,250-\$1,499.....	151	35	59	57	43	43	35	30	\$1,250-\$1,499.....	39	7	13	19	28	11
\$1,500-\$1,749.....	159	28	62	69	44	44	27	44	\$1,500-\$1,749.....	12	7	12	14	{ (*) (*) (*) (*) (*)	12
\$1,750-\$1,999.....	163	33	62	68	40	38	38	47	\$1,750-\$1,999.....	10					10
\$2,000-\$2,249.....	139	30	46	63	33	41	29	36	\$2,000-\$2,249.....	11					11
\$2,250-\$2,499.....	137	32	52	53	34	35	23	45	\$2,250-\$2,499.....	16	4	5	12	{ (*)	16
\$2,500-\$2,999.....	83	13	31	39	(*)	(*)	36	47	\$2,500 and over.....	5					5
\$3,000-\$3,499.....	68	20	22	26	(*)	(*)	26	42							
\$3,500-\$3,999.....	71	14	20	37	(*)	(*)	26	45							
\$4,000-\$4,999.....	61	13	21	27	(*)	(*)	23	38							
\$5,000 and over.....	48	8	21	19	(*)	(*)	26	22							

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 1.—Number of families: *Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—Continued*

WEST CENTRAL 2 MIDDLE-SIZED CITIES: WHITE FAMILIES									ROCKY MOUNTAIN, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES								
Income class	Total number of families	Family type			Occupational group				Income class	Total number of families	Family type			Occupational group			
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried business and professional			I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried business and professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	A. Total number of eligible families ¹									A. Total number of eligible families ¹							
\$250-\$499.....	326	143	110	73	326	(*)	(*)	(*)	\$250-\$499.....	49	23	17	9	49	(*)	(*)	(*)
\$500-\$749.....	924	317	321	286	767	157	(*)	(*)	\$500-\$749.....	233	115	86	32	196	37	(*)	(*)
\$750-\$999.....	1,362	402	574	386	1,082	280	(*)	(*)	\$750-\$999.....	429	149	167	113	356	73	(*)	(*)
\$1,000-\$1,249.....	1,547	471	571	505	946	314	199	88	\$1,000-\$1,249.....	775	283	297	195	502	152	98	23
\$1,250-\$1,499.....	1,226	323	453	450	677	319	146	84	\$1,250-\$1,499.....	806	287	327	252	*159	144	77	54
\$1,500-\$1,749.....	1,080	268	362	450	551	273	141	115	\$1,500-\$1,749.....	819	267	325	227	449	230	60	80
\$1,750-\$1,999.....	1,013	301	329	383	473	302	115	123	\$1,750-\$1,999.....	786	239	304	243	394	223	70	96
\$2,000-\$2,249.....	679	188	201	290	270	221	74	114	\$2,000-\$2,249.....	519	162	172	185	239	143	59	78
\$2,250-\$2,499.....	462	137	102	223	155	145	82	80	\$2,250-\$2,499.....	415	134	114	167	163	124	55	73
\$2,500-\$2,999.....	247	59	65	123	(*)	(*)	102	145	\$2,500-\$2,999.....	155	37	46	72	(*)	(*)	62	93
\$3,000-\$3,499.....	151	37	37	77	(*)	(*)	43	108	\$3,000-\$3,499.....	135	38	36	61	(*)	(*)	45	90
\$3,500-\$3,999.....	107	30	19	58	(*)	(*)	46	61	\$3,500-\$3,999.....	79	22	26	31	(*)	(*)	32	47
\$4,000-\$4,999.....	99	27	20	52	(*)	(*)	35	64	\$4,000-\$4,999.....	79	21	20	38	(*)	(*)	33	46
\$5,000 and over.....	116	28	29	59	(*)	(*)	65	51	\$50,000 and over.....	101	36	20	45	(*)	(*)	59	42

B. Number of families reporting on expenditures									B. Number of families reporting on expenditures								
\$250-\$499.....	31	6	12	13	31	(*)	(*)	(*)	\$250-\$499.....	16	4	8	4	16	(*)	(*)	(*)
\$500-\$749.....	67	15	27	25	38	29	(*)	(*)	\$500-\$749.....	37	11	18	8	25	12	(*)	(*)
\$750-\$999.....	72	12	38	22	43	29	(*)	(*)	\$750-\$999.....	66	17	25	24	43	23	(*)	(*)
\$1,000-\$1,249.....	157	35	62	60	49	41	36	31	\$1,000-\$1,249.....	127	30	55	42	48	41	24	14
\$1,250-\$1,499.....	139	28	58	53	44	33	35	27	\$1,250-\$1,499.....	136	28	60	48	51	31	29	25
\$1,500-\$1,749.....	143	26	61	56	39	34	33	37	\$1,500-\$1,749.....	133	32	58	43	41	36	30	26
\$1,750-\$1,999.....	144	31	61	52	36	42	39	27	\$1,750-\$1,999.....	151	35	63	53	49	39	27	36
\$2,000-\$2,249.....	131	26	49	56	35	36	23	37	\$2,000-\$2,249.....	148	29	62	57	40	41	33	34
\$2,250-\$2,499.....	109	26	38	45	28	28	26	27	\$2,250-\$2,499.....	120	24	44	52	28	37	22	33
\$2,500-\$2,999.....	62	15	20	27	(*)	(*)	28	34	\$2,500-\$2,999.....	76	19	27	30	(*)	(*)	42	34
\$3,000-\$3,499.....	54	12	18	24	(*)	(*)	19	35	\$3,000-\$3,499.....	58	12	19	27	(*)	(*)	20	38
\$3,500-\$3,999.....	47	11	14	22	(*)	(*)	24	23	\$3,500-\$3,999.....	47	10	21	16	(*)	(*)	18	29
\$4,000-\$4,999.....	42	13	11	18	(*)	(*)	18	24	\$4,000-\$4,999.....	37	7	11	19	(*)	(*)	16	21
\$5,000 and over.....	46	9	16	21	(*)	(*)	26	20	\$5,000 and over.....	35	9	11	15	(*)	(*)	19	16

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 1.—Number of families: *Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—*
Continued

PACIFIC NORTHWEST, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES

Income class (1)	Total number of families (2)	Family types			Occupational group			
		I (3)	II and III (4)	IV and V (5)	Wage earner (6)	Clerical (7)	Independent business and professional (8)	Salaried business and professional (9)
A. Total number of eligible families ¹								
\$250-\$499.....	93	58	16	19	93	(*)	(*)	(*)
\$500-\$749.....	257	112	78	67	230	27	(*)	(*)
\$750-\$999.....	573	217	216	140	495	78	(*)	(*)
\$1,000-\$1,249.....	1,070	342	444	284	743	147	135	45
\$1,250-\$1,499.....	893	303	334	256	614	133	94	52
\$1,500-\$1,749.....	801	218	329	254	459	144	117	81
\$1,750-\$1,999.....	660	189	250	221	325	169	77	89
\$2,000-\$2,249.....	428	115	152	161	169	94	73	92
\$2,250-\$2,499.....	352	96	128	128	133	95	63	61
\$2,500-\$2,999.....	171	53	58	60	(*)	(*)	79	92
\$3,000-\$3,499.....	97	30	26	41	(*)	(*)	56	41
\$3,500-\$3,999.....	62	15	20	27	(*)	(*)	32	30
\$4,000-\$4,999.....	66	9	22	35	(*)	(*)	33	33
\$5,000 and over.....	86	20	18	48	(*)	(*)	52	34

B. Number of families reporting on expenditures

\$250-\$499	9	4	3	2	9	(*)	(*)	(*)
\$500-\$749	44	15	18	11	32	12	(*)	(*)
\$750-\$999	53	13	23	17	34	19	(*)	(*)
\$1,000-\$1,249	116	25	49	42	46	34	23	13
\$1,250-\$1,499	118	37	47	34	43	28	25	22
\$1,500-\$1,749	129	23	59	47	42	27	39	21
\$1,750-\$1,999	119	19	54	46	28	32	28	31
\$2,000-\$2,249	115	22	48	45	32	27	26	30
\$2,250-\$2,499	88	20	31	37	20	20	25	23
\$2,500-\$2,999	59	13	23	23	(*)	(*)	27	32
\$3,000-\$3,499	28	7	11	10	(*)	(*)	15	13
\$3,500-\$3,999	34	5	13	16	(*)	(*)	14	20
\$4,000-\$4,999	28	4	6	18	(*)	(*)	15	13
\$5,000 and over	17	4	6	7	(*)	(*)	9	8

¹See explanation of tables for definition of this item.

*This group not covered in expenditure study.

Table 1.—Number of families: *Total number of nonrelief families including husband and wife, both native born, eligible for the expenditure study in the areas covered; and number of families reporting on expenditures; by family type, occupation, and income, in 1 year, 1935-36—Continued.*

NEW ENGLAND, 4 SMALL CITIES: WHITE FAMILIES								EAST CENTRAL, 5 SMALL CITIES: WHITE FAMILIES											
Income class	Total number of families	Family type			Occupational group			Income class	Total number of families	Family type							Occupational group		
		I	I and III	IV and V	Wage earner	Clerical	Business and professional			I	II	III	IV	V	VI	VII	Wage earner	Clerical	Business and professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A. Total number of eligible families ¹								A. Total number of eligible families ¹											
\$250-\$499.....	21	12	5	4	21	(*)	(*)	\$250-\$499.....	181	78	24	19	35	9	9	7	181	(*)	(*)
\$500-\$749.....	117	56	43	18	101	16	(*)	\$500-\$749.....	527	186	98	45	111	37	34	16	463	64	(*)
\$750-\$999.....	340	134	155	51	306	34	(*)	\$750-\$999.....	945	234	189	125	189	67	81	60	783	162	(*)
\$1,000-\$1,249.....	460	175	174	111	351	69	40	\$1,000-\$1,249.....	1,222	344	234	155	222	116	102	49	850	190	182
\$1,250-\$1,499.....	466	158	188	120	323	85	58	\$1,250-\$1,499.....	1,009	273	152	95	242	106	93	48	653	190	166
\$1,500-\$1,749.....	376	118	145	113	242	70	64	\$1,500-\$1,749.....	877	216	128	97	227	97	69	43	477	208	192
\$1,750-\$1,999.....	316	97	111	108	190	59	67	\$1,750-\$1,999.....	768	169	119	84	235	86	45	30	414	167	187
\$2,000-\$2,249.....	252	84	66	102	128	57	67	\$2,000-\$2,249.....	500	126	56	45	150	55	30	38	276	99	125
\$2,250-\$2,499.....	156	52	45	59	53	40	63	\$2,250-\$2,499.....	404	104	49	27	127	57	14	26	213	82	109
\$2,500-\$2,999.....	90	35	27	28	(*)	(*)	90	\$2,500-\$2,999.....	452	96	50	39	162	62	17	26	212	78	162
\$3,000 and over.....	221	63	76	82	(*)	(*)	221	\$3,000 and over.....	510	127	52	26	194	55	26	30	169	64	277

B. Number of families reporting on expenditures							B. Number of families reporting on expenditures												
\$250-\$499.....	11	7	2	2	11	(*)	(*)	\$250-\$499.....	28	9	3	4	7	2	2	1	28	(*)	(*)
\$500-\$749.....	50	16	22	12	40	10	(*)	\$500-\$749.....	85	12	14	14	18	10	9	8	62	23	(*)
\$750-\$999.....	96	33	45	18	78	18	(*)	\$750-\$999.....	108	19	16	21	17	14	12	9	65	43	(*)
\$1,000-\$1,249.....	151	46	58	47	89	36	26	\$1,000-\$1,249.....	182	31	29	33	26	25	21	17	79	54	49
\$1,250-\$1,499.....	150	47	50	53	81	38	31	\$1,250-\$1,499.....	179	23	34	21	32	27	24	18	70	55	54
\$1,500-\$1,749.....	154	38	67	49	80	41	33	\$1,500-\$1,749.....	189	28	28	28	28	29	29	19	77	59	53
\$1,750-\$1,999.....	131	34	38	59	60	36	35	\$1,750-\$1,999.....	180	29	31	27	31	25	21	16	70	50	60
\$2,000-\$2,249.....	97	21	36	40	41	27	29	\$2,000-\$2,249.....	176	34	22	24	26	30	20	20	72	49	55
\$2,250-\$2,499.....	82	20	32	30	28	24	30	\$2,250-\$2,499.....	140	25	28	19	27	22	7	12	52	37	51
\$2,500-\$2,999.....	41	9	16	16	(*)	(*)	41	\$2,500-\$2,999.....	161	26	27	17	30	28	14	19	60	41	60
\$3,000 and over.....	71	14	23	34	(*)	(*)	71	\$3,000 and over.....	142	20	16	12	35	25	11	23	44	28	70

*See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: *Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36*

[Nonrelief families including husband and wife, both native-born]

NEW YORK CITY

White families											Negro families								
Income class	All families	Family type			Occupational group						Income class	All families	Family type			Occupational group			
		I	II and III	IV and V	Wage earner	Clerical	Independent		Salaried				I	II and III	IV and V	Wage earner	Clerical	Business and professional	
							Business	Professional	Business	Professional									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
A. Income ¹											A. Income ¹								
\$500-\$749.....	\$670	\$663	\$683	\$673	\$670	(*)	(*)	(*)	(*)	(*)	\$500-\$749.....	\$681	\$665	(†)	(†)	\$681	(*)	(*)	
\$750-\$999.....	916	928	912	902	922	\$897	(*)	(*)	(*)	(*)	\$750-\$999.....	968	999	\$915	\$943	959	\$927	\$1,134	
\$1,000-\$1,249.....	1,145	1,139	1,141	1,161	1,140	1,155	(*)	(*)	(*)	(*)	\$1,000-\$1,249.....	1,149	1,140	1,141	1,198	1,151	1,142	1,143	
\$1,250-\$1,499.....	1,381	1,387	1,369	1,397	1,374	1,385	\$1,399	\$1,399	(†)	\$1,444	\$1,250-\$1,499.....	1,431	1,432	1,387	1,464	1,429	1,476	1,390	
\$1,500-\$1,749.....	1,629	1,631	1,626	1,634	1,635	1,620	1,609	1,600	\$1,659	1,685	\$1,500-\$1,749.....	1,675	1,688	1,686	1,644	1,679	1,655	1,670	
\$1,750-\$1,999.....	1,883	1,901	1,868	1,886	1,884	1,887	1,859	1,843	1,860	1,901	\$1,750-\$1,999.....	1,899	1,870	1,925	1,903	1,902	1,881	1,906	
\$2,000-\$2,249.....	2,137	2,116	2,140	2,154	2,151	2,128	2,144	2,139	2,117	2,128	\$2,000-\$2,249.....	2,119	2,115	2,104	2,134	2,149	2,110	2,088	
\$2,250-\$2,499.....	2,369	2,368	2,361	2,379	2,357	2,365	2,360	2,406	2,435	2,375	\$2,250-\$2,499.....	2,386	2,379	2,401	2,389	2,408	2,333	2,426	
\$2,500-\$2,999.....	2,751	2,704	2,735	2,800	2,777	2,730	2,762	2,763	2,751	2,696	\$2,500-\$2,999.....	2,729	2,647	(†)	2,810	2,739	2,688	2,795	
\$3,000-\$3,499.....	3,224	3,247	3,215	3,215	3,203	3,253	3,126	3,194	3,224	3,281	\$3,000 and over.....	4,020	4,104	-----	3,915	(*)	(*)	4,020	
\$3,500-\$3,999.....	3,735	3,740	3,735	3,733	3,705	3,698	3,798	3,691	3,826	3,738									
\$4,000-\$4,999.....	4,472	4,511	4,515	4,407	(*)	(*)	4,381	4,582	4,493	4,446									
\$5,000-\$7,499.....	5,889	5,916	5,888	5,865	(*)	(*)	5,748	5,926	5,893	5,966									
\$7,500-\$9,999.....	8,453	8,528	8,483	8,377	(*)	(*)	8,549	8,579	8,354	8,387									
\$10,000 and over.....	18,481	20,616	16,297	19,111	(*)	(*)	14,528	23,487	18,027	14,980									

B. Expenditure ¹											B. Expenditure ¹						
						(*)	(*)	(*)	(*)	(*)			(†)	(†)	\$695	(*)	(*)
\$500-\$749.....	\$1,085	\$1,020	\$1,105	\$1,232	\$1,085	(*)	(*)	(*)	(*)	(*)	\$500-\$749.....	\$695	\$692	(†)	(†)	\$695	(*)
\$750-\$999.....	1,120	1,067	1,035	1,381	1,041	\$1,367	(*)	(*)	(*)	(*)	\$750-\$999.....	1,043	1,059	\$944	\$1,287	1,045	\$932
\$1,000-\$1,249.....	1,254	1,189	1,225	1,393	1,185	1,403	(*)	(*)	(*)	(*)	\$1,000-\$1,249.....	1,184	1,160	1,203	1,238	1,182	1,255
\$1,250-\$1,499.....	1,475	1,463	1,431	1,559	1,424	1,570	\$1,392	\$2,092	(†)	\$1,546	\$1,250-\$1,499.....	1,450	1,434	1,442	1,491	1,437	1,537
\$1,500-\$1,749.....	1,692	1,655	1,675	1,760	1,633	1,743	1,752	2,046	\$1,813	1,828	\$1,500-\$1,749.....	1,636	1,598	1,725	1,643	1,674	1,500
\$1,750-\$1,999.....	1,926	1,911	1,933	1,932	1,959	1,875	1,924	2,255	1,891	1,949	\$1,750-\$1,999.....	1,976	1,956	1,994	1,977	1,990	1,942
\$2,000-\$2,249.....	2,165	2,141	2,131	2,235	2,231	2,088	2,228	2,177	2,099	2,294	\$2,000-\$2,249.....	2,018	2,034	2,142	1,913	1,881	2,119
\$2,250-\$2,499.....	2,342	2,279	2,317	2,421	2,345	2,304	2,476	2,490	2,437	2,292	\$2,250-\$2,499.....	2,165	2,189	2,060	2,236	2,094	2,215
\$2,500-\$2,999.....	2,707	2,629	2,646	2,822	2,721	2,679	2,854	2,784	2,611	2,658	\$2,500-\$2,999.....	2,573	2,590	(†)	2,519	2,547	2,473
\$3,000-\$3,499.....	3,191	3,171	3,234	3,169	3,295	3,162	3,211	3,130	3,165	3,082	\$3,000 and over.....	3,559	3,062	-----	4,182	(*)	(*)
\$3,500-\$3,999.....	3,594	3,440	3,753	3,572	3,494	3,569	3,750	3,844	3,486	3,684							
\$4,000-\$4,999.....	4,367	4,203	4,453	4,408	(*)	(*)	4,296	5,056	4,273	4,174							
\$5,000-\$7,499.....	5,650	5,444	5,404	6,061	(*)	(*)	5,894	5,347	5,805	5,490							
\$7,500-\$9,999.....	7,951	8,427	7,510	7,938	(*)	(*)	7,271	10,233	7,653	6,572							
\$10,000 and over.....	14,851	15,805	13,868	15,138	(*)	(*)	14,155	17,187	13,499	12,460							

¹ See explanation of tables for definition of this item.

[†] Averages not computed for fewer than 3 cases.

* This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

CHICAGO, ILL.: WHITE FAMILIES

Income class (1)	All fam- ilies (2)	Family type							Occupational group					
		I	II	III	IV	V	VI	VII	Wage earner	Clerical	Independent		Salaried	
											Busi- ness	Profes- sional	Busi- ness	Profes- sional
		(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. Income ¹														
\$500-\$749.....	\$684	\$687	\$693	\$670	\$670	\$638	\$736	\$714	\$684	(*)	(*)	(*)	(*)	(*)
\$750-\$999.....	908	893	917	922	911	881	846	916	908	\$915	(*)	(*)	(*)	(*)
\$1,000-\$1,249.....	1,132	1,098	1,182	1,112	1,137	1,128	1,113	1,194	1,125	1,148	(*)	(*)	(*)	(*)
\$1,250-\$1,499.....	1,269	1,365	1,342	1,392	1,379	1,393	1,370	1,387	1,365	1,375	\$1,371	\$1,391	\$1,325	\$1,411
\$1,500-\$1,749.....	1,621	1,607	1,619	1,639	1,635	1,618	1,594	1,643	1,624	1,622	1,590	1,605	1,608	1,623
\$1,750-\$1,999.....	1,876	1,849	1,875	1,888	1,895	1,876	1,888	1,912	1,889	1,862	1,858	1,877	1,889	1,850
\$2,000-\$2,249.....	2,113	2,104	2,103	2,122	2,110	2,132	2,132	2,109	2,118	2,109	2,116	2,139	2,078	2,120
\$2,250-\$2,499.....	2,372	2,373	2,385	2,366	2,363	2,375	2,369	2,363	2,361	2,369	2,396	2,402	2,387	2,394
\$2,500-\$2,999.....	2,735	2,715	2,723	2,735	2,767	2,679	2,732	2,818	2,746	2,720	2,743	2,769	2,766	2,712
\$3,000-\$3,499.....	3,238	3,256	3,210	3,215	3,257	3,224	3,200	3,232	3,238	3,262	3,267	3,170	3,184	3,234
\$3,500-\$3,999.....	3,731	3,776	3,720	3,702	3,731	3,710	3,644	3,777	3,733	3,716	3,728	3,778	3,741	3,740
\$4,000-\$4,999.....	4,453	4,402	4,424	4,540	4,467	4,499	4,375	4,431	4,368	4,460	4,464	4,528	4,512	4,403
\$5,000-\$7,499.....	5,966	6,111	5,822	5,705	6,060	5,908	5,684	6,211	(*)	(*)	5,931	6,147	5,837	6,099
\$7,500-\$9,999.....	8,643	8,328	8,800	8,722	8,914	7,957	8,706	8,648	(*)	(*)	8,548	8,423	8,872	8,355
\$10,000 and over.....	16,277	13,082	(†)	13,313	13,890	(†)	11,570	(†)	(*)	(*)	14,044	12,374	18,941	12,240

B. Expenditure ¹

\$500-\$749.....	\$893	\$771	\$780	\$956	\$1,170	\$1,129	\$1,027	\$936	\$893	(*)	(*)	(*)	(*)	(*)
\$750-\$999.....	1,036	955	983	1,036	1,119	1,402	1,135	1,141	1,046	\$1,011	(*)	(*)	(*)	(*)
\$1,000-\$1,249.....	1,207	1,173	1,210	1,143	1,284	1,259	1,115	1,605	1,168	1,297	(*)	(*)	(*)	(*)
\$1,250-\$1,499.....	1,408	1,423	1,315	1,435	1,458	1,393	1,451	1,530	1,406	1,416	\$1,388	\$1,497	\$1,418	\$1,397
\$1,500-\$1,749.....	1,637	1,577	1,612	1,662	1,688	1,642	1,656	1,816	1,656	1,628	1,558	1,674	1,615	1,569
\$1,750-\$1,999.....	1,842	1,772	1,785	1,886	1,864	1,978	1,912	1,948	1,818	1,845	1,923	1,862	1,888	1,916
\$2,000-\$2,249.....	2,036	2,002	2,002	2,081	2,038	2,043	2,089	2,165	2,015	2,027	2,071	2,413	2,162	2,028
\$2,250-\$2,499.....	2,283	2,244	2,285	2,280	2,315	2,282	2,296	2,311	2,278	2,292	2,285	2,394	2,312	2,202
\$2,500-\$2,999.....	2,556	2,432	2,490	2,725	2,557	2,642	2,559	2,676	2,609	2,474	2,496	2,673	2,694	2,565
\$3,000-\$3,499.....	2,858	2,859	2,893	2,829	2,740	3,022	2,891	3,009	2,783	2,763	3,070	2,982	2,982	2,916
\$3,500-\$3,999.....	3,241	3,195	3,361	3,228	3,067	3,429	3,379	3,485	3,136	3,161	3,340	3,406	3,324	3,352
\$4,000-\$4,999.....	3,879	3,665	3,851	4,069	3,826	4,121	3,953	3,994	3,832	3,940	3,741	3,867	4,047	3,730
\$5,000-\$7,499.....	4,776	4,307	5,096	4,776	4,746	5,057	4,274	6,621	(*)	(*)	4,786	4,749	4,859	4,634
\$7,500-\$9,999.....	6,989	6,927	6,705	7,006	7,050	6,492	6,473	8,036	(*)	(*)	6,390	7,326	7,323	6,386
\$10,000 and over.....	10,552	9,056	(†)	9,067	10,161	(†)	9,287	(†)	(*)	(*)	11,803	9,521	10,905	8,662

¹ See explanation of tables for definition of this item.

†Averages not computed for fewer than 3 cases.

*This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: *Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued*

[Nonrelief families including husband and wife, both native born]

PROVIDENCE, R. I.: WHITE FAMILIES

Income class (1)	All families (2)	Family type			Occupational group				
		I (3)	II and III (4)	IV and V (5)	Wage earner (6)	Clerical (7)	Independent business and professional (8)	Salaried	
								Business (9)	Professional (10)
A. Income ¹									
\$500-\$749.....	\$700	\$673	\$735	\$668	\$700	(*)	(*)	(*)	(*)
\$750-\$999.....	873	881	857	900	874	\$885	(*)	(*)	(*)
\$1,000-\$1,249.....	1,125	1,127	1,121	1,133	1,129	1,115	(*)	(*)	(*)
\$1,250-\$1,499.....	1,374	1,364	1,373	1,384	1,375	1,363	\$1,360	\$1,395	\$1,423
\$1,500-\$1,749.....	1,613	1,627	1,605	1,611	1,621	1,599	1,611	1,611	1,624
\$1,750-\$1,999.....	1,886	1,871	1,892	1,895	1,882	1,895	1,889	1,889	1,888
\$2,000-\$2,249.....	2,140	2,113	2,165	2,143	2,147	2,150	2,100	2,134	2,131
\$2,250-\$2,499.....	2,389	2,418	2,392	2,367	2,367	2,403	2,400	2,391	2,408
\$2,500-\$2,999.....	2,709	2,697	2,724	2,706	2,738	2,653	2,713	2,727	2,747
\$3,000-\$3,499.....	3,223	3,280	3,172	3,226	(*)	(*)	3,250	3,208	3,228
\$3,500-\$3,999.....	3,771	3,784	3,775	3,757	(*)	(*)	3,748	3,792	3,747
\$4,000-\$4,999.....	4,455	4,687	4,384	4,389	(*)	(*)	4,431	4,522	4,356
\$5,000-\$7,499.....	6,006	5,756	6,166	6,039	(*)	(*)	5,888	6,014	6,239
\$7,500 and over.....	10,215	11,002	9,051	10,426	(*)	(*)	11,050	8,971	13,350

B. Expenditure ¹

\$500-\$749.....	\$829	\$770	\$864	\$859	\$829	(*)	(*)	(*)	(*)
\$750-\$999.....	946	888	895	1,143	930	\$1,005	(*)	(*)	(*)
\$1,000-\$1,249.....	1,198	1,201	1,191	1,211	1,211	1,161	(*)	(*)	(*)
\$1,250-\$1,499.....	1,398	1,361	1,420	1,407	1,370	1,456	\$1,400	\$1,401	\$1,436
\$1,500-\$1,749.....	1,658	1,618	1,572	1,793	1,678	1,602	1,657	1,729	1,697
\$1,750-\$1,999.....	1,899	1,925	1,895	1,881	1,868	1,930	1,991	1,904	1,916
\$2,000-\$2,249.....	2,132	2,126	2,145	2,128	2,193	2,130	2,020	2,111	2,036
\$2,250-\$2,499.....	2,256	2,320	2,257	2,214	2,213	2,261	2,198	2,406	2,202
\$2,500-\$2,999.....	2,538	2,530	2,458	2,604	2,512	2,557	2,474	2,640	2,472
\$3,000-\$3,499.....	2,984	2,791	2,911	3,199	(*)	(*)	3,205	2,907	2,934
\$3,500-\$3,999.....	3,164	3,226	3,311	2,993	(*)	(*)	3,189	3,220	2,985
\$4,000-\$4,999.....	3,931	3,947	3,942	3,917	(*)	(*)	3,820	4,085	3,781
\$5,000-\$7,499.....	5,032	4,711	5,080	5,206	(*)	(*)	4,850	5,076	5,331
\$7,500 and over.....	8,317	8,094	7,170	8,881	(*)	(*)	7,858	7,908	12,195

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued

COLUMBUS, OHIO

[Nonrelief families including husband and wife, both native born]

White families														Negro families								
Income class	All families	Family type							Occupational group					Income class	All families	Family type				Occupational group		
		I	II	III	IV	V	VI	VII	Wage earners	Clerical	Independent business and professional	Salaried				I	II and III	IV and V	Wage earner	Clerical	Business and professional	
												Business	Professional									
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
A. Income ¹														A. Income ¹								
\$500-\$749-----	\$652	\$637	\$645	\$652	\$657	\$650	\$690	-----	\$652	(*)	(*)	(*)	(*)	\$250-\$499-----	\$474	\$497	\$459	\$423	\$477	(*)	(†)	
\$750-\$999-----	888	876	880	906	899	925	893	\$873	884	\$905	(*)	(*)	(*)	\$500-\$749-----	647	644	665	636	649	(*)	\$636	
\$1,000-\$1,249-----	1,138	1,118	1,144	1,139	1,158	1,142	1,146	1,152	1,131	1,156	(*)	(*)	(*)	\$750-\$999-----	899	892	882	936	901	\$936	860	
\$1,250-\$1,499-----	1,374	1,376	1,367	1,375	1,383	1,367	1,353	1,398	1,379	1,371	\$1,347	\$1,364	\$1,385	\$1,000-\$1,249-----	1,137	1,146	1,098	1,144	1,137	1,072	1,165	
														\$1,250-\$1,499-----	1,343	1,334	1,336	1,355	1,340	1,365	1,357	
\$1,500-\$1,749-----	1,620	1,609	1,606	1,618	1,638	1,648	1,621	1,615	1,611	1,637	1,617	1,629	1,621	\$1,500-\$1,749-----	1,635	1,638	1,654	1,627	1,636	(†)	1,618	
\$1,750-\$1,999-----	1,865	1,851	1,860	1,881	1,882	1,865	1,869	1,840	1,855	1,871	1,870	1,886	1,880	\$1,750-\$1,999-----	1,884	(†)	(†)	1,913	(*)	1,881	(†)	
\$2,000-\$2,249-----	2,127	2,098	2,114	2,131	2,163	2,141	2,116	2,111	2,130	2,123	2,122	2,138	2,120	\$2,000-\$2,249-----	2,090	2,135	(†)	(†)	(*)	2,109	2,074	
\$2,250-\$2,499-----	2,383	2,366	2,380	2,384	2,402	2,378	2,390	2,393	2,367	2,401	2,381	2,371	2,397	\$2,250-\$2,499-----	2,406	(†)	-----	(†)	(*)	2,409	(†)	
\$2,500-\$2,999-----	2,743	2,702	2,750	2,768	2,774	2,729	2,733	2,726	2,724	2,738	2,749	2,776	2,762	\$2,500-\$3,000-----	2,738	(†)	2,747	2,686	(*)	2,741	2,738	
\$3,000-\$3,499-----	3,225	3,270	3,216	3,223	3,202	3,177	3,309	3,200	3,227	3,226	3,218	3,198	3,254									
\$3,500-\$3,999-----	3,764	3,711	3,692	3,793	3,814	3,764	3,716	3,730	3,703	3,758	3,793	3,810	3,746									
\$4,000-\$4,999-----	4,404	4,409	4,413	4,479	4,387	4,496	4,313	4,094	(*)	4,251	4,424	4,431	4,455									
\$5,000-\$7,499-----	5,938	6,058	5,922	6,233	5,903	5,498	(†)	6,434	(*)	(*)	6,038	5,963	5,768									
\$7,500 and over-----	12,283	10,905	(†)	(†)	13,913	(†)	-----	-----	(*)	(*)	12,355	12,642	(†)									

B. Expenditure ¹														B. Expenditure ¹													
\$500-\$749	\$791	\$794	\$707	\$774	\$811	\$924	\$852	-----	\$791	(*)	(*)	(*)	(*)	\$250-\$499	\$545	\$534	\$584	\$542	\$555	(*)	(*)	(†)					
\$750-\$999	941	955	913	952	935	1,057	897	\$887	940	\$945	(*)	(*)	(*)	\$500-\$749	691	688	702	688	694	(*)	(*)	(†)					
\$1,000-\$1,249	1,173	1,169	1,155	1,143	1,159	1,326	1,181	1,181	1,160	1,208	(*)	(*)	(*)	\$750-\$999	900	879	882	969	900	\$1,004	861						
\$1,250-\$1,499	1,386	1,302	1,426	1,376	1,504	1,407	1,362	1,378	1,376	1,426	\$1,368	\$1,228	\$1,514	\$1,000-\$1,249	1,076	1,057	1,094	1,097	1,076	1,041	1,095						
														\$1,250-\$1,499	1,161	1,164	1,100	1,185	1,155	1,126	1,235						
\$1,500-\$1,749	1,578	1,495	1,546	1,560	1,688	1,609	1,645	1,690	1,533	1,594	1,677	1,725	1,613	\$1,500-\$1,749	1,436	1,438	1,447	1,431	1,440	(†)		1,400					
\$1,750-\$1,999	1,776	1,744	1,832	1,786	1,749	1,759	1,861	1,791	1,716	1,805	1,898	1,824	1,848	\$1,750-\$1,999	1,838	(†)	(†)	2,060	(*)	1,838	(†)						
\$2,000-\$2,249	2,015	1,965	2,039	2,024	2,010	2,104	1,982	2,110	1,955	1,973	2,117	2,390	1,895	\$2,000-\$2,249	1,792	1,687	(†)	(†)	(*)	1,733	1,838						
\$2,250-\$2,499	2,223	2,170	2,214	2,215	2,283	2,196	2,215	2,308	2,206	2,229	2,259	2,260	2,170	\$2,250-\$2,499	2,122	(†)	-----	(†)	(*)	2,076	(†)						
\$2,500-\$2,999	2,413	2,249	2,503	2,480	2,481	2,375	2,504	2,588	2,433	2,376	2,358	2,482	2,445	\$2,500-\$3,000	1,982	(†)	1,869	1,672	(*)	2,049	1,929						
\$3,000-\$3,499	2,766	2,694	2,641	2,971	2,713	3,012	2,753	2,908	2,715	2,783	2,687	2,915	2,699														
\$3,500-\$3,999	3,092	2,844	3,186	3,218	3,079	3,182	3,304	3,570	2,898	3,274	3,144	3,032	3,046														
\$4,000-\$4,999	3,499	3,433	3,319	3,403	3,443	4,055	3,751	3,201	(*)	3,518	3,606	3,524	3,348														
\$5,000-\$7,499	4,725	4,522	4,564	4,303	4,937	4,750	(†)	5,079	(*)	(*)	4,707	5,005	4,303														
\$7,500 and over	7,075	7,748	(†)	(†)	7,57	(†)	-----	-----	(*)	(*)	6,817	7,623	(†)														

¹See explanation of tables for definition of this item. †Averages not computed for fewer than 3 cases. *This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ATLANTA, GA.

White families										Negro families												
Income class	All families	Family type			Occupational group					Income class	All families	Family type							Occupational group			
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried				I	II	III	IV	V	VI	VII	Wage earner	Clerical	Independent business and professional	Salaried business and professional
								Business	Professional													
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A. Income ¹										A. Income ¹												
\$500-\$749-----	\$650	\$669	\$643	\$645	\$650	(*)	(*)	(*)	(*)	Under \$250-----	\$236	\$222	\$230	(†)	\$268	(†)	(†)	(†)	\$236	(*)	(*)	(*)
\$750-\$999-----	901	914	888	906	897	\$911	(*)	(*)	(*)	\$250-\$499-----	437	417	425	\$467	447	\$479	\$423	\$517	440	\$412	\$413	\$433
\$1,000-\$1,249-----	1,150	1,168	1,140	1,144	1,145	1,157	(*)	(*)	(*)	\$500-\$749-----	667	668	674	666	655	663	674	672	668	658	654	678
										\$750-\$999-----	917	908	915	904	927	936	872	951	917	876	934	936
										\$1,000-\$1,249-----	1,185	1,224	1,176	1,135	1,170	1,182	1,178	1,152	1,195	1,175	1,098	1,135
\$1,250-\$1,499-----	1,394	1,383	1,387	1,413	1,389	1,408	\$1,387	\$1,383	\$1,371	\$1,250-\$1,499-----	1,409	1,408	1,419	1,350	1,418	1,402	1,405	1,401	1,412	1,401	1,371	1,417
\$1,500-\$1,749-----	1,617	1,608	1,600	1,645	1,617	1,617	1,616	1,616	1,621	\$1,500-\$1,749-----	1,677								(*)	1,611	1,721	1,699
\$1,750-\$1,999-----	1,876	1,879	1,873	1,877	1,884	1,872	1,870	1,865	1,893	\$1,750-\$1,999-----	1,914	1,888	2,003	2,043	1,824	1,916	(†)	1,886	(*)	1,910	1,931	1,901
\$2,000-\$2,249-----	2,114	2,125	2,114	2,107	2,117	2,097	2,120	2,160	2,159	\$2,000-\$2,249-----	2,147								(*)	2,154	2,157	2,132
\$2,250-\$2,499-----	2,396	2,383	2,411	2,396	2,387	2,404	2,403	2,378	2,405	\$2,250-\$2,499-----	2,374											
\$2,500-\$2,999-----	2,736	2,715	2,702	2,773	2,701	2,735	2,794	2,732	2,762	\$2,500-\$2,999-----	2,711											
\$3,000-\$3,499-----	3,238	3,198	3,267	3,243	(*)	(*)	3,203	3,246	3,274	\$3,000-\$3,499-----	3,323	3,367	2,648	(†)	3,206	3,289	2,3,5	3,007	(*)	2,801	3,920	3,157
\$3,500-\$3,999-----	3,731	3,714	3,745	3,731	(*)	(*)	3,713	3,732	3,754	\$3,500-\$3,999-----	3,929											
\$4,000-\$4,999-----	4,518	4,605	4,557	4,455	(*)	(*)	4,489	4,527	4,526	\$4,000 and over-----	5,447											
\$5,000-\$7,499-----	5,946	6,116	5,918	5,897	(*)	(*)	5,766	6,125	5,673													
\$7,500 and over-----	11,483	13,873	12,025	10,141	(*)	(*)	11,360	12,338	8,963													

B. Expenditure ¹										B. Expenditure													
										Under \$250-----	\$338	\$320	\$272	(†)	\$333	(†)	(†)	(†)	\$338	(*)	(*)	(*)	
\$500-\$749-----	\$676	\$734	\$625	\$691	\$676	(*)	(*)	(*)	(*)	\$250-\$499-----	479	478	452	\$488	483	\$492	\$436	\$567	480	\$465	\$485	\$425	
\$750-\$999-----	996	1,020	937	1,054	1,006	\$975	(*)	(*)	(*)	\$500-\$749-----	675	665	665	672	684	670	693	709	676	675	665	672	
\$1,000-\$1,249-----	1,222	1,281	1,197	1,189	1,194	1,265	(*)	(*)	(*)	\$750-\$999-----	894	856	891	849	925	928	870	972	888	868	972	962	
										\$1,000-\$1,249-----	1,139	1,178	1,061	1,080	1,112	1,138	1,198	1,186	1,142	1,170	1,057	1,175	
\$1,250-\$1,499-----	1,420	1,409	1,410	1,444	1,388	1,483	\$1,391	\$1,397	\$1,442	\$1,250-\$1,499-----	1,327	1,343	1,321	1,351	1,292	1,316	1,368	1,386	1,313	1,351	1,384	1,389	
\$1,500-\$1,749-----	1,639	1,622	1,644	1,650	1,693	1,588	1,612	1,576	1,802	\$1,500-\$1,749-----	1,552								(*)	1,397	1,502	1,743	
\$1,750-\$1,999-----	1,901	1,833	1,924	1,931	1,894	1,921	1,866	1,809	2,001	\$1,750-\$1,999-----	1,665	1,508	1,767	1,842	1,680	1,746	(†)	1,800	(*)	1,921	1,496	1,569	
\$2,000-\$2,249-----	2,068	1,934	2,088	2,142	1,970	2,102	2,207	2,121	2,096	\$2,000-\$2,249-----	1,845								(*)	1,760	1,809	1,998	
\$2,250-\$2,499-----	2,307	2,198	2,437	2,287	2,336	2,326	2,130	2,370	2,247	\$2,250-\$2,499-----	1,960												
\$2,500-\$2,999-----	2,519	2,347	2,496	2,642	2,353	2,545	2,641	2,563	2,558	\$2,500-\$2,999-----	2,033	2,170	2,013	(†)	2,496	2,619	1,920	2,658	(*)	2,084	2,537	2,641	
\$3,000-\$3,499-----	2,920	2,803	2,902	3,013	(*)	(*)	2,794	2,904	3,153	\$3,000-\$3,499-----	2,474												
\$3,500-\$3,999-----	3,356	3,340	3,384	3,344	(*)	(*)	3,354	3,413	3,201	\$3,500-\$3,999-----	2,876												
\$4,000-\$4,499-----	3,785	3,560	3,703	3,938	(*)	(*)	3,720	3,792	3,852	\$4,000 and over--	3,914												
\$5,000-\$7,499-----	4,959	4,733	5,039	5,007	(*)	(*)	4,688	5,221	4,582														
\$7,500 and over-----	7,530	8,327	7,004	7,339	(*)	(*)	7,104	8,340	6,155														

¹ See explanation of tables for definition of this item.

†Averages not computed for fewer than 3 cases.

*This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

OMAHA, NEBR.—COUNCIL BLUFFS, IOWA: WHITE FAMILIES										DENVER, COLO.: WHITE FAMILIES									
Income class	All families	Family type			Occupational group					Income class	All families	Family type			Occupational group				
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried				I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried	
								Business	Professional									Business	Professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		A. Income ¹										A. Income ¹							
\$500-\$749.....	\$699	\$718	\$701	\$654	\$699	(*)	(*)	(*)	(*)	\$500-\$749.....	\$669	\$662	\$691	\$650	\$669	(*)	(*)	(*)	(*)
\$750-\$999.....	907	913	893	937	907	\$909	(*)	(*)	(*)	\$750-\$999.....	892	871	893	928	887	\$908	(*)	(*)	(*)
\$1,000-\$1,249.....	1,152	1,145	1,149	1,169	1,160	1,139	(*)	(*)	(*)	\$1,000-\$1,249.....	1,144	1,121	1,151	1,167	1,140	1,150	(*)	(*)	(*)
\$1,250-\$1,499.....	1,391	1,379	1,402	1,386	1,406	1,380	\$1,339	\$1,368	\$1,448	\$1,250-\$1,499.....	1,398	1,382	1,399	1,420	1,404	1,390	\$1,387	\$1,442	\$1,393
\$1,500-\$1,749.....	1,636	1,642	1,639	1,628	1,643	1,625	1,634	1,645	1,635	\$1,500-\$1,749.....	1,633	1,642	1,612	1,640	1,635	1,639	1,621	1,615	1,612
\$1,750-\$1,999.....	1,861	1,871	1,856	1,858	1,855	1,862	1,880	1,864	1,868	\$1,750-\$1,999.....	1,880	1,864	1,888	1,894	1,880	1,875	1,883	1,883	1,903
\$2,000-\$2,249.....	2,118	2,122	2,113	2,123	2,109	2,138	2,089	2,121	2,089	\$2,000-\$2,249.....	2,128	2,113	2,115	2,152	2,139	2,105	2,137	2,160	2,123
\$2,250-\$2,499.....	2,386	2,394	2,383	2,383	2,359	2,404	2,396	2,375	2,400	\$2,250-\$2,499.....	2,387	2,377	2,403	2,381	2,364	2,390	2,370	2,458	2,376
\$2,500-\$2,999.....	2,733	2,729	2,718	2,745	2,689	2,731	2,795	2,751	2,747	\$2,500-\$2,999.....	2,740	2,712	2,739	2,763	2,683	2,758	2,768	2,702	2,780
\$3,000-\$3,499.....	3,224	3,278	3,192	3,222	(*)	(*)	3,188	3,256	3,219	\$3,000-\$3,499.....	3,245	3,213	3,253	3,261	(*)	(*)	3,208	3,277	3,258
\$3,500-\$3,999.....	3,751	3,826	3,711	3,729	(*)	(*)	3,718	3,773	3,745	\$3,500-\$3,999.....	3,745	3,722	3,725	3,776	(*)	(*)	3,716	3,756	3,781
\$4,000-\$4,999.....	4,504	4,546	4,423	4,526	(*)	(*)	4,494	4,500	4,549	\$4,000-\$4,999.....	4,460	4,457	4,399	4,495	(*)	(*)	4,403	4,497	4,464
\$5,000-\$7,499.....	5,659	(†)	5,563	5,624	(*)	(*)	5,442	5,823	5,220	\$5,000-\$7,499.....	5,939	5,929	5,921	5,955	(*)	(*)	5,910	5,871	6,223
\$7,500 and over.....	10,793	(†)	14,655	9,908	(*)	(*)	11,750	10,219	-----	\$7,500 and over.....	10,355	10,321	10,010	10,529	(*)	(*)	10,333	11,056	8,022

B. Expenditure ¹										B. Expenditure ¹									
\$500-\$749	\$904	\$807	\$980	\$996	\$904	(*)	(*)	(*)	(*)	\$500-\$749	\$817	\$899	\$758	\$751	\$817	(*)	(*)	(*)	(*)
\$750-\$999	986	946	990	1,063	975	\$1,019	(*)	(*)	(*)	\$750-\$999	974	869	1,027	1,053	974	\$974	(*)	(*)	(*)
\$1,000-\$1,249	1,230	1,222	1,213	1,272	1,203	1,284	(*)	(*)	(*)	\$1,000-\$1,249	1,190	1,140	1,228	1,217	1,163	1,258	(*)	(*)	(*)
\$1,250-\$1,499	1,434	1,376	1,450	1,478	1,442	1,444	\$1,372	\$1,440	\$1,393	\$1,250-\$1,499	1,470	1,379	1,526	1,507	1,453	1,511	\$1,344	\$1,761	\$1,498
\$1,500-\$1,749	1,596	1,560	1,598	1,631	1,602	1,581	1,527	1,716	1,642	\$1,500-\$1,749	1,682	1,641	1,664	1,742	1,667	1,733	1,626	1,702	1,598
\$1,750-\$1,999	1,792	1,822	1,811	1,745	1,728	1,827	1,826	1,831	1,876	\$1,750-\$1,999	1,834	1,801	1,856	1,851	1,797	1,832	1,804	2,009	1,909
\$2,000-\$2,249	1,981	1,948	1,963	2,026	1,989	1,937	2,129	2,109	1,860	\$2,000-\$2,249	2,097	2,014	2,024	2,234	2,208	1,967	2,109	2,140	2,060
\$2,250-\$2,499	2,138	2,155	2,232	2,051	2,044	2,168	2,069	2,327	2,164	\$2,250-\$2,499	2,220	2,127	2,263	2,264	2,167	2,155	2,247	2,382	2,334
\$2,500-\$2,999	2,418	2,237	2,438	2,514	2,254	2,406	2,579	2,527	2,513	\$2,500-\$2,999	2,515	2,461	2,569	2,525	2,305	2,526	2,707	2,560	2,514
\$3,000-\$3,499	2,876	2,551	2,888	3,080	(*)	(*)	2,895	2,950	2,682	\$3,000-\$3,499	2,870	2,711	2,836	3,000	(*)	(*)	2,812	2,905	2,909
\$3,500-\$3,999	3,263	3,054	3,124	3,515	(*)	(*)	3,146	3,415	3,109	\$3,500-\$3,999	3,408	3,358	3,381	3,467	(*)	(*)	3,313	3,518	3,340
\$4,000-\$4,999	3,775	3,714	3,408	4,038	(*)	(*)	3,797	3,808	3,579	\$4,000-\$4,999	3,694	3,376	3,787	3,864	(*)	(*)	3,506	3,827	3,691
\$5,000-\$7,499	4,880	(†)	4,809	4,880	(*)	(*)	4,538	5,122	4,356	\$5,000-\$7,499	4,859	4,435	4,969	5,005	(*)	(*)	4,991	4,757	4,739
\$7,500 and over	8,068	(†)	8,120	7,759	(*)	(*)	9,356	7,295	-----	\$7,500 and over	7,913	6,496	7,159	8,945	(*)	(*)	7,534	9,463	5,460

¹ See explanation of tables for definition of this item.

†Averages not computed for fewer than 3 cases.

*This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: *Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued*

[Nonrelief families including husband and wife, both native born]

PORTLAND, OREG.: WHITE FAMILIES

Income class (1)	All families (2)	Family type			Occupational group				
		I (3)	II and III (4)	IV and V (5)	Wage earner (6)	Clerical (7)	Independent, business, and professional (8)	Salaried	
								Business (9)	Professional (10)
A. Income ¹									
\$500-\$749	\$688	\$693	\$688	\$674	\$688	(*)	(*)	(*)	(*)
\$750-\$999	882	859	904	896	880	\$893	(*)	(*)	(*)
\$1,000-\$1,249	1,136	1,128	1,137	1,148	1,125	1,160	(*)	(*)	(*)
\$1,250-\$1,499	1,397	1,386	1,407	1,401	1,398	1,402	\$1,383	\$1,385	\$1,394
\$1,500-\$1,749	1,649	1,644	1,652	1,651	1,651	1,641	1,648	1,664	1,665
\$1,750-\$1,999	1,882	1,875	1,878	1,894	1,883	1,871	1,883	1,892	1,912
\$2,000-\$2,249	2,138	2,131	2,138	2,144	2,149	2,124	2,129	2,129	2,153
\$2,250-\$2,499	2,388	2,399	2,390	2,377	2,387	2,372	2,398	2,448	2,375
\$2,500-\$2,999	2,728	2,758	2,717	2,719	2,714	2,716	2,773	2,734	2,744
\$3,000-\$3,499	3,224	3,234	3,219	3,217	(*)	(*)	3,230	3,229	3,201
\$3,500-\$3,999	3,772	3,739	3,788	3,782	(*)	(*)	3,739	3,786	3,790
\$4,000-\$4,999	4,465	4,428	4,546	4,435	(*)	(*)	4,490	4,442	4,467
\$5,000-\$7,499	5,909	5,690	6,182	5,873	(*)	(*)	5,846	6,046	5,533
\$7,500 and over	11,067	8,876	9,246	12,200	(*)	(*)	11,333	10,691	9,371

B. Expenditure ¹

\$500-\$749	\$858	\$747	\$862	\$1,116	\$858	(*)	(*)	(*)	(*)
\$750-\$999	985	969	949	1,085	966	\$1,047	(*)	(*)	(*)
\$1,000-\$1,249	1,159	1,086	1,193	1,241	1,121	1,240	(*)	(*)	(*)
\$1,250-\$1,499	1,405	1,414	1,404	1,392	1,391	1,441	\$1,387	\$1,457	\$1,366
\$1,500-\$1,749	1,597	1,552	1,606	1,646	1,549	1,635	1,629	1,670	1,660
\$1,750-\$1,999	1,822	1,774	1,865	1,836	1,792	1,843	1,861	1,808	1,859
\$2,000-\$2,249	2,069	2,082	2,056	2,064	2,013	2,152	2,119	2,002	1,975
\$2,250-\$2,499	2,260	2,208	2,291	2,274	2,222	2,218	2,428	2,318	2,240
\$2,500-\$2,999	2,528	2,461	2,560	2,552	2,474	2,576	2,627	2,379	2,565
\$3,000-\$3,499	2,853	2,849	2,789	2,898	(*)	(*)	2,989	2,791	2,745
\$3,500-\$3,999	3,276	3,171	3,189	3,432	(*)	(*)	3,228	3,406	3,120
\$4,000-\$4,999	3,688	3,238	3,961	3,740	(*)	(*)	3,781	3,585	3,718
\$5,000-\$7,499	4,635	4,054	5,071	4,720	(*)	(*)	4,565	4,719	4,586
\$7,500 and over	7,688	5,934	5,690	8,710	(*)	(*)	7,742	7,556	7,603

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: *Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued*

[Nonrelief families including husband and wife, both native born]

NEW ENGLAND, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES**EAST CENTRAL, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES**

Income class	All families	Family type			Occupational group				Income class	All families	Family type							Occupational group			
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried business and professional			I	II	III	IV	V	VI	VII	Wage earner	Clerical	Independent business and professional	Salaried business and professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
A. Income ¹									A. Income ¹												
\$250-\$499.....	\$412	\$357	(†)	(†)	\$412	(*)	(*)	(*)	\$250-\$499.....	\$435	\$429	\$426	\$445	\$494	\$338	\$471	\$435	(*)	(*)	(*)
\$500-\$749.....	695	675	\$703	\$719	694	\$695	(*)	(*)	\$500-\$749.....	669	642	706	675	657	697	677	\$741	667	\$690	(*)	(*)
\$750-\$999.....	912	909	921	899	908	932	(*)	(*)	\$750-\$999.....	895	867	926	887	930	873	892	873	893	913	(*)	(*)
\$1,000-\$1,249.....	1,137	1,135	1,129	1,152	1,136	1,154	\$1,106	\$1,124	\$1,000-\$1,249.....	1,134	1,115	1,149	1,137	1,146	1,135	1,136	1,133	1,126	1,153	\$1,156	\$1,154
\$1,250-\$1,499.....	1,364	1,349	1,375	1,363	1,367	1,349	1,348	1,387	\$1,250-\$1,499.....	1,364	1,352	1,374	1,376	1,367	1,344	1,370	1,379	1,366	1,353	1,371	1,383
\$1,500-\$1,749.....	1,619	1,630	1,606	1,625	1,626	1,607	1,607	1,615	\$1,500-\$1,749.....	1,608	1,593	1,613	1,603	1,613	1,621	1,604	1,640	1,611	1,600	1,605	1,609
\$1,750-\$1,999.....	1,879	1,882	1,869	1,891	1,871	1,878	1,933	1,871	\$1,750-\$1,999.....	1,870	1,862	1,856	1,867	1,894	1,875	1,846	1,871	1,872	1,868	1,856	1,879
\$2,000-\$2,249.....	2,124	2,116	2,137	2,113	2,113	2,140	2,072	2,164	\$2,000-\$2,249.....	2,120	2,129	2,103	2,104	2,128	2,116	2,115	2,151	2,122	2,117	2,117	2,118
\$2,250-\$2,499.....	2,379	2,381	2,367	2,388	2,378	2,394	2,380	2,354	\$2,250-\$2,499.....	2,372	2,367	2,374	2,405	2,370	2,364	2,367	2,373	2,360	2,364	2,354	2,407
\$2,500-\$2,999.....	2,704	2,736	2,682	2,703	(*)	(*)	2,711	2,700	\$2,500-\$2,999.....	2,739	2,661	2,720	2,791	2,775	2,774	2,734	2,815	(*)	(*)	2,734	2,742
\$3,000-\$3,499.....	3,223	3,129	3,190	3,276	(*)	(*)	3,198	3,241	\$3,000-\$3,499.....	3,218	3,295	3,125	3,173	3,250	3,160	3,233	3,252	(*)	(*)	3,198	3,226
\$3,500-\$3,999.....	3,755	(†)	3,790	3,750	(*)	(*)	(†)	3,747	\$3,500-\$3,999.....	3,701	3,752	3,599	3,731	3,699	3,718	3,700	(†)	(*)	(*)	3,732	3,687
\$4,000-\$4,999.....	4,276	4,253	4,279	4,287	(*)	(*)	4,265	4,284	\$4,000-\$4,999.....	4,414	4,403	4,634	4,519	4,315	4,363	4,413	(*)	(*)	4,397	4,424
\$5,000 and over.....	7,015	(†)	6,263	7,268	(*)	(*)	6,631	7,270	\$5,000 and over.....	6,732	6,700	6,543	7,786	6,351	7,038	7,691	6,558	(*)	(*)	7,243	6,232

B. Expenditure 1								B. Expenditure 1												
	\$789	\$698	(†)	(†)	\$789	(*)	(*)		\$642	\$504	\$587	\$539	\$1,130	\$975	\$829	-----	\$642	(*)	(*)	(*)
\$250-\$499	847	809	\$862	\$906	825	\$994	(*)	\$250-\$499	775	700	783	815	818	787	838	\$880	768	\$836	(*)	(*)
\$500-\$749	1,009	956	1,025	1,059	1,004	1,027	(*)	\$500-\$749	956	885	959	1,017	1,001	941	994	1,012	953	981	(*)	(*)
\$750-\$999	1,224	1,214	1,199	1,285	1,209	1,273	\$1,215	\$750-\$999	1,160	1,127	1,161	1,221	1,147	1,217	1,146	1,186	1,124	1,270	\$1,193	\$1,258
\$1,000-\$1,249	1,401	1,338	1,442	1,406	1,408	1,379	1,368	\$1,000-\$1,249	1,367	1,390	1,335	1,357	1,369	1,364	1,355	1,409	1,341	1,403	1,467	1,385
\$1,250-\$1,499							1,432	\$1,250-\$1,499												
\$1,500-\$1,749	1,670	1,659	1,647	1,708	1,660	1,704	1,708	\$1,500-\$1,749	1,548	1,428	1,580	1,649	1,582	1,572	1,548	1,659	1,502	1,619	1,648	1,563
\$1,750-\$1,999	1,970	1,998	1,977	1,942	1,975	1,801	1,912	\$1,750-\$1,999	1,748	1,702	1,796	1,818	1,678	1,825	1,720	1,873	1,716	1,791	1,689	1,840
\$2,000-\$2,249	2,014	2,022	2,027	1,994	2,003	1,992	1,968	\$2,000-\$2,249	1,967	1,931	1,954	1,910	1,928	2,042	2,050	2,191	1,901	1,950	2,038	2,107
\$2,250-\$2,499	2,218	2,098	2,186	2,334	2,201	2,195	2,254	\$2,250-\$2,499	2,109	2,044	2,123	2,113	2,153	2,046	2,252	2,062	2,063	2,126	2,051	2,185
\$2,500-\$2,999	2,594	2,611	2,649	2,532	(*)	(*)	2,688	\$2,500-\$2,999	2,436	2,270	2,370	2,625	2,450	2,609	2,493	2,455	(*)	(*)	2,463	2,419
\$3,000-\$3,499	3,068	2,751	2,944	3,259	(*)	(*)	3,113	\$3,000-\$3,499	2,767	2,857	2,664	2,688	2,744	2,803	2,836	3,132	(*)	(*)	2,739	2,777
\$3,500-\$3,999	3,153	(†)	3,583	3,035	(*)	(†)	3,120	\$3,500-\$3,999	3,070	2,804	3,142	3,059	3,186	3,203	3,103	(†)	(*)	(*)	3,168	3,023
\$4,000-\$4,999	3,547	2,777	4,098	3,631	(*)	(*)	3,271	\$4,000-\$4,999	3,392	2,976	3,604	3,537	3,556	3,504	3,618	-----	(*)	(*)	3,453	3,353
\$5,000 and over	5,430	(†)	4,937	5,988	(*)	(*)	4,260	\$5,000 and over	4,331	4,046	4,391	4,308	4,426	3,953	4,581	5,915	(*)	(*)	4,446	4,219

¹ See explanation of tables for definition of this item.

†Averages not computed for fewer than 3 cases.

*This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

SOUTHEAST, 2 MIDDLE-SIZED CITIES

White families									Negro families						
Income class	All families	Family type			Occupational group				Income class	All families	Family type			Occupational group	
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaried business and professional			I	II and III	IV and V	Wage earner	Clerical, business and professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
A. Income ¹									A. Income ¹						
\$250-\$499.....	\$469	\$458	\$448	\$505	\$469	(*)	(*)	(*)	Under \$250.....	\$238	\$226	\$256	\$243	\$241	\$193
\$500-\$749.....	658	684	639	658	660	\$647	(*)	(*)	\$250-\$499.....	403	391	393	440	404	398
\$750-\$999.....	913	895	921	910	913	913	(*)	(*)	\$500-\$749.....	624	633	606	627	622	645
\$1,000-\$1,249.....	1,140	1,120	1,145	1,152	1,142	1,132	1,138	1,154	\$750-\$999.....	875	850	862	904	874	875
									\$1,000-\$1,249.....	1,131	1,144	1,110	1,131	1,127	1,147
\$1,250-\$1,499.....	1,379	1,355	1,385	1,387	1,384	1,370	1,387	1,370	\$1,250-\$1,499.....	1,428	1,403	1,435	1,432	1,425	1,436
\$1,500-\$1,749.....	1,635	1,645	1,623	1,642	1,638	1,635	1,610	1,643	\$1,500-\$1,749.....	1,628	1,914	1,846	1,957	(*)	1,628
\$1,750-\$1,999.....	1,881	1,879	1,867	1,895	1,864	1,892	1,878	1,888	\$1,750-\$1,999.....	1,893				(*)	1,893
\$2,000-\$2,249.....	2,145	2,146	2,138	2,150	2,141	2,145	2,127	2,159	\$2,000-\$2,249.....	2,158	2,500	2,385	2,802	(*)	2,158
\$2,250-\$2,499.....	2,379	2,384	2,405	2,359	2,352	2,379	2,378	2,406	\$2,250-\$2,499.....	2,384				(*)	2,384
									\$2,500 and over.....	3,170				(*)	3,170
\$2,500-\$2,999.....	2,750	2,810	2,704	2,763	(*)	(*)	2,763	2,745							
\$3,000-\$3,499.....	3,245	3,248	3,236	3,249	(*)	(*)	3,252	3,242							
\$3,500-\$3,999.....	3,746	3,791	3,738	3,729	(*)	(*)	3,747	3,746							
\$4,000-\$4,999.....	4,411	4,385	4,436	4,410	(*)	(*)	4,307	4,451							
\$5,000 and over.....	7,473	6,689	7,526	7,709	(*)	(*)	8,177	6,825							

B. Expenditure ¹									B. Expenditure ¹						
	\$609	\$540	\$640	\$646	\$609	(*)	(*)	(*)	Under \$250.....	\$274	\$263	\$268	\$314	\$276	\$251
\$250-\$499.....	721	716	674	784	722	\$719	(*)	(*)	\$250-\$499.....	409	386	407	456	410	404
\$500-\$749.....	943	888	962	948	927	994	(*)	(*)	\$500-\$749.....	613	607	616	617	610	637
\$750-\$999.....	1,163	1,103	1,169	1,213	1,167	1,148	\$1,176	\$1,177	\$750-\$999.....	841	811	821	879	839	850
\$1,000-\$1,249.....	1,383	1,272	1,441	1,401	1,354	1,378	1,538	1,379	\$1,000-\$1,249.....	1,092	1,140	1,038	1,081	1,080	1,139
\$1,250-\$1,499.....	1,622	1,649	1,609	1,617	1,562	1,646	1,684	1,689	\$1,250-\$1,499.....	1,410	1,374	1,349	1,446	1,324	1,661
\$1,500-\$1,749.....	1,850	1,783	1,912	1,840	1,720	1,916	1,836	1,956	\$1,500-\$1,749.....	1,518	1,666	1,437	1,696	(*)	1,518
\$1,750-\$1,999.....	2,073	1,953	2,102	2,116	2,070	2,018	2,082	2,167	\$1,750-\$1,999.....	1,606				(*)	1,606
\$2,000-\$2,249.....	2,167	2,175	2,146	2,178	2,121	2,158	2,099	2,252	\$2,000-\$2,249.....	1,659				(*)	1,659
\$2,250-\$2,499.....	2,541	2,427	2,467	2,655	(*)	(*)	2,561	2,533	\$2,250-\$2,499.....	2,106	2,040	2,104	2,142	(*)	2,105
\$2,500-\$2,999.....	2,819	2,738	2,869	2,819	(*)	(*)	2,760	2,836	\$2,500 and over.....	2,132				(*)	2,132
\$3,000-\$3,499.....	3,148	2,750	3,368	3,196	(*)	(*)	3,095	3,173							
\$3,500-\$3,999.....	3,725	3,462	3,431	3,957	(*)	(*)	3,478	3,820							
\$4,000-\$4,999.....	5,342	4,818	5,436	5,474	(*)	(*)	5,562	5,139							
\$5,000 and over.....															

¹ See explanation of tables for definition of this item.

*This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: *Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued*

[Nonrelief families including husband and wife, both native born]

WEST CENTRAL, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES									ROCKY MOUNTAIN, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES								
Income class	All families	Family type			Occupational group				Income class	All families	Family type			Occupational group			
		I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaries business and professional			I	II and III	IV and V	Wage earner	Clerical	Independent business and professional	Salaries business and professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
A. Income ¹									A. Income ¹								
\$250-\$499.....	\$454	\$403	\$486	\$501	\$454	(*)	(*)	(*)	\$250-\$499.....	\$457	\$431	\$504	\$431	\$457	(*)	(*)	(*)
\$500-\$749.....	646	605	651	688	643	\$663	(*)	(*)	\$500-\$749.....	683	673	695	685	681	\$696	(*)	(*)
\$750-\$999.....	882	860	868	925	881	885	(*)	(*)	\$750-\$999.....	895	866	900	925	895	894	(*)	(*)
\$1,000-\$1,249.....	1,150	1,159	1,130	1,164	1,157	1,125	\$1,153	\$1,159	\$1,000-\$1,249.....	1,149	1,138	1,163	1,143	1,151	1,153	\$1,127	\$1,169
\$1,250-\$1,499.....	1,378	1,380	1,368	1,387	1,388	1,351	1,373	1,415	\$1,250-\$1,499.....	1,394	1,358	1,396	1,431	1,399	1,391	1,359	1,388
\$1,500-\$1,749.....	1,631	1,599	1,633	1,651	1,641	1,624	1,599	1,644	\$1,500-\$1,749.....	1,632	1,623	1,629	1,649	1,643	1,621	1,608	1,636
\$1,750-\$1,999.....	1,870	1,867	1,854	1,886	1,869	1,874	1,887	1,850	\$1,750-\$1,999.....	1,889	1,884	1,893	1,890	1,884	1,900	1,874	1,896
\$2,000-\$2,249.....	2,132	2,140	2,124	2,134	2,152	2,128	2,116	2,105	\$2,000-\$2,249.....	2,136	2,123	2,137	2,144	2,137	2,141	2,134	2,121
\$2,250-\$2,499.....	2,401	2,416	2,371	2,405	2,389	2,391	2,442	2,397	\$2,250-\$2,499.....	2,385	2,367	2,386	2,396	2,388	2,366	2,379	2,412
\$2,500-\$2,999.....	2,749	2,687	2,745	2,780	(*)	(*)	2,744	2,753	\$2,500-\$2,999.....	2,763	2,754	2,753	2,773	(*)	(*)	2,808	2,733
\$3,000-\$3,499.....	3,234	3,194	3,216	3,262	(*)	(*)	3,185	3,253	\$3,000-\$3,499.....	3,197	3,222	3,174	3,195	(*)	(*)	3,197	3,197
\$3,500-\$3,999.....	3,739	3,703	3,696	3,773	(*)	(*)	3,730	3,747	\$3,500-\$3,999.....	3,751	3,707	3,766	3,769	(*)	(*)	3,765	3,742
\$4,000-\$4,999.....	4,430	4,437	4,496	4,401	(*)	(*)	4,338	4,480	\$4,000-\$4,999.....	4,402	4,355	4,375	4,441	(*)	(*)	4,366	4,427
\$5,000 and over.....	7,036	7,698	6,419	7,023	(*)	(*)	7,049	7,019	\$5,000 and over.....	7,503	6,474	6,783	8,646	(*)	(*)	6,827	8,453

B. Expenditure ¹									B. Expenditure ¹								
\$250-\$499	\$690	\$563	\$752	\$843	\$690	(*)	(*)	(*)	\$250-\$499	\$733	\$633	\$732	\$988	\$733	(*)	(*)	(*)
\$500-\$749	736	630	717	876	722	\$803	(*)	(*)	\$500-\$749	890	824	975	900	903	\$829	(*)	(*)
\$750-\$999	932	836	915	1,057	909	1,017	(*)	(*)	\$750-\$999	1,051	981	1,047	1,151	1,058	1,020	(*)	(*)
\$1,000-\$1,249	1,155	1,169	1,116	1,186	1,123	1,165	\$1,244	\$1,256	\$1,000-\$1,249	1,287	1,207	1,297	1,388	1,296	1,269	\$1,282	\$1,246
\$1,250-\$1,499	1,350	1,303	1,352	1,381	1,306	1,319	1,567	1,448	\$1,250-\$1,499	1,509	1,471	1,515	1,543	1,516	1,567	1,352	1,502
\$1,500-\$1,749	1,576	1,416	1,639	1,621	1,492	1,708	1,608	1,622	\$1,500-\$1,749	1,605	1,626	1,554	1,654	1,607	1,601	1,555	1,653
\$1,750-\$1,999	1,733	1,677	1,669	1,833	1,675	1,733	1,780	1,915	\$1,750-\$1,999	1,917	1,908	1,887	1,962	1,907	1,805	2,263	1,961
\$2,000-\$2,249	1,953	2,013	1,936	1,927	1,776	1,964	2,182	2,202	\$2,000-\$2,249	2,079	2,046	2,020	2,162	2,056	2,073	2,142	2,112
\$2,250-\$2,499	2,070	1,893	2,049	2,188	1,902	2,127	2,113	2,247	\$2,250-\$2,499	2,232	2,053	2,280	2,339	2,226	2,177	2,216	2,344
\$2,500-\$2,999	2,496	2,301	2,415	2,632	(*)	(*)	2,547	2,461	\$2,500-\$2,999	2,653	2,461	2,526	2,830	(*)	(*)	2,781	2,567
\$3,000-\$3,499	2,674	2,577	2,543	2,783	(*)	(*)	2,505	2,741	\$3,000-\$3,499	2,818	2,685	2,986	2,802	(*)	(*)	2,799	2,828
\$3,500-\$3,999	2,929	2,420	3,016	3,109	(*)	(*)	2,748	3,066	\$3,500-\$3,999	3,287	2,910	3,156	3,663	(*)	(*)	3,477	3,158
\$4,000-\$4,999	3,446	2,961	3,501	3,676	(*)	(*)	3,344	3,502	\$4,000-\$4,999	3,793	3,814	3,670	3,847	(*)	(*)	3,778	3,804
\$5,000 and over	4,560	4,172	4,758	4,644	(*)	(*)	4,529	4,598	\$5,000 and over	5,414	4,433	5,388	6,209	(*)	(*)	5,167	5,761

¹ See explanation of tables for definition of this item.

* This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: *Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued*

[Nonrelief families including husband and wife, both native born]

PACIFIC NORTHWEST, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES

Income class (1)	All families (2)	Family type			Occupational groups			
		I (3)	II and III (4)	IV and V (5)	Wage earner (6)	Clerical (7)	Independent business and profes- sional (8)	Salaried business and profes- sional (9)
		A. Income ¹						
	\$469	\$466	\$546	(†)	\$469	(*)	(*)	(*)
\$250-\$499.....	693	652	670	\$788	692	\$699	(*)	(*)
\$500-\$749.....	938	927	955	933	943	917	(*)	(*)
\$750-\$999.....	1,159	1,147	1,162	1,169	1,156	1,177	\$1,157	(*)
\$1,000-\$1,249.....	1,392	1,367	1,396	1,419	1,386	1,411	1,413	\$1,133
\$1,250-\$1,499.....								1,390
\$1,500-\$1,749.....	1,656	1,666	1,645	1,660	1,655	1,659	1,666	1,642
\$1,750-\$1,999.....	1,880	1,873	1,878	1,887	1,865	1,890	1,885	1,911
\$2,000-\$2,249.....	2,124	2,116	2,129	2,126	2,135	2,114	2,114	2,123
\$2,250-\$2,499.....	2,392	2,337	2,430	2,395	2,357	2,407	2,429	2,405
\$2,500-\$2,999.....	2,750	2,772	2,744	2,736	(*)	(*)	2,762	2,740
\$3,000-\$3,499.....	3,208	3,256	3,178	3,194	(*)	(*)	3,162	3,275
\$3,500-\$3,999.....	3,769	3,766	3,728	3,802	(*)	(*)	3,777	3,762
\$4,000-\$4,999.....	4,384	4,260	4,327	4,451	(*)	(*)	4,418	4,350
\$5,000 and over.....	7,436	7,272	7,789	7,372	(*)	(*)	6,547	8,795

B. Expenditure¹

\$250-\$499.....	\$729	\$770	\$832	(†)	\$730	(*)	(*)	(*)
\$500-\$749.....	818	737	759	\$1,021	795	\$1,011	(*)	(*)
\$750-\$999.....	940	882	998	942	941	944	(*)	(*)
\$1,000-\$1,249.....	1,162	1,081	1,188	1,222	1,142	1,241	\$1,172	\$1,187
\$1,250-\$1,499.....	1,387	1,315	1,427	1,422	1,368	1,469	1,385	1,410
\$1,500-\$1,749.....	1,666	1,550	1,659	1,772	1,688	1,611	1,623	1,698
\$1,750-\$1,999.....	1,864	1,776	1,880	1,920	1,843	1,916	1,821	1,879
\$2,000-\$2,249.....	2,039	2,035	2,033	2,049	2,077	1,994	1,998	2,048
\$2,250-\$2,499.....	2,219	2,269	2,191	2,210	2,351	2,115	2,257	2,054
\$2,500-\$2,999.....	2,411	2,288	2,426	2,504	(*)	(*)	2,450	2,377
\$3,000-\$3,499.....	2,968	2,789	2,795	3,210	(*)	(*)	3,042	2,870
\$3,500-\$3,999.....	3,433	3,263	3,539	3,450	(*)	(*)	3,382	3,489
\$4,000-\$4,999.....	3,463	3,023	3,422	3,602	(*)	(*)	3,491	3,437
\$5,000 and over.....	6,031	5,436	4,950	6,685	(*)	(*)	5,544	6,777

¹ See explanation of tables for definition of this item.

†Averages not computed for fewer than 3 cases.

*This group not covered in expenditure study.

TABLE 2.—Adjusted income and expenditure: *Average adjusted income and total expenditure, by family type, occupation, and income, in 1 year, 1935-36—Continued*

[Nonrelief families including husband and wife, both native born]

NEW ENGLAND, 4 SMALL CITIES: WHITE FAMILIES**EAST CENTRAL, 5 SMALL CITIES: WHITE FAMILIES**

Income class	All families	Family type			Occupational group		
		I	II and III	IV and V	Wage earner	Clerical	Business and professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
A. Income ¹							
\$250-\$499.....	\$473	\$443	(†)	(†)	\$473	(*)	(*)
\$500-\$749.....	683	657	\$708	\$701	679	\$704	(*)
\$750-\$999.....	926	928	926	920	930	886	(*)
\$1,000-\$1,249.....	1,141	1,135	1,148	1,143	1,143	1,140	\$1,143
\$1,250-\$1,499.....	1,391	1,397	1,390	1,386	1,387	1,388	1,421
\$1,500-\$1,749.....	1,631	1,625	1,634	1,634	1,634	1,609	1,644
\$1,750-\$1,999.....	1,885	1,889	1,877	1,889	1,873	1,902	1,905
\$2,000-\$2,249.....	2,140	2,112	2,158	2,153	2,128	2,200	2,115
\$2,250-\$2,499.....	2,392	2,392	2,397	2,390	2,378	2,379	2,414
\$2,500-\$2,999.....	2,769	2,711	2,838	2,774	(*)	(*)	2,769
\$3,000 and over.....	4,002	3,927	3,798	4,249	(*)	(*)	4,002

Income class	All families	Family type							Occupational group		
		I	II	III	IV	V	VI	VII	Wage earner	Clerical	Business and professional
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
A. Income ¹											
\$250-\$499.....	\$449	\$443	\$459	\$506	\$406	(†)	(†)	(†)	\$449	(*)	(*)
\$500-\$749.....	680	675	715	660	656	\$730	\$652	\$703	685	\$652	(*)
\$750-\$999.....	886	913	862	869	861	885	923	894	879	910	(*)
\$1,000-\$1,249.....	1,134	1,137	1,125	1,137	1,132	1,134	1,134	1,133	1,122	1,152	\$1,161
\$1,250-\$1,499.....	1,391	1,402	1,380	1,391	1,403	1,387	1,358	1,394	1,401	1,361	1,394
\$1,500-\$1,749.....	1,633	1,645	1,605	1,609	1,610	1,695	1,638	1,661	1,642	1,617	1,624
\$1,750-\$1,999.....	1,882	1,891	1,878	1,876	1,879	1,885	1,866	1,919	1,878	1,887	1,889
\$2,000-\$2,249.....	2,128	2,129	2,183	2,116	2,111	2,134	2,117	2,126	2,128	2,163	2,101
\$2,250-\$2,499.....	2,384	2,423	2,387	2,356	2,347	2,392	2,426	2,386	2,370	2,380	2,413
\$2,500-\$2,999.....	2,732	2,777	2,730	2,698	2,707	2,755	2,711	2,762	2,739	2,739	2,722
\$3,000 and over.....	3,829	3,779	4,242	4,567	3,672	3,773	3,555	4,035	3,536	3,420	4,102

B. Expenditure †								B. Expenditure †											
	\$684	\$699	(†)	(†)	\$684	(*)	(*)		\$641	\$579	\$602	\$660	\$704	(†)	(†)	(†)	\$641	(*)	(*)
\$250-\$499.....	920	931	\$863	\$1,019	936	\$817	(*)	\$250-\$499.....	756	667	815	773	752	\$959	\$724	\$1,012	749	\$811	(*)
\$500-\$749.....	1,013	1,020	988	1,065	1,018	961	(*)	\$500-\$749.....	916	875	905	950	893	952	990	944	911	933	(*)
\$750-\$999.....	1,210	1,168	1,226	1,252	1,211	1,259	\$1,124	\$750-\$999.....	1,178	1,197	1,208	1,204	1,089	1,201	1,198	1,117	1,164	1,167	\$1,248
\$1,000-\$1,249.....	1,390	1,363	1,385	1,434	1,363	1,462	1,438	\$1,000-\$1,249.....	1,374	1,350	1,337	1,317	1,407	1,421	1,384	1,462	1,358	1,363	1,456
\$1,250-\$1,499.....								\$1,250-\$1,499.....											
\$1,500-\$1,749.....	1,677	1,627	1,684	1,722	1,666	1,684	1,715	\$1,500-\$1,749.....	1,581	1,547	1,569	1,535	1,575	1,693	1,590	1,647	1,586	1,560	1,591
\$1,750-\$1,999.....	1,871	1,831	1,841	1,938	1,851	1,890	1,913	\$1,750-\$1,999.....	1,773	1,630	1,781	1,798	1,780	1,882	1,846	2,020	1,766	1,777	1,786
\$2,000-\$2,249.....	2,042	1,965	2,151	2,035	1,985	2,054	2,142	\$2,000-\$2,249.....	2,005	1,899	2,131	1,988	2,036	1,997	1,969	2,108	2,042	1,989	1,938
\$2,250-\$2,499.....	2,317	2,320	2,321	2,312	2,326	2,232	2,364	\$2,250-\$2,499.....	2,168	2,141	2,181	2,100	2,121	2,313	2,263	2,181	2,191	2,151	2,135
\$2,500-\$2,999.....	2,622	2,502	2,672	2,722	(*)	(*)	2,622	\$2,500-\$2,999.....	2,477	2,241	2,434	2,361	2,576	2,614	2,515	2,644	2,496	2,425	2,476
\$3,000 and over.....	3,432	3,169	3,439	3,627	(*)	(*)	3,432	\$3,000 and over.....	2,996	2,533	3,124	3,805	2,998	3,222	3,148	3,473	2,904	2,812	3,094

† See explanations of tables for definition of this item.

†Averages not computed for fewer than 3 cases.

*This group not covered in expenditure study.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36

[Nonrelief families including husband and wife, both native born]

NEW YORK CITY: WHITE FAMILIES

Item	Income class														
	\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	44	-----	44	26	4	22	21	1	20	23	5	18	27	2	25
Money in checking accounts.....	-----	-----	-----	-----	-----	-----	1	-----	1	-----	-----	1	1	-----	(*)
Money on hand.....	6	-----	6	8	2	6	4	2	2	5	4	1	7	2	5
Investments in business.....	-----	-----	-----	-----	-----	-----	1	1	-----	-----	-----	-----	2	2	(*)
Real estate.....	-----	-----	-----	3	-----	3	-----	-----	-----	-----	-----	-----	1	1	-----
Stocks and bonds.....	-----	-----	-----	2	-----	2	2	1	1	1	1	-----	2	-----	2
Other property.....	-----	-----	-----	3	-----	3	4	-----	4	2	-----	2	1	-----	1
Improvements—owned home.....	-----	-----	x x x	-----	-----	x x x	1	1	x x x	-----	-----	x x x	1	1	x x x
Improvements—other real estate.....	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	1	1	x x x
Insurance premiums paid.....	75	75	x x x	78	78	x x x	75	75	x x x	85	85	x x x	91	91	x x x
Insurance policies surrendered.....	6	x x x	6	9	x x x	9	5	x x x	5	10	x x x	10	7	x x x	7
Insurance policies settled.....	-----	x x x	-----	9	x x x	9	2	x x x	2	2	x x x	2	-----	x x x	-----
Loans to others.....	-----	-----	-----	3	3	-----	4	2	2	-----	1	-----	3	-----	3
Other assets.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	1	-----	(*)	-----	(*)
Liabilities:															
Mortgages—owned homes.....	-----	-----	-----	2	-----	2	-----	-----	-----	1	1	-----	2	1	1
Mortgages—other real estate.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	1	-----
Notes due banks.....	-----	-----	-----	9	9	-----	5	5	-----	14	10	4	12	10	2
Notes due individuals.....	25	25	-----	13	13	-----	11	9	2	10	10	-----	14	12	2
Rents due.....	12	12	-----	10	10	-----	6	5	1	6	6	-----	5	4	1
Taxes due.....	12	6	6	2	2	-----	3	2	1	-----	-----	-----	3	2	1
Charge accounts due.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	2	2	-----	2	2	-----
Other bills due.....	12	12	-----	15	15	-----	10	10	-----	8	7	1	7	4	3
Installment balances due.....	6	6	-----	16	10	6	25	16	9	19	13	6	18	12	6
Furniture.....	-----	-----	-----	10	5	5	6	2	4	13	8	5	9	5	4
Electric refrigerator.....	-----	-----	-----	3	3	-----	5	2	3	2	2	-----	2	1	1
Other electrical equipment.....	-----	-----	-----	2	-----	2	5	4	1	-----	1	-----	1	1	(*)
Automobile.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	(*)	(*)	-----	1	1	-----
Radio.....	-----	-----	-----	-----	-----	-----	8	6	2	3	2	1	3	2	1
Other.....	6	6	-----	2	2	-----	6	6	-----	2	2	-----	3	3	-----
Other liabilities.....	-----	-----	-----	-----	-----	-----	2	2	-----	-----	-----	-----	3	2	1

B. Average amount															
Assets	-\$257.50	\$33.40	\$290.90	-\$144.70	\$68.90	\$213.60	-\$58.00	\$63.80	\$121.80	-\$16.70	\$66.80	\$83.50	\$30.30	\$134.70	\$104.40
Money in savings accounts	-261.50		261.50	-49.20	9.00	58.20	-60.40	1.30	61.70	-45.60	3.30	48.90	-76.80	3.80	80.60
Money in checking accounts							-.70		.70	-1.90		1.90	.70	.90	.20
Money on hand	-11.80		11.80	-2.30	(*)	2.30	-23.00	.50	23.50	-11.90	1.00	12.90	-7.30	.90	8.20
Investments in business							.90	.90					10.30	11.50	1.20
Real estate				-96.60		96.60							30.90	30.90	
Stocks and bonds				-3.60		3.60	.90	9.20	8.30	1.90	1.90		-.90		.90
Other property				-.10		.10	-5.50		5.50	-1.00		1.00	-.10		.10
Improvements—owned home			x x x			x x x	.10	.10	x x x			x x x	.30	.30	x x x
Improvements—other real estate			x x x			x x x			x x x			x x x	.70	.70	x x x
Insurance premiums paid	33.40	33.40	x x x	48.90	48.90	x x x	50.60	50.60	x x x	59.40	59.40	x x x	85.70	85.70	x x x
Insurance policies surrendered	-17.60	x x x	17.60	-25.70	x x x	25.70	-7.20	x x x	7.20	-13.70	x x x	13.70	-11.50	x x x	11.50
Insurance policies settled		x x x		-27.10	x x x	27.10	-14.00	x x x	14.00	-5.10	x x x	5.10		x x x	
Loans to others				11.00	11.00		.30	1.20	.90	.80	.80		-1.20		1.20
Other assets							.40		.40				-.50		.50
Liabilities	150.10	161.10	11.00	49.80	60.70	10.90	37.90	47.70	9.80	68.90	79.70	10.80	86.30	97.80	11.50
Mortgages—owned homes				-2.60		2.60				1.50	1.50		27.60	28.70	1.10
Mortgages—other real estate													2.50	2.50	
Notes due banks				16.90	16.90		7.10	7.10		13.50	16.50	3.00	11.50	13.30	1.80
Notes due individuals	81.10	81.10		12.20	12.20		20.10	20.90	.80	38.50	38.50		31.90	33.90	2.00
Rents due	7.00	7.00		14.10	14.10		2.00	2.80	.80	7.70	7.70		1.70	2.40	.70
Taxes due	-1.30	9.70	11.00	1.00	1.00		-.70	3.20	3.90				.10	1.60	1.50
Charge accounts due										.60	.60		1.20	1.20	
Other bills due	5.70	5.70		6.10	6.10		2.70	2.70		-.40	1.40	1.80	1.80	2.10	.30
Installment balances due ¹	57.60	57.60		2.10	10.40	8.30	5.20	9.50	4.30	7.50	13.50	6.00	5.60	9.60	4.00
Furniture				-2.00	5.90	7.90	.90	3.30	2.40	2.70	8.60	6.00	.70	3.80	3.10
Electric refrigerator				4.20	4.20		-.30	1.20	1.50	3.30	3.30		-.10	.60	.70
Other electrical equipment				-.40		.40	2.60	2.70	.10	.10	.10		.30	.40	.10
Automobile										.30	.30		1.90	1.90	
Radio							.60	1.00	.40	.50	.90	.40	.80	1.30	.50
Other	57.60	57.60		.30	.30		1.40	1.40		.60	.60		2.00	2.00	
Other liabilities							1.50	1.50					2.40	2.50	.10

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

NEW YORK CITY: WHITE FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000-\$3,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	32	8	24	34	13	21	33	15	18	34	15	19	47	19	28
Money in checking accounts.....	3		3	5	1	4	3	1	2	5	2	3	8	3	5
Money on hand.....	3	3	(*)	3	2	1	8	6	2	3	1	2	4	4	
Investments in business.....	1	1		2	2		(*)	(*)		4	4		4	4	
Real estate.....				(*)		(*)	(*)			(*)	(*)		(*)	(*)	
Stocks and bonds.....	2	1	1	3	1	2	2	1	1	4	3	1	2	(*)	2
Other property.....	3		3	(*)		(*)	2		2	1		1	2		2
Improvements—owned home.....	3	3	x x x	1	1	x x x			x x x	4	4	x x x	1	1	x x x
Improvements—other real estate.....	2	2	x x x			x x x			x x x	(*)	(*)	x x x			x x x
Insurance premiums paid.....	90	90	x x x	87	87	x x x	95	95	x x x	92	92	x x x	95	95	x x x
Insurance policies surrendered.....	5	x x x	5	7	x x x	7	3	x x x	3	6	x x x	6	5	x x x	5
Insurance policies settled.....	1	x x x	1	2	x x x	2	2	x x x	2	2	x x x	2	(*)	x x x	(*)
Loans to others.....	3	3	(*)	1	1		3	3	(*)	7	4	3	5	2	3
Other assets.....	(*)		(*)	3	2	1	1	1		1	(*)	(*)	1		1
Liabilities:															
Mortgages—owned homes.....	3	1	2	1		1	2		2	5	1	4	3	(*)	3
Mortgages—other real estate.....	3	1	2				2		2	(*)		(*)	(*)	(*)	
Notes due banks.....	6	6	(*)	8	6	2	9	8	1	12	10	2	10	4	3
Notes due individuals.....	5	5	(*)	6	5	1	10	7	3	7	3	4	4	3	1
Rents due.....	3	1	2	2	2	(*)	1	1		1					(*)
Taxes due.....	2	1	1	1		1	2	2		3	2	1	1	1	
Charge accounts due.....	3	2	1	2	2	(*)	3	3		1	1		3	2	1
Other bills due.....	9	6	3	8		(*)	6	5	1	7	6	1	5	4	1
Installment balances due.....	29	22	7	18	15	3	19	12	7	24	18	6	21	12	9
Furniture.....	14	9	5	8	6	2	6	4	2	9	7	2	3	1	2
Electric refrigerator.....	4	3	1	4	3	1	2	1	1	3	2	1	4	1	3
Other electrical equipment.....	3	2	1	1	(*)	1	3	3		2			5	3	2
Automobile.....	3	3	(*)	2	2		5	3	2	11	8	3	5	3	2
Radio.....	4			3	3		1	1		2	2		3	3	
Other.....	6	5		4	4		3	1	2	3	3		5	3	
Other liabilities.....	1	(*)	1	1	1					3	2	1	4		4

B. Average amount

Assets	\$31. 60	\$140. 00	\$108. 40	-\$7. 90	\$165. 80	\$173. 70	\$88. 20	\$166. 60	\$78. 40	\$113. 40	\$244. 30	\$130. 90	\$137. 50	\$337. 60	\$200. 10
Money in savings accounts	-77. 20	9. 50	86. 70	-71. 00	26. 30	97. 30	-22. 80	26. 40	49. 20	-22. 60	40. 70	63. 30	-82. 80	45. 90	128. 70
Money in checking accounts	-10. 00		10. 00	-8. 10	3. 70	11. 80	-4. 40	. 90	5. 30	-16. 70	3. 10	19. 80	-21. 10	2. 60	23. 70
Money on hand	. 30	. 70	. 40	3. 00	3. 50	. 50	2. 70	3. 30	. 60	-5. 00	1. 00	6. 00	12. 00	12. 00	
Investments in business	2. 50	2. 50		4. 00	4. 00		1. 00	1. 00		17. 70	17. 70		42. 40	42. 40	
Real estate				-31. 30		31. 30	2. 60	2. 60		1. 10	1. 10		35. 40	35. 40	
Stocks and bonds	1. 20	4. 50	3. 30	6. 20	10. 30	4. 10	5. 20	7. 00	1. 80	-3. 90	6. 40	10. 30	-18. 00	. 40	18. 40
Other property	-. 60		. 60	(*)		(*)	-2. 50		2. 50	-. 60		. 60	-2. 20		2. 20
Improvements—owned home	5. 80	5. 80	x x x	2. 50	2. 50	x x x			x x x	8. 20	8. 20	x x x	3. 70	3. 70	x x x
Improvements—other real estate	4. 20	4. 20	x x x			x x x			x x x	1. 80	1. 80	x x x			x x x
Insurance premiums paid	111. 80	111. 80	x x x	114. 10	114. 10	x x x	122. 70	122. 70	x x x	162. 50	162. 50	x x x	188. 50	188. 50	x x x
Insurance policies surrendered	-5. 80	x x x	5. 80	-15. 80	x x x	15. 80	-5. 50	x x x	5. 50	-15. 40	x x x	15. 40	-20. 80	x x x	20. 80
Insurance policies settled	-. 40	x x x	. 40	-6. 90	x x x	6. 90	-13. 30	x x x	13. 30	-9. 30	x x x	9. 30	-2. 50	x x x	2. 50
Loans to others	. 20	1. 00	. 80	. 90	. 90		2. 40	2. 60	. 20	-. 40	1. 80	2. 20	3. 40	6. 70	3. 30
Other assets	-. 40		. 40	-5. 50	. 50	6. 00	. 10	. 10		-4. 00	(*)	4. 00	-. 50		. 50
Liabilities	51. 50	67. 50	16. 00	6. 10	44. 40	38. 30	39. 60	64. 00	24. 40	51. 00	88. 50	37. 50	79. 80	131. 20	51. 40
Mortgages—owned homes	2. 50	4. 00	1. 50	-29. 70		29. 70	-3. 80		3. 80	-11. 10	. 60	11. 70	-7. 70		7. 70
Mortgages—other real estate	1. 20	2. 40	1. 20				-2. 20		2. 20	-1. 00		1. 00	31. 20	31. 20	
Notes due banks	13. 70	14. 50	. 80	5. 20	8. 30	3. 10	22. 80	24. 30	1. 50	27. 10	31. 50	4. 40	-1. 30	16. 70	18. 00
Notes due individuals	8. 90	9. 10	. 20	11. 80	12. 40	. 60	7. 10	12. 50	5. 40	3. 60	8. 40	4. 80	17. 90	21. 60	3. 70
Rents due	-2. 30	. 60	2. 90	1. 50	1. 60	. 10	. 80	. 80		. 50	. 50				
Taxes due	-1. 10	1. 10	2. 20	-1. 10		1. 10	3. 60	3. 60		1. 90	2. 20	. 30	2. 80	3. 50	. 70
Charge accounts due	. 50	. 60	. 10	. 70	. 80	. 10	. 60	. 60		1. 00	1. 00		. 60	. 60	
Other bills due	4. 70	5. 80	1. 10	3. 10	3. 30	. 20	5. 10	5. 20	. 10	1. 70	3. 50	1. 80	6. 10	6. 10	(*)
Installment balances due ¹	23. 70	29. 20	5. 50	14. 40	17. 80	3. 40	5. 60	17. 00	11. 40	26. 30	39. 20	12. 90	35. 70	51. 50	15. 80
Furniture	5. 00	9. 10	4. 10	3. 20	6. 00	2. 80	2. 00	4. 20	2. 20	1. 20	6. 80	5. 60	-1. 20	1. 20	2. 40
Electric refrigerator	3. 60	4. 00	. 40	3. 00	3. 30	. 30	. 80	1. 50	. 70	1. 30	2. 30	. 90	-. 70	1. 70	2. 40
Other electrical equipment	. 60	1. 20	. 60		. 20	. 20	1. 20	1. 20		1. 30	1. 30		2. 20	2. 80	. 60
Automobile	10. 50	10. 60	. 10	2. 80	2. 80		. 90	8. 70	7. 80	17. 50	25. 20	7. 70	2. 90	9. 60	6. 70
Radio	2. 40	2. 40		2. 60	2. 60		. 20	. 20		1. 10	1. 10		1. 20	1. 20	
Other	1. 60	1. 80	. 20	2. 80	2. 80		. 50	2. 00	1. 50	3. 90	3. 90		31. 30	35. 70	4. 40
Other liabilities	-. 30	. 20	. 50	. 20	. 20					1. 00	1. 60	. 60	-5. 50		5. 50

¹ See explanation of tables for definition of this item.² No family in this group reported an expenditure of more than \$0.49 for this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

NEW YORK CITY: WHITE FAMILIES

Item	Income class														
	\$3,500-\$3,999			\$4,000-\$4,999			\$5,000-\$7,499			\$7,500-\$9,999			\$10,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets.															
Money in savings accounts.....	41	20	21	54	32	22	50	33	17	33	23	10	28	16	12
Money in checking accounts.....	18	10	8	25	11	14	21	6	15	40	26	14	35	26	9
Money on hand.....	3	3		4	1	3	2	2		4	4		13	7	6
Investments in business.....	7	7		8	8		12	12		8	8		14	14	
Real estate.....				4	3	1	2	1	1	2		2	6		6
Stocks and bonds.....	7	7		8	3	5	16	14	2	34	12	22	50	43	7
Other property.....	3		3	1		1	1		1	3		3	4		4
Improvements—owned home.....	1	1	x x x	1	1	x x x	2	2	x x x			x x x	3	3	x x x
Improvements—other real estate.....			x x x	2	2	x x x	2	2	x x x	3	3	x x x	2	2	x x x
Insurance premiums paid.....	97	97	x x x	96	96	x x x	89	89	x x x	100	100	x x x	96	96	x x x
Insurance policies surrendered.....	1	x x x	1	2	x x x	2	3	x x x	3		x x x		3	x x x	3
Insurance policies settled.....	7	x x x	7	4	x x x	4	6	x x x	6	6		6	2	x x x	2
Loans to others.....	5	2	3	11	7	4	15	10	5	13	13		37	33	4
Other assets.....				2		2	6	5	1						
Liabilities:															
Mortgages—owned homes.....	4		4	2		2	6		6	7		7	8		8
Mortgages—other real estate.....	1		1	2		2	6	1	5	1		1			
Notes due banks.....	8	5	3	14	12	2	14	8	6	15	7	8	3	3	
Notes due individuals.....	3	1	2	6	5	1	10	4	6	12	6	6	8	4	4
Rents due.....				1	1										
Taxes due.....	2	2		4	3	1	3	2	1				2	2	
Charge accounts due.....	4	4		5	5		9	9		2	2		5	2	3
Other bills due.....	8	7	1	6	6		8	6	2	3	3		3	3	
Installment balances due.....	24	18	6	16	10	6	13	10	3	9	7	2	11	11	
Furniture.....	3	2	1	6	1	5	1	1							
Electric refrigerator.....	3	3		2	1					2		2			
Other electrical equipment.....	3	1	2	1		1	6	6		4		4			
Automobile.....	13	9	4	5	3	2	2	1	1	4	4		11	11	
Radio.....	2	2		3	3										
Other.....	3	2	1	5	4	1	7	6	1						
Other liabilities.....				2	2		2	2		6	6				

B. Average amount

	\$180.80	\$407.70	\$226.90	\$348.90	\$715.40	\$366.50	\$299.90	\$890.20	\$590.30	\$867.00	\$1,544.10	\$677.10	\$3,663.30	\$6,064.70	\$2,401.40
Assets.....															
Money in savings accounts.....	-8.50	73.50	82.00	-24.20	127.40	151.60	120.70	220.60	99.90	148.40	202.40	54.00	-34.20	118.60	152.80
Money in checking accounts.....	-8.90	36.10	45.00	-17.20	34.40	51.60	-119.00	43.50	162.50	96.00	200.70	104.70	972.30	1,230.80	258.50
Money on hand.....	10.30	10.30	-----	-65.80	.90	66.70	.30	.30	-----	1.00	1.00	-----	-21.50	334.30	355.80
Investments in business.....	32.60	32.60	-----	54.60	54.60	-----	44.70	44.70	-----	109.60	109.60	-----	26.30	26.30	-----
Real estate.....	-----	-----	-----	88.40	101.60	13.20	-2.60	1.10	3.70	-6.70	-----	6.70	-1,139.20	-----	1,139.20
Stocks and bonds.....	42.50	42.50	-----	-11.10	10.00	21.10	47.10	132.70	85.60	-95.90	305.70	401.60	1,882.10	2,092.80	210.70
Other property.....	-10.10	-----	10.10	-10	-----	.10	-2.30	-----	2.30	-11.00	-----	11.00	-3.40	-----	3.40
Improvements—owned home.....	2.70	2.70	x x x	4.50	4.50	x x x	.10	.10	x x x	-----	-----	x x x	49.20	49.20	x x x
Improvements—other real estate.....	-----	-----	x x x	3.30	3.30	x x x	3.70	3.70	x x x	21.90	21.90	x x x	9.50	9.50	x x x
Insurance premiums paid.....	202.40	202.40	x x x	371.20	371.20	x x x	377.00	377.00	x x x	673.30	673.30	x x x	2,079.40	2,079.40	x x x
Insurance policies surrendered.....	-1.70	x x x	1.70	-20.10	x x x	20.10	-10.00	x x x	10.00	-----	x x x	-----	-151.50	x x x	151.50
Insurance policies settled.....	-61.70	x x x	61.70	-17.80	x x x	17.80	-68.40	x x x	68.40	-99.10	x x x	99.10	-25.30	x x x	25.30
Loans to others.....	-18.80	7.60	26.40	-8.50	7.50	16.00	-97.10	60.30	157.40	29.50	29.50	-----	19.60	123.80	104.20
Other assets.....	-----	-----	-----	-8.30	8.30	5.70	6.20	.50	-----	-----	-----	-----	-----	-----	-----
Liabilities.....	28.40	64.40	36.00	194.40	230.40	36.00	29.20	144.70	115.50	288.10	402.10	114.00	73.80	103.60	29.80
Mortgages—owned homes.....	-14.00	-----	14.00	-10.00	-----	10.00	-55.80	-----	55.80	-27.40	-----	27.40	-17.00	-----	17.00
Mortgages—other real estate.....	-2.40	-----	2.40	30.40	30.40	-----	-4.60	.60	5.20	-52.10	-----	52.10	-----	-----	-----
Notes due banks.....	12.90	18.80	5.90	80.80	86.20	5.40	72.00	91.40	19.40	298.90	319.30	20.40	3.00	3.00	-----
Notes due individuals.....	4.80	7.50	2.70	69.80	72.40	2.60	-10.60	8.40	19.00	28.00	40.50	12.50	32.20	41.70	9.50
Rents due.....	-----	-----	-----	.30	.30	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Taxes due.....	2.80	2.80	-----	2.80	4.80	2.00	3.10	5.00	1.90	-----	-----	-----	6.60	6.60	-----
Charge accounts due.....	1.50	1.50	-----	3.00	3.00	-----	10.40	10.40	-----	1.00	1.00	-----	-1.60	1.70	3.30
Other bills due.....	4.50	6.60	2.10	12.20	12.20	-----	-.80	4.90	5.70	6.20	6.20	-----	6.60	6.60	-----
Installment balances due ¹	18.30	27.20	8.90	3.50	19.50	16.00	14.40	22.90	8.50	26.40	28.00	1.60	44.00	44.00	-----
Furniture.....	-----	.70	.70	-6.10	.30	6.40	.20	.20	-----	-----	-----	-----	-----	-----	-----
Electric refrigerator.....	3.60	3.60	-----	.90	.90	-----	-----	-----	-----	-1.60	-----	1.60	-----	-----	-----
Other electrical equipment.....	.30	.80	.50	-.20	.20	-----	3.70	3.70	-----	1.30	1.30	-----	-----	-----	-----
Automobile.....	8.40	18.30	9.90	-2.20	7.10	9.30	-3.80	2.70	6.50	26.70	26.70	-----	44.00	44.00	-----
Radio.....	.50	.50	-----	.80	.80	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Other.....	5.50	5.80	.30	11.20	12.80	1.60	14.30	16.40	2.10	-----	-----	-----	-----	-----	-----
Other liabilities.....	-----	-----	-----	1.60	1.60	-----	1.10	1.10	-----	7.10	7.10	-----	-----	-----	-----

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

NEW YORK CITY: NEGRO FAMILIES

Item	Income class														
	\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts				15		15	17	6	11	18	10	8	32	15	17
Money in checking accounts										4	4				
Money on hand							5	4	1	4	4		10	6	4
Investments in business				3	3		1	1					3	3	
Real estate															
Stocks and bonds										4	4				
Other property							2		2						
Improvements—owned home			x x x			x x x			x x x			x x x			x x x
Improvements—other real estate			x x x			x x x			x x x	4	4	x x x			x x x
Insurance premiums paid	66	66	x x x	60	60	x x x	38	38	x x x	74	74	x x x	90	90	x x x
Insurance policies surrendered	11	x x x	11	6	x x x	6		x x x	6	3	x x x	3		x x x	
Insurance policies settled		x x x			x x x		1	x x x	1	6	x x x	6		x x x	
Loans to others										4	4				
Other assets							4	4							
Liabilities:															
Mortgages—owned homes							1		1						
Mortgages—other real estate										4	4				
Notes due banks	6	6		4	4		14	14		7	1	6			
Notes due individuals	6	6		6	6		6	6		5	5		5	3	2
Rents due	29	29		7	7		9	8	1	4	4				
Taxes due				6	6		1	1							
Charge accounts due				4	4										
Other bills due	29	29		13	13		13	13		6	6		8	8	
Installment balances due ¹				23	23		26	22	4	34	26	8	14	12	2
Furniture				8	8		9	9		13	5	8	9	7	2
Electric refrigerator				4	4					15	14	1	2	2	
Other electrical equipment															
Automobile				3	3					1	1				
Radio				8	8		6	6					2	2	
Other				4	4		14	10	4	8	8		7	7	
Other liabilities				1	1		6	6					1	1	

B. Average amount															
Assets	\$17.30	\$30.20	\$12.90	-\$13.30	\$29.00	\$42.30	\$11.90	\$45.90	\$34.00	\$36.00	\$80.10	\$44.10	\$72.10	\$102.90	\$30.80
Money in savings accounts				-24.20		24.20	-17.20	1.80	19.00	.20	12.60	12.40			
Money in checking accounts										3.90	3.90				
Money on hand							2.00	2.20	.20	.40	.40		5.40	8.00	2.60
Investments in business				10.20	10.20		3.90	3.90					9.90	9.90	
Real estate															
Stocks and bonds										4.10	4.10				
Other property							-4.50		4.50						
Improvements—owned home			x x x			x x x			x x x			x x x			x x x
Improvements—other real estate															
Insurance premiums paid	30.20	30.20	x x x	18.80	18.80	x x x	37.60	37.60	x x x	17.70	17.70	x x x			x x x
Insurance policies surrendered	-12.90	x x x	12.90	-18.10	x x x	18.10	-6.40	x x x	6.40	-1.20	x x x	1.20	63.90	63.90	x x x
Insurance policies settled		x x x			x x x		-3.90	x x x	3.90	-30.50	x x x	30.50			x x x
Loans to others							.40	.40		3.10	3.10				
Other assets															
Liabilities	35.00	35.00		50.20	50.20		32.00	35.80	3.80	39.70	60.00	20.30	31.30	33.50	2.20
Mortgages—owned homes							-2.20		2.20						
Mortgages—other real estate				.40	.40		7.60	7.60		18.10	18.10				
Notes due banks	6.20	6.20								-15.80	.40	16.20			
Notes due individuals	4.70	4.70		9.60	9.60		6.00	6.00		4.50	4.50		2.00	3.80	1.80
Rents due	15.60	15.60		2.10	2.10		4.80	5.10	.30	1.00	1.00				
Taxes due				6.50	6.50		.50	.50							
Charge accounts due				.30	.30										
Other bills due	8.50	8.50		3.00	3.00		3.60	3.60		1.90	1.90		12.10	12.10	
Installment balances due ¹				27.30	27.30		11.30	12.60	1.30	30.00	34.10	4.10	16.60	17.00	.40
Furniture				9.70	9.70		5.50	5.50		-3.00	4.00	7.00	8.80	9.70	.90
Electric refrigerator				5.00	5.00					15.80	16.50	.70	2.20	2.20	
Other electrical equipment															
Automobile				8.00	8.00					1.00	1.00				
Radio				3.30	3.30		3.60	3.60							
Other				1.30	1.30		2.20	3.50	1.30	16.20	16.20		3.40	3.40	
Other liabilities				1.00	1.00		.40	.40					.60	.60	

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

NEW YORK CITY: NEGRO FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts	22		22	37	22	15	28	22	6	26	5	21	67	56	11
Money in checking accounts	3		3	4	4		9		9	5	5		22	11	11
Money on hand	17	11	6	4	4		6	6		10	5	5			
Investments in business							9	9		5	5		11	11	
Real estate															
Stocks and bonds							12	12		5	5				
Other property															
Improvements—owned home			x x x			x x x			x x x	5	5	x x x			x x x
Improvements—other real estate			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid	87	87	x x x	85	85	x x x	94	94	x x x	100	100	x x x	78	78	x x x
Insurance policies surrendered		x x x			x x x		6	x x x	6	5	x x x	5	11	x x x	11
Insurance policies settled		x x x			x x x		6	x x x	6	5	x x x	5		x x x	
Loans to others	4		4	7	7					10	10		11	11	
Other assets										5		5			
Liabilities:															
Mortgages—owned homes				4		4	6		6	5		5			
Mortgages—other real estate													33		33
Notes due banks	17	17		7	7					5	5		22	11	11
Notes due individuals	4	4								5		5	11	11	
Rents due	16	16													
Taxes due				4	4										
Charge accounts due	4	4		4	4										
Other bills due	9	9		4	4										
Installment balances due	29	26	3	22	11	11	28	19	9	26	16	10	22	22	
Furniture	12	9	3	11	7	4	12	12					11		11
Electric refrigerator	7	4	3	7		7				5	5		11	11	
Other electrical equipment	6	6					6	6		5	5				
Automobile	3	3								10	5		11	11	
Radio				7	7										
Other	3	3		4	4	4	9		9	5		5			
Other liabilities				4	4										

B. Average amount

	\$30. 30	\$72. 40	\$42. 10	\$114. 70	\$148. 50	\$33. 80	\$183. 40	\$363. 70	\$180. 30	\$114. 10	\$301. 90	\$187. 80	\$267. 70	\$578. 90	\$311. 20
Assets.....	\$30. 30	\$72. 40	\$42. 10	\$114. 70	\$148. 50	\$33. 80	\$183. 40	\$363. 70	\$180. 30	\$114. 10	\$301. 90	\$187. 80	\$267. 70	\$578. 90	\$311. 20
Money in savings accounts.....	-25. 70		25. 70	16. 70	50. 50	33. 80	55. 30	56. 90	1. 60	-71. 50	29. 00	100. 50	37. 90	193. 50	155. 60
Money in checking accounts.....	-7. 10		7. 10	1. 90	1. 90		-112. 50		112. 50	52. 60	52. 60		-103. 30	7. 80	111. 10
Money on hand.....	1. 00	6. 00	5. 00	1. 30	1. 30		3. 10	3. 10		-25. 50	1. 30	26. 80			
Investments in business.....							112. 50	112. 50		6. 10	6. 10		89. 20	89. 20	
Real estate.....															
Stocks and bonds.....							66. 30	66. 30		26. 30	26. 30				
Other property.....															
Improvements—owned home.....			x x x			x x x			x x x	2. 10	2. 10	x x x			x x x
Improvements—other real estate.....			x x x			x x x									x x x
Insurance premiums paid.....	66. 40	66. 40	x x x	92. 50	92. 50	x x x	124. 90	124. 90	x x x	170. 80	170. 80	x x x	277. 30	277. 30	x x x
Insurance policies surrendered.....		x x x	x x x		x x x	x x x	-50. 00	x x x	50. 00	-26. 30	x x x	26. 30	-44. 50	x x x	44. 50
Insurance policies settled.....		x x x			x x x		-16. 20	x x x	16. 20	-10. 50	x x x	10. 50		x x x	
Loans to others.....	-4. 30		4. 30	2. 30	2. 30					13. 70	13. 70		11. 10	11. 10	
Other assets.....										-23. 70		23. 70			
Liabilities.....	81. 40	83. 00	1. 60	18. 40	33. 70	15. 30	-20. 60	6. 30	26. 90	-26. 60	50. 00	76. 60	-125. 80	80. 80	206. 60
Mortgages—owned homes.....				-3. 70		3. 70	-25. 10		25. 10	-8. 40		8. 40			
Mortgages—other real estate.....													-184. 40		184. 40
Notes due banks.....	20. 40	20. 40		17. 50	17. 50					13. 20	13. 20		-5. 50	16. 70	22. 20
Notes due individuals.....	7. 50	7. 50								-31. 60		31. 60	27. 80	27. 80	
Rents due.....	6. 80	6. 80													
Taxes due.....				2. 80	2. 80										
Charge accounts due.....	. 70	. 70		. 50	. 50										
Other bills due.....	5. 90	5. 90		1. 10	1. 10										
Installment balances due ¹	40. 10	41. 70	1. 60	-2. 60	9. 00	11. 60	4. 50	6. 30	1. 80	. 20	36. 80	36. 60	36. 30	36. 30	
Furniture.....	17. 70	19. 80	2. 10	1. 20	6. 80	5. 60	6. 20	6. 20					-7. 80		7. 80
Electric refrigerator.....	5. 90	7. 50	1. 60	-6. 00		6. 00				4. 50	4. 50		12. 40	12. 40	
Other electrical equipment.....	5. 30	5. 30					. 10	. 10		5. 60	5. 60				
Automobile.....	7. 10	7. 10								5. 90	26. 70	20. 80	31. 70	31. 70	
Radio.....				4. 20	4. 20										
Other.....	4. 10	4. 10		-2. 00		2. 00	-1. 80		1. 80	-15. 80		15. 80			
Other liabilities.....				2. 80	2. 80										

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

CHICAGO, ILL.: WHITE FAMILIES

Item	Income class														
	\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	23	-----	23	11	1	10	15	3	12	17	5	12	23	7	16
Money in checking accounts.....	2	-----	2	-----	-----	-----	1	1	-----	1	1	-----	(*)	(*)	(*)
Money on hand.....	16	5	11	10	5	5	11	5	6	49	46	3	7	4	3
Investments in business.....	-----	-----	-----	-----	-----	-----	1	1	-----	1	1	-----	1	1	-----
Real estate.....	2	-----	2	1	-----	1	1	1	-----	-----	-----	-----	(*)	-----	(*)
Stocks and bonds.....	2	-----	2	1	-----	1	1	-----	1	1	-----	1	1	(*)	1
Other property.....	2	-----	2	2	-----	2	6	(*)	6	-----	-----	2	(*)	-----	(*)
Improvements—owned home.....	-----	-----	x x x	-----	-----	x x x	1	1	x x x	(*)	(*)	x x x	1	1	x x x
Improvements—other real estate.....	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x
Insurance premiums paid.....	78	78	x x x	89	89	x x x	85	85	x x x	88	88	x x x	89	89	x x x
Insurance policies surrendered.....	16	x x x	16	10	x x x	10	9	x x x	9	11	x x x	11	8	x x x	8
Insurance policies settled.....	1	x x x	1	2	x x x	2	2	x x x	2	(*)	x x x	(*)	(*)	x x x	(*)
Loans to others.....	3	2	1	3	-----	3	3	-----	3	1	1	(*)	5	2	3
Other assets.....	-----	-----	-----	-----	-----	-----	1	1	-----	-----	-----	-----	(*)	-----	(*)
Liabilities:															
Mortgages—owned homes.....	-----	-----	-----	1	(*)	(*)	6	-----	6	5	-----	5	5	(*)	5
Mortgages—other real estate.....	-----	-----	-----	(*)	-----	(*)	2	-----	2	2	-----	2	-----	-----	(*)
Notes due banks.....	8	5	3	9	9	-----	10	9	1	6	5	1	10	5	5
Notes due individuals.....	16	16	-----	17	17	-----	13	12	1	13	11	2	5	4	1
Rents due.....	31	31	-----	14	14	(*)	11	11	(*)	4	4	(*)	2	1	1
Taxes due.....	22	22	-----	10	9	1	15	15	(*)	17	16	1	18	18	(*)
Charge accounts due.....	11	11	-----	4	4	-----	3	3	(*)	4	4	-----	4	3	1
Other bills due.....	20	20	-----	23	21	2	15	13	2	11	9	2	10	9	1
Installment balances due ¹	11	-----	11	17	8	9	21	12	9	18	14	4	20	14	6
Furniture.....	11	-----	11	9	3	6	9	4	5	5	2	3	5	2	3
Electric refrigerator.....	-----	-----	-----	6	3	3	2	2	-----	4	4	(*)	6	4	2
Other electrical equipment.....	-----	-----	-----	3	3	-----	4	3	1	6	5	1	5	4	1
Automobile.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	2	2	-----	3	3	(*)
Radio.....	-----	-----	-----	(*)	(*)	-----	1	1	-----	1	1	(*)	1	1	(*)
Other.....	3	-----	3	2	2	-----	7	4	3	3	3	-----	2	2	(*)
Other liabilities.....	(*)	(*)	-----	-----	-----	-----	3	3	-----	2	2	-----	2	2	-----

B. Average amount

	\$119.50	\$121.40	\$240.90	\$31.10	\$52.50	\$83.60	\$14.50	\$77.50	\$92.00	\$19.30	\$74.90	\$55.60	\$35.70	\$88.40	\$52.70
Assets	—119.50	—121.40	—240.90	—31.10	—52.50	—83.60	—14.50	—77.50	—92.00	—19.30	—74.90	—55.60	—35.70	—88.40	—52.70
Money in savings accounts	—77.10		77.10	—32.80	1.30	34.10	—48.50	.90	49.40	—27.30	4.20	31.50	—21.70	7.70	29.40
Money in checking accounts	—6.20		6.20				.10	.10		.70	.70		—1.10	.10	.20
Money on hand	—2.70	.20	2.90	—2.60	1.20	3.80	—4.40	2.10	6.50	.30	2.50	2.20	.50	4.00	3.50
Investments in business							.50	.50		1.30	1.30		2.50	2.50	
Real estate	—94.30		94.30	—1.30		1.30	17.00	17.00					—20		.20
Stocks and bonds	—5.10		5.10	—2.20		2.20	—7.10		7.10	—1.90		1.90	—4.00	.10	4.10
Other property	—7.00		7.00	—4.00		4.00	—1.50	(*)	1.50	—4.40		4.40	(*)		(*)
Improvements—owned home			x x x			x x x	.60	.60	x x x	.10	.10	x x x	.10	.10	x x x
Improvements—other real estate			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid	32.60	32.60	x x x	50.00	50.00	x x x	56.20	56.20	x x x	65.90	65.90	x x x	73.60	73.60	x x x
Insurance policies surrendered	—46.10	x x x	46.10	—23.20	x x x	23.20	—12.80	x x x	12.80	—14.40	x x x	14.40	—11.00	x x x	11.00
Insurance policies settled	—70	x x x	.70	—12.70	x x x	12.70	—3.90	x x x	3.90	—1.20	x x x	1.20	—2.80	x x x	2.80
Loans to others	87.10	88.60	1.50	—2.30		2.30	—10.80		10.80	.20	.20	(*)	—1.10	.30	1.40
Other assets							.10	.10					—1.10		.10
Liabilities	84.30	97.60	13.30	82.20	86.40	4.20	48.10	65.10	17.00	48.00	63.20	15.20	38.30	62.80	24.50
Mortgages—owned homes				6.70	7.10	.40	—9.10		9.10	—6.40		6.40	—9.80	1.60	11.40
Mortgages—other real estate				—40		.40	—1.60		1.60	—1.50		1.50	—10		.10
Notes due banks	12.20	12.30	.10	19.70	19.70		8.40	8.80	.40	8.90	9.30	.40	9.00	12.40	3.40
Notes due individuals	25.60	25.60		25.50	25.50		21.40	21.80	.40	18.80	20.80	2.00	10.00	10.40	.40
Rents due	23.00	23.00		12.60	12.70	.10	5.10	5.10	(*)	2.90	3.00	.10	.40	.90	.50
Taxes due	9.80	9.80		.60	.80	.20	4.10	4.20	.10	4.90	6.20	1.30	4.50	5.70	1.20
Charge accounts due	7.90	7.90		1.20	1.20		1.90	1.90	(*)	1.30	1.30		1.90	2.10	.20
Other bills due	18.70	18.70		11.50	11.60	.10	7.20	8.70	1.50	7.50	8.20	.70	15.60	16.10	.50
Installment balances due ¹	—13.20		13.20	4.80	7.80	3.00	5.60	9.50	3.90	9.80	12.60	2.80	3.50	10.30	6.80
Furniture	—12.80		12.80	—60	1.90	2.50	—20	2.50	2.70	—10	2.10	2.20	—2.70	1.20	3.90
Electric refrigerator				3.70	4.30	.60	1.60	1.60		2.80	3.20	.40	2.10	3.60	1.50
Other electrical equipment				.80	.80		1.00	1.30	.30	1.50	1.60	.10	.40	1.00	.60
Automobile										3.90	3.90		2.40	3.00	.60
Radio				.10	.10		.60	.60		.20	.20	(*)	.60	.60	(*)
Other	—40		.40	.80	.80		2.60	3.70	1.10	1.50	1.50		.70	.90	.20
Other liabilities	.30	.30					5.10	5.10		1.80	1.80		3.30	3.30	

¹ See explanation of tables for definition of this item.

* Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

CHICAGO, ILL.: WHITE FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000-\$3,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	29	17	12	26	15	11	33	20	13	33	22	11	44	35	9
Money in checking accounts.....	(*)	(*)		3	2	1	5	1	4	6	5	1	6	5	1
Money on hand.....	9	5	4	6	4		7	5	2	14	10	4	8	8	(*)
Investments in business.....	1	1		2	2	(*)	3	3		5	5		5	5	
Real estate.....	2	1	1	2	2		1	1		2	1	1	1	1	(*)
Stocks and bonds.....	1	(*)	1	4	1	3	3	2	1	7	5	2	6	5	1
Other property.....	1		1	1			(*)		(*)	(*)		(*)	(*)		(*)
Improvements—owned home.....	(*)	(*)	x x x	2	2	x x x	2	2	x x x	(*)	4	4	x x x	5	x x x
Improvements—other real estate.....	1	1	x x x	(*)	(*)	x x x			x x x	2	2	x x x	2	2	x x x
Insurance premiums paid.....	95	95	x x x	94	94	x x x	96	96	x x x	96	96	x x x	96	96	x x x
Insurance policies surrendered.....	7	x x x	7	5	x x x	5	6	x x x	6	6	x x x	6	3	x x x	3
Insurance policies settled.....	3	x x x	3	2	x x x	2	2	x x x	2	1	x x x	1	1	x x x	1
Loans to others.....	2	1	1	4	3	1	4	1	3	5	4	1	3	2	1
Other assets.....				1	1	(*)				1	1	(*)	(*)		(*)
Liabilities:															
Mortgages—owned homes.....	9	2	7	14	1	13	14	2	12	15	3	12	14	(*)	14
Mortgages—other real estate.....	1	1	(*)	4	2	2	2		2	1		1	5	1	4
Notes due banks.....	9	6	3	9	6	3	7	4	3	9	7	2	5	1	4
Notes due individuals.....	4	3	1	7	5	2	3	3	(*)	7	6	1	6	4	2
Rents due.....	1	1	(*)	2	1	1	1	1		1	(*)	(*)			
Taxes due.....	18	15	3	20	18	2	17	14	3	28	24	4	17	16	1
Charge accounts due.....	4	4		3	2	1	4	3	1	3	3	(*)	1	1	
Other bills due.....	12	10	2	9	8	1	10	8	2	5	4	1	3	2	1
Installment balances due.....	22	18	4	22	16	6	23	16	7	22	15	7	19	13	6
Furniture.....	9	5	4	9	6	3	6	4	2	11	7	4	6	3	3
Electric refrigerator.....	3	3		4	2	2	4	3	1	3	2	1	1	(*)	1
Other electrical equipment.....	6	4	2	3	3	(*)	5	2	3	5	4	1	4	3	1
Automobile.....	5	4	1	5	4	1	6	6	(*)	12	9	3	10	7	3
Radio.....	3	2	1				2	1	1	(*)	(*)	(*)	(*)	(*)	
Other.....	5	5	(*)	4	3	1	6	4	2	2	2	(*)	3	3	(*)
Other liabilities.....	1	1		(*)	(*)	(*)	1	1		1	1	(*)	1	(*)	1

B. Average amount

	\$81.20	\$153.80	\$72.60	\$130.40	\$223.80	\$93.40	\$171.70	\$281.50	\$109.80	\$258.50	\$375.80	\$117.30	\$380.90	\$453.30	\$72.44
Assets															
Money in savings accounts	-4.70	34.50	39.20	-15.90	25.20	41.10	-7.40	40.50	47.90	15.50	62.70	47.20	122.30	165.20	42.90
Money in checking accounts	.10	.10		2.90	4.70	1.80	-6.40	1.00	7.40	20.30	24.00	3.70	12.30	16.10	3.80
Money on hand	-6.70	3.30	10.00	-5.50	3.70	4.20	.50	8.20	7.70	-2.30	19.60	21.90	13.00	18.10	5.10
Investments in business	1.50	1.50		5.00	5.20	.20	22.80	22.80		36.20	36.20		16.90	16.90	
Real estate	10.20	11.70	1.50	52.80	52.80		66.80	66.80		32.20	43.00	10.80	21.50	22.80	1.30
Stocks and bonds	-.40	(*)	.40	-16.90	1.30	18.20	-.20	4.70	4.90	3.60	20.80	17.20	18.80	24.10	5.30
Other property	-.40		.40	-3.40		3.40	-.60		.60	-.30		.30	-1.00		1.00
Improvements—owned home	1.20	1.20	x x x	4.90	4.90	x x x	3.20	3.20	x x x	9.60	9.60	x x x	8.30	8.30	x x x
Improvements—other real estate	.30	.30	x x x	.10	.10	x x x			x x x	6.40	6.40	x x x	5.90	5.90	x x x
Insurance premiums paid	100.60	100.60	x x x	117.40	117.40	x x x	132.40	132.40	x x x	146.90	146.90	x x x	171.70	171.70	x x x
Insurance policies surrendered	-9.30	x x x	9.30	-10.70	x x x	10.70	-23.90	x x x	23.90	-9.80	x x x	9.80	-1.60	x x x	1.60
Insurance policies settled	-10.80	x x x	10.80	-12.70	x x x	12.70	-9.00	x x x	9.00	-4.00	x x x	4.00	-7.80	x x x	7.80
Loans to others	-.40	.60	1.00	6.50	7.60	1.10	-6.50	1.90	8.40	2.50	4.20	1.70	2.00	4.20	2.20
Other assets				.90	.90	(*)				1.70	2.40	.70	-1.40		1.40
Liabilities	39.10	73.30	34.20	43.40	97.20	53.80	73.80	121.50	47.70	73.50	144.20	70.70	9.60	72.20	62.60
Mortgages—owned homes	-1.00	13.40	14.40	-27.70	5.00	32.70	41.30	63.70	22.40	-.40	33.90	34.30	-26.40	5.60	32.00
Mortgages—other real estate	2.50	2.50	(*)	31.50	37.50	6.00	-2.40		2.40	-7.80		7.80	-4.90	1.60	6.50
Notes due banks	10.80	13.00	2.20	7.10	9.60	2.50	-1.10	5.10	6.20	8.70	11.20	2.50	1.80	8.80	7.00
Notes due individuals	2.50	5.90	3.40	10.40	13.10	2.70	5.70	6.10	.40	40.70	43.50	2.80	6.70	11.20	4.50
Rents due	.20	.40	.20	.60	1.10	.50	.90	1.20	.30	-.40	.40	.80			
Taxes due	-2.20	5.30	7.50	2.90	4.20	1.30	-2.10	3.40	5.50		8.00	8.00	3.20	5.10	1.90
Charge accounts due	2.20	2.20		3.60	3.90	.30	2.40	2.80	.40	1.90	2.10	.20	.80	.80	
Other bills due	8.10	9.00	.90	4.60	5.00	.40	7.60	10.10	2.50	8.50	9.70	1.20	.50	1.40	.90
Installment balances due ¹	15.30	20.90	5.60	10.00	17.20	7.20	20.50	28.10	7.60	21.40	34.40	13.00	28.70	37.30	8.60
Furniture	3.10	5.30	2.20	1.20	3.20	2.00	-.10	3.70	3.80	1.10	6.70	5.60	6.50	9.00	2.50
Electric refrigerator	2.40	2.40		.90	1.80	.90	2.10	3.50	1.40	1.80	2.00	.40	.10	.40	.30
Other electrical equipment	-.30	.90	1.20	.70	1.00	.30	.80	1.60	.80	1.70	1.90	.20	.30	1.00	.70
Automobile	8.00	11.00	3.00	6.60	9.50	2.90	15.00	15.10	.10	15.20	22.90	7.70	13.50	20.60	7.10
Radio	.80	.80	(*)				-.20	.60	.80	.20	.20	(*)	.30	.30	
Other	1.30	1.40	.10	.60	1.80	1.20	2.90	4.90	2.00	1.60	1.70	.10	8.00	8.00	(*)
Other liabilities	.70	.70		.40	.60	.20	1.00	1.00		.90	1.00	.10	-.80	.40	1.20

¹ See explanation of tables for definition of this item.

* Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

CHICAGO, ILL.: WHITE FAMILIES

Item	Income class														
	\$3,500-\$3,999			\$4,000-\$4,999			\$5,000-\$7,499			\$7,500-\$9,999			\$10,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	40	34	6	57	42	15	44	37	7	41	38	3	49	47	2
Money in checking accounts.....	14	11	3	15	12	3	25	21	4	39	34	5	43	43	
Money on hand.....	9	8	1	6	5	1	12	11	1	14	14		10	10	
Investments in business.....	6	6		8	8		13	13		22	22		25	25	
Real estate.....	2	2	(*)	1	1		1	(*)	1	2	2				
Stocks and bonds.....	9	5	4	11	9	2	19	17	2	32	27	5	49	36	13
Other property.....	(*)		(*)												
Improvements—owned home.....	4	4	x x x	2	2	x x x	5	5	x x x	8	8	x x x	2	2	x x x
Improvements—other real estate.....	1	1	x x x			x x x			x x x			x x x			x x x
Insurance premiums paid.....	97	97	x x x	99	99	x x x	95	95	x x x	100	100	x x x	98	98	x x x
Insurance policies surrendered.....	6	x x x	6	1	x x x	1		x x x			x x x		2	x x x	2
Insurance policies settled.....	(*)	x x x	(*)	4	x x x	4		x x x			x x x			x x x	
Loans to others.....	9	6	3	5	4	1	10	8	2	13	10	3	19	17	2
Other assets.....							1		1				4		4
Liabilities:															
Mortgages—owned homes.....	18	1	17	16	1	15	9		9	4	1	3	24		24
Mortgages—other real estate.....	3	(*)	3	3		3	4		4						
Notes due banks.....	5	4	1	4	1	3	4		2	10		10			
Notes due individuals.....	2	1	1	2		2	5	2	3	2	2		2		2
Rents due.....	(*)	(*)													
Taxes due.....	23	22	1	21	17	4	14	12	2	29	27	2	4	2	2
Charge accounts due.....	3	2	1	4	4	(*)	1	1	2	7	7		3	3	
Other bills due.....	4	4	(*)	3	3		3	1	2	9	9		2	2	
Installment balances due ¹	16	9	7	20	8	12	10	2	8	15	6	9	18	16	2
Furniture.....	4	3	1	6	2	4				9		9			
Electric refrigerator.....	1	1		2	1	1				1	1		2		2
Other electrical equipment.....	5	4	1	1		1	3	(*)	3	5	5				
Automobile.....	9	5	4	11	5	6		2	6			9	16	16	
Radio.....	1	1													
Other.....	3	(*)	3	3	2	1	4	(*)	4						
Other liabilities.....	(*)	(*)		1	1	(*)	2	1	1						

B. Average amount

	\$509. 90	\$625. 20	\$115. 30	\$526. 10	\$674. 90	\$148. 80	\$1, 116. 20	\$1, 221. 40	\$105. 20	\$1, 483. 70	\$1, 841. 10	\$357. 40	\$5, 442. 10	\$5, 850. 10	\$408. 00
Assets															
Money in savings accounts	71. 80	134. 20	62. 40	105. 60	210. 00	104. 40	339. 50	363. 90	24. 40	151. 50	270. 30	118. 80	880. 30	902. 70	22. 40
Money in checking accounts	27. 60	41. 90	14. 30	30. 40	35. 50	5. 10	56. 70	67. 60	10. 90	47. 00	88. 80	41. 80	644. 90	644. 90	-----
Money on hand	32. 10	33. 90	1. 80	-9. 20	6. 50	15. 70	28. 30	46. 10	17. 80	12. 20	12. 20	-----	286. 90	286. 90	-----
Investments in business	30. 80	30. 80	-----	28. 50	28. 50	-----	75. 80	75. 80	-----	139. 90	139. 90	-----	291. 60	291. 60	-----
Real estate	66. 50	70. 60	4. 10	22. 60	22. 60	-----	-5. 30	6. 40	12. 70	366. 00	366. 00	-----	-----	-----	-----
Stocks and bonds	33. 90	51. 80	17. 90	51. 20	61. 00	9. 80	119. 60	137. 60	18. 00	240. 20	366. 00	125. 80	1, 526. 10	1, 891. 10	365. 00
Other property	-1. 10	-----	1. 10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Improvements—owned home	7. 50	7. 50	x x x	9. 60	9. 60	x x x	27. 40	27. 40	x x x	51. 90	51. 90	x x x	6. 00	6. 00	x x x
Improvements—other real estate	12. 50	12. 50	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x
Insurance premiums paid	232. 40	232. 40	x x x	286. 80	286. 80	x x x	437. 40	437. 40	x x x	528. 20	528. 20	x x x	1, 547. 40	1, 547. 40	x x x
Insurance policies surrendered	-10. 60	x x x	10. 60	-3. 20	x x x	3. 20	-----	x x x	-----	-----	x x x	-----	-2. 20	x x x	2. 20
Insurance policies settled	-. 40	x x x	. 40	-9. 70	x x x	9. 70	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----
Loans to others	6. 90	9. 60	2. 70	13. 50	14. 40	. 90	44. 20	59. 20	15. 00	-53. 20	17. 80	71. 00	270. 50	279. 50	9. 00
Other assets	-----	-----	-----	-----	-----	-----	-6. 40	-----	6. 40	-----	-----	-----	-9. 40	-----	9. 40
Liabilities	19. 30	113. 10	93. 80	-63. 40	49. 20	112. 60	-64. 60	69. 60	134. 20	-114. 80	142. 40	237. 20	-204. 70	57. 90	262. 60
Mortgages—owned homes	-. 90	52. 30	53. 20	-27. 50	22. 10	49. 60	-37. 00	-----	37. 00	42. 00	59. 50	17. 50	-214. 60	-----	214. 60
Mortgages—other real estate	-5. 50	2. 90	8. 40	-7. 40	-----	7. 40	-16. 70	-----	16. 70	-----	-----	-----	-----	-----	-----
Notes due banks	16. 40	17. 90	1. 50	-6. 40	1. 30	7. 70	-7. 70	4. 30	5. 00	-27. 20	-----	27. 20	-----	-----	37. 30
Notes due individuals	-1. 70	2. 00	3. 70	-10. 20	-----	10. 20	36. 40	46. 20	9. 80	9. 30	9. 30	-----	-37. 30	-----	-----
Rents due	. 10	. 10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Taxes due	2. 70	4. 70	2. 00	-1. 70	4. 30	6. 00	-4. 50	5. 90	10. 40	-47. 00	16. 40	63. 40	-7. 30	. 40	7. 70
Charge accounts due	-2. 10	2. 00	4. 10	. 40	1. 30	. 90	. 50	. 50	-----	18. 60	18. 60	-----	3. 60	3. 60	-----
Other bills due	4. 00	4. 50	. 50	3. 60	3. 60	-----	1. 50	3. 40	1. 90	12. 60	12. 60	-----	4. 50	4. 50	-----
Installment balances due ¹	5. 90	26. 30	20. 40	-13. 10	16. 30	29. 40	-27. 80	6. 00	33. 80	-123. 10	26. 00	149. 10	46. 40	49. 40	3. 00
Furniture	4. 80	6. 30	1. 50	-3. 40	1. 10	4. 50	-----	-----	-----	-47. 50	-----	47. 50	-----	-----	-----
Electric refrigerator	1. 40	1. 40	-----	-----	. 90	. 90	-----	-----	-----	1. 30	1. 30	-----	-3. 00	-----	3. 00
Other electrical equipment	1. 30	2. 10	. 80	-1. 00	-----	1. 00	-3. 20	(*)	3. 20	24. 70	24. 70	-----	-----	-----	-----
Automobile	2. 10	20. 70	18. 60	-9. 10	15. 30	24. 40	-21. 10	5. 80	26. 90	-101. 60	-----	101. 60	49. 40	49. 40	-----
Radio	. 30	. 30	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Other	-4. 00	(*)	4. 00	. 40	2. 10	1. 70	-3. 50	. 30	3. 80	-----	-----	-----	-----	-----	-----
Other liabilities	. 40	. 40	-----	-1. 10	. 30	1. 40	-16. 30	3. 30	19. 60	-----	-----	-----	-----	-----	-----

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

PROVIDENCE, R. I.: WHITE FAMILIES

Item	Income class														
	\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	27	7	20	16	-----	16	27	5	22	19	2	17	28	13	15
Money in checking accounts.....										2		2	1		1
Money on hand.....	5	5	-----	11	10	1	7	5	2	13	11	2	11	9	2
Investments in business.....	-----	-----	-----	3	3	-----	2	2	-----	2	2	-----	(*)	(*)	-----
Real estate.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Stocks and bonds.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	-----	1	-----	-----	-----
Other property.....	4	-----	4	-----	-----	-----	-----	-----	-----	3	-----	3	-----	-----	-----
Improvements—owned home.....	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	3	3	x x x	(*)	(*)	x x x
Improvements—other real estate.....	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x
Insurance premiums paid.....	81	81	x x x	79	79	x x x	84	84	x x x	95	95	x x x	89	89	x x x
Insurance policies surrendered.....	3	x x x	3	4	x x x	4	6	x x x	6	5	x x x	5	12	x x x	12
Insurance policies settled.....	-----	x x x	-----	3	x x x	3	5	x x x	5	1	x x x	1	5	x x x	5
Loans to others.....	-----	-----	-----	9	6	3	2	2	(*)	2	1	1	-----	-----	-----
Other assets.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	-----	(*)	1	-----	1
Liabilities:															
Mortgages—owned homes.....	-----	-----	-----	-----	-----	-----	2	1	1	4	(*)	4	7	-----	7
Mortgages—other real estate.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	(*)	1	1	-----	1
Notes due banks.....	12	12	-----	7	6	1	6	6	-----	4	2	2	11	9	2
Notes due individuals.....	14	14	-----	4	4	-----	6	5	1	3	3	-----	3	-----	(*)
Rents due.....	37	32	5	16	15	1	11	6	5	6	6	-----	4	2	2
Taxes due.....	2	2	-----	12	11	1	1	1	-----	7	-----	1	1	1	-----
Charge accounts due.....	2	2	-----	9	6	3	5	5	-----	6	6	(*)	3	3	-----
Other bills due.....	34	34	-----	14	14	-----	12	10	2	10	10	-----	12	11	1
Installment balances due ¹	29	24	5	29	16	13	18	14	4	21	13	8	23	17	6
Furniture.....	10	-----	10	20	12	8	11	8	3	12	8	4	10	8	2
Electric refrigerator.....	-----	-----	-----	1	1	-----	-----	-----	-----	1	1	-----	6	4	2
Other electrical equipment.....	-----	-----	-----	1	-----	1	1	1	-----	1	-----	-----	3	3	(*)
Automobile.....	-----	-----	-----	6	5	1	3	2	1	8	5	3	5	4	1
Radio.....	10	5	5	4	1	3	1	1	-----	(*)	(*)	-----	3	3	-----
Other.....	19	19	-----	8	4	4	5	4	1	4	4	-----	3	3	-----
Other liabilities.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	1	-----	-----	-----	-----

B. Average amount

	\$10.00	\$31.30	\$41.30	-\$13.80	\$52.30	\$66.10	-\$18.50	\$72.90	\$91.40	\$44.90	\$109.50	\$64.60	\$5.20	\$129.20	\$124.00
Assets	-\$10.00	\$31.30	\$41.30	-\$13.80	\$52.30	\$66.10	-\$18.50	\$72.90	\$91.40	\$44.90	\$109.50	\$64.60	\$5.20	\$129.20	\$124.00
Money in savings accounts	-31.80	2.70	34.50	-54.10		54.10	-37.70	11.10	48.80	-35.10	1.90	37.00	-27.30	38.10	65.40
Money in checking accounts										-6.30		6.30	-1.20		1.20
Money on hand	.40	.40		-1.00	.70	1.70	2.40	4.00	1.60	7.30	9.10	1.80	9.60	11.90	2.30
Investments in business				1.50	1.50		2.10	2.10		7.10	7.10		.20	.20	
Real estate															
Stocks and bonds										-2.60		2.60			
Other property	-2.20		2.20							-1.30		1.30	-1.70		1.70
Improvements—owned home			x x x			x x x			x x x	2.60	2.60	x x x	(*)	(*)	x x x
Improvements—other real estate			x x x			x x x			x x x	4.20	4.20	x x x			x x x
Insurance premiums paid	28.20	28.20	x x x	44.20	44.20	x x x	54.70	54.70	x x x	81.50	81.50	x x x	79.00	79.00	x x x
Insurance policies surrendered	-4.60	x x x	4.60	-3.00	x x x	3.00	-7.80	x x x	7.80	-6.60	x x x	6.60	-23.80	x x x	23.90
Insurance policies settled		x x x		-6.00	x x x	6.00	-32.90	x x x	32.90	-5.50	x x x	5.50	-29.40	x x x	29.40
Loans to others				4.60	5.90	1.30	.70	1.00	.30	-2.80	.70	3.50			
Other assets										2.40	2.40	(*)	-20		.20
Liabilities	105.90	109.20	3.30	47.30	55.00	7.70	40.70	52.50	11.80	52.10	61.80	9.70	34.90	64.70	29.80
Mortgages—owned homes							1.40	2.70	1.30	-3.10	.60	3.70	-15.60		15.60
Mortgages—other real estate										2.30	3.00	.70	-1.80		1.80
Notes due banks	45.00	45.00		8.30	9.50	1.20	11.60	11.60		3.10	4.40	1.30	8.30	12.20	3.90
Notes due individuals	15.90	15.90		6.50	6.50		6.40	6.90	.50	13.20	13.20		4.10	4.40	.30
Rents due	23.90	25.20	1.30	19.10	19.40	.30	.50	3.20	2.70	6.90	6.90		-2.10	.80	2.90
Taxes due	(*)	(*)			.20	.20	(*)	(*)		1.50	1.50	(*)	(*)	(*)	
Charge accounts due	.60	.60		1.90	2.00	.10	1.90	1.90		2.80	2.80	(*)	.60		
Other bills due	14.30	14.30		8.50	8.50		13.80	14.60	.80	10.50	10.50		22.00	24.20	2.20
Installment balances due ¹	6.20	8.20	2.00	3.00	8.90	5.90	5.10	11.60	6.50	14.80	18.80	4.00	19.40	22.50	3.10
Furniture	-1.80		1.80	-60	2.90	3.50	.80	7.00	6.20	2.00	4.00	2.00	7.50	9.90	2.30
Electric refrigerator				1.20	1.20					1.20	1.20		2.90	5.40	2.50
Other electrical equipment				-40		.40	.60	.60		.70	.70		1.10	1.20	.10
Automobile				3.60	4.30	.70	1.40	1.60	.20	8.50	11.00	2.50	3.30	4.70	1.40
Radio	.50	1.10	.60	-70	.10	.80	.70	.70		(*)	(*)		2.10	2.10	
Other	7.50	7.50		-10	.80	.90	1.60	1.60	(*)	2.40	2.40		2.50	2.50	
Other liabilities										.10	.10				

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

PROVIDENCE, R. I.: WHITE FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000-\$3,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	35	12	23	31	15	16	40	28	12	36	24	12	44	33	11
Money in checking accounts.....	1	(*)	1	5	2	3	5	3	2	7	3	4	21	10	11
Money on hand.....	11	8	3	5	5	3	10	9	1	15	12	3	20	20	---
Investments in business.....	4	4	---	1	1	---	1	1	---	7	7	---	3	3	---
Real estate.....	---	---	---	2	2	---	---	---	---	---	---	---	2	2	---
Stocks and bonds.....	2	(*)	2	1	---	1	---	---	---	1	1	(*)	5	4	1
Other property.....	3	---	3	2	---	2	1	1	---	2	---	2	2	---	2
Improvements—owned home.....	2	2	x x x	2	2	x x x	---	---	---	5	5	x x x	3	3	x x x
Improvements—other real estate.....	---	---	x x x	---	---	x x x	---	---	---	2	2	x x x	---	---	x x x
Insurance premiums paid.....	96	96	x x x	94	94	x x x	92	92	x x x	90	90	x x x	92	92	x x x
Insurance policies surrendered.....	7	x x x	7	(*)	x x x	(*)	3	x x x	3	4	x x x	4	3	x x x	3
Insurance policies settled.....	(*)	x x x	(*)	(*)	x x x	(*)	1	x x x	1	---	x x x	---	---	x x x	---
Loans to others.....	1	1	---	(*)	(*)	---	1	---	---	2	2	---	3	2	1
Other assets.....	---	---	---	---	---	---	1	1	---	3	1	2	---	---	---
Liabilities:															
Mortgages—owned homes.....	5	---	5	9	2	7	14	---	14	14	---	14	11	---	11
Mortgages—other real estate.....	2	---	2	4	---	4	7	---	7	6	---	6	1	---	1
Notes due banks.....	6	6	---	2	2	---	3	2	1	4	3	1	---	---	---
Notes due individuals.....	3	3	(*)	1	1	---	3	1	2	2	2	---	2	1	1
Rents due.....	3	2	1	1	1	---	---	---	---	1	---	1	---	---	---
Taxes due.....	5	5	---	1	1	---	2	1	1	2	1	---	1	1	---
Charge accounts due.....	12	12	---	7	7	---	4	4	---	10	8	2	8	6	2
Other bills due.....	5	4	1	2	2	(*)	6	6	---	8	7	1	6	5	1
Installment balances due ¹	25	18	7	21	16	5	18	15	3	22	18	4	14	8	6
Furniture.....	11	6	5	6	3	3	5	4	1	5	4	1	6	3	3
Electric refrigerator.....	5	2	3	3	2	1	1	1	---	2	2	---	2	2	---
Other electrical equipment.....	5	3	2	4	3	1	4	3	1	7	6	1	1	1	---
Automobile.....	6	6	(*)	6	5	1	7	6	1	10	8	2	9	3	6
Radio.....	2	2	---	3	3	---	1	1	---	2	2	---	---	---	---
Other.....	2	1	1	2	1	1	4	3	1	3	2	1	---	---	---
Other liabilities.....	(*)	---	(*)	1	1	---	---	---	---	3	1	2	---	---	---

B. Average amount

Assets	\$45.60	\$143.40	\$97.80	\$73.20	\$180.30	\$107.10	\$138.20	\$210.40	\$72.20	\$203.20	\$336.20	\$133.00	\$235.30	\$426.60	\$191.30
Money in savings accounts	-65.90	14.40	80.30	-51.20	31.60	82.80	10.90	67.00	56.10	44.60	111.30	66.70	-19.50	97.10	116.60
Money in checking accounts	-4.90	.20	5.10	-18.30	1.40	19.70	8.80	13.00	4.20	-3.00	10.80	13.80	-17.10	20.50	37.60
Money on hand	3.30	4.90	1.60	5.50	5.50			2.80	2.80	15.10	16.60	1.50	20.50	20.50	
Investments in business	11.00	11.00		3.30	3.30		8.00	8.00		26.20	26.20		11.50	11.50	
Real estate				43.70	43.70								38.40	38.40	
Stocks and bonds	-1.30	.50	1.80	-.90		.90	2.20	2.20		3.40	4.10	.70	21.90	22.60	.70
Other property	-1.00		1.00	-2.90		2.90				-1.80		1.80	-3.50		3.50
Improvements—owned home	12.50	12.50	x x x	4.70	4.70	x x x			x x x	4.30	4.30	x x x	11.60	11.60	x x x
Improvements—other real estate			x x x			x x x			x x x	1.70	1.70	x x x			x x x
Insurance premiums paid	99.70	99.70	x x x	90.00	90.00	x x x	115.80	115.80	x x x	155.70	155.70	x x x	197.40	197.40	x x x
Insurance policies surrendered	-7.50	x x x	7.50	-.80	x x x	.80	-4.00	x x x	4.00	-8.90	x x x	8.90	-26.30	x x x	26.30
Insurance policies settled	-.50	x x x	.50	(*)	x x x	(*)	-5.10	x x x	5.10		x x x			x x x	
Loans to others	.20	.20		.10	.10		1.50	1.50		1.90	1.90		.40	7.00	6.60
Other assets							.10	.10		-36.00	3.60	39.60			
Liabilities	40.00	58.60	18.60	41.70	68.30	26.60	2.10	40.20	38.10	14.00	61.20	47.20	-12.90	32.60	45.50
Mortgages—owned homes	-7.50		7.50	13.70	22.70	9.00	-21.10		21.10	-25.80		25.80	-27.50		27.50
Mortgages—other real estate	-.50		.50	-4.90		4.90	-8.40		8.40	-7.70		7.70	-1.10		1.10
Notes due banks	12.00	12.00		2.00	2.00		.70	2.30	1.60	10.80	12.20	1.40			
Notes due individuals	4.80	5.00	.20	3.40	3.40		3.30	6.00	2.70	1.60	1.60		-.30	.60	.90
Rents due	-.80	1.60	2.40	2.40	2.40					-1.10		1.10			
Taxes due	2.40	2.40		.70	.70		1.40	1.40	(*)	2.20	2.40	.20	2.30	2.30	
Charge accounts due	4.30	4.30		4.10	4.10		2.50	2.50		1.90	3.30	1.40	3.90	4.80	.90
Other bills due	2.40	3.60	1.20	.50	1.20	.70	4.10	4.10		6.20	9.50	3.30	8.90	9.20	.30
Installment balances due ¹	23.00	29.70	6.70	19.10	31.10	12.00	19.60	23.90	4.30	27.90	31.80	3.90	.90	15.70	14.80
Furniture	4.20	8.80	4.60	3.50	6.60	3.10	1.10	1.80	.70	2.10	2.40	.30	-4.10	6.50	10.60
Electric refrigerator	1.30	2.20	.90	1.20	3.40	2.20	1.00	1.00		1.40	1.40		2.00	2.00	
Other electrical equipment	.70	2.40	1.70	1.60	2.50	.70	.10	.90	.80	5.20	5.50	.30	2.20	2.20	
Automobile	16.10	16.30	.20	12.60	17.20	4.60	13.10	16.00	2.90	19.00	21.50	2.50	.80	7.80	7.00
Radio	.40	.40		1.00	1.00		.70	.70		.30	.30				
Other	.30	.70	.40	-.80	.60	1.40	3.60	3.90	.30	-.10	.60	.70			
Other liabilities	-.10		.10	.70	.70					-2.00	.40	2.40			

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

PROVIDENCE, R. I.: WHITE FAMILIES

Item	Income class											
	\$3,500-\$3,999			\$4,000-\$4,999			\$5,000-\$7,499			\$7,500 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	53	43	10	33	29	4	57	44	13	42	42	—
Money in checking accounts.....	24	24	—	20	15	5	28	19	9	47	21	26
Money on hand.....	12	12	—	11	11	—	7	7	—	10	10	—
Investments in business.....	9	9	—	5	5	—	14	14	—	6	6	—
Real estate.....	3	3	—	—	—	—	—	—	—	9	9	—
Stocks and bonds.....	2	2	—	9	9	—	13	12	1	18	10	8
Other property.....	—	—	—	—	—	—	—	—	—	—	—	—
Improvements—owned home.....	—	—	x x x	—	—	x x x	4	4	x x x	9	9	x x x
Improvements—other real estate.....	—	—	x x x	—	—	x x x	7	7	x x x	6	6	x x x
Insurance premiums paid.....	93	93	x x x	91	91	x x x	94	94	x x x	100	100	x x x
Insurance policies surrendered.....	—	x x x	—	1	x x x	1	—	x x x	—	—	x x x	—
Insurance policies settled.....	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x	—
Loans to others.....	4	4	—	2	—	—	2	—	—	7	—	—
Other assets.....	4	—	—	—	2	—	—	—	—	—	4	3
Liabilities:												
Mortgages—owned homes.....	19	—	19	11	—	11	28	—	28	10	—	10
Mortgages—other real estate.....	2	—	2	7	—	7	8	—	8	3	—	3
Notes due banks.....	2	2	—	4	4	—	1	1	—	—	—	—
Notes due individuals.....	2	2	—	—	—	—	—	—	—	—	—	—
Rents due.....	—	—	—	—	—	—	—	—	—	—	—	—
Taxes due.....	—	—	—	—	—	—	—	—	—	—	—	—
Charge accounts due.....	6	2	4	2	2	—	4	4	—	7	7	—
Other bills due.....	5	5	—	—	—	—	5	3	2	—	—	—
Installment balances due ¹	17	6	11	10	7	3	16	12	4	15	15	—
Furniture.....	7	3	4	—	—	—	—	—	—	—	—	—
Electric refrigerator.....	4	—	4	1	—	1	—	—	—	4	4	—
Other electrical equipment.....	—	—	—	—	—	—	—	—	—	—	—	—
Automobile.....	9	6	3	8	7	1	10	6	4	12	12	—
Radio.....	—	—	—	—	—	—	2	2	—	—	—	—
Other.....	—	—	—	2	—	2	2	2	—	—	—	—
Other liabilities.....	—	—	—	—	—	—	—	—	—	9	—	9

B. Average amount

	\$595.50	\$703.60	\$108.10	\$498.40	\$572.40	\$74.00	\$935.10	\$1,078.40	\$143.30	\$1,802.40	\$2,115.50	\$313.10
Assets.....	\$595.50	\$703.60	\$108.10	\$498.40	\$572.40	\$74.00	\$935.10	\$1,078.40	\$143.30	\$1,802.40	\$2,115.50	\$313.10
Money in savings accounts.....	246.00	304.10	58.10	194.20	206.20	12.00	157.80	250.10	92.30	609.80	609.80	
Money in checking accounts.....	67.90	67.90		14.10	44.10	58.20	95.80	116.10	20.30	84.00	142.70	226.70
Money on hand.....	8.00	8.00		14.90	14.90		11.80	11.80		6.60	6.60	
Investments in business.....	37.70	37.70		22.60	22.60		106.20	106.20		57.50	57.50	
Real estate.....	10.70	10.70								350.00	350.00	
Stocks and bonds.....	5.80	5.80		24.80	24.80		96.90	99.70	2.80	142.70	215.70	73.00
Other property.....												
Improvements—owned home.....			x x x			x x x	11.90	11.90	x x x	65.90	65.90	x x x
Improvements—other real estate.....			x x x			x x x	11.70	11.70	x x x	29.40	29.40	x x x
Insurance premiums paid.....	252.60	252.60	x x x	259.40	259.40	x x x	470.90	470.90	x x x	634.10	634.10	x x x
Insurance policies surrendered.....		x x x		3.80	x x x	3.80		x x x			x x x	
Insurance policies settled.....		x x x			x x x		17.90	x x x	17.90		x x x	
Loans to others.....	16.80	16.80		.40	.40					9.60	3.80	13.40
Other assets.....	50.00		50.00				10.00		10.00			
Liabilities.....	35.00	36.80	71.80	9.20	20.90	30.10	60.60	55.90	116.50	116.60	55.70	172.30
Mortgages—owned homes.....	41.70		41.70	18.00		18.00	82.30		82.30	104.20		104.20
Mortgages—other real estate.....	2.30		2.30	7.20		7.20	18.00		18.00	66.80		66.80
Notes due banks.....	2.40	2.40		.90	.90		3.00	3.00				
Notes due individuals.....	2.00	2.00										
Rents due.....												
Taxes due.....												
Charge accounts due.....	3.70	.50	4.20	2.90	2.90		3.60	3.60		2.80	2.80	
Other bills due.....	19.10	19.10					11.40	15.40	4.00			
Installment balances due ¹	10.80	12.80	23.60	12.20	17.10	4.90	21.70	33.90	12.20	52.90	52.90	
Furniture.....	3.60	1.50	5.10									
Electric refrigerator.....	4.10		4.10	1.90		1.90				7.50	7.50	
Other electrical equipment.....							3.90	3.90				
Automobile.....	3.10	12.90	16.00	14.50	17.10	2.60	13.90	26.10	12.20	45.40	45.40	
Radio.....							.60	.60				
Other.....				.40		.40	3.30	3.30				
Other liabilities.....										1.30		1.30

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

COLUMBUS, OHIO: WHITE FAMILIES

Item	Income class														
	\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts	17		17	12	3	9	16	4	12	30	13	17	28	12	16
Money in checking accounts				1	1		(*)		(*)	6	3	3	3	(*)	3
Money on hand	6	3	3	9		9	6	3	3	7	6	1	13	11	2
Investments in business							(*)	(*)		2	2		1		
Real estate							1	1	(*)	1		1	3	3	
Stocks and bonds										1	1	(*)	1	1	(*)
Other property				3		3	1		1	2		2	(*)		(*)
Improvements—owned home			x x x			x x x	(*)	(*)	x x x	2	2	x x x	2	2	x x x
Improvements—other real estate			x x x			x x x			x x x	1	1	x x x	(*)	(*)	x x x
Insurance premiums paid	77	77		77	77		79	79		92	92		89	89	
Insurance policies surrendered	5	x x x	5	5	x x x	5	7	x x x	7	3	x x x	3	2	x x x	2
Insurance policies settled	6	x x x	6		x x x		1	x x x	1	3	x x x	3	2	x x x	2
Loans to others				1		1				2	(*)	2	2	1	1
Other assets	2	2					1		1						
Liabilities:															
Mortgages—owned homes	5		5	3		3	11	1	10	18		18	21	3	18
Mortgages—other real estate							2		2	1		1	1	(*)	1
Notes due banks	3	3		8	7	1	6	5	1	11	6	5	10	6	4
Notes due individuals	9	9		4	4		6	5	1	2	2		4	3	1
Rents due	22	22		11	11	(*)	6	5	1	2	2		(*)	(*)	(*)
Taxes due	5	5		2	2		3	3	(*)	2	1	1	2	1	1
Charge accounts due	9	9		4	4		4	4		9	7	2	10	8	2
Other bills due	19	19		15	15		11	10	1	20	17	3	16	13	3
Installment balances due ¹	22	17	5	30	21	9	33	21	12	30	21	9	34	26	8
Furniture	13	8	5	16	10	6	14	7	7	15	9	6	18	13	5
Electric refrigerator				1	(*)	1	8	5	3	2	2	(*)	8	6	2
Other electrical equipment	7	7		8	7	1	7	5	2	7	6	1	7	6	1
Automobile	1	1		1	1		4	4		8	6	2	6	6	(*)
Radio	4	4		4	3	1	4	3	1	3	2	1	4	2	2
Other	4	4		4	3	1	4	3	1	4	2	2	3	2	1
Other liabilities	2	2		1	1		2	2		2	2	(*)	1	1	(*)

B. Average amount

	\$50.60	\$34.80	\$85.40	\$5.20	\$47.80	\$42.60	\$24.00	\$73.60	\$49.60	\$9.10	\$109.10	\$100.00	\$126.20	\$190.60	\$64.40
Assets.....	-\$50.60	\$34.80	\$85.40	\$5.20	\$47.80	\$42.60	\$24.00	\$73.60	\$49.60	\$9.10	\$109.10	\$100.00	\$126.20	\$190.60	\$64.40
Money in savings accounts.....	-28.00		28.00	-23.30	2.30	25.60	-16.10	7.10	23.20	-42.30	16.10	58.40	-24.40	19.90	44.30
Money in checking accounts.....				.20	.20		-.70		.70	-3.50	3.50	7.00	-9.50	.20	9.70
Money on hand.....	-1.20	.20	1.40	-8.70		8.70	-1.40	2.30	3.70	1.70	3.70	2.00	10.60	11.90	1.30
Investment in business.....							.20	.20		3.50	3.50		.80		
Real estate.....							18.10	19.90	1.80	-10.80		10.80	67.80	67.80	
Stocks and bonds.....										.30	.70	.40	-.60	.30	.90
Other property.....				-3.30		3.30	-.80		.80	-1.70		1.70	(*)		(*)
Improvements—owned home.....			x x x			x x x	.20	.20	x x x	.50	.50	x x x	5.20	5.20	x x x
Improvements—other real estate.....			x x x			x x x			x x x	.50	.50	x x x	.10	.10	x x x
Insurance premiums paid.....	33.70	33.70	x x x	45.30	45.30	x x x	43.90	43.90	x x x	79.90	79.90	x x x	84.10	84.10	x x x
Insurance policies surrendered.....	-3.20	x x x	3.20	-4.30	x x x	4.30	-16.80	x x x	16.80	-3.20	x x x	3.20	-2.40	x x x	2.40
Insurance policies settled.....	-52.80	x x x	52.80		x x x		-.80	x x x	.80	-14.40	x x x	14.40	-4.20	x x x	4.20
Loans to others.....				-.70		.70				-1.40	.70	2.10	-1.30	.30	1.60
Other assets.....	.90	.90					-1.80		1.80						
Liabilities.....	73.20	77.90	4.70	42.70	50.50	7.80	50.40	71.10	20.70	11.00	60.50	49.50	80.70	129.70	49.00
Mortgages—owned home.....	-1.50		1.50	-3.00		3.00	9.40	18.90	9.50	-30.40		30.40	28.00	56.40	28.40
Mortgages—other real estate.....							-1.20		1.20	-1.30		1.30	4.40	5.80	1.40
Notes due banks.....	1.80	1.80		7.00	7.40	.40	4.10	4.40	.30	6.80	10.50	3.70	7.10	10.30	3.20
Notes due individuals.....	8.00	8.00		5.70	5.70		4.40	4.70	.30	3.00	3.00		3.70	4.60	.90
Rents due.....	14.20	14.20		6.30	6.40	.10	1.30	1.50	.20	1.40	1.40		.70	.70	(*)
Taxes due.....	5.30	5.30		1.50	1.50		1.80	1.80	(*)			.40	.20	.40	.20
Charge accounts due.....	8.40	8.40		2.90	2.90		3.10	3.10	(*)	4.00	4.80	.80	.40	5.60	5.20
Other bills due.....	21.70	21.70		9.00	9.00		8.70	9.70	1.00	14.30	17.20	2.90	10.50	13.00	2.50
Installment balances due ¹	14.80	18.00	3.20	12.00	16.30	4.30	17.20	25.40	8.20	12.40	22.40	10.00	24.80	32.00	7.20
Furniture.....	5.30	8.80	3.50	2.90	6.10	3.20	3.00	7.50	4.50	.30	5.30	5.60	5.60	10.40	4.80
Electric refrigerator.....				.70	.70		2.50	5.80	3.30	2.20	2.70	.50	5.30	6.90	1.60
Other electrical equipment.....	1.80	1.80		3.60	4.10	.50	1.50	2.00	.50	2.40	2.60	.20	3.60	4.10	.50
Automobile.....	3.00	3.00		.20	.20		8.50	8.50		6.70	10.30	3.60	9.20	9.80	.60
Radio.....	2.00	2.00		.50	.70	.20	1.30	1.40	.10	1.10	1.50	.40		.80	.80
Other.....	2.70	2.70		4.80	4.90	.10	1.40	1.40	1.00	.30	1.20	.90	1.10	1.60	.50
Other liabilities.....	.50	.50		1.30	1.30		1.60	1.60		.80	.80	(*)	.90	.90	(*)

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

COLUMBUS, OHIO: WHITE FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000-\$3,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	30	19	11	46	29	17	35	25	10	39	30	9	47	41	6
Money in checking accounts.....	8	2	6	5	3	1	11	5	6	17	11	6	22	17	5
Money on hand.....	8	7	1	7	6	1	13	10	3	10	7	3	13	11	2
Investments in business.....	3	3		4	4		6	6		6	6		11	11	
Real estate.....	1	1	(*)	5	4	1	3	3	(*)	2	2		2	2	
Stocks and bonds.....	(*)	(*)		3	2	1	5	2	3	4	2	2	6	3	3
Other property.....	1	(*)	1	2		2	1		1	2		2			
Improvements—owned home.....	3	3	x x x	2	2	x x x	4	4	x x x	5	5	x x x	5	5	x x x
Improvements—other real estate.....	(*)	(*)	x x x	(*)	(*)	x x x	3	3	x x x	2	2	x x x	1	1	x x x
Insurance premiums paid.....	93	93	x x x	93	93	x x x	95	95	x x x	96	96	x x x	95	95	x x x
Insurance policies surrendered.....	2	x x x	2	3	x x x	3	2	x x x	2	1	x x x	2		x x x	
Insurance policies settled.....	4	x x x	4	2	x x x	2	3	x x x	3	2	x x x	1	4	x x x	4
Loans to others.....	4	2	2	3	1	2	4	2	2	7	5	2	7	7	
Other assets.....	(*)	(*)	(*)	1		1	1		1	(*)	(*)		1	1	
Liabilities:															
Mortgages—owned homes.....	27	2	25	26	2	24	30	3	27	32	1	31	36	2	34
Mortgages—other real estate.....	2		2	4	(*)	4	5	1	4	4		4	2	(*)	2
Notes due banks.....	9	4	5	9	7	2	10	7	3	5	3	2	5	3	2
Notes due individuals.....	3	2	1	1	1	(*)	5	4	1	4	2	2	3	1	2
Rents due.....	(*)		(*)	3	1	2	1		1	(*)		(*)	(*)		(*)
Taxes due.....	4	2	2	5	2	3	6	3	3	4	2	2	3	2	1
Charge accounts due.....	11	6	5	15	13	2	9	8	1	10	7	3	11	9	2
Other bills due.....	11	8	3	5	3	2	12	8	4	9	5	4	8	5	3
Installment balances due ¹	32	24	8	37	26	11	33	25	8	35	25	10	34	25	9
Furniture.....	8	5	3	12	5	7	9	7	2	14	9	5	8	4	4
Electric refrigerator.....	10	6	4	8	6	2	10	7	3	7	4	3	9	6	3
Other electrical equipment.....	7	5	2	10	7	3	4	3	1	9	5	4	2	1	1
Automobile.....	12	10	2	17	15	2	16	13	3	13	11	2	17	13	4
Radio.....	4	3	1	4	2	2	1	1	(*)	1	1	(*)	2	1	1
Other.....	4	3	1	2	1	1	(*)	3	1	3	2	1	6	2	4
Other liabilities.....	1	1	(*)	2	2	(*)	(*)	3		1	(*)	1			

B. Average amount

	\$123.00	\$206.30	\$83.30	\$169.40	\$325.30	\$155.90	\$377.20	\$496.70	\$119.50	\$295.20	\$386.30	\$91.10	\$464.00	\$568.80	\$104.80
Assets															
Money in savings accounts	19.10	51.20	32.10	-18.00	75.90	93.90	52.40	85.30	32.90	106.30	130.80	24.50	133.80	156.00	22.20
Money in checking accounts	-5.70	2.80	8.50	1.90	9.80	7.90	-1.60	13.00	14.60	17.20	31.00	13.80	30.70	54.60	23.90
Money on hand	6.30	10.60	4.30	-2.10	2.70	4.80	4.10	8.70	4.60	2.10	8.60	6.50	30.20	33.00	2.80
Investments in business	7.40	7.40	12.80	12.70	12.70	20.60	20.60	20.60	15.80	15.80	40.10	26.60	40.00	40.00	
Real estate	8.90	21.70	12.80	80.60	93.80	13.20	210.40	213.50	3.10	40.10	40.10	1.90	93.60	93.60	
Stocks and bonds	.30	.30		-5.00	13.90	18.90	-25.00	6.80	31.80	-16.80	9.80	26.60	-24.60	11.60	36.20
Other property	-60	(*)	.60	-1.80		1.80	-.90		.90	-1.90		1.90			
Improvements—owned home	1.60	1.60	x x x	6.70	6.70	x x x	7.40	7.40	x x x	6.10	6.10	x x x	7.10	7.10	x x x
Improvements—other real estate	(*)	(*)	x x x	1.20	1.20	x x x	19.80	19.80	x x x	3.80	3.80	x x x	.80	.80	x x x
Insurance premiums paid	106.90	106.90	x x x	107.60	107.60	x x x	119.80	119.80	x x x	134.40	134.40	x x x	163.80	163.80	x x x
Insurance policies surrendered	-3.80	x x x	3.80	-3.80	x x x	3.80	-2.80	x x x	2.80	-1.10	x x x	1.10	x x x	x x x	
Insurance policies settled	-18.10	x x x	18.10	-6.30	x x x	6.30	-20.80	x x x	20.80	-13.80	x x x	13.80	-19.70	x x x	19.70
Loans to others	-40	2.00	2.40	-1.10	1.00	2.10	1.20	1.80	.60	3.00	5.90	2.90	8.00	8.00	
Other assets	1.10	1.80	.70	-3.20		3.20	-7.40		7.40	(*)	(*)		.30	.30	
Liabilities	28.00	94.30	66.30	55.50	128.40	72.90	205.70	289.00	83.30	-36.30	105.40	141.70	11.80	147.00	135.20
Mortgages—owned homes	-14.20	23.60	37.80	-3.50	37.80	41.30	12.80	66.70	53.90	-44.40	27.00	71.40	-31.70	67.60	99.30
Mortgages—other real estate	-3.80		3.80	.30	7.50	7.20	124.40	129.40	5.00	-11.30		11.30	-4.40	.40	4.80
Notes due banks	-.20	5.00	5.20	10.70	13.50	2.80	11.30	14.90	3.60	-7.80	5.90	13.70	-2.30	6.70	9.00
Notes due individuals	5.70	6.50	.80	2.10	2.30	.20	8.20	9.00	.80	-7.90	4.80	12.70	2.20	3.70	1.50
Rents due	-10		.10	-1.30	.50	1.80	-.40		.40	(*)		(*)	-.10		.10
Taxes due	-10	.80	.90	-.60	1.40	2.00	-.40	1.60	1.20	3.60	4.30	.70	1.60	2.00	.40
Charge accounts due	-.40	2.80	3.20	5.90	7.40	1.50	2.70	4.50	1.80	2.30	3.90	1.60	1.70	3.30	1.60
Other bills due	5.70	10.40	4.70	.10	2.30	2.20	3.00	7.50	4.50	-3.70	10.80	14.50	2.80	6.80	4.00
Installment balances due ¹	35.40	44.70	9.30	40.80	54.50	13.70	43.30	55.40	12.10	33.50	48.70	15.20	42.00	56.50	14.50
Furniture	.60	3.30	2.70	-5.80	6.40	12.20	2.80	6.40	3.60	1.40	7.70	6.30	-1.00	4.00	5.00
Electric refrigerator	6.70	9.90	3.20	6.50	7.80	1.30	7.70	10.30	2.60	2.60	5.50	2.90	4.90	8.50	3.60
Other electrical equipment	1.80	3.10	1.30	2.50	3.90	1.40	1.20	1.90	.70	2.00	4.30	2.30	.10	.40	.30
Automobile	24.30	29.00	4.70	36.50	40.40	3.90	29.50	38.50	9.00	26.10	31.70	5.60	34.60	42.20	7.60
Radio	.90	1.30	.40	.50	.90	.40		.20	.20	.80	.90	.10	.80	.90	.10
Other	1.10	2.10	1.00	.60	.90		2.10	2.50	.40	.60	1.10	.50	2.60	3.50	.90
Other liabilities		.50	.50	1.00	1.20	.20	(*)	(*)		-.60	(*)	.60			

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

COLUMBUS, OHIO: WHITE FAMILIES

Item	Income class											
	\$3,500-\$3,999			\$4,000-\$4,999			\$5,000-\$7,499			\$7,500 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	51	38	13	53	44	9	53	49	4	60	55	5
Money in checking accounts.....	31	28	3	44	35	9	43	33	10	40	30	10
Money on hand.....	17	15	2	8	7	1	2	1	1	1	1	
Investments in business.....	9	9		9	9		16	16		21	21	
Real estate.....	4	2	2	2	2		5	5		8	6	2
Stocks and bonds.....	7	7	(*)	13	13		10	8	2	27	27	
Other property.....	3		3	1		1	2		2			
Improvements—owned home.....	4	4	x x x	6	6	x x x	6	6	x x x	2	2	x x x
Improvements—other real estate.....	3	3	x x x	5	5	x x x	4	4	x x x			x x x
Insurance premiums paid.....	96	96	x x x	93	93	x x x	92	92	x x x	100	100	x x x
Insurance policies surrendered.....	2	x x x	2	3	x x x	3	2	x x x	2		x x x	
Insurance policies settled.....	3	x x x	3	7	x x x	7	5	x x x	5		x x x	
Loans to others.....	4	4		4	3	1	4	2		8	8	
Other assets												
Liabilities:												
Mortgages—owned homes.....	31	(*)	31	35	1	34	36	2	34	15	3	12
Mortgages—other real estate.....	2	1	2	5	1	4	4		4	4		4
Notes due banks.....	2	2		4	4		6	2	4	2		2
Notes due individuals.....	3		3	(*)	(*)		4		4			
Rents due.....												
Taxes due.....	7	3	4	1		1	5	1	4			
Charge accounts due.....	11	9	2	7	5	2	12	2		9	9	
Other bills due.....	14	3	11	4	2	2	4	2		4	4	
Installment balances due ¹	27	20	7	25	20	5	16	14	2	4	4	
Furniture.....	13	9	4	6	6	(*)	3	1	2	4	4	
Electric refrigerator.....	4	2	2	4	2	2	1	1				
Other electrical equipment.....	3	3		5	2	3	2	2				
Automobile.....	11	8	3	13	11	2	15	13	2			
Radio.....												
Other.....	3	2	1	7	6	1	5	3	2			
Other liabilities.....	1	1		1								

	B. Average amount											
Assets.....	\$576.10	\$664.30	\$88.20	\$830.40	\$969.50	\$139.10	\$1,253.90	\$1,518.70	\$264.80	\$5,669.40	\$6,074.40	\$405.00
Money in savings accounts.....	158.50	196.60	38.10	168.00	217.60	49.60	383.60	412.40	28.80	1,490.10	1,534.70	44.60
Money in checking accounts.....	83.70	93.30	9.60	130.00	166.80	36.80	96.50	150.30	53.80	270.30	619.80	349.50
Money on hand.....	35.50	36.70	1.20	20.90	21.10	.20	1.80	4.50	2.70	.70	.70	-----
Investments in business.....	42.30	42.30	-----	46.40	46.40	-----	189.40	189.40	-----	1,806.20	1,806.20	-----
Real estate.....	46.40	54.60	8.20	76.10	76.10	-----	163.20	163.20	-----	574.70	585.60	10.90
Stocks and bonds.....	22.80	25.30	2.50	79.80	79.80	-----	103.10	105.30	2.20	357.80	357.80	-----
Other property.....	-2.70	-----	2.70	-2.50	-----	2.50	-2.10	-----	2.10	-----	-----	-----
Improvements—owned homes.....	5.20	5.20	x x x	18.30	18.30	x x x	7.90	7.90	x x x	2.90	2.90	x x x
Improvements—other real estate.....	5.40	5.40	x x x	20.70	20.70	x x x	27.00	27.00	x x x	-----	-----	x x x
Insurance premiums paid.....	203.10	203.10	x x x	307.90	307.90	x x x	455.40	455.40	x x x	1,080.70	1,080.70	x x x
Insurance policies surrendered.....	-3.30	x x x	3.30	-17.10	x x x	17.10	-86.10	x x x	86.10	-----	x x x	-----
Insurance policies settled.....	-22.60	x x x	22.60	-30.00	x x x	30.00	-44.90	x x x	44.90	-----	x x x	-----
Loans to others.....	1.80	1.80	-----	11.90	14.80	2.90	-40.90	3.30	44.20	86.00	86.00	-----
Other assets.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Liabilities.....	-82.40	101.60	184.00	-44.10	118.30	162.40	53.10	232.10	179.00	248.50	378.70	130.20
Mortgages—owned homes.....	-80.50	15.60	96.10	-100.10	27.00	127.10	-71.30	52.30	123.60	232.40	326.10	93.70
Mortgages—other real estate.....	9.10	17.80	8.70	6.80	30.90	24.10	-8.60	-----	8.60	3.70	-----	3.70
Notes due banks.....	7.60	7.60	-----	9.20	9.20	-----	74.90	88.30	13.40	32.80	-----	32.80
Notes due individuals.....	-7.60	-----	7.60	.70	.70	-----	-22.80	-----	22.80	-----	-----	-----
Rents due.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Taxes due.....	-6.30	1.00	7.30	-30	-----	.30	-90	.50	-----	-----	-----	-----
Charge accounts due.....	.30	3.30	3.00	5.90	6.70	.80	13.30	13.30	1.40	47.40	47.40	-----
Other bills due.....	-42.50	2.50	45.00	3.20	3.80	.60	10.80	13.20	2.40	2.20	2.20	-----
Installment balances due ¹	36.90	53.20	16.30	31.80	40.00	8.20	57.70	64.50	6.80	3.00	3.00	-----
Furniture.....	4.30	8.10	3.80	1.90	2.00	.10	-2.70	.60	3.30	3.00	3.00	-----
Electric refrigerator.....	.50	2.20	1.70	2.00	4.00	2.00	.10	.10	-----	-----	-----	-----
Other electrical equipment.....	3.10	3.10	-----	-----	.60	1.30	1.20	1.20	-----	-----	-----	-----
Automobile.....	17.50	29.00	11.50	26.60	33.30	6.70	62.50	69.30	6.80	-----	-----	-----
Radio.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Other.....	11.50	11.60	.10	2.00	2.30	.30	-3.40	1.10	4.50	-----	-----	-----
Other liabilities.....	.60	.60	-----	-1.30	-----	1.30	-----	-----	-----	-----	-----	-----

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

COLUMBUS, OHIO: NEGRO FAMILIES

Item	Income class														
	\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:	19		19	21		21	18	12	6	26	22	4	37	35	2
Money in savings accounts.....										(*)		(*)			
Money in checking accounts.....				4	4		2		2	7	7		2	2	
Money on hand.....															
Investments in business.....															
Real estate.....															
Stocks and bonds.....										(*)		(*)	4	4	
Other property.....															
Improvements—owned home.....			x x x			x x x			x x x			x x x			x x x
Improvements—other real estate.....			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid.....	56	56	x x x	73	73	x x x	83	83	x x x	92	92	x x x	85	85	x x x
Insurance policies surrendered.....		x x x	x x x	1	x x x	1		x x x	x x x	1	x x x	1	4	x x x	4
Insurance policies settled.....		x x x		1	x x x	1		x x x			x x x			x x x	
Loans to others.....				2		2				2	2	(*)			
Other assets.....															
Liabilities:															
Mortgages—owned homes.....	4		4				8		8	8		8	14		14
Mortgages—other real estate.....	4		4										2		2
Notes due banks.....				2	2		4	4		1	1		1	1	
Notes due individuals.....										2		2			
Rents due.....	28	28		16	15	1	18	10	8	5	1	4	4		4
Taxes due.....	9	9		11	11		4	4		6	4	2	13	8	5
Charge accounts due.....	5	5		5	5		16	13	3	11	8	3	10	6	4
Other bills due.....	32	32		16	16		21	21		7	5	2	17		17
Installment balances due.....	14	14		24	19	5	38	19	19	43	25	18	47	10	37
Furniture.....	14	14		9	6	3	28	8	20	26	10	16	35	5	30
Electric refrigerator.....										7	7		5	1	4
Other electrical equipment.....							4	2	2	4	4		5	1	4
Automobile.....				1	1		4	4		7	6	1	5	5	
Radio.....				13	10	3	5	5		4	4		11		11
Other.....				14	14		2	2		11	8	3	6	1	5
Other liabilities.....	4	4					5	5							

	B. Average amount														
Assets	—\$6. 20	\$11. 00	\$17. 20	\$1. 10	\$22. 30	\$21. 20	\$24. 40	\$40. 40	\$16. 00	\$78. 80	\$86. 60	\$7. 80	\$91. 70	\$101. 70	\$10. 00
Money in savings accounts	—17. 20		17. 20	—15. 80		15. 80	—4. 00	7. 50	11. 50	12. 30	17. 50	5. 20	42. 20	45. 00	2. 80
Money in checking accounts										— . 10		. 10			
Money on hand				2. 50	2. 50		—4. 50		4. 50	8. 40	8. 40		. 80	. 80	
Investments in business															
Real estate															
Stocks and bonds										—1. 80		1. 80	7. 20	7. 20	
Other property															
Improvements—owned home			x x x			x x x			x x x			x x x			x x x
Improvements—other real estate			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid	11. 00	11. 00	x x x	19. 80	19. 80	x x x	32. 90	32. 90	x x x	59. 70	59. 70	x x x	48. 70	48. 70	x x x
Insurance policies surrendered		x x x	x x x	— . 50	x x x	. 50		x x x	x x x	— . 30	x x x	. 30	—7. 20	x x x	7. 20
Insurance policies settled		x x x		—3. 90	x x x	3. 90		x x x			x x x		x x x	x x x	
Loans to others				—1. 00		1. 00				. 60	1. 00	. 40			
Other assets															
Liabilities	61. 30	68. 10	6. 80	39. 30	42. 20	2. 90	29. 90	50. 10	20. 20	15. 20	41. 30	26. 10	—68. 90	12. 30	81. 20
Mortgages—owned homes	—3. 40		3. 40				—6. 10		6. 10	—10. 40		10. 40	—25. 10		25. 10
Mortgages—other real estate	—3. 40		3. 40										—2. 50		2. 50
Notes due banks				1. 00	1. 00		9. 30	9. 30		1. 60	1. 60		1. 50	1. 50	
Notes due individuals										—2. 00		2. 00			
Rents due	12. 50	12. 50		11. 60	12. 60	1. 00	3. 20	6. 00	2. 80	—1. 20	. 30	1. 50	—2. 20		2. 20
Taxes due	2. 80	2. 80		4. 70	4. 70		1. 10	1. 10		. 60	1. 40	. 80	— . 60	2. 00	2. 60
Charge accounts due	1. 40	1. 40		1. 40	1. 40		3. 70	4. 40	. 70	2. 50	2. 90	. 40	. 80	2. 60	1. 80
Other bills due	30. 20	30. 20		10. 90	10. 90		15. 80	15. 80		3. 50	3. 90	. 40	—10. 50		10. 50
Installment balances due ¹	13. 40	13. 40		9. 70	11. 60	1. 90	1. 90	12. 50	10. 60	20. 60	31. 20	10. 60	—30. 30	6. 20	36. 50
Furniture	13. 40	13. 40		1. 00	2. 00	1. 00	—7. 00	3. 50	10. 50	—5. 80	5. 70	11. 50	—15. 90	1. 50	17. 40
Electric refrigerator										9. 40	9. 40		—6. 30	. 90	7. 20
Other electrical equipment							—1. 70	. 30	2. 00	2. 10	2. 10		—1. 80	. 40	2. 20
Automobile				. 30	. 30		7. 40	7. 40		10. 40	10. 50	. 10	3. 80	3. 80	
Radio				. 20	1. 10	. 90	2. 10	2. 10		1. 20	1. 20		—6. 10		6. 10
Other				8. 20	8. 20		1. 10	1. 10		3. 30	6. 00	2. 70	—4. 00	. 20	4. 20
Other liabilities	7. 80	7. 80					1. 00	1. 00							

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

COLUMBUS, OHIO: NEGRO FAMILIES

Item	Income class														
	\$1,500-\$1,749			\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	34	34	—	—	—	—	22	22	—	—	—	—	44	44	—
Money in checking accounts.....	4	2	2	24	24	—	22	—	22	—	—	—	22	22	—
Money on hand.....	8	8	—	36	27	9	—	—	—	—	—	—	22	22	—
Investments in business.....	2	2	—	—	—	—	—	—	—	—	—	—	11	11	—
Real estate.....	—	—	—	15	15	—	—	—	—	—	—	—	—	—	—
Stocks and bonds.....	—	—	—	—	—	—	—	—	—	—	—	—	22	22	—
Other property.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Improvements—owned home.....	6	6	x x x	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x
Improvements—other real estate.....	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x
Insurance premiums paid.....	100	100	x x x	100	100	x x x	100	100	x x x	100	100	x x x	100	100	x x x
Insurance policies surrendered.....	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x	—
Insurance policies settled.....	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x	—
Loans to others.....	—	—	—	—	—	—	11	11	—	—	—	—	—	—	—
Other assets.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Liabilities:															
Mortgages—owned homes.....	28	—	28	39	15	24	44	—	44	88	—	88	56	—	56
Mortgages—other real estate.....	5	—	5	—	—	—	—	—	—	—	—	—	—	—	—
Notes due banks.....	—	—	—	9	9	—	22	—	22	—	—	—	11	—	11
Notes due individuals.....	2	2	—	—	—	—	11	11	—	—	—	—	—	—	—
Rents due.....	3	—	3	—	—	—	—	—	—	—	—	—	—	—	—
Taxes due.....	9	2	7	—	—	—	33	—	33	—	—	—	—	—	—
Charge accounts due.....	9	7	2	—	—	—	11	—	11	—	—	—	—	—	—
Other bills due.....	14	7	7	—	—	—	—	—	—	25	—	25	11	—	11
Installment balances due ¹	42	21	21	24	15	9	33	11	22	44	13	31	55	33	22
Furniture.....	13	—	13	9	—	9	33	11	22	—	—	—	55	11	44
Electric refrigerator.....	9	3	6	15	15	—	11	—	11	—	—	—	33	22	11
Other electrical equipment.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Automobile.....	18	18	—	—	—	—	22	—	22	12	12	—	22	22	—
Radio.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Other.....	7	5	2	—	—	—	—	—	—	—	—	—	—	—	—
Other liabilities.....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

B. Average amount													
Assets	\$171.80	\$172.70	\$0.90	\$539.10	\$557.30	\$18.20	\$111.60	\$156.00	\$44.40	\$86.40	\$86.40		
Money in savings accounts	61.70	61.70					92.20	92.20				\$558.90	\$803.30
Money in checking accounts	2.80	3.70	.90	28.80	28.80		-44.40		44.40			207.00	207.00
Money on hand	8.60	8.60		63.60	81.80	18.20						163.90	163.90
Investments in business	1.70	1.70										5.60	5.60
Real estate				341.60	341.60							58.90	58.90
Stocks and bonds												255.60	255.60
Other property													
Improvements—owned home	3.80	3.80	x x x			x x x			x x x			x x x	x x x
Improvements—other real estate			x x x			x x x			x x x			x x x	x x x
Insurance premiums paid	93.20	93.20	x x x	105.10	105.10	x x x	62.10	62.10	x x x	86.40	86.40	x x x	112.30
Insurance policies surrendered		x x x			x x x			x x x				x x x	x x x
Insurance policies settled		x x x			x x x			x x x				x x x	x x x
Loans to others							1.70	1.70				-244.40	244.40
Other assets													
Liabilities	-22.20	51.30	73.50	480.10	534.40	54.30	-172.90	28.00	200.90	-218.10	20.00	\$238.10	-123.60
Mortgages—owned homes	-32.80		32.80	448.50	501.00	52.50	-99.00		99.00	-170.30		170.30	-116.90
Mortgages—other real estate	-4.50		4.50										
Notes due banks				9.10	9.10		-13.30		13.30				-36.70
Notes due individuals	1.70	1.70					22.20	22.20					36.70
Rents due	-1.00		1.00										
Taxes due	-1.40	.30	1.70				-4.60		4.60				
Charge accounts due	-.30	1.30	1.60				-4.00		4.00				
Other bills due	.80	4.00	3.20							-50.00		50.00	-8.90
Installment balances due ¹	15.30	44.00	28.70	22.50	24.30	1.80	-74.20	5.80	80.00	2.20	20.00	17.80	38.90
Furniture	-23.40		23.40	-1.80		1.80	-9.50	15.80	25.30				-29.90
Electric refrigerator	-10	4.80	4.90	24.30	24.30		-10.00		19.00				27.90
Other electrical equipment										-17.80		17.80	39.60
Automobile	36.90	36.90					-54.70		54.70	20.00	20.00		40.90
Radio													40.90
Other	1.90	2.30	.40										
Other liabilities													

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ATLANTA, GA.: WHITE FAMILIES

Item	Income class														
	\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts	12	8	4	29	9	20	25	9	16	16	7	9	21	12	9
Money in checking accounts							4		4	4	1	3	3	2	1
Money on hand				6		6	9	6	3	1	1	(*)	3	2	1
Investments in business				1	1		3	2	1	1	1		5	5	
Real estate							3	1	2	2	2		3	3	
Stocks and bonds										1	1		1	1	
Other property				2		2				1		1			1
Improvements—owned home			x x x	2	2	x x x	2	2	x x x	3	3	x x x	6	6	x x x
Improvements—other real estate			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid	100	100	x x x	93	93	x x x	89	89	x x x	89	89	x x x	88	88	x x x
Insurance policies surrendered	4	x x x	4		x x x		2	x x x	2	2	x x x	2	4	x x x	4
Insurance policies settled	4	x x x	4	4	x x x	4		x x x			x x x		1	x x x	1
Loans to others							2	1	1	1	1		3	2	1
Other assets													1	1	(*)
Liabilities:															
Mortgages—owned homes	4		4	3		3	5		5	14	1	13	14	3	11
Mortgages—other real estate							2	1	1	(*)		(*)	(*)		(*)
Notes due banks	12	12		17	17		14	9	5	14	9	5	17	10	7
Notes due individuals				6	5	1	9	6	3	7	5	2	4	2	2
Rents due	7	3	4	12	11	1				2	1	1	2	2	
Taxes due	16	12	4	13	12	1	7	6	1	5	2	3	8	6	2
Charge accounts due	11	11		22	21	1	23	20	3	22	18	4	25	24	1
Other bills due	11	11		18	15	3	15	10	5	21	19	2	19	18	1
Installment, balances due	52	39	13	45	24	21	58	43	15	58	45	13	58	39	19
Furniture	44	31	13	24	9	15	27	19	8	24	19	5	25	14	11
Electric refrigerator				13	9	4	17	10	7	21	10	11	29	16	13
Other electrical equipment	8	4	4	10	6	4	8	6	2	18	12	6	9	6	3
Automobile				6	5	1	14	12	2	11	11	(*)	15	15	(*)
Radio	18	15	3	11	9	2	10	8	2	8	7	1	11	8	3
Other				6	6					1	1		4	3	1
Other liabilities				2	1	1				1	(*)	(*)	1	1	

B. Average amount															
Assets	\$10.90	\$34.70	\$23.80	-\$22.50	\$61.60	\$84.10	\$17.90	\$59.90	\$42.00	\$52.50	\$97.70	\$45.20	\$119.90	\$171.80	\$51.90
Money in savings accounts	-2.30	.70	3.00	-46.00	11.10	57.10	-28.10	5.70	33.80	-5.00	13.90	18.90	-2.50	19.00	21.50
Money in checking accounts							-2.90		2.90	-7.80	.80	5.60	.30	2.20	1.90
Money on hand				-9.60		9.60	1.50	2.50	1.00	1.10	2.50	1.40	1.80	2.60	.80
Investments in business				2.90	2.90		1.80	2.10	.30	2.70	2.70		11.50	11.50	
Real estate							-2.10	.50	2.60	21.90	21.90		51.20	51.20	
Stocks and bonds										(*)	(*)		10.30	10.30	
Other property				-1.60		1.60				-15.10		15.10	-2.30		2.30
Improvements—owned homes			x x x	2.80	2.80	x x x	2.70	2.70	x x x	1.30	1.30	x x x	3.20	3.20	x x x
Improvements—other real estate			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid	34.00	34.00	x x x	44.80	44.80	x x x	46.40	46.40	x x x	54.30	54.30	x x x	66.50	66.50	x x x
Insurance policies surrendered	-.60	x x x	.60		x x x		-.70	x x x	.70	-1.20	x x x	1.20	-10.20	x x x	10.20
Insurance policies settled	-20.20	x x x	20.20	-15.80	x x x	15.80		x (*)			x x x		-13.50	x x x	13.50
Loans to others							-.70	(*)	.70	.30	.30		1.60	2.00	.40
Other assets													2.00	3.30	1.30
Liabilities	31.40	60.70	29.30	59.00	77.50	18.50	75.90	101.10	25.20	75.80	106.50	30.70	131.00	171.00	40.00
Mortgages—owned homes	-20.20		20.20	-3.70		3.70	-5.60		5.60	5.10	19.00	13.90	38.50	57.60	19.10
Mortgages—other real estate							-1.40	.30	1.70	-.10		.10			.10
Notes due banks	24.80	24.80		17.90	17.90		9.40	12.10	2.70	5.60	9.60	4.00	9.50	15.30	5.80
Notes due individuals				6.90		1.20	11.80	15.00	3.20	7.10	8.10	1.00	3.40	4.60	1.20
Rents due	.30	.40	.10	.80	2.20	1.40				-.30	.10	.40	1.30	1.30	
Taxes due	.90	1.00	.10	.50	.60	.10	2.10	2.10	(*)	-.10	.30	.40	1.10	1.30	.20
Charge accounts due	6.40	6.40		14.50	14.70	.20	5.40	7.20	1.80	7.40	8.90	1.50	11.70	12.60	.90
Other bills due	5.90	5.90		6.30	6.30	.50	7.00	8.60	1.60	11.90	12.20	.30	11.30	11.60	.30
Installment balances due ¹	13.30	22.20	8.90	16.30	27.00	10.70	47.20	55.80	8.60	39.70	48.30	8.60	53.30	65.70	12.40
Furniture	7.90	15.70	7.80	2.70	10.20	7.50	16.00	21.30	5.30	10.60	12.90	2.30	7.90	14.60	6.70
Electric refrigerator				7.30	9.30	2.00	7.30	10.60	3.30	4.70	9.60	4.90	9.80	17.20	7.40
Other electrical equipment	.20	1.30	1.10	2.20	3.00	.80	3.40	3.80	.40	3.10	5.70	2.60	4.80	5.30	.50
Automobile				1.60	4.60	3.00	17.10	18.60	1.50	18.60	19.40	.80	29.70	29.80	1.10
Radio	5.20	5.60	.40	1.20	2.10	.90	3.40	3.90	.50	2.00	2.20	.20	.20	2.10	1.90
Other				1.30	1.30					.70	.70		.90	1.10	.20
Other liabilities				-.50	.20	.70				-.50	(*)	.50	1.00	1.00	

¹ See explanation of tables for definition of this item.

* Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ATLANTA, GA.: WHITE FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000-\$3,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	32	16	16	26	16	10	45	22	23	33	23	10	32	21	11
Money in checking accounts.....	4	1	3	8	3	5	12	5	7	15	10	5	18	12	6
Money on hand.....	3	1	2	3	3		4	2	2	7	7	(*)	6	3	3
Investments in business.....	1	1		5	5		4	4		5	5		8	8	
Real estate.....	4	3	1	4	3	1	6	6	(*)	3	3		11	9	2
Stocks and bonds.....	3	2	1	1	1	(*)	6	3	3	3	2	1	2	1	1
Other property.....	4		4				1		1	1		1			
Improvements—owned home.....	5	5	x x x	2	2	x x x	2	2	x x x	3	3	x x x	10	10	x x x
Improvements—other real estate.....			x x x	1	1	x x x			x x x	(*)	(*)	x x x	2	2	x x x
Insurance premiums paid.....	98	98	x x x	94	94	x x x	96	96	x x x	93	93	x x x	96	96	x x x
Insurance policies surrendered.....	4	x x x	4	(*)	x x x	(*)	4	x x x	4	1	x x x	1	1	x x x	1
Insurance policies settled.....	1	x x x	1	1	x x x	1	3	x x x	3	(*)	x x x	(*)	1	x x x	1
Loans to others.....	2	2	(*)	5	4	1	2	2		4	1	3	1	1	(*)
Other assets.....	1												3		3
Liabilities:															
Mortgages—owned home.....	17	1	16	22	2	20	22	1	21	21	1	20	32	4	28
Mortgages—other real estate.....	1		1	3	(*)	3	1	(*)	(*)	2	(*)	2	4		4
Notes due banks.....	21	17	4	23	16	7	10	7	3	22	14	8	13	11	2
Notes due individuals.....	5	2	3	2	(*)	2	5	4	1	8	4	4	3	3	
Rents due.....							(*)		(*)	(*)	(*)	(*)			
Taxes due.....	2	1	1	4	2	2	2	2		2	1	1	3	3	
Charge accounts due.....	21	19	2	23	17	6	15	14	1	28	22	6	16	13	3
Other bills due.....	15	13	2	11	9	2	9	6	3	15	13	2	9	6	
Installment balances due.....	55	39	16	56	43	13	44	26	18	53	27	26	33	22	11
Furniture.....	20	15	5	22	16	6	17	10	7	19	10	9	9	8	1
Electric refrigerator.....	27	16	11	21	14	7	16	10	6	20	8	12	11	7	4
Other electrical equipment.....	8	6	2	9	8	1	7	6	1	17	11	6	9	8	1
Automobile.....	17	12	5	18	15	3	20	11	9	21	12	9	17	11	6
Radio.....	5	5	(*)	4	4	(*)	5	2	3	2	2	(*)	2	2	
Other.....	6	4	2	3	3			1		2	1	1	2	(*)	2
Other liabilities.....	(*)	(*)		(*)	(*)	(*)	(*)	(*)							

B. Average amount

	\$78.00	\$178.60	\$100.60	\$173.60	\$219.00	\$45.40	\$144.70	\$297.60	\$152.90	\$249.70	\$303.20	\$53.50	\$485.10	\$598.10	\$113.00
Assets.....	-\$78.00	26.90	64.50	19.80	47.20	27.40	-20.90	74.60	95.50	20.50	56.00	35.50	35.60	77.60	42.00
Money in savings accounts.....	-5.00	1.60	6.60	-4.50	9.10	13.60	-15.80	20.30	36.10	14.80	25.60	10.80	25.60	46.90	21.30
Money in checking accounts.....	-5.20	.40	5.60	2.80	2.80	-----	-2.80	.60	3.40	11.20	11.30	.10	.90	12.10	11.20
Money on hand.....	1.80	1.80	-----	16.40	16.40	-----	8.40	8.40	-----	17.40	17.40	-----	54.80	54.80	-----
Investments in business.....	40.70	40.80	.10	42.20	44.70	2.50	70.30	71.00	.70	55.60	55.60	-----	161.90	182.00	20.10
Real estate.....	1.70	5.70	4.00	4.30	4.60	.30	2.60	4.90	2.40	-.30	1.30	1.60	4.70	6.50	1.80
Stocks and bonds.....	-9.10	-----	9.10	-----	-----	-----	-1.00	1.10	2.10	-1.60	-----	1.60	-----	-----	-----
Other property.....	6.20	6.20	x x x	1.40	1.40	x x x	1.20	1.20	x x x	4.30	4.30	x x x	23.30	23.30	x x x
Improvements—owned home.....	-----	-----	x x x	2.00	2.00	x x x	-----	-----	x x x	1.30	1.30	x x x	3.10	3.10	x x x
Improvements—other real estate.....	94.90	94.90	x x x	87.30	87.30	x x x	112.90	112.90	x x x	128.80	128.80	x x x	190.90	190.90	x x x
Insurance premiums paid.....	-7.20	x x x	7.20	-.80	x x x	.80	-2.70	x x x	2.70	-2.10	x x x	2.10	-.80	x x x	.80
Insurance policies surrendered.....	-3.20	x x x	3.20	-.80	x x x	.80	-10.00	x x x	10.00	-.40	x x x	.40	-6.50	x x x	6.50
Insurance policies settled.....	-.10	.20	.30	3.50	3.50	(*)	2.60	2.60	-----	.20	1.60	1.40	.30	.90	.60
Loans to others.....	-.10	.10	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-8.70	-----	8.70
Other assets.....	80.20	134.50	54.30	113.60	185.70	72.10	43.10	139.40	96.30	28.60	157.40	128.80	149.00	248.20	99.20
Liabilities.....	-12.50	13.30	25.80	1.40	37.00	36.60	-27.80	21.30	49.10	-13.30	32.00	45.30	46.20	111.40	65.20
Mortgages—owned homes.....	-.50	-----	.50	-4.60	1.00	5.60	3.50	4.40	.90	-6.00	2.40	8.40	-4.60	-----	4.60
Mortgages—other real estate.....	31.50	36.50	5.00	47.80	57.10	9.30	9.40	18.00	8.60	31.90	44.00	12.10	34.50	39.70	5.20
Notes due banks.....	-50	2.40	2.90	1.30	3.20	1.90	35.80	37.30	1.50	5.80	12.00	6.20	14.20	14.20	-----
Notes due individuals.....	10	.30	.20	.80	1.20	.40	-.10	.10	-----	-.40	.30	.70	.40	.40	-----
Rents due.....	9.90	11.60	1.70	7.00	9.50	2.50	4.60	5.50	.90	5.70	12.30	6.60	11.10	12.90	1.80
Taxes due.....	6.70	7.90	1.20	6.60	8.00	1.40	2.00	5.00	3.00	12.50	13.30	.80	4.00	7.60	3.60
Charge accounts due.....	45.50	62.50	17.00	53.80	68.20	14.40	15.10	47.30	32.20	-7.60	40.90	48.50	43.20	62.00	18.80
Other bills due.....	5.90	8.90	3.00	8.50	12.50	4.00	2.70	9.50	6.80	-2.80	9.60	12.40	9.40	10.20	.80
Installment balances due.....	10.20	16.50	6.30	9.00	14.90	5.90	7.90	11.70	3.80	7.70	8.20	4.60	8.60	7.40	4.00
Furniture.....	3.20	4.20	1.00	4.00	4.30	.30	4.60	5.30	.70	2.80	5.00	2.20	7.20	7.50	.30
Electric refrigerator.....	25.00	33.10	8.10	28.40	36.10	7.70	1.00	22.70	21.70	-8.40	20.10	28.50	23.20	38.70	15.50
Other electrical equipment.....	1.30	2.00	.70	1.20	1.30	.10	-1.40	1.60	3.00	1.00	1.10	.10	.40	.40	-----
Automobile.....	-.10	.20	3.00	2.70	2.70	-----	.30	.30	-----	.30	.90	.60	-1.60	.40	2.00
Radio.....	-----	(*)	(*)	.50	.50	(*)	.50	.50	-----	-----	-----	-----	-----	-----	-----
Other liabilities.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ATLANTA, GA.: WHITE FAMILIES

Item	Income class											
	\$3,500—\$3,999			\$4,000—\$4,999			\$5,000—\$7,499			\$7,500 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	42	29	13	45	42	3	45	34	11	40	39	1
Money in checking accounts.....	23	14	9	18	10	8	32	26	6	47	45	2
Money on hand.....	7	7		3	3		4	3	1	10	9	1
Investments in business.....	7	7		4	4	(*)	13	13		13	13	
Real estate.....	5	5		7	6	1	7	7		6	6	
Stocks and bonds.....	2	2		8	7	1	6	15	1	11	11	
Other property.....	(*)	(*)								4		4
Improvements—owned home.....	6	6	x x x	2	2	x x x	7	7	x x x	11	11	x x x
Improvements—other real estate.....			x x x	2	2	x x x	4	4	x x x	3	3	x x x
Insurance premiums paid.....	92	92	x x x	94	94	x x x	97	97	x x x	95	95	x x x
Insurance policies surrendered.....		x x x			x x x			x x x			x x x	
Insurance policies settled.....	5	x x x	5	2	x x x	2	3	x x x	3	1	x x x	1
Loans to others.....	1	1		4	4		5	3	2	4	4	
Other assets.....												
Liabilities:												
Mortgages—owned homes.....	29	4	25	37	1	36	37		37	38		38
Mortgages—other real estate.....	3		3	8	2		6	1	5	2		2
Notes due banks.....	6	6	(*)	6	4	2	19	12	7	9	7	2
Notes due individuals.....	3	3		1	1	(*)				1		1
Rents due.....				(*)	(*)	1						
Taxes due.....	2	2		(*)	(*)		2		2	1		1
Charge accounts due.....	15	14	1	12	5	7	16	13	3	2	1	1
Other bills due.....	8	6		7	1	6	8	5	3			
Installment balances due ¹	37	24	13	30	17	13	33	21	12	11	8	3
Furniture.....	14	7	7	6	1	5	9	4	5	1		1
Electric refrigerator.....	12	4	8	11	2	9	5	1	4	3	3	
Other electrical equipment.....	10	7	3	9	6	3	5	1	4			
Automobile.....	20	14	6	16	12	4	24	18	6	6	5	1
Radio.....	4	4										
Other.....	1	1		(*)		(*)	4	1	3	1		1
Other liabilities.....	1	1		1	1	(*)						

	B. Average amount											
Assets.....	\$575.50	\$740.50	\$165.00	\$755.20	\$805.70	\$50.50	\$1,062.60	\$1,243.10	\$180.50	\$3,904.20	\$3,960.90	\$56.70
Money in savings accounts.....	123.00	191.50	68.50	222.10	228.60	6.50	94.00	199.40	105.40	918.50	918.80	.30
Money in checking accounts.....	-15.40	49.70	65.10	30.00	47.20	17.20	107.00	141.10	34.10	711.90	720.00	8.10
Money on hand.....	11.60	11.60	-----	2.70	2.70	-----	-6.26	3.30	9.50	-3.20	34.80	38.00
Investments in business.....	23.30	23.30	-----	10.40	12.40	2.00	157.40	157.40	-----	746.80	746.80	-----
Real estate.....	180.90	180.90	-----	179.80	190.10	10.30	134.10	134.10	-----	128.30	128.30	-----
Stocks and bonds.....	15.80	15.80	-----	35.40	36.40	1.00	92.80	100.70	7.90	233.80	233.80	-----
Other property.....	.80	.80	-----	-----	-----	-----	-----	-----	-----	-10.10	-----	10.10
Improvements—owned home.....	7.20	7.20	x x x	2.30	2.30	x x x	13.10	13.10	x x x	63.40	63.40	x x x
Improvements—other real estate.....	-----	-----	x x x	5.40	5.40	x x x	23.80	23.80	x x x	15.70	15.70	x x x
Insurance premiums paid.....	250.60	250.60	x x x	270.80	270.80	x x x	459.20	459.20	x x x	1,074.60	1,074.60	x x x
Insurance policies surrendered.....	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----
Insurance policies settled.....	-31.40	x x x	31.40	-13.50	x x x	13.50	-14.70	x x x	14.70	-----	x x x	.20
Loans to others.....	9.10	9.10	-----	9.80	9.80	-----	2.10	11.00	8.90	24.70	24.70	-----
Other assets.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Liabilities.....	176.30	280.80	104.50	40.70	244.90	204.20	94.10	325.00	230.90	-19.30	332.20	351.50
Mortgages—owned homes.....	87.70	165.70	78.00	-79.50	66.10	145.60	-126.70	-----	126.70	-165.80	-----	165.80
Mortgages—other real estate.....	-5.70	-----	5.70	53.30	63.20	9.90	-15.90	10.40	26.30	-42.30	-----	42.30
Notes due banks.....	36.10	36.20	.10	14.30	20.50	6.20	111.90	133.40	21.50	239.60	304.80	65.20
Notes due individuals.....	12.40	12.40	-----	16.60	17.20	.60	-----	-----	-----	-56.50	-----	56.50
Rents due.....	-----	-----	-----	-1.30	-----	1.30	-----	-----	-----	-----	-----	-----
Taxes due.....	1.90	1.90	-----	.90	.90	-----	-3.10	-----	3.10	-1.50	-----	1.50
Charge accounts due.....	7.30	8.30	1.00	.90	6.70	5.80	17.90	19.50	1.60	-12.50	.50	13.00
Other bills due.....	7.40	9.10	1.70	-2.40	3.40	5.80	81.10	87.60	6.50	-----	-----	-----
Installment balances due ¹	29.00	47.00	18.00	37.90	65.90	28.00	28.90	74.10	45.20	19.70	26.90	7.20
Furniture.....	-1.70	4.70	6.40	-5.90	2.00	7.90	-11.40	6.90	18.30	-----	-----	.60
Electric refrigerator.....	-2.40	2.60	5.00	-3.60	3.80	7.40	3.40	5.40	2.00	4.20	4.20	-----
Other electrical equipment.....	2.50	3.20	.70	1.80	3.00	1.20	-.90	.90	1.80	-----	-----	-----
Automobile.....	29.00	40.20	11.20	45.90	65.50	19.60	39.50	62.60	23.10	20.00	23.70	3.70
Radio.....	1.30	1.30	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Other.....	.30	.30	-----	-.30	-----	.30	-1.70	1.30	3.00	-3.90	-----	3.90
Other liabilities.....	.20	.20	-----	-----	1.00	1.00	-----	-----	-----	-----	-----	-----

¹ See explanation of tables for definition of this item.

* Percentages of less than 0.5 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ATLANTA, GA.: NEGRO FAMILIES

Item	Income class														
	Under \$250			\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	23		23	6	1	5	9	3	6	14	9	5	18	12	6
Money in checking accounts.....				(*)		(*)	2	1	1	1	1	(*)	1	(*)	(*)
Money on hand.....	15		15	6	1	5	4	4	1	6	5	1	9	8	1
Investments in business.....							(*)	(*)		(*)	(*)		(*)	(*)	
Real estate.....										1	1	(*)	1	(*)	(*)
Stocks and bonds.....													2	2	
Other property.....							1		1	(*)	(*)		(*)	(*)	x x x
Improvements—owned home.....			x x x	(*)	(*)	x x x			x x x	(*)	(*)	x x x	(*)	(*)	x x x
Improvements—other real estate.....			x x x	(*)	(*)	x x x			x x x	(*)	(*)	x x x	(*)	(*)	x x x
Insurance premiums paid.....	85	85	x x x	84	84	x x x	78	78	x x x	88	88	x x x	95	95	x x x
Insurance policies surrendered.....		x x x		4	x x x	4	1	x x x	1	2	x x x	2		x x x	
Insurance policies settled.....		x x x		2	x x x	2	1	x x x	1	1	x x x	1	3	x x x	3
Loans to others.....							2	2		2	2		5	5	
Other assets.....															
Liabilities:															
Mortgages—owned homes.....				1	(*)	1	3	1	2	13	2	11	16	(*)	16
Mortgages—other real estate.....										(*)		(*)	1	(*)	
Notes due banks.....				4	4		4	2	2	4	4		3	1	2
Notes due individuals.....	18	18	6	6	6		1	1		3	3		3	1	2
Rents due.....	57	57	37	36	1	11	11			8	5	3	4	3	1
Taxes due.....	12	12	12	10	2	11	7	4		11	8	3	9	9	(*)
Charge accounts due.....	20	20	10	10		8	7	1		11	10	1	13	11	2
Other bills due.....	8	8	12	11	1	9	9			8	8	(*)	7	6	1
Installment balance due ¹	17	17	19	13	6	31	23	8		41	27	14	43	31	12
Furniture.....	16	16	16	10	6	25	17	8		28	18	10	32	19	13
Electric refrigerator.....										2	2		4	4	
Other electrical equipment.....							1	1		(*)	(*)		4	4	
Automobile.....							1	1		4	3		7	6	1
Radio.....			2	2		4	3			5	3		6	4	2
Other.....	1	1	3	3		5	5	(*)		3	3	(*)	6	6	
Other liabilities.....			1	1		(*)	(*)			2	1	1	(*)	(*)	

	B. Average amount														
Assets.....	-\$40.90	\$13.60	\$54.50	-\$3.50	\$18.90	\$22.40	\$14.90	\$26.00	\$11.10	\$45.30	\$56.60	\$11.30	\$69.00	\$87.20	\$18.20
Money in savings accounts.....	-24.40		24.40	-6.20	(*)	6.20	-4.40	1.80	6.20	1.20	6.40	5.20	5.00	16.70	11.70
Money in checking accounts.....				-1.90		1.90		.10	.10	.80	1.50	.70		.40	.40
Money on hand.....	-30.10		30.10	-9.70	(*)	9.70	.90	1.00	.10	2.10	2.30	.20	1.80	2.00	.20
Investments in business.....							.30	.30		.40	.40		1.60	1.60	
Real estate.....										8.40	9.20	.80	4.20	4.90	.70
Stocks and bonds.....													1.80	1.80	
Other property.....							-.10		.10	.10	.10				
Improvements—owned home.....			x x x	.30	.30	x x x			x x x	.20	.20	x x x	.40	.40	x x x
Improvements—other real estate.....			x x x	.50	.50	x x x			x x x	(*)	(*)	x x x	.10	.10	x x x
Insurance premiums paid.....	13.60	13.60	x x x	18.10	18.10	x x x	22.20	22.20	x x x	35.40	35.40	x x x	51.00	51.00	x x x
Insurance policies surrendered.....		x x x		-2.90	x x x	2.90	-.90	x x x	.90	-3.00	x x x	3.00		x x x	
Insurance policies settled.....		x x x		-1.70	x x x	1.70	-3.70	x x x	3.70	-1.40	x x x	1.40	-5.20	x x x	5.20
Loans to others.....							.60	.60		1.10	1.10		8.30	8.30	
Other assets.....															
Liabilities.....	56.60	56.60		29.00	30.40	1.40	13.10	19.10	6.00	18.20	41.30	23.10	10.20	38.70	28.50
Mortgages—owned homes.....				.90	1.00	.10	1.80	3.00	1.20	-1.70	11.60	13.30	-12.90	3.60	16.50
Mortgages—other real estate.....										(*)		(*)	.80	1.00	.20
Notes due banks.....				3.40	3.40		-.10	.90	1.00	1.50	1.50	(*)	-.50	.70	1.20
Notes due individuals.....	17.20	17.20		2.20	2.20		.20	.20		3.70	3.70	(*)	.80	1.20	.40
Rents due.....	20.20	20.20		10.20	10.50	.30	2.20	2.20		.40	1.60	1.20	.20	.30	.10
Taxes due.....	1.00	1.00		1.50	1.70	.20	.50	1.00	.50	.60	.90	.30	1.10	1.10	(*)
Charge accounts due.....	6.90	6.90		2.10	2.10		1.60	1.70	.10	3.40	3.50	.10	4.70	5.10	.40
Other bills due.....	4.60	4.60		2.80	2.80	(*)	2.40	2.40		1.80	1.90	.10	.80	1.60	.80
Installment balances due ¹	6.70	6.70		5.70	6.50	.80	4.40	7.60	3.20	8.50	16.40	7.90	15.10	24.00	8.90
Furniture.....	6.60	6.60		3.90	4.70	.80	2.10	5.00	2.90	3.20	7.90	4.70	.40	6.70	6.30
Electric refrigerator.....										3.40	3.40		3.90	3.90	
Other electrical equipment.....							.40	.40		.10	.10		1.70	1.70	
Automobile.....							.40	.40		1.00	3.80	2.80	5.80	7.90	2.10
Radio.....				.90	.90		1.00	1.20	.20	.40	.70	.30	.10	1.00	.90
Other.....	.10	.10		.90	.90		.50	.60	.10	.40	.70	.30	3.20	3.20	
Other liabilities.....				.20	.20		.10	.10			.20	.20	.10	.10	

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ATLANTA, GA.: NEGRO FAMILIES

Item	Income class														
	\$1,250-\$1,499			\$1,500-\$1,749			\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts	23	19	4	30	24	6	41	38	3	36	29	7	53	40	13
Money in checking accounts	5	3	2	3	3		22	22		7	7		10	10	
Money on hand	7	7		10	3	7				5	5		13	13	
Investments in business	(*)	(*)		10	10					11	11				
Real estate				3	3		3	3		9	9		3	3	
Stocks and bonds	1	1											3	3	
Other property							3		3	4		4			
Improvements—owned home	1	1	x x x	3	3	x x x			x x x			x x x	7	7	x x x
Improvements—other real estate	(*)	(*)	x x x			x x x			x x x			x x x			x x x
Insurance premiums paid	98	98	x x x	93	93	x x x	100	100	x x x	100	100	x x x	93	93	x x x
Insurance policies surrendered	1	x x x	1		x x x			x x x		x x x		x x x		x x x	
Insurance policies settled	1	x x x	1	10	x x x	10		x x x			x x x		3	x x x	3
Loans to others	3	3		6	6		3	3		4	4				
Other assets															
Liabilities:															
Mortgages—owned homes	23	(*)	23	46	3	43	47	3	44	40	4	36	45	3	42
Mortgages—other real estate	1		1				8		8	5		5			
Notes due banks	8	2	6	6	3	3	3		3	13	9	4	6	3	3
Notes due individuals	1		1	3	3										
Rents due	(*)	(*)		3	3										
Taxes due	8	6	2	11	11		6	3	3	7	7		3		3
Charge accounts due	19	16	3	21	18	3	6	3	3	20	20			20	
Other bills due	9	6	3	24	24		16	16		5		5	10	10	
Installment balances due ¹	41	33	8	36	26	10	41	22	19	47	29	18	50	20	30
Furniture	27	18	9	26	23	3	19	3	16	23	5	18	27	10	17
Electric refrigerator	7	2	5							5	5		37	10	27
Other electrical equipment	9	8	1	3	3		6	6					10	7	3
Automobile	7	5	2	6	3	3	19	16	3	18	18		14	7	7
Radio	4	3	1				6	3	3				10	10	
Other	2	2		6	3	3									
Other liabilities															

	B. Average amount														
Assets	\$77.10	\$96.00	\$18.90	\$167.40	\$266.20	\$98.80	\$333.40	\$360.00	\$26.60	\$356.00	\$373.10	\$17.10	\$419.10	\$451.10	\$32.00
Money in savings accounts	11.20	23.60	12.40	42.70	56.30	13.60	112.00	133.90	21.90	61.80	67.50	5.70	88.30	104.50	16.20
Money in checking accounts	-1.90	1.50	3.40	4.90	4.90		58.30	58.30		29.30	29.30		14.00	14.00	
Money on hand	2.70	2.70		-13.60	10	13.70				80	80		83.30	83.30	
Investments in business	1.50	1.50		25.50	25.50					33.80	33.80				
Real estate				87.10	87.10		84.40	84.40		106.30	106.30		100.00	100.00	
Stocks and bonds	1.00	1.00											16.70	16.70	
Other property							-4.70		4.70	-11.40		11.40			
Improvements—owned home	2.00	2.00	x x x	1.90	1.90	x x x			x x x			x x x	4.50	4.50	x x x
Improvements—other real estate	.20	.20	x x x			x x x			x x x			x x x			x x x
Insurance premiums paid	63.10	63.10	x x x	83.10	83.10	x x x	82.90	82.90	x x x	134.90	134.90	x x x	128.10	128.10	x x x
Insurance policies surrendered	-1.70	x x x	1.70		x x x			x x x			x x x			x x x	
Insurance policies settled	-1.40	x x x	1.40	-71.50	x x x	71.50		x x x			x x x		-15.80	x x x	15.80
Loans to others	.40	.40		7.30	7.30		.50	.50		.50	.50				
Other assets															
Liabilities	-10.40	40.60	51.00	27.20	126.40	99.20	66.10	180.90	114.80	55.10	142.80	87.70	-1.00	149.90	150.90
Mortgages—owned homes	-27.50	2.40	29.90	-.50	75.70	76.20	-.90	78.10	79.00	18.30	67.30	49.00	2.00	98.40	96.40
Mortgages—other real estate	-.50		.50				-13.10		13.10	-8.00		8.00			
Notes due banks	-2.60	2.80	5.40	-9.20	2.90	12.10	-3.80		3.80	1.40	8.90	7.50	-13.90	2.00	15.90
Notes due individuals	-.80		.80	.80	.80										
Rents due	.20	.20		.50	.50										
Taxes due	2.50	3.00	.50	3.90	3.90		2.90	4.00	1.10	.90	.90		-1.20		1.20
Charge accounts due	3.90	4.40	.50	5.90	8.00	2.10	1.50	2.10	.60	4.20	4.20		8.20	8.20	
Other bills due	2.10	7.70	5.60	8.10	8.10		18.40	18.40		-10.70		10.70	1.10	1.10	
Installment balances due ¹	12.30	20.10	7.80	17.70	26.50	8.80	61.10	78.30	17.20	49.00	61.50	12.50	2.80	40.20	37.40
Furniture	.80	6.30	5.50	15.00	17.60	2.60	-6.00	2.70	8.70	-10.60	1.90	12.50	8.40	25.00	16.60
Electric refrigerator	-.90	1.80	2.70							7.70	7.70		-8.30	16.20	24.50
Other electrical equipment	4.70	5.10	.40	.40	.40		1.40	1.40					-1.40	1.40	2.80
Automobile	5.60	9.30	3.70	4.20	8.10	3.90	65.70	73.60	7.90	51.90	51.90		-6.90	11.30	18.20
Radio	.90	1.20	.30					.60	.60				11.00	11.00	
Other	1.00	1.00		-1.90	.50	2.40									
Other liabilities															

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ATLANTA, GA.: NEGRO FAMILIES

Item	Income class											
	\$2,500-\$2,999			\$3,000-\$3,499			\$3,500-\$3,999			\$4,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	67	61	6	54	54	—	80	80	—	50	40	10
Money in checking accounts.....	17	17	—	23	15	8	80	80	—	50	50	—
Money on hand.....	—	—	—	23	23	—	—	—	—	10	10	—
Investments in business.....	—	—	—	8	8	—	—	—	—	20	20	—
Real estate.....	6	6	—	—	—	—	—	—	—	10	10	—
Stocks and bonds.....	—	—	—	23	23	—	20	20	—	10	10	—
Other property.....	—	—	—	—	—	—	—	—	—	—	—	—
Improvements—owned homes.....	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x
Improvements—other real estate.....	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x
Insurance premiums paid.....	100	100	x x x	100	100	x x x	100	100	x x x	100	100	x x x
Insurance policies surrendered.....	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x	—
Insurance policies settled.....	—	x x x	—	23	x x x	23	20	x x x	20	—	x x x	—
Loans to others.....	7	7	—	—	—	—	—	—	—	10	10	—
Other assets.....	—	—	—	—	—	—	—	—	—	—	—	—
Liabilities:												
Mortgages—owned homes.....	36	6	30	54	—	54	—	—	—	20	—	20
Mortgages—other real estate.....	6	—	6	—	—	—	—	—	—	—	—	—
Notes due banks.....	18	—	18	—	—	—	—	—	—	—	—	—
Notes due individuals.....	—	—	—	—	—	—	—	—	—	—	—	—
Rents due.....	—	—	—	—	—	—	—	—	—	—	—	—
Taxes due.....	6	6	—	—	—	—	—	—	—	—	—	—
Charge accounts due.....	17	17	—	15	15	—	20	20	—	—	—	—
Other bills due.....	11	11	—	—	—	—	—	—	—	—	—	—
Installment balance due ¹	33	11	22	38	23	15	60	40	20	50	30	20
Furniture.....	17	11	6	8	8	8	20	—	20	20	—	20
Electric refrigerator.....	12	6	6	31	23	8	—	—	—	—	—	—
Other electrical equipment.....	17	11	6	—	—	—	—	—	—	10	—	10
Automobile.....	23	6	17	31	23	8	60	40	20	30	30	—
Radio.....	—	—	—	—	—	—	20	20	—	—	—	—
Other.....	—	—	—	8	8	—	—	—	—	10	10	—
Other liabilities.....	6	6	—	—	—	—	—	—	—	—	—	—

	B. Average amount											
Assets.....	\$672.10	\$683.20	\$11.10	\$765.70	\$868.70	\$103.00	\$1,070.60	\$1,170.60	\$100.00	\$1,461.80	\$1,467.00	\$5.20
Money in savings accounts.....	218.50	229.60	11.10	194.60	194.60		370.00	370.00		464.80	470.00	5.20
Money in checking accounts.....	93.90	93.90		15.40	19.20	3.80	560.00	560.00		214.20	214.20	
Money on hand.....				86.50	86.50					2.00	2.00	
Investments in business.....				114.20	114.20					153.50	153.50	
Real estate.....	194.40	194.40								77.50	77.50	
Stocks and bonds.....				130.00	130.00		15.00	15.00		130.00	130.00	
Other property.....												
Improvements—owned home.....			x x x			x x x			x x x			x x x
Improvements—other real estate.....			x x x			x x x			x x x			x x x
Insurance premiums paid.....	157.90	157.90	x x x	324.20	324.20	x x x	225.60	225.60	x x x	404.80	404.80	x x x
Insurance policies surrendered.....		x x x			x x x			x x x			x x x	
Insurance policies settled.....		x x x		—99.20	x x x	99.20	—100.00	x x x	100.00		x x x	
Loans to others.....	7.40	7.40								15.00	15.00	
Other assets.....												
Liabilities.....	—22.60	171.20	193.80	—44.30	104.00	148.30	62.20	163.40	101.20	—47.30	129.10	176.40
Mortgages—owned homes.....	55.80	130.70	74.90	—115.90		115.90				—136.60		136.60
Mortgages—other real estate.....	—3.30		3.30									
Notes due banks.....	—37.60		37.60									
Notes due individuals.....												
Rents due.....												
Taxes due.....	2.80	2.80										
Charge accounts due.....	4.60	4.60		13.80	13.80		20.00	20.00				
Other bills due.....	10.80	10.80										
Installment balances due ¹	—58.30	19.70	78.00	57.80	90.20	32.40	42.20	143.40	101.20	89.30	129.10	39.80
Furniture.....	—2.20	1.80	4.00	—16.30		16.30	—24.00		24.00	—39.80		39.80
Electric refrigerator.....	—1.90	3.60	5.50	11.70	17.50	5.80						
Other electrical equipment.....	2.20	3.30	1.10							—6.00		6.00
Automobile.....	—56.40	17.00	73.40	56.60	79.70	23.10	63.20	140.40	77.20	130.10	130.10	
Radio.....							3.00	3.00				
Other.....				5.80	5.80					5.00	5.00	
Other liabilities.....	2.60	2.60										

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-35—Continued

[Nonrelief families including husband and wife, both native born]

OMAHA, NEBR.—COUNCIL BLUFFS, IOWA: WHITE FAMILIES

Item	Income class														
	\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	17	7	10	7	1	6	18	4	14	30	9	21	28	17	11
Money in checking accounts.....							2	1	1	4	2	2	6	2	4
Money on hand.....	5		5	20	2	18	15	3	12	14	7	7	14	7	7
Investments in business.....				3	3		3	3					5	4	1
Real estate.....							4	4					4	3	1
Stocks and bonds.....							3		3						
Other property.....					6		1	1			1		2		2
Improvements—owned home.....			x x x	1	1	x x x	4	4	x x x	4	4	x x x	9	9	x x x
Improvements—other real estate.....			x x x			x x x			x x x			x x x	(*)	(*)	x x x
Insurance premiums paid.....	78	78	x x x	78	78	x x x	74	74	x x x	90	90	x x x	94	94	x x x
Insurance policies surrendered.....	10	x x x	10	1	x x x	1	4	x x x	4	2	x x x	2	10	x x x	10
Insurance policies settled.....	7	x x x	7		x x x			x x x		1	x x x	1	4	x x x	4
Loans to others.....				4	3	1	1		1	4	4		3	(*)	3
Other assets.....	5		5				1	1							
Liabilities:															
Mortgages—owned homes.....	7		7	9	1	8	20	4	16	13	(*)	13	27	5	22
Mortgages—other real estate.....							1		1				1		1
Notes due banks.....	12	12		20	17	3	18	18		15	11	4	11	7	4
Notes due individuals.....	5	5		8	7		11	10	1	13	12	1	6	3	3
Rents due.....	10	10		7	7		9	7	2	11	1			(*)	(*)
Taxes due.....	50	50		45	44	1	45	45		40	32	8	23	16	7
Charge accounts due.....	39	39		11	11		23	17	6	23	23		10	10	(*)
Other bills due.....	44	44		25	25		19	14	5	18	16	2	14	12	2
Installment balances due ¹	20	10	10	14	8	6	37	28	9	39	21	18	35	21	14
Furniture.....	5			6	1	5	7	6	1	19	5	14	19	11	8
Electric refrigerator.....				2	2		7	4	3	13	6	7	14	6	8
Other electrical equipment.....	5		5	2		2	9	8	1	9	8	1	7	7	
Automobile.....				6	6		9	7	2	3	3	(*)	7	5	2
Radio.....	5	5					4	3	1	2	2		4	4	
Other.....	5	5					5	4	1	3	2	1	1		1
Other liabilities.....				3	3								1	(*)	(*)

	B. Average amount														
Assets	-\$47.80	\$50.00	\$97.80	-\$6.10	\$45.00	\$51.10	\$47.70	\$123.70	\$76.00	\$51.00	\$97.20	\$46.20	\$122.00	\$205.80	\$83.80
Money in savings accounts	8.60	13.90	5.30	-22.00	.80	22.80	-27.40	4.30	51.70	-21.20	9.40	30.60	5.60	31.80	26.20
Money in checking accounts							3.30	6.50	3.20	-4.50	8.80	8.30	-7.70	2.10	9.80
Money on hand	-.50		.50	-18.10	3.00	21.10	-8.50	.90	9.40	.10	3.90	3.80	-2.90	5.20	8.10
Investments in business				1.00	1.00		11.20	11.20					19.40	21.10	1.70
Real estate							51.30	51.30					43.10	43.80	.70
Stocks and bonds							-21.90		21.90						
Other property				-3.40		3.40	-60		.60	-10		.10	-1.50		1.50
Improvements—owned home			x x x	1.80	1.80	x x x	8.30	8.30	x x x	8.50	8.50	x x x	18.40	18.40	x x x
Improvements—other real estate															
Insurance premiums paid	36.10	36.10	x x x	36.40	36.40	x x x	40.40	40.40	x x x	69.00	69.00	x x x	83.10	83.10	x x x
Insurance policies surrendered	-14.90	x x x	14.90	-1.20	x x x	1.20	-4.30	x x x	4.30	-2.50	x x x	2.50	-16.70	x x x	16.70
Insurance policies settled	-69.70	x x x	69.70		x x x			x x x		-.90	x x x	.90	-14.90	x x x	14.90
Loans to others				-.60	2.00	2.60	-4.90		4.90	2.60	2.60		-4.10	.10	4.20
Other assets	-7.40		7.40				.80	.80							
Liabilities	136.30	146.70	10.40	58.10	78.80	20.70	113.90	152.70	38.80	79.50	115.10	35.60	77.50	138.80	61.30
Mortgages—owned homes	-6.10		6.10	-10.50	4.50	15.30	30.70	50.50	19.80	-9.50	6.40	15.90	10.20	39.60	29.40
Mortgages—other real estate							-1.80		1.80				-3.80		3.80
Notes due banks	25.90	25.90		12.20	15.10	2.90	20.10	20.10		13.20	20.20	7.00	28.20	34.20	6.00
Notes due individuals	19.80	19.80		10.30	10.30		16.90	18.40	1.50	26.50	26.60	.10	1.50	4.10	2.60
Rents due	2.00	2.00		3.20	3.20		1.90	2.70	.80	1.00	1.00		-.20	.20	.40
Taxes due	2.40	2.40		4.20	4.30	.10	6.40	6.40		6.20	8.00	1.80	1.50	3.50	2.00
Charge accounts due	37.50	37.50		5.60	5.60		8.30	10.90	2.60	16.70	16.70		13.00	13.00	(*)
Other bills due	55.00	55.00		27.70	27.70		11.80	16.40	4.60	12.00	12.80	.80	16.40	18.60	2.20
Installment balances due ¹	-.20	4.10	4.30	4.40	6.80	2.40	19.60	27.30	7.70	13.40	23.40	10.00	10.70	25.50	14.80
Furniture	-2.30		2.30	-1.70	.40	2.10	-1.60	1.00	2.60	-4.20	4.20	8.40	2.50	8.50	6.00
Electric refrigerator				1.90	1.90		4.00	6.20	2.20	2.70	5.40	2.70	.80	7.60	6.80
Other electrical equipment	-2.00		2.00	-.70		.70	2.10	2.30	.20	4.00	4.30	.30	2.00	2.00	
Automobile				4.90	4.90		13.20	16.10	2.90	9.10	9.70	.60	5.20	9.40	4.20
Radio	1.00	1.00					1.00	1.10	.10	1.60	1.60		1.30	1.30	
Other	3.10	3.10					.90	.90	(*)	.20	.50	.30	-1.10		1.10
Other liabilities				1.30	1.30									.10	.10

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

OMAHA, NEBR.—COUNCIL BLUFFS, IOWA: WHITE FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000-\$3,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	29	13	16	35	21	14	28	22	6	36	29	7	31	23	8
Money in checking accounts.....	6	2	4	12	8	4	18	7	11	12	7	5	28	13	15
Money on hand.....	8	4	4	6	3	3	14	10	4	13	9	4	9	9	
Investments in business.....	1	1		7	7		5	5		4	4		12	6	6
Real estate.....	1	1		1	1					3	3		1	1	
Stocks and bonds.....	4	3	1	3	1	2	4	3	1	9	6	3	5	3	2
Other property.....	1		1	5	1	4	3	1	2						
Improvements—owned home.....	7	7	x x x	10	10	x x x	9	9	x x x	10	10	x x x	6	6	x x x
Improvements—other real estate.....			x x x			x x x			x x x			1	2	2	x x x
Insurance premiums paid.....	94	94	x x x	89	89	x x x	95	95	x x x	97	97	x x x	93	93	x x x
Insurance policies surrendered.....	2	x x x	2	5	x x x	5	1	x x x	1	2	x x x	2		x x x	
Insurance policies settled.....	2	x x x	2	2	x x x	2	1	x x x	1	1	x x x	1	2	x x x	2
Loans to others.....	2	(*)	2	7	5	2	3	2	1	6	4	2	5	3	2
Other assets.....	1			1		1	(*)		(*)						
Liabilities:															
Mortgages—owned homes.....	23	2	21	35	2	33	35	1	34	42	4	38	33		33
Mortgages—other real estate.....	1		1				3		3	1		1	3	3	
Notes due banks.....	5	5	(*)	10	9	1	17	11	6		4	5	6	3	3
Notes due individuals.....	6	2	4	5	3	2	1	(*)	(*)	3	1	2	2	2	
Rents due.....															
Taxes due.....	21	15	6	19	17	2	25	22	3	11	7	4	9	9	
Charge accounts due.....	9	4	5	16	12	4	14	14		14	12	2	10	9	1
Other bills due.....	20	12	8	9	7	2	10	10		7	2	5	9	8	1
Installment balances due ¹	34	23	11	39	30	9	32	17	15	31	17	14	20	10	10
Furniture.....	7	5	2	8	4	4	4	2	2	8	4	4	7	4	3
Electric refrigerator.....	11	7	4	15	10	5	13	6	7	9	5	4	3	1	2
Other electrical equipment.....	6	4	2	12	10	2	11	5	6	3	2	1	2	2	
Automobile.....	12	8	4	14	10	4	12	7	5	12	8	4	10	6	4
Radio.....	4	2	2	3	3					2	1	1	2	2	
Other.....	2	2		1			(*)	(*)		4	1	3	2		2
Other liabilities.....	3	1	2	2	2		3	(*)	3	1	(*)	1			

B. Average amount															
Assets	\$77.20	\$170.90	\$93.70	\$150.20	\$304.40	\$154.20	\$248.00	\$302.50	\$54.50	\$333.70	\$430.20	\$96.50	\$371.20	\$505.60	\$134.40
Money in savings accounts	-29.80	22.50	52.30	-13.80	51.40	65.20	47.30	60.30	13.00	59.70	101.00	41.30	60.30	94.60	34.30
Money in checking accounts	-8.60	5.00	13.60	23.20	41.30	18.10	2.70	16.70	14.00	-10.90	15.20	26.10	-36.50	32.90	69.40
Money on hand	-1.10	1.70	2.80	-3.30	2.90	6.20	6.60	9.40	2.80	3.40	9.10	5.70	4.50	4.50	
Investments in business	2.20	2.20		60.20	60.20		22.70	22.70		22.00	22.00		14.10	20.30	6.20
Real estate	16.70	16.70		10.80	10.80					36.70	36.70		50.50	50.50	
Stocks and bonds	12.70	19.60	6.90	-15.20	4.60	19.80	-1.40	1.90	3.30	7.00	25.80	18.80	3.30	12.80	9.50
Other property	-4.90		4.90	-20.00	3.70	23.70	-11.40	5.80	17.20						
Improvements—owned home	3.10	3.10	x x x	12.90	12.90	x x x	37.10	37.10	x x x	32.40	32.40	x x x	14.90	14.90	x x x
Improvements—other real estate			x x x			x x x			x x x	3.90	3.90	x x x	20.10	20.10	x x x
Insurance premiums paid	99.80	99.80	x x x	111.30	111.30	x x x	143.10	143.10	x x x	181.00	181.00	x x x	252.00	252.00	x x x
Insurance policies surrendered	-5.40	x x x	5.40	-9.70	x x x	9.70	-1.10	x x x	1.10	-2.10	x x x	2.10		x x x	
Insurance policies settled	-3.50	x x x	3.50	-8.00	x x x	8.00	-1.20	x x x	1.20	-70	x x x	.70	-13.20	x x x	13.20
Loans to others	-.50	.30	.80	2.50	5.30	2.80	5.00	5.50	.50	1.30	3.10	1.80	1.20	3.00	1.80
Other assets	-3.50		3.50	-.70		.70	-1.40		1.40						
Liabilities	5.90	77.30	71.40	13.70	97.80	84.10	-10.50	93.60	104.10	4.00	106.40	102.40	7.70	120.40	112.70
Mortgages—owned homes	-29.70	13.70	43.40	-43.70	9.70	53.40	-52.30	13.50	65.80	-27.80	37.20	65.00	-74.50		74.50
Mortgages—other real estate	-1.00		1.00				-3.50		3.50	-1.60		1.60	49.60	49.60	
Notes due banks	5.40	5.60	.20	9.00	12.00	3.00	10.50	17.00	6.50	10.10	15.50	5.40	20.60	29.10	8.50
Notes due individuals	1.10	3.50	2.40	2.70	5.60	2.90	.80	1.60	.80	1.20	3.90	2.70	4.30	4.30	
Rents due															
Taxes due	2.20	3.10	.90	2.70	5.00	2.30	2.80	4.40	1.60	.80	1.90	1.10	2.90	2.90	
Charge accounts due	1.00	2.50	1.50	-1.30	8.10	9.40	11.70	11.70		11.90	12.30	.40	.90	3.20	2.30
Other bills due	3.60	10.60	7.00	11.70	12.30	.60	16.80	16.80		1.00	4.50	3.50	10.20	11.60	1.40
Installment balances due ¹	23.50	38.30	14.80	31.40	43.90	12.50	4.70	28.50	23.80	8.90	30.30	21.40	-6.30	19.70	26.00
Furniture	5.90	7.20	1.30	.50	2.80	2.30	.10	1.00	.90	.80	4.90	4.10	-5.50	.50	6.00
Electric refrigerator	3.40	7.10	3.70	8.20	11.90	3.70	1.50	7.00	5.50	1.40	5.50	4.10	1.40	2.70	1.30
Other electrical equipment	1.80	2.40	.60	3.60	5.70	2.10	-2.10	1.80	3.90	.70	1.00	.30	1.60	1.60	
Automobile	8.00	16.90	8.90	14.50	22.00	7.50	4.50	19.70	15.20	7.50	18.90	11.40	-2.30	14.90	17.20
Radio	-.60	.70	1.30	1.60	1.60					-1.30	.30	1.60	.40		
Other	5.00	5.00		3.00	3.00		.70	.70		-20	1.30	1.50	-1.90		1.90
Other liabilities	-.20	(*)	.20	1.20	1.20		-2.00	.10	2.10	-.50	.80	1.30			

¹See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: *Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued*

[Nonrelief families including husband and wife, both native born]

OMAHA, NEBR.—COUNCIL BLUFFS, IOWA: WHITE FAMILIES

Item	Income class											
	\$3,500-\$3,999			\$4,000-\$4,999			\$5,000-\$7,499			\$7,500 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	52	36	16	28	19	9	37	32	5	37	37	-----
Money in checking accounts.....	9	5	4	34	23	11	47	40	7	54	54	-----
Money on hand.....	4	4	-----	4	4	-----	2	-----	2	-----	-----	-----
Investments in business.....	8	-----	-----	11	11	-----	8	8	-----	39	39	-----
Real estate.....	2	2	-----	2	2	-----	-----	-----	-----	-----	-----	-----
Stocks and bonds.....	11	9	2	4	2	2	19	15	4	44	44	-----
Other property.....	-----	-----	-----	2	2	-----	5	2	3	-----	-----	-----
Improvements—owned home.....	5	5	x x x	11	11	x x x	8	8	x x x	-----	-----	x x x
Improvements—other real estate.....	3	3	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x
Insurance premiums paid.....	94	94	x x x	93	93	x x x	85	85	x x x	92	92	x x x
Insurance policies surrendered.....	-----	x x x	-----	4	x x x	4	-----	x x x	-----	14	x x x	14
Insurance policies settled.....	3	x x x	3	-----	x x x	-----	3	x x x	3	-----	x x x	-----
Loans to others.....	6	4	2	9	4	5	14	14	-----	14	-----	14
Other assets.....	-----	-----	-----	2	2	-----	-----	-----	-----	-----	-----	-----
Liabilities:												
Mortgages—owned homes.....	16	-----	16	24	2	22	30	2	28	14	-----	14
Mortgages—other real estate.....	-----	-----	-----	5	3	2	-----	-----	-----	14	-----	14
Notes due banks.....	11	4	7	3	1	2	3	-----	3	12	12	-----
Notes due individuals.....	2	2	-----	-----	-----	-----	3	-----	3	20	12	8
Rents due.....	-----	-----	-----	-----	6	4	-----	-----	-----	-----	-----	-----
Taxes due.....	8	8	-----	10	2	-----	-----	-----	-----	-----	-----	-----
Charge accounts due.....	2	-----	2	2	2	-----	12	8	4	-----	-----	-----
Other bills due.....	1	4	-----	4	4	-----	4	4	-----	-----	-----	-----
Installment balances due.....	8	6	2	18	5	13	11	7	4	14	14	-----
Furniture.....	-----	-----	-----	3	2	1	1	-----	1	-----	-----	-----
Electric refrigerator.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Other electrical equipment.....	2	-----	2	4	-----	4	5	5	-----	14	14	-----
Automobile.....	6	6	-----	12	3	9	2	2	-----	-----	-----	-----
Radio.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Other.....	-----	-----	-----	-----	-----	-----	4	-----	4	-----	-----	-----
Other liabilities.....	3	3	-----	-----	-----	-----	4	4	-----	-----	-----	-----

B. Average amount												
Assets.....	\$462.60	\$622.00	\$159.40	\$746.60	\$910.90	\$164.30	\$823.40	\$1,054.00	\$230.60	\$2,916.90	\$3,222.60	\$305.70
Money in savings accounts.....	98.60	147.10	48.50	100.80	133.90	33.10	124.60	179.60	55.00	1,010.70	1,010.70	-----
Money in checking accounts.....	7.00	13.90	6.90	24.40	56.20	31.80	105.80	129.40	23.60	240.20	240.20	-----
Money on hand.....	6.80	6.80	-----	2.40	2.40	-----	-2.40	-----	2.40	-----	-----	-----
Investments in business.....	21.60	21.60	-----	156.80	156.80	-----	73.40	73.40	-----	385.80	385.80	-----
Real estate.....	132.40	132.40	-----	22.70	22.70	-----	-----	-----	-----	-----	-----	-----
Stocks and bonds.....	-60.80	38.50	99.30	-16.10	41.10	57.20	-40.20	30.90	71.10	985.00	985.00	-----
Other property.....	-----	-----	-----	50.00	50.00	-----	81.50	142.60	61.10	-----	-----	-----
Improvements—owned home.....	10.20	10.20	x x x	24.50	24.50	x x x	7.50	7.50	x x x	-----	-----	x x x
Improvements—other real estate.....	29.90	29.90	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x
Insurance premiums paid.....	220.30	220.30	x x x	395.90	395.90	x x x	463.40	463.40	x x x	600.90	600.90	x x x
Insurance policies surrendered.....	-----	x x x	-----	-40.60	x x x	40.60	-----	x x x	-----	-139.00	x x x	139.00
Insurance policies settled.....	-4.50	x x x	4.50	-----	x x x	-----	-17.40	x x x	17.40	-----	x x x	-----
Loans to others.....	1.10	1.30	.20	25.40	27.00	1.60	27.20	27.20	-----	-166.70	-----	166.70
Other assets.....	-----	-----	-----	40	40	-----	-----	-----	-----	-----	-----	-----
Liabilities.....	-26.90	58.00	84.90	1.10	191.40	190.30	62.50	185.60	123.10	155.40	338.80	183.40
Mortgages—owned homes.....	-40.60	-----	40.60	-29.00	105.50	134.50	89.00	147.50	58.50	-50.00	-----	50.00
Mortgages—other real estate.....	-----	-----	-----	34.90	50.00	15.10	-----	-----	-----	-66.70	-----	66.70
Notes due banks.....	-15.50	21.50	37.00	-7.80	3.60	11.40	-8.20	-----	8.20	187.50	187.50	-----
Notes due individuals.....	3.30	3.30	-----	-----	-----	-----	-19.50	-----	19.50	58.30	125.00	66.70
Rents due.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Taxes due.....	3.60	3.60	-----	-80	1.60	2.40	-----	-----	-----	-----	-----	-----
Charge accounts due.....	-4.80	-----	4.80	6.80	6.80	-----	13.30	14.40	1.10	-----	-----	-----
Other bills due.....	-1.40	-----	1.40	15.50	15.50	-----	8.80	8.80	-----	-----	-----	-----
Installment balances due ¹	28.20	29.30	1.10	-18.50	8.40	26.90	-22.30	13.50	35.80	26.30	26.30	-----
Furniture.....	-----	-----	-----	.60	.90	.30	-----	-----	.60	-----	-----	-----
Electric refrigerator.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Other electrical equipment.....	-1.10	-----	1.10	-3.50	-----	3.50	3.90	3.90	-----	-----	-----	-----
Automobile.....	29.30	29.30	-----	-15.60	8.50	24.10	9.50	9.50	-----	26.30	26.30	-----
Radio.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Other.....	-----	-----	-----	-----	-----	-----	-35.10	-----	35.10	-----	-----	-----
Other liabilities.....	.30	30	-----	-----	-----	-----	1.40	1.40	-----	-----	-----	-----

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

DENVER, COLO.: WHITE FAMILIES

Item	Income class														
	\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	6	-----	6	25	5	20	27	12	15	21	8	13	32	16	16
Money in checking accounts.....	13	-----	13	2	-----	2	2	2	-----	4	2	2	5	5	3
Money on hand.....	5	5	-----	1	1	-----	9	4	5	9	6	3	8	6	2
Investments in business.....	-----	-----	-----	2	-----	2	6	5	-----	2	2	-----	4	4	-----
Real estate.....	5	5	-----	-----	-----	-----	1	-----	1	3	-----	1	4	3	1
Stocks and bonds.....	-----	-----	-----	-----	-----	4	3	-----	3	3	2	-----	5	3	2
Other property.....	6	-----	6	4	-----	-----	1	-----	1	2	2	-----	2	-----	-----
Improvements—owned home.....	-----	-----	x x x	-----	-----	x x x	1	1	x x x	2	2	x x x	1	1	x x x
Improvements—other real estate.....	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	1	1	x x x	-----	-----	x x x
Insurance premiums paid.....	39	39	x x x	70	70	x x x	85	85	x x x	86	86	x x x	93	93	x x x
Insurance policies surrendered.....	-----	x x x	-----	6	x x x	6	3	x x x	3	6	x x x	6	3	x x x	3
Insurance policies settled.....	5	x x x	5	-----	x x x	-----	1	x x x	1	1	x x x	1	2	x x x	2
Loans to others.....	-----	-----	-----	1	-----	1	5	1	4	2	1	-----	3	2	-----
Other assets.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	2	-----	2	1	(*)	(*)
Liabilities:															
Mortgages—owned homes.....	10	5	5	4	-----	4	2	1	1	9	1	8	9	2	7
Mortgages—other real estate.....	-----	-----	-----	-----	-----	-----	1	-----	1	3	1	2	1	1	(*)
Notes due banks.....	-----	-----	-----	10	5	5	9	9	-----	20	16	4	12	10	2
Notes due individuals.....	18	13	5	9	8	1	18	13	5	11	7	4	12	10	2
Taxes due.....	6	11	-----	2	2	-----	4	3	1	1	-----	(*)	3	1	2
Rents due.....	11	6	-----	12	10	2	14	10	4	18	13	5	16	8	8
Charge accounts due.....	16	16	-----	15	14	1	14	11	3	13	12	1	19	16	3
Other bills due.....	25	25	-----	36	31	5	25	23	2	27	22	5	22	18	4
Installment balances due.....	16	16	-----	37	29	8	46	29	17	43	25	18	51	33	18
Furniture.....	6	6	-----	17	11	6	23	13	10	18	10	8	22	12	10
Electric refrigerator.....	-----	-----	-----	3	3	-----	3	3	-----	2	2	-----	5	3	2
Other electrical equipment.....	5	5	-----	7	5	2	8	7	1	5	5	-----	10	7	3
Automobile.....	11	11	-----	7	7	-----	13	10	3	21	13	8	23	17	6
Radio.....	-----	-----	-----	7	4	3	5	5	-----	2	1	-----	6	-----	2
Other.....	-----	-----	-----	2	2	-----	11	4	7	11	4	7	6	5	1
Other liabilities.....	-----	-----	-----	2	2	-----	-----	-----	-----	1	1	(*)	1	1	-----

B. Average amount

Assets	\$169.50	\$255.80	\$86.30	-\$14.50	\$41.00	\$55.50	\$28.00	\$77.80	\$49.80	\$95.10	\$175.80	\$80.70	\$76.50	\$230.90	\$154.40
Money in savings accounts	-3.10		3.10	-39.80	1.30	41.10	-17.50	6.10	23.60	-28.70	5.80	34.50	-35.30	19.30	54.60
Money in checking accounts	-73.20		73.20	-5.80		5.80	3.90	3.90		-14.40	4.30	18.70	-16.60	6.70	23.30
Money on hand	1.10	1.10		.30	.30		-8.80	.60	9.40	-3.30	8.60	11.90	5.00	5.50	.50
Investments in business				-.90		.90	.70	5.60	4.90	5.70	5.70		12.60	12.60	
Real estate	231.10	231.10					-2.30		2.30	64.70	65.90	1.20	.70	43.20	42.50
Stocks and bonds							-1.60		1.60	-.60	.40	1.00	3.70	7.70	4.00
Other property	-1.80		1.80	-1.70		1.70	-3.70		3.70	-.90	.90		-12.70		12.70
Improvements—owned home			x x x			x x x	4.80	4.80	x x x	6.20	6.20	x x x	.50	.50	x x x
Improvements—other real estate			x x x			x x x			x x x	11.60	11.60	x x x			x x x
Insurance premiums paid	23.60	23.60	x x x	39.40	39.40	x x x	56.40	56.40	x x x	67.20	67.20	x x x	134.30	134.30	x x x
Insurance policies surrendered		x x x		-5.20	x x x	5.20	-2.80	x x x	2.80	-9.20	x x x	9.20	-4.70	x x x	4.70
Insurance policies settled	-8.20	x x x	8.20		x x x		-.50	x x x	.50	-.20	x x x	.20	-10.50	x x x	10.50
Loans to others				-.80		.80	-.60	.40	1.00	-.10	.10	.20	-.10	.90	1.00
Other assets										-2.90	2.90		-.40	.20	.60
Liabilities	302.60	311.80	9.20	58.50	74.80	16.30	67.50	94.40	26.90	151.80	195.40	43.60	110.70	158.10	47.40
Mortgages—owned homes	231.50	233.30	1.80	-5.80		5.80	5.40	6.10	.70	54.00	62.00	8.00	6.80	17.30	10.50
Mortgages—other real estate							-.70		.70	14.70	18.20	3.50	6.20	6.40	.20
Notes due banks				1.30	4.30	3.00	7.10	7.10		20.90	22.90	2.00	9.70	13.10	3.40
Notes due individuals	4.60	12.00	7.40	21.60	21.70	.10	13.70	16.00	2.30	3.40	9.90	6.50	14.70	17.00	2.30
Rents due	13.00	13.00		.20	.20		2.40	2.80	.40	.30	.50	.20	-.60	.30	.90
Taxes due	1.30	1.30		1.90	2.70	.80	-.20	2.30	2.50	2.20	3.40	1.20	-1.90	3.60	5.50
Charge accounts due	4.50	4.50		4.30	4.60	.30	8.20	8.90	.70	10.70	11.00	.30	7.70	9.50	1.80
Other bills due	32.20	32.20		20.70	23.30	2.60	15.00	15.80	.80	22.90	25.20	2.30	23.20	28.30	5.10
Installment balances due ¹	15.50	15.50		14.10	17.80	3.70	10.60	35.40	18.80	22.90	42.20	19.30	44.80	62.50	17.70
Furniture	6.90	6.90		1.10	4.60	3.50	-1.30	8.90	10.20	5.10	9.30	4.20	-.40	8.20	8.60
Electric refrigerator				1.00	1.00		3.50	3.50		2.40	2.40		1.60	2.80	1.20
Other electrical equipment	1.80	1.80		1.10	1.90	.80	2.60	2.80	.20	2.10	2.10		2.00	3.00	1.00
Automobile	6.80	6.80		10.40	10.40		9.70	14.80	5.10	14.00	29.40	15.40	40.00	47.00	7.00
Radio				.30	.90	.60		3.00		-.10	.20		-.20	.10	.30
Other				.20	.20		-.90	3.60	4.50	-.60	2.30	2.90	1.50	2.00	.20
Other liabilities				.20	.20					-.20	.10	.30	.10	.10	

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

DENVER, COLO.: WHITE FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000-\$3,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	37	15	22	36	16	20	40	29	11	49	30	19	37	23	14
Money in checking accounts.....	4	1	3	2	1	1	13	8	5	9	6	3	18	14	4
Money on hand.....	13	7	6	7	5	2	13	11	2	10	8	2	10	9	1
Investments in business.....	6	6	—	5	3	2	7	7	—	6	6	—	7	6	—
Real estate.....	2	1	1	3	2	—	5	3	—	2	1	1	2	2	—
Stocks and bonds.....	4	3	—	—	(*)	3	5	3	—	12	8	—	7	2	5
Other property.....	4	—	4	2	—	2	3	—	3	2	—	4	1	—	1
Improvements—owned home.....	5	5	x x x	11	11	x x x	5	5	x x x	4	4	x x x	6	6	x x x
Improvements—other real estate.....	(*)	(*)	x x x	—	—	x x x	2	2	x x x	2	2	x x x	1	1	x x x
Insurance premiums paid.....	91	91	x x x	96	96	x x x	92	92	x x x	94	94	x x x	90	90	x x x
Insurance policies surrendered.....	5	x x x	5	4	x x x	—	3	x x x	3	4	x x x	4	1	x x x	1
Insurance policies settled.....	1	x x x	—	1	x x x	1	—	x x x	—	2	x x x	2	—	x x x	—
Loans to others.....	7	6	1	2	1	1	6	4	2	6	5	1	4	3	1
Other assets.....	—	—	—	1	1	(*)	—	—	—	1	1	—	—	—	—
Liabilities:															
Mortgages—owned homes.....	16	(*)	16	27	3	24	17	3	14	22	—	22	20	2	18
Mortgages—other real estate.....	—	—	—	2	1	1	2	1	1	—	1	2	4	—	4
Notes due banks.....	14	9	5	12	10	2	10	7	3	9	6	3	15	8	7
Notes due individuals.....	4	3	1	8	6	2	5	4	1	6	2	4	—	—	—
Rents due.....	1	1	—	2	—	2	1	—	1	1	1	—	—	—	—
Taxes due.....	6	4	2	16	10	6	10	5	5	6	4	2	8	3	5
Charge accounts due.....	10	8	2	10	9	1	16	13	3	11	8	3	8	4	4
Other bills due.....	21	16	5	21	18	3	18	12	6	8	5	3	9	5	4
Installment balances due ¹	44	29	15	42	27	15	38	23	15	45	26	19	40	24	16
Furniture.....	19	14	5	16	8	8	11	5	6	18	9	9	21	10	11
Electric refrigerator.....	5	3	2	8	6	2	7	6	1	7	3	4	3	1	2
Other electrical equipment.....	9	7	2	11	7	4	8	3	5	10	6	4	11	4	7
Automobile.....	15	9	6	17	13	4	14	9	5	19	13	6	9	6	3
Radio.....	7	6	1	4	3	1	3	2	1	2	1	1	6	4	2
Other.....	10	3	7	8	7	1	8	6	2	5	3	2	4	4	—
Other liabilities.....	3	2	1	3	2	1	1	—	1	—	—	—	1	1	—

	B. Average amount														
Assets	\$87.70	\$197.30	\$109.60	\$119.10	\$221.20	\$102.10	\$259.40	\$363.70	\$104.30	\$230.00	\$397.50	\$167.50	\$273.40	\$489.20	\$215.80
Money in savings accounts	-16.20	28.00	44.20	-32.60	23.50	56.10	15.00	61.50	46.50	5.80	82.90	77.10	-69.90	76.10	146.00
Money in checking accounts	-3.70	1.30	5.00	-3.20	1.00	4.20	6.30	17.80	11.50	5.90	14.90	9.00	38.60	56.50	17.90
Money on hand	-7.40	4.20	11.60	-9.50	2.60	12.10	9.70	14.70	5.00	-.90	4.30	5.20	11.90	11.90	(*)
Investments in business	21.00	21.00		12.00	14.30	2.30	24.60	24.60		23.80	23.80		60.50	62.20	1.70
Real estate	-18.10	5.80	23.90	20.90	23.40	2.50	78.40	81.10	2.70	16.90	40.60	23.70	.10	.10	
Stocks and bonds	.60	8.90	8.30	-14.00	.30	14.30	-3.00	10.70	13.70	25.60	58.00	32.40	-32.00	5.70	37.70
Other property	-1.20		1.20	-.90		.90	-16.50		16.50	-3.20	1.20	4.40	-10.80		10.80
Improvements—owned home	8.80	8.80	x x x	16.50	16.50	x x x	8.90	8.90	x x x	4.30	4.30	x x x	29.80	29.80	x x x
Improvements—other real estate	1.00	1.00	x x x			x x x	3.50	3.50	x x x	2.10	2.10	x x x	.40	.40	x x x
Insurance premiums paid	110.20	110.20	x x x	137.30	137.30	x x x	134.40	134.40	x x x	159.70	159.70	x x x	240.60	240.60	x x x
Insurance policies surrendered	-5.40	x x x	5.40	-6.70	x x x	6.70	-6.10	x x x	6.10	-3.90	x x x	3.90	-1.10	x x x	1.10
Insurance policies settled	-.70	x x x	.70	-.80	x x x	.80		x x x		-9.20	x x x	9.20		x x x	
Loans to others	-1.20	8.10	9.30	1.30	2.10	.80	4.20	6.50	2.30	2.70	5.30	2.60	5.30	5.90	.60
Other assets				-1.20	.20	1.40				.40	.40				
Liabilities	22.30	106.90	84.60	77.00	159.20	82.20	90.00	166.10	76.10	4.50	120.80	116.30	-110.90	105.70	216.60
Mortgages—owned homes	-30.80	1.20	32.00	-16.10	22.50	38.60	28.70	55.40	26.70	-66.60		66.60	-137.90	3.70	141.60
Mortgages—other real estate				.20	2.80	2.60	.10	7.60	7.50	23.80	28.20	4.40	-10.10		10.10
Notes due banks	10.40	16.30	5.90	18.60	23.80	5.20	18.70	24.10	5.40	13.80	19.10	5.30	29.20	45.80	16.60
Notes due individuals	1.40	2.70	1.30	6.40	9.30	2.90	11.90	13.70	1.80	1.00	6.00	5.00			
Rents due	.90	.90		.60		.60	-.20		.20	.60	.60				
Taxes due	-.50	1.80	2.30	-3.00	6.10	9.10	-1.80	1.30	3.10	.80	1.40	.60	-3.70	1.80	5.50
Charge accounts due	2.70	4.80	2.10	9.10	9.30	.20	8.10	9.80	1.70	1.70	4.60	2.90	2.20	4.10	1.90
Other bills due	-.60	18.30	18.90	9.00	12.80	3.80	2.00	10.40	8.40	3.20	5.20	2.00	.90	6.60	5.70
Installment balances due	38.70	60.00	21.30	55.60	72.40	16.80	22.80	43.80	21.00	26.20	55.70	29.50	8.00	43.20	35.20
Furniture	12.50	16.40	3.90	14.70	21.10	6.40	.90	6.40	5.50	5.40	14.40	9.00	-5.10	14.10	19.20
Electric refrigerator	2.30	3.70	1.40	3.30	5.10	1.80	6.10	6.60	.50	-1.60	2.50	4.10	-1.60	.20	1.80
Other electrical equipment	2.80	4.10	1.30	1.40	2.80	1.40	-.20	1.20	1.40	2.40	4.40	2.00	-.50	2.30	2.80
Automobile	17.00	30.90	13.90	31.60	40.80	9.20	11.70	26.20	14.50	20.00	36.30	16.30	5.10	13.80	8.70
Radio	3.80	3.90	.10	.20	.50	.30	.70	.80	.10	.30	.50	.20	-1.90	2.50	4.40
Other	.30	3.70	3.40	4.40	4.90	.50	3.60	4.20	.60	-.30	2.10	2.40	12.00	12.00	
Other liabilities	.10	.90	.80	-2.20	.20	2.40	-.30		.30				.50	.50	

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families, including husband and wife, both native born]

DENVER, COLO.: WHITE FAMILIES

Item	Income class											
	\$3,500-\$3,999			\$4,000-\$4,999			\$5,000-\$7,499			\$7,500 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	43	33	10	36	28	8	29	27	2	17	10	7
Money in checking accounts.....	11	10	1	18	12	6	26	17	9	41	34	7
Money on hand.....	2	2	—	1	1	—	2	2	—	9	9	—
Investments in business.....	4	4	—	14	14	—	14	10	4	26	21	5
Real estate.....	6	4	2	4	1	3	8	8	—	9	5	4
Stocks and bonds.....	16	11	5	17	15	2	23	23	—	18	16	2
Other property.....	1	—	1	—	—	—	1	—	1	—	—	—
Improvements—owned home.....	5	5	x x x	8	8	x x x	9	9	x x x	11	11	x x x
Improvements—other real estate.....	3	3	x x x	—	—	x x x	2	2	x x x	2	2	x x x
Insurance premiums paid.....	91	91	x x x	94	94	x x x	93	93	x x x	96	96	x x x
Insurance policies surrendered.....	—	x x x	—	2	x x x	2	—	x x x	—	—	x x x	—
Insurance policies settled.....	3	x x x	3	3	x x x	3	3	x x x	3	—	x x x	—
Loans to others.....	11	6	5	9	8	—	11	7	4	17	8	9
Other assets.....	8	—	8	—	—	—	—	—	—	—	—	—
Liabilities:												
Mortgages—owned homes.....	28	1	27	31	1	30	22	2	20	39	5	34
Mortgages—other real estate.....	1	—	1	1	—	1	2	2	2	2	—	—
Notes due banks.....	16	12	4	9	4	5	4	4	—	16	—	16
Notes due individuals.....	6	—	6	1	—	1	2	—	2	4	—	4
Rents due.....	8	8	—	5	4	1	4	2	2	—	—	—
Taxes due.....	16	14	2	9	7	2	4	2	2	6	6	—
Charge accounts due.....	5	3	2	6	3	3	4	4	2	7	—	7
Other bills due.....	32	14	18	29	19	10	18	12	6	12	12	—
Installment balances due ¹	13	4	11	4	2	2	—	—	—	—	—	—
Furniture.....	8	2	6	3	2	1	2	2	—	—	—	—
Electric refrigerator.....	8	6	2	2	—	2	4	2	—	5	5	—
Other electrical equipment.....	10	6	2	19	15	4	8	8	—	7	7	—
Automobile.....	1	—	1	—	1	—	—	—	—	—	—	—
Radio.....	7	7	—	3	—	3	—	—	1	—	—	—
Other.....	8	8	—	1	1	—	5	4	1	—	—	—
Other liabilities.....	8	8	—	1	1	—	—	—	—	—	—	—

	B. Average amount											
Assets.....	\$307.80	\$552.10	\$244.30	\$754.50	\$1,201.70	\$447.20	\$1,131.70	\$1,625.80	\$494.10	\$2,373.60	\$3,417.90	\$1,044.30
Money in savings accounts.....	107.00	173.70	66.70	108.50	195.50	87.00	242.60	251.20	8.60	—432.00	81.00	513.00
Money in checking accounts.....	—5.90	22.70	28.60	—43.60	87.60	131.20	13.70	101.40	87.70	497.30	614.50	117.20
Money on hand.....	26.90	26.90	-----	3.90	3.90	-----	1.40	1.40	-----	13.40	13.40	-----
Investments in business.....	16.90	16.90	-----	53.90	53.90	-----	—118.90	70.20	189.10	268.90	620.50	351.60
Real estate.....	32.80	38.10	5.30	19.60	82.90	63.30	170.60	170.60	-----	478.10	515.60	37.50
Stocks and bonds.....	—40.40	16.10	56.50	29.30	126.90	97.60	457.00	457.00	-----	326.00	335.40	9.40
Other property.....	— .70	-----	.70	-----	-----	-----	— .50	-----	.50	-----	-----	-----
Improvements—owned home.....	5.30	5.30	x x x	33.90	33.90	x x x	39.00	39.00	x x x	27.70	27.70	x x x
Improvements—other real estate.....	1.40	1.40	x x x	-----	-----	x x x	.60	.60	x x x	10.80	10.80	x x x
Insurance premiums paid.....	244.00	244.00	x x x	593.30	593.30	x x x	512.20	512.20	x x x	1,164.30	1,164.30	x x x
Insurance policies surrendered.....	-----	x x x	-----	—45.00	x x x	45.00	-----	x x x	-----	-----	x x x	-----
Insurance policies settled.....	—8.30	x x x	8.30	—23.10	x x x	23.10	—48.80	x x x	48.80	-----	x x x	-----
Loans to others.....	—3.40	7.00	10.40	23.80	23.80	(*)	—137.20	22.20	159.40	19.10	34.70	15.60
Other assets.....	—67.80	-----	67.80	-----	-----	-----	-----	-----	-----	-----	-----	-----
Liabilities.....	—65.00	170.90	235.90	—34.00	162.50	196.50	27.80	145.00	117.20	—74.90	412.70	487.60
Mortgages—owned homes.....	—142.30	35.20	177.50	—62.90	55.30	118.20	—44.50	47.40	91.90	123.80	375.00	251.20
Mortgages—other real estate.....	—2.20	-----	2.20	—5.30	-----	5.30	—6.10	-----	6.10	-----	-----	-----
Notes due banks.....	54.30	61.50	7.20	5.10	26.30	21.20	23.50	23.50	-----	—137.40	-----	137.40
Notes due individuals.....	—23.40	-----	23.40	—3.30	-----	3.30	—2.20	-----	2.20	—70.90	-----	70.90
Rents due.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Taxes due.....	1.90	1.90	-----	5.90	6.00	.10	—5.00	.40	5.40	-----	-----	-----
Charge accounts due.....	12.90	13.80	.90	6.50	11.70	5.20	—3.20	5.90	9.10	11.50	11.50	-----
Other bills due.....	16.90	18.00	1.10	—18.40	2.80	21.20	11.70	11.70	-----	—28.10	-----	28.10
Installment balances due ¹	13.30	36.90	23.60	34.60	56.60	22.00	53.60	56.10	2.50	26.20	26.20	-----
Furniture.....	—26.30	.90	27.20	1.00	2.30	1.30	-----	-----	-----	-----	-----	-----
Electric refrigerator.....	.40	2.60	2.20	.60	1.50	.90	1.30	1.30	-----	6.80	6.80	-----
Other electrical equipment.....	1.50	3.30	1.80	—1.70	-----	1.70	—1.60	-----	1.60	-----	-----	-----
Automobile.....	28.20	32.40	4.20	34.80	52.80	18.00	33.20	33.20	-----	19.40	19.40	-----
Radio.....	— .70	-----	.70	.20	.20	-----	-----	-----	-----	-----	-----	-----
Other.....	10.20	10.20	-----	.70	-----	.70	20.70	21.60	.90	-----	-----	-----
Other liabilities.....	3.60	3.60	-----	3.80	3.80	-----	-----	-----	-----	-----	-----	-----

¹ See explanation of tables for definition of this item.

*Average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

PORTLAND, OREG.: WHITE FAMILIES

Item	Income class														
	\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	26	3	23	19	3	16	34	16	18	22	9	13	31	18	13
Money in checking accounts.....	3		3	3		3				7	3	4	10	5	5
Money on hand.....	13		13	15	4	11	12	6	6	4	4	3	14	10	4
Investments in business.....				1	1		2	1	1	4	4		7	4	
Real estate.....				(*)	(*)		4	3	1	4	3	1	4	5	2
Stocks and bonds.....				1		1	4	3	1	2	2	(*)	2	1	1
Other property.....				2			1		1	2		2	3		3
Improvements—owned home.....	2	2	x x x	2	2	x x x	2	2	x x x	6	6	x x x	5	5	x x x
Improvements—other real estate.....			x x x			x x x			x x x	1	1	x x x	4	4	x x x
Insurance premiums paid.....	50	50	x x x	58	58	x x x	76	76	x x x	73	73	x x x	74	74	x x x
Insurance policies surrendered.....		x x x		1	x x x	1	1	x x x	1	3	x x x	3	2	x x x	2
Insurance policies settled.....	3	x x x	3	4	x x x		4	x x x	4	3	x x x	3	2	x x x	2
Loans to others.....	5		5	4	1	3	8	5	3	3	1	2	7	5	2
Other assets.....													1	1	(*)
Liabilities:															
Mortgages—owned homes.....	5		5	18	1	17	8		8	20	1	19	23	3	20
Mortgages—other real estate.....	10		10				3		3	(*)		(*)	3	1	2
Notes due banks.....	5	5		6	6		3	3		7	6		8	6	2
Notes due individuals.....	2	2		5	4	1	14	9	5	5	3		4	3	1
Rents due.....	12	12		9	8	1	4	3	1	(*)		(*)	1		1
Taxes due.....	25	25		11	9	2	9	6	3	10	8		11	7	4
Charge accounts due.....	34	34		17	12	5	18	15	3	16	10	6	15	11	4
Other bills due.....	7	7		18	17	1	16	16		9	6	3	15	11	4
Installment balances due ¹	36	33	3	24	20	4	34	25	9	37	26	11	40	27	13
Furniture.....	8	6	2	7	3	4	10	5	5	11	6	5	14	8	6
Electric refrigerator.....	11	11		2	2		7	6	1	8	5	3	10	6	4
Other electrical equipment.....	3	3		7	6	1	15	8	7	11	6	5	12	8	4
Automobile.....	2	2		6	6		4	4		12	10	2	17	13	4
Radio.....	15	13	2	4	4		5	5		4	1	3	2		2
Other.....				2		2	6	2	4	4	3	1	2	2	
Other liabilities.....				3	2	1	5	2	3	2	1	1	1	(*)	(*)

	B. Average amount														
Assets.....	-\$91.60	\$22.40	\$114.00	-\$32.50	\$40.60	\$73.10	\$21.40	\$72.50	\$51.10	\$55.70	\$209.20	\$153.50	\$125.00	\$220.70	\$95.70
Money in savings accounts.....	-74.60	.30	74.90	-36.90	.50	37.40	-19.20	14.00	33.20	-36.80	15.00	51.80	3.00	37.60	34.60
Money in checking accounts.....	-12.70		12.70	-5.80		5.80				-5.40	1.20	6.60	-.80	15.10	18.90
Money on hand.....	-16.00		16.00	-10.00	.40	10.40	-2.50	1.10	3.60	-2.50	3.20	5.70	-2.10	3.40	5.50
Investments in business.....				1.10	1.10		1.60	2.20	.60	7.60	7.60		10.90	10.90	
Real estate.....				7.80	7.80		1.40	2.90	1.50	26.60	30.30	3.70	56.00	65.70	9.70
Stocks and bonds.....				-6.10		6.10	-.20	.70	.90	83.20	83.30	.10	-1.20	1.20	2.40
Other property.....				-6.90		6.90	-.40		.40	-50		.50	-5.40		5.40
Improvements—owned home.....	.40	.40	x x x	.40	.40	x x x	1.20	1.20	x x x	5.90	5.90	x x x	2.40	2.40	x x x
Improvements—other real estate.....			x x x			x x x			x x x	.40	.40	x x x	1.50	1.50	x x x
Insurance premiums paid.....	21.70	21.70	x x x	30.20	30.20	x x x	44.10	44.10	x x x	61.70	61.70	x x x	73.70	73.70	x x x
Insurance policies surrendered.....		x x x	x x x	-.30	x x x	.30	-1.50	x x x	1.50	-1.80	x x x	1.80	-10.60	x x x	10.60
Insurance policies settled.....	-2.60	x x x	2.60		x x x		-7.70	x x x	7.70	-82.50	x x x	82.50	-6.00	x x x	6.00
Loans to others.....	-7.80		7.80	-6.00	.20	6.20	4.60	6.30	1.70	-.20	.60	.80	3.30	5.90	2.60
Other assets.....													.30	.30	(*)
Liabilities.....	56.70	73.60	16.90	61.60	88.10	26.50	30.40	49.60	19.20	50.60	100.80	50.20	66.20	128.40	62.20
Mortgages—owned homes.....	-4.10		4.10	-10.40	7.60	18.00	-7.60		7.60	-1.70	26.30	28.00	8.20	41.80	33.60
Mortgages—other real estate.....	-11.00		11.00				-.60		.60	-.80		.80	9.20	11.60	2.40
Notes due banks.....	13.70	13.70		21.90	21.90		4.10	4.10		12.90	13.60	.70	10.90	12.10	1.20
Notes due individuals.....	1.20	1.20		5.10	5.50	.40	3.10	5.90	2.80	3.00	5.40	2.40	1.50	4.00	2.50
Rents due.....	5.30	5.30		2.50	3.30	.80	.40	.50	.10	-.20		.20	-1.50		1.50
Taxes due.....	14.10	14.10		1.90	3.30	1.40	1.20	1.80	.60	1.00	2.70	1.70	-.70	2.30	3.00
Charge accounts due.....	16.00	16.00		8.70	11.10	2.40	6.10	6.70	.60	1.50	4.90	3.40	2.50	4.40	1.90
Other bills due.....	2.90	2.90		12.70	13.40	.70	11.60	11.60		2.80	6.20	3.40	9.50	11.50	2.00
Installment balances due ¹	18.60	20.40	1.80	20.30	21.90	1.60	12.30	18.30	6.00	32.00	41.30	9.30	26.60	40.60	14.00
Furniture.....	1.60	2.60	1.00	1.50	2.60	1.10	-.20	2.90	3.10	1.50	4.40	2.90	.80	4.80	4.00
Electric refrigerator.....	10.10	10.10		2.90	2.90		4.50	5.10	.60	5.50	6.50	1.00	1.80	5.20	3.40
Other electrical equipment.....	.30	.30		8.30	8.70	.40	2.90	5.50	2.60	3.10	5.60	2.50	2.10	4.60	2.50
Automobile.....	4.80	4.80		6.90	6.90		2.20	2.20		20.50	24.00	3.50	18.30	27.40	9.10
Radio.....	1.80	2.60	.80	.80	.80		2.30	2.30		.20	1.00	.80	-.20	.10	.30
Other.....				-.10		.10	-.60	2.10	1.50	1.20	1.40	.20	3.80	3.80	
Other liabilities.....				-1.10	.10	1.20	-.20	.70	.90	.10	.40	.30		.10	.10

¹ See explanation of tables for definition of this item.

* Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

PORTLAND, OREG.: WHITE FAMILIES

Item	Income class														
	\$1,750—\$1,999			\$2,000—\$2,249			\$2,250—\$2,499			\$2,500—\$2,999			\$3,000—\$3,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	29	17	12	31	14	17	29	15	14	37	23	14	27	18	9
Money in checking accounts.....	9	4	5	9	5	4	10	6	4	16	10	6	22	14	8
Money on hand.....	11	7	4	10	7	3	10	8	2	9	4	5	9	5	4
Investments in business.....	3	3	(*)	5	4	1	5	5		6	6		9	8	1
Real estate.....	2	2		4	3	1	3	2	1	4	4		1	1	
Stocks and bonds.....	2	2	(*)	4	3	1	2	2	(*)	8	5		17	13	4
Other property.....	3		3	(*)		(*)	(*)	(*)				3	2		2
Improvements—owned home.....	4	4	x x x	9	9	x x x	8	8	x x x	12	12	x x x	5	5	x x x
Improvements—other real estate.....	2	2	x x x	2	2	x x x	1	1	x x x	2	2	x x x	5	5	x x x
Insurance—premiums paid.....	82	82	x x x	84	84	x x x	90	90	x x x	90	90	x x x	92	92	x x x
Insurance policies surrendered.....	3	x x x	3	1	x x x	1	2	x x x	2	4	x x x	4		x x x	
Insurance policies settled.....	2	x x x	2	2	x x x	2	2	x x x	2	1	x x x	1	5	x x x	5
Loans to others.....	5	3	2	5	3	2	5	4	1	9	6	3	12	9	3
Other assets.....	1	(*)	(*)	4		4	(*)	(*)	(*)						
Liabilities:															
Mortgages—owned homes.....	32	1	31	35	1	34	30	1	29	30	2	28	40	1	39
Mortgages—other real estate.....	2		2	3	(*)	3	2	(*)	2	4	2	2	5		5
Notes due banks.....	6	4	2	11	7	4	15	9	6	8	6	2	8	6	2
Notes due individuals.....	6	5	1	3	1	2	7	4	3	6	4	2	6	3	3
Rents due.....	1	(*)	(*)	1	(*)	1							(*)		(*)
Taxes due.....	12	9	3	15	11	4	12	8	4	10	7	3	9	4	5
Charge accounts due.....	7	4	3	14	9	5	12	7	5	13	10	3	9	6	3
Other bills due.....	12	8	4	12	8	4	13	7	6	11	6	5	5	1	4
Installment balances due ¹	50	31	19	41	32	9	48	31	17	39	28	11	24	17	7
Furniture.....	19	10	9	12	6	6	11	3	8	12	6	6	11	5	6
Electric refrigerator.....	12	8	4	7	5	2	12	6	6	15	9	6	6	4	2
Other electrical equipment.....	17	11	6	15	11	4	13	10	3	14	11	3	9	6	3
Automobile.....	17	13	4	16	14	2	23	18	5	14	11		9	6	3
Radio.....	4	2	2	5	4	1	4	4		3	3	(*)	1	1	
Other.....	4		2	8	7	1	2	1	1	4	2		1		1
Other liabilities.....	1	(*)	1	2	2		2		2	2	1	1	(*)		(*)

	B. Average amount														
Assets.....	\$125.70	\$233.40	\$107.70	\$108.20	\$255.60	\$147.40	\$175.00	\$266.30	\$91.30	\$301.70	\$424.80	\$123.10	\$295.40	\$1,408.60	\$1,113.20
Money in savings accounts.....	21.10	54.30	33.20	-37.40	34.70	72.10	-24.50	28.60	53.10	32.00	84.00	52.00	47.60	64.80	17.20
Money in checking accounts.....	-34.40	5.10	39.50	5.70	22.20	16.50	2.60	15.80	13.20	19.20	36.70	17.50	49.60	76.50	26.90
Money on hand.....	2.90	5.40	2.50	-3.00	5.50	8.50	3.50	6.20	2.70	-5.00	6.40	6.90	33.60	35.30	1.70
Investments in business.....	6.50	7.40	.90	23.10	30.40	7.30	27.80	27.80		19.20	19.20		19.40	24.80	5.40
Real estate.....	59.20	59.20		37.30	41.10	3.80	29.90	36.80	6.90	70.70	70.70		21.60	21.60	
Stocks and bonds.....	4.00	5.70	1.70	-11.00	2.60	13.60	3.20	4.00	.80	-9.00	14.70	23.70	793.50	801.00	7.50
Other property.....	-7.40		7.40	-1.00		1.00	.70	.70					-1,007.00		1,007.00
Improvements—owned home.....	1.40	1.40	x x x	14.90	x x x	12.20	12.20	x x x	20.00	20.00	x x x	4.90	4.90	x x x	
Improvements—other real estate.....	2.30	2.30	x x x	.80	.80	x x x	1.50	1.50	x x x	1.00	1.00	x x x	3.60	3.60	x x x
Insurance premiums paid.....	89.80	89.80	x x x	99.20	99.20	x x x	131.50	131.50	x x x	161.50	161.50	x x x	238.80	238.80	x x x
Insurance policies surrendered.....	-2.90	x x x	2.90	-1.50	x x x	1.50	-7.70	x x x	7.70	-16.20	x x x	16.20		x x x	
Insurance policies settled.....	-7.40	x x x	7.40	-18.40	x x x	18.40	-4.70	x x x	4.70	-4.30	x x x	4.30	-43.10	x x x	43.10
Loans to others.....	1.90	2.80	.90	-2.30	2.40	4.70	1.10	1.00	8.10	10.60	2.50	132.90	137.30	4.40	
Other assets.....	-11.30	(*)	11.30	1.80	1.80		-1.10	.10	1.20						
Liabilities.....	54.90	139.90	85.00	36.50	131.40	94.90	45.70	158.90	113.20	92.20	186.20	94.00	-88.50	112.20	200.70
Mortgages—owned homes.....	-11.70	33.30	45.00	-37.00	22.00	59.00	-24.30	27.20	51.50	7.50	62.40	54.90	-97.70	18.10	115.80
Mortgages—other real estate.....	-4.40		4.40	-2.50	1.10	3.60	-.90	.40	1.30	-1.10	3.10	4.20	-13.20		13.20
Notes due banks.....	6.90	9.00	2.10	6.70	12.70	6.00	18.20	25.50	7.30	10.90	13.70	2.80	26.40	29.50	3.10
Notes due individuals.....	6.40	7.30	.90	.90	3.00	2.10	2.20	7.80	5.60	19.00	24.30	5.30	-8.40	11.00	19.40
Rents due.....	1.10	1.30	.20	.50	.70	.20							-1.40		1.40
Taxes due.....	1.60	4.90	3.30	1.90	5.80	3.90	.80	3.20	2.40	2.60	4.30	1.70		3.80	3.80
Charge accounts due.....	1.00	2.90	1.90	1.90	7.30	5.40		5.40	5.40	4.00	7.70	3.70	.50	8.10	7.60
Other bills due.....	7.30	10.30	3.00	11.40	14.70	3.30	-.90	8.90	9.80	.90	5.30	4.40	-11.90	.50	12.40
Installment balances due ¹	47.20	70.60	23.40	48.70	60.10	11.40	51.50	80.50	29.00	48.40	65.20	16.80	21.80	41.20	19.40
Furniture.....	-4.30	6.80	11.10	-.90	2.90	3.80	-6.50	3.50	10.00	7.60	13.30	5.70	-3.20	7.20	10.40
Electric refrigerator.....	5.60	8.40	2.80	4.40	5.60	1.20	2.80	8.00	5.20	7.50	11.30	3.80	3.20	4.70	1.50
Other electrical equipment.....	6.40	9.70	3.30	10.40	12.20	1.80	5.80	7.60	1.80	4.80	6.40	1.60	5.20	6.30	1.10
Automobile.....	40.00	47.70	7.70	29.70	35.80	6.10	46.10	60.00	13.90	26.90	34.90	8.00	16.60	26.20	9.60
Radio.....	.60	1.00	.40	.20	1.30	1.10	1.70	1.70		.40	.50	.10	.80	.80	
Other.....	-1.10	.70	1.80	4.90	5.50	.60	1.60	2.40	.80	1.20	2.20	1.00	-.80		.80
Other liabilities.....	-.50	.80	.80	4.00	4.00		-.90		.90		.20	.20	-4.60		4.60

¹ See explanation of tables for definition of this item.

* Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities, and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

PORTLAND, OREG.: WHITE FAMILIES

Item	Income class											
	\$3,500—\$3,999			\$4,000—\$4,999			\$5,000—\$7,499			\$7,500 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	23	13	10	32	22	10	30	23	7	24	16	8
Money in checking accounts.....	17	12	5	26	19	7	27	20	7	24	15	9
Money on hand.....	3	2	1	2	2		4	4		16	8	8
Investments in business.....	11	11		13	12	1	12	12		3	3	
Real estate.....	11	8	3	10	8	2	23	23		6	6	
Stocks and bonds.....	5	4	1	18	13	5	10	9	1	15	11	4
Other property.....	2		2			1						
Improvements—owned home.....	11	11	x x x	6	6	x x x	9	9	x x x	9	9	x x x
Improvements—other real estate.....	4	4	x x x	2	2	x x x	9	9	x x x			x x x
Insurance premiums paid.....	94	94	x x x	96	96	x x x	95	95	x x x	91	91	x x x
Insurance policies surrendered.....	4	x x x	4		x x x			x x x			x x x	
Insurance policies settled.....		x x x		7	x x x	7	2		2			
Loans to others.....	7	5	2	9	6	3	10	2	8	5	5	
Other assets.....				1		1				3	2	1
Liabilities:												
Mortgages—owned homes.....	34	4	30	45	1	44	34	2	32	46		46
Mortgages—other real estate.....	6	4	2	5		5	1		1	4		4
Notes due banks.....	13	10	3	9	4	5	2	2		10	1	9
Notes due individuals.....	8	2	6	5	3	2	4		4			
Rents due.....												
Taxes due.....	12	3	9	10	6	4	4	3	1			
Charge accounts due.....	15	8	7	12	10	2	9			2	2	
Other bills due.....	8	4	4	6	5	1	1	1		7		7
Installment balances due ¹	31	13	18	22	14	8	23	17	6	12	10	2
Furniture.....	11	3	8	10	4	6	10	7	3	2		2
Electric refrigerator.....	11	8	3	5	1	4						
Other electrical equipment.....	6	4	2	3	2	1	4	4				
Automobile.....	12	6	6	11	10	1	11	8	3	10	10	
Radio.....	1	1		3		3						
Other.....	4	1	3									
Other liabilities.....	3	1	2	3	1	2	5		5	12		12

B. Average amount												
Assets	\$636.00	\$767.00	\$131.00	\$673.00	\$927.20	\$254.20	\$1,202.90	\$1,361.60	\$158.70	\$3,086.50	\$3,448.20	\$361.70
Money in savings accounts	18.50	71.00	52.50	94.20	137.90	43.70	293.20	353.90	60.70	80.30	153.90	73.60
Money in checking accounts	26.10	46.00	19.90	41.20	106.70	65.50	75.50	99.80	24.30	40.60	156.00	115.40
Money on hand	14.30	15.10	.80	1.30	1.30		.40	.40		15.00	80.90	65.90
Investments in business	99.30	99.30		78.90	84.70	5.80	98.90	98.90		983.80	983.80	
Real estate	159.80	177.10	17.30	88.10	99.00	10.90	126.00	126.00		118.00	118.00	
Stocks and bonds	23.00	34.80	11.80	35.90	94.90	59.00	110.30	119.10	8.80	519.50	568.20	48.70
Other property	-7.60		7.60	-6.10		6.10						
Improvements—owned home	35.20	35.20	x x x	6.40	6.40	x x x	21.60	21.60	x x x	41.10	41.10	x x x
Improvements—other real estate	7.30	7.30	x x x	2.20	2.20	x x x	42.10	42.10	x x x			x x x
Insurance premiums paid	269.10	269.10	x x x	388.00	388.00	x x x	496.20	496.20	x x x	1,258.60	1,258.60	x x x
Insurance policies surrendered	-17.90	x x x	17.90		x x x			x x x			x x x	
Insurance policies settled		x x x		-34.70	x x x	34.70	-13.70	x x x	13.70			
Loans to others	8.90	12.10	3.20	-5.30	6.10	11.40	-47.60	3.60	51.20	37.60	37.60	
Other assets				-17.10		17.10				-8.00	50.10	58.10
Liabilities	111.50	289.30	177.80	-108.60	156.60	265.20	-104.70	130.80	235.50	-334.10	174.10	508.20
Mortgages—owned homes	30.80	133.70	102.90	-101.20	47.10	148.30	-86.30	54.50	140.80	-329.30		329.30
Mortgages—other real estate	20.90	24.80	3.90	-40.50		40.50	-.60		.60	-7.00		7.00
Notes due banks	47.70	51.20	3.50	10.70	26.80	16.10	3.50	3.50		61.80	102.70	40.90
Notes due individuals	-8.40	10.80	19.20	1.90	14.10	12.20	-19.30		19.30			
Rents due												
Taxes due	-4.70	1.20	5.90	-15.40	4.70	20.10	1.90	2.70	.80			
Charge accounts due	11.30	15.90	4.60	7.30	9.70	2.40	11.10	11.10		1.80	1.80	
Other bills due	2.60	9.70	7.10	.40	4.10	3.70	.50	.50		-42.60		42.60
Installment purchases due ¹	12.50	42.00	29.50	37.10	48.30	11.20	33.40	58.50	25.10	66.70	69.60	2.90
Furniture	-.10	14.10	14.20	.70	7.50	6.80	2.60	19.40	16.80	-2.90		
Electric refrigerator	6.90	10.70	3.80	-1.80	1.50	3.30						
Other electrical equipment	1.20	2.00	.80	9.40	10.40	1.00	4.20	4.20				
Automobile	10.30	26.20	15.90	30.70	34.70	4.00	26.60	34.90	8.30	69.60	69.60	
Radio	.50	.50		-1.90		1.90						
Other	-6.30	.20	6.50									
Other liabilities	-1.20	(*)	1.20	-8.90	1.80	10.70	-48.90		48.90	-85.50		85.50

¹ See explanation of tables for definition of this item.

*Average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

NEW ENGLAND, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts	24	-----	24	29	1	28	22	1	21	26	5	21	33	11	22
Money in checking accounts				4		4				1					
Money on hand				2		2	5	(*)	5	11	6	1	6		2
Investments in business				2	2					2	2	(*)	(*)	(*)	
Real estate										1	1				
Stocks and bonds										(*)		(*)	(*)		(*)
Other property							3		3						4
Improvements—owned home			x x x	1	1	x x x			x x x	1	1	x x x	(*)	(*)	x x x
Improvements—other real estate			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid	88	88	x x x	72	72	x x x	95	95	x x x	1	1	x x x			x x x
Insurance policies surrendered	39	x x x	39	4	x x x	4	6	x x x	6	11	x x x	11	7	x x x	7
Insurance policies settled	12	x x x	12	2	x x x	2	1	x x x	1	3	x x x	3		x x x	
Loans to others				2		2				3		3	4	3	1
Other assets															
Liabilities:															
Mortgages—owned homes				7	1	6	6		6	5		5	6	(*)	6
Mortgages—other real estate							2		2				(*)	(*)	
Notes due banks	24	24		9	9		6	6		9	9		7	6	1
Notes due individuals	12	12					11	11		4	4		1	1	
Rents due	52	52		30	30		29	28	1	19	15	4	16	13	3
Taxes due	12	12		12	12		8	8		5	5		4	4	
Charge accounts due							7	7		3	3	(*)	4	4	
Other bills due	63	63		34	34		45	45		36	34	2	24	22	2
Installment balances due:				8	4	4	43	25	18	43	28	15	32	22	10
Furniture				4		4	34	17	17	26	14	12	15	8	7
Electric refrigerator							2		2	6	4	2	7	6	1
Other electrical equipment				2	2		4	4		9	7	2	13	9	4
Automobile				2	2		3	1	2	4	2		2	2	
Radio							4	3	1	6	6		2	2	
Other							4	4		2	2		7	6	1
Other liabilities	12	12					2	2		1	1		(*)	(*)	

	B. Average amount														
Assets	-\$152.00	\$55.90	\$207.90	-\$55.70	\$42.10	\$97.80	-\$20.70	\$56.00	\$76.70	-\$3.80	\$75.90	\$79.70	\$34.40	\$91.80	\$57.40
Money in savings accounts	-46.30		46.30	-46.80	3.20	50.00	-32.20	5.40	37.60	-49.30	4.00	53.30	-34.70	8.70	43.40
Money in checking accounts				-17.50		17.50				-1.30		1.30			
Money on hand				-.30		.30	-6.70	(*)	6.70	2.50	4.60	2.10	1.30	2.70	1.40
Investments in business				1.10	1.10					6.10	6.70	.60	.50	.50	
Real estate										.40	.40				
Stocks and bonds										-.20		.20	-.30		.30
Other property							-11.30		11.30	.10	.10		-3.80		3.80
Improvements—owned home			x x x	1.20	1.20	x x x			x x x			x x x	.90	.90	x x x
Improvements—other real estate			x x x			x x x			x x x	.20	.20	x x x			x x x
Insurance premiums paid	55.90	55.90	x x x	36.60	36.60	x x x	50.60	50.60	x x x	59.90	59.90	x x x	77.40	77.40	x x x
Insurance policies surrendered	-91.40	x x x	91.40	-4.20	x x x	4.20	-10.40	x x x	10.40	-10.00	x x x	10.00	-6.10	x x x	6.10
Insurance policies settled	-70.20	x x x	70.20	-25.50	x x x	25.50	-10.70	x x x	10.70	-8.80	x x x	8.80		x x x	
Loans to others				-.30		.30				-3.40		3.40	-8.80	1.60	2.40
Other assets															
Liabilities	222.00	222.00		85.10	91.70	6.60	64.90	79.20	14.30	63.80	79.90	16.10	56.10	68.80	12.70
Mortgages—owned homes				4.40	6.40	2.00	-3.40		3.40	-3.10		3.10	-3.90	1.10	5.00
Mortgages—other real estate							-3.00		3.00				1.00	1.00	
Notes due banks	59.20	59.20		16.20	16.20		7.00	7.00		9.30	9.30		6.10	6.90	.80
Notes due individuals	37.50	37.50					12.40	12.40		10.80	10.80		3.80	3.80	
Rents due	53.30	53.30		22.70	22.70		12.90	13.40	.50	8.00	9.10	1.10	6.80	7.40	.60
Taxes due	9.10	9.10		1.60	1.60		4.80	4.80		1.10	1.10		2.60	2.60	
Charge accounts due							3.20	3.20		.90	1.00	.10	1.80	1.80	
Other bills due	26.70	26.70		43.00	43.00		23.50	23.50		17.70	21.30	3.60	21.90	22.80	.90
Installment balances due ¹				-2.80	1.80	4.60	6.70	14.10	7.40	17.20	25.40	8.20	15.60	21.00	5.40
Furniture				-4.70		4.70	4.20	11.20	7.00	.60	6.80	6.20	1.60	4.60	3.00
Electric refrigerator							-.80		.80	5.10	5.90	.80	6.70	7.90	1.20
Other electrical equipment				.60	.60		1.20	1.20		4.60	4.80	.20	1.10	3.10	2.00
Automobile				1.30	1.30		1.30	2.80	1.50	3.00	4.30	1.30	1.90	1.90	
Radio								.30	.30	2.90	2.90		.60	.60	
Other							.80	.80		1.00	1.00		3.70	4.30	.60
Other liabilities	36.20	36.20					.80	.80		1.90	1.90		.40	.40	

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

NEW ENGLAND, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$1,500-\$1,749			\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	28	9	19	39	15	24	31	20	11	37	27	10	42	26	16
Money in checking accounts.....	5	2	3	7	1	6	4	4	5	7	4	1	9	6	3
Money on hand.....	8	3	5	4	4	4	6	4	2	7	3	-----	8	5	2
Investments in business.....	2	2	-----	3	3	-----	2	2	-----	3	3	-----	5	4	-----
Real estate.....	(*)	(*)	(*)	4	3	1	-----	-----	-----	-----	-----	-----	4	4	-----
Stocks and bonds.....	(*)	(*)	(*)	2	2	-----	2	1	1	4	4	-----	2	2	-----
Other property.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Improvements—owned home.....	-----	-----	x x x	3	3	x x x	1	1	x x x	3	3	x x x	1	1	x x x
Improvements—other real estate.....	-----	-----	x x x	1	1	x x x	-----	-----	x x x	-----	-----	x x x	2	2	x x x
Insurance premiums paid.....	89	89	x x x	93	93	x x x	93	93	x x x	98	98	x x x	91	91	x x x
Insurance policies surrendered.....	7	x x x	7	6	x x x	6	3	x x x	3	3	x x x	3	3	x x x	3
Insurance policies settled.....	2	x x x	2	3	x x x	3	(*)	x x x	(*)	1	1	1	4	x x x	4
Loans to others.....	4	3	-----	1	1	-----	2	1	1	2	2	-----	2	-----	2
Other assets.....	1	-----	1	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Liabilities:															
Mortgages—owned homes.....	12	-----	12	11	2	9	12	-----	12	10	-----	10	15	4	11
Mortgages—other real estate.....	-----	-----	-----	-----	-----	1	-----	-----	-----	-----	-----	10	2	2	-----
Notes due banks.....	4	3	1	10	7	3	9	6	3	5	5	-----	10	4	6
Notes due individuals.....	4	3	1	2	2	-----	1	1	-----	1	1	-----	-----	-----	-----
Rents due.....	7	3	4	3	2	1	4	3	1	-----	-----	-----	2	2	-----
Taxes due.....	11	8	3	7	6	1	10	7	3	2	2	-----	8	8	-----
Charge accounts due.....	4	3	1	8	7	1	5	3	2	6	3	3	7	3	4
Other bills due.....	24	19	5	18	15	3	24	21	3	14	10	4	17	11	6
Installment balances due ¹	32	22	10	33	25	8	36	20	16	31	22	9	28	20	8
Furniture.....	13	7	6	11	9	2	12	5	7	8	5	3	4	-----	4
Electric refrigerator.....	2	1	1	11	7	4	11	8	3	7	4	3	6	5	1
Other electrical equipment.....	8	5	3	6	6	-----	6	2	4	5	1	4	5	2	3
Automobile.....	9	9	-----	9	7	2	15	10	5	15	13	2	18	17	1
Radio.....	4	3	1	2	2	-----	1	1	-----	2	2	-----	2	2	-----
Other.....	3	2	1	2	1	1	2	1	1	2	2	-----	-----	-----	-----
Other liabilities.....	1	1	-----	-----	-----	-----	2	-----	2	-----	-----	-----	2	-----	2

	B. Average amount														
Assets	\$7.80	\$118.30	\$110.50	\$56.80	\$202.70	\$145.90	\$131.40	\$185.60	\$54.20	\$203.60	\$240.00	\$36.40	\$274.10	\$399.60	\$125.50
Money in savings accounts	-14.80	23.00	37.80	-77.30	19.60	96.90	33.60	59.70	26.10	59.90	88.70	28.80	8.10	66.10	58.00
Money in checking accounts	-7.60		7.70	-11.50	6.70	18.20	1.50	1.50		9.60	9.70	.10	4.00	9.80	5.80
Money on hand	-4.50	1.10	5.60	2.20	2.20		2.70	5.00	2.30	1.30	1.30		.70	2.30	1.60
Investments in business	7.40	7.40		5.00	5.00		3.50	3.50		13.40	13.40		27.40	27.40	
Real estate	-9.70		9.70	62.90	65.90	3.00							128.90	128.90	
Stocks and bonds	7.60	7.60		.50	.50		-7.20	7.60	14.80	13.10	13.10		17.40	17.40	
Other property															
Improvements—owned home			x x x	6.60	6.60	x x x	2.10	2.10	x x x	6.30	6.30	x x x	.70	.70	x x x
Improvements—other real estate			x x x	.70	.70	x x x			x x x			x x x	1.00	1.00	x x x
Insurance premiums paid	78.50	78.50	x x x	95.20	95.20	x x x	105.90	105.90	x x x	106.90	106.90	x x x	146.00	146.00	x x x
Insurance policies surrendered	-24.50	x x x	24.50	-13.80	x x x	13.80	-2.10	x x x	2.10	-2.80	x x x	2.80	-27.60	x x x	27.60
Insurance policies settled	-15.40	x x x	15.40	-14.00	x x x	14.00	-7.60	x x x	7.60	-4.70	x x x	4.70	-32.10	x x x	32.10
Loans to others		.60	.60	.30	.30		-1.00	.30	1.30	.60	.60		-.40		.40
Other assets	-9.20		9.20												
Liabilities	39.00	72.60	33.60	139.30	166.20	26.90	10.60	93.70	83.10	33.60	66.30	32.70	148.60	194.10	45.50
Mortgages—owned homes	-18.50		18.50	44.50	55.70	11.20	-19.40		19.40	-18.20		18.20	54.20	74.60	20.40
Mortgages—other real estate				-1.10		1.10							15.90	15.90	
Notes due banks	4.90	5.80	.90	3.50	6.80	3.30	6.40	8.30	1.90	7.90	7.90		8.00	15.20	7.20
Notes due individuals	1.90	2.30	.40	2.60	2.60		9.50	9.50		1.10	1.10				
Rents due	.30	1.40	1.10	.70	1.20	.50	1.60	1.80	.20				.30	.30	
Taxes due	6.00	6.00	(*)	7.10	7.10	(*)	-1.40	8.30	9.70	.40	.40		13.90	13.90	
Charge accounts due	.90	1.10	.20	5.00	5.20	.20	-.20	.30	.50	-3.40	2.20	5.60	-.70	1.20	1.90
Other bills due	36.00	38.30	2.30	45.30	46.80	1.50	24.00	25.80	1.80	2.20	4.00	1.80	9.40	14.50	5.10
Installment balances due	7.50	17.70	10.20	31.70	40.80	9.10	12.10	39.70	27.60	43.60	50.70	7.10	51.30	58.50	7.20
Furniture	-2.30	4.40	6.70	9.90	11.10	1.20	-7.30	1.70	9.00	4.10	5.10	1.00	-2.90		2.90
Electric refrigerator	.30	1.10	.80	4.30	8.30	4.00	7.00	9.50	2.50	2.20	5.50	3.30	6.30	7.10	.80
Other electrical equipment	1.00	2.30	1.30	2.80	2.80		.70	2.80	2.10	-.30	1.80	2.10	-1.00	.70	1.70
Automobile	8.20	8.20		12.10	16.70	4.60	12.80	27.60	14.80	30.60	36.20	5.60	47.80	50.40	2.60
Radio	.40	1.10	.70	.50	.50		.30	.30		1.20	1.20		1.10	1.10	
Other	-.10	.90	1.00	2.10	2.20	.10	-1.40	1.20	2.60	5.80	5.80				
Other liabilities	(*)	(*)					-22.00		22.00				-3.70		3.70

1 See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

NEW ENGLAND, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class											
	\$3,000-\$3,499			\$3,500-\$3,999			\$4,000-\$4,999			\$5,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	52	41	11	52	47	5	65	52	13	56	43	13
Money in checking accounts.....	7	3	4	17	10	7	6	6	42	42	42	
Money on hand.....	3	3					6	6	9	9	9	
Investments in business.....	14	14					13	13	20	20	20	
Real estate.....	4	4							13	13	13	
Stocks and bonds.....	4		4	14	14		8	8	35	35	35	
Other property.....												
Improvements—owned home.....	12	12	x x x	7	7	x x x	10	10	x x x			x x x
Improvements—other real estate.....			x x x			x x x			x x x	12	12	x x x
Insurance premiums paid.....	100	100	x x x	88	88	x x x	100	100	x x x	60	60	x x x
Insurance policies surrendered.....	4	x x x	4		x x x			x x x			x x x	
Insurance policies settled.....	10	x x x	10		x x x		6	x x x	6	6	x x x	6
Loans to others.....									13	13	13	
Other assets.....				12	5	7	4		4			
Liabilities:												
Mortgages—owned homes.....	29	4	25	22	7	15	23		23	32		32
Mortgages—other real estate.....	8	4	4				10		10	29		29
Notes due banks.....	11	11		7	7		14		14			
Notes due individuals.....	4	4					6		6			
Rents due.....										27	27	
Taxes due.....	8	8					19	6	13			
Charge accounts due.....	11	7	4	7	7				13	13		
Other bills due.....	11	11										
Installment balances due.....	28	24	4	7		7	26	16	10	27		27
Furniture.....	15	4	11				4		4			
Electric refrigerator.....	3		3									
Other electrical equipment.....	7	7		7		7	12	6	6			
Automobile.....	17	17					22	16	6	27		27
Radio.....												
Other.....												
Other liabilities.....							6	6				

B. Average amount

Assets	\$464.20	\$598.40	\$134.20	\$586.80	\$687.30	\$100.50	\$559.30	\$1,153.00	\$593.70	\$1,434.90	\$1,750.40	\$315.50
Money in savings accounts	166.10	186.10	20.00	318.40	366.50	48.10	511.90	668.70	156.80	—76.80	189.90	266.70
Money in checking accounts	5.30	6.10	.80	25.80	31.20	5.40				205.50	205.50	
Money on hand	1.70	1.70					2.00	2.00		15.60	15.60	
Investments in business	55.70	55.70					99.80	99.80		405.30	405.30	
Real estate	147.80	147.80								266.70	266.70	
Stocks and bonds	—5.50		5.50	101.40	101.40		67.90	67.90		157.80	157.80	
Other property												
Improvements—owned home	43.00	43.00	x x x	11.30	11.30	x x x	39.00	39.00	x x x			x x x
Improvements—other real estate			x x x			x x x			x x x	200.00	200.00	x x x
Insurance premiums paid	158.00	158.00	x x x	168.20	168.20	x x x	275.60	275.60	x x x	299.60	299.60	x x x
Insurance policies surrendered	—7.90	x x x	7.90		x x x			x x x			x x x	
Insurance policies settled	—100.00	x x x	100.00		x x x		—283.00	x x x	283.00	—48.80	x x x	48.80
Loans to others										10.00	10.00	
Other assets				—38.30	8.70	47.00	—153.90		153.90			
Liabilities	284.20	366.80	82.60	23.30	48.50	25.20	—106.80	104.10	210.90	—183.90	253.30	437.20
Mortgages—owned homes	—41.70	33.90	75.60	11.00	31.30	20.30	—58.90		58.90	—68.80		68.80
Mortgages—other real estate	97.30	102.20	4.90				—32.20		32.20	—268.40		268.40
Notes due banks	84.10	84.10		7.20	7.20		—41.60		41.60			
Notes due individuals	68.00	68.00					—26.00		26.00			
Rents due										240.00	240.00	
Taxes due	9.30	9.30					—1.60	8.00	9.60			
Charge accounts due	10.60	11.90	1.30	10.00	10.00					13.30	13.30	
Other bills due	6.90	6.90										
Installment balances due ¹	49.70	50.50	.80	—4.90		4.90	51.50	94.10	42.60	—100.00		100.00
Furniture	—11.60	4.10	15.70				—22.00		22.00			
Electric refrigerator	— .60		.60									
Other electrical equipment		5.90		—4.90		4.90	—1.10	2.30	3.40			
Automobile	56.00	56.00					74.60	91.80	17.20	—100.00		100.00
Radio												
Other												
Other liabilities							2.00	2.00				

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

EAST CENTRAL, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	19	-----	19	10	(*)	10	11	3	8	14	5	9	21	10	11
Money in checking accounts.....	3	-----	3	2	-----	2	2	-----	2	4	2	2	7	4	3
Money on hand.....	24	10	14	13	11	2	12	8	4	18	15	3	16	14	2
Investments in business.....	-----	-----	-----	-----	-----	-----	(*)	(*)	-----	(*)	(*)	-----	(*)	1	-----
Real estate.....	-----	-----	-----	1	1	(*)	1	1	-----	1	1	(*)	(*)	(*)	-----
Stocks and bonds.....	-----	-----	-----	(*)	-----	(*)	1	1	(*)	1	(*)	1	(*)	(*)	1
Other property.....	-----	-----	-----	5	2	3	1	-----	1	1	-----	1	-----	-----	-----
Improvements—owned home.....	-----	-----	x x x	1	1	x x x	1	1	x x x	1	1	x x x	2	2	x x x
Improvements—other real estate.....	-----	-----	x x x	5	5	x x x	-----	70	x x x	88	88	x x x	86	86	x x x
Insurance premiums paid.....	60	60	x x x	68	68	x x x	70	70	x x x	88	88	x x x	86	86	x x x
Insurance policies surrendered.....	4	x x x	4	6	x x x	6	3	x x x	3	3	x x x	3	1	x x x	1
Insurance policies settled.....	-----	x x x	-----	-----	x x x	-----	1	x x x	1	1	x x x	1	(*)	x x x	(*)
Loans to others.....	-----	-----	-----	-----	-----	-----	3	-----	3	3	1	2	2	x x x	2
Other assets.....	-----	-----	-----	(*)	-----	(*)	-----	-----	-----	-----	-----	-----	-----	-----	-----
Liabilities:															
Mortgages—owned homes.....	6	-----	6	6	2	4	6	1	5	14	(*)	14	16	1	15
Mortgages—other real estate.....	-----	-----	-----	1	-----	1	-----	-----	-----	1	-----	1	(*)	(*)	(*)
Notes due banks.....	1	1	-----	11	11	-----	5	3	2	9	9	(*)	7	6	1
Notes due individuals.....	5	5	-----	15	15	-----	11	11	-----	4	4	-----	4	3	1
Rents due.....	19	19	-----	15	14	1	5	4	1	2	1	1	4	3	1
Taxes due.....	22	22	-----	28	28	-----	11	11	(*)	10	9	1	11	10	1
Charge accounts due.....	13	8	5	10	10	-----	6	5	1	7	7	-----	10	8	2
Other bills due.....	32	32	-----	38	37	1	19	18	1	13	12	1	18	15	3
Installment balances due ¹	1	-----	1	11	10	1	24	20	4	28	20	8	39	29	10
Furniture.....	-----	-----	-----	5	4	1	9	5	4	12	8	4	16	11	5
Electric refrigerator.....	-----	-----	-----	(*)	(*)	-----	8	6	2	5	3	2	11	10	1
Other electrical equipment.....	-----	-----	-----	1	-----	1	4	4	(*)	8	7	1	10	7	3
Automobile.....	-----	2	-----	2	2	-----	4	3	1	6	4	2	5	4	1
Radio.....	-----	-----	-----	3	3	-----	4	4	-----	4	3	-----	5	4	1
Other.....	1	-----	1	3	3	-----	6	6	(*)	4	4	(*)	7	6	1
Other liabilities.....	1	1	-----	5	4	1	2	2	-----	(*)	(*)	-----	(*)	(*)	-----

	B. Average amount														
Assets.....	-\$140.70	\$24.40	\$165.10	\$13.50	\$52.60	\$39.10	\$1.50	\$54.50	\$53.00	\$17.10	\$92.00	\$74.90	\$60.40	\$114.00	\$53.60
Money in savings accounts.....	-53.60		53.60	-15.10	.20	15.30	-14.20	4.10	18.30	-10.70	10.10	20.80	-11.90	12.60	24.50
Money in checking accounts.....	-7.50		7.50	-3.60		3.60	-4.30		4.30	-2.70	3.20	5.90	-4.90	2.40	7.30
Money on hand.....	-99.80	2.10	101.90	3.90	4.80	.90	-4.20	1.50	5.70	.20	4.70	4.50	2.30	3.90	1.60
Investments in business.....							1.00	1.00		.30	.30		6.70	6.70	
Real estate.....				15.80	17.60	1.80	5.00	5.00		17.00	22.00	5.00	29.30	29.30	
Stocks and bonds.....				-1.00		1.00	7.40	9.50	2.10	-28.40	.20	28.60	-5.00	.70	5.70
Other property.....				-2.90	.70	3.60	-2.20		2.20	-.60		.60			
Improvements—owned homes.....			x x x	.50	.50	x x x	.70	.70	x x x	.90	.90	x x x	1.60	1.60	x x x
Improvements—other real estate.....			x x x	2.30	2.30	x x x			x x x			x x x			x x x
Insurance premiums paid.....	22.30	22.30	x x x	26.50	26.50	x x x	32.70	32.70	x x x	48.80	48.80	x x x	56.80	56.80	x x x
Insurance policies surrendered.....	-2.10	x x x	2.10	-12.70	x x x	12.70	-5.70	x x x	5.70	-4.10	x x x	4.10	-.80	x x x	.80
Insurance policies settled.....		x x x			x x x		-9.50	x x x	9.50	-4.10	x x x	4.10	-1.90	x x x	1.90
Loans to others.....							-5.20		5.20	.50	1.80	1.30	-11.80		11.80
Other assets.....				-.20		.20									
Liabilities.....	63.70	68.20	4.50	113.40	117.60	4.20	63.70	77.50	13.80	42.60	67.30	24.70	56.40	85.00	28.60
Mortgages—owned homes.....	-2.40		2.40	18.70	21.70	3.00	-.40	4.80	5.20	-10.80	4.90	15.70	5.20	20.00	14.80
Mortgages—other real estate.....				-.20		.20				-.70		.70	-.40	.10	.50
Notes due banks.....	2.50	2.50		10.40	10.40		5.10	5.60	.50	12.30	12.50	.20	9.30	10.20	.90
Notes due individuals.....	17.00	17.00		28.40	28.40		21.30	21.30		10.40	10.40		3.50	4.10	.60
Rents due.....	10.90	10.90		6.90	7.20	.30	1.80	2.20		1.00	1.50	.50	2.90	3.00	.10
Taxes due.....	5.80	5.80		11.50	11.50		3.70	3.70	(*)	1.30	2.70	1.40	1.90	3.20	1.30
Charge accounts due.....	-.40	1.70	2.10	4.60	4.60		2.70	3.50	.80	3.20	3.20		3.00	4.40	1.40
Other bills due.....	29.80	29.80		25.50	25.70	.20	14.40	15.10	.70	10.20	11.10	.90	9.60	11.70	2.10
Installment balances due ¹	(*)		(*)	2.80	2.90	.10	14.80	21.00	6.20	15.10	20.40	5.30	21.00	27.90	6.90
Furniture.....				1.50	1.50	(*)	1.40	5.00	3.60	1.40	3.50	2.10	2.50	5.90	3.40
Electric refrigerator.....				.30	.30		4.10	5.20	1.10	1.90	3.30	1.40	8.90	9.50	.60
Other electrical equipment.....				(*)	(*)		1.90	1.90	(*)	2.80	3.40	.60	1.40	2.80	1.40
Automobile.....				.20	.20		3.50	5.40	1.90	6.30	7.80	1.50	4.10	6.40	2.30
Radio.....				.50	.50		1.60	1.60		.90	1.40	.50	.70	1.00	.30
Other.....	(*)		(*)	.30	.30		2.30	2.30	(*)	1.80	1.90	.10	3.40	3.50	.10
Other liabilities.....	.50	.50		4.80	5.20	.40	.30	.30		.60	.60		.40	.40	

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

EAST CENTRAL, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$1,500-\$1,749			\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	27	17	10	25	18	7	30	22	8	35	24	11	32	24	8
Money in checking accounts.....	6	3	3	17	13	4	13	10	3	16	13	3	24	21	3
Money on hand.....	18	15	3	19	17	2	14	12	2	12	10	2	10	10	(*)
Investments in business.....	2	2		3	3		3	3		4	4		16	16	
Real estate.....	1	1	(*)	2	2		2	(*)	2	2	2		2	1	1
Stocks and bonds.....	1	1	(*)	3	2	1	1	1	(*)	5	4		6	4	2
Other property.....	2	2		(*)		(*)						1	1	1	
Improvements—owned home.....	1	1	x x x	4	4	x x x	4	4	x x x	5	5	x x x	5	5	x x x
Improvements—other real estate.....			x x x	1	1	x x x	1	1	x x x			x x x	2	2	x x x
Insurance premiums paid.....	91	91	x x x	89	89	x x x	91	91	x x x	94	94	x x x	96	96	x x x
Insurance policies surrendered.....	2	x x x	2	2	x x x	2	(*)	x x x	(*)	1	x x x	1	1	x x x	1
Insurance policies settled.....	2	x x x	2	2	x x x	2	2	x x x	2	3	x x x	3	2	x x x	2
Loans to others.....	2	2	(*)	3	2	1	3	3	(*)	6	4	2	4	3	1
Other assets.....	(*)		(*)	1	(*)	1	1		1	(*)		(*)			
Liabilities:															
Mortgages—owned homes.....	19	1	18	20	2	18	20	1	19	32	1	31	25	(*)	25
Mortgages—other real estate.....	1		1	2	2	(*)	1		1			2	2		2
Notes due banks.....	6	5	1	6	4	2	9	4	5	5	4	1	11	4	7
Notes due individuals.....	2	2	(*)	3	2	1	1	1	(*)	1	1	(*)	5	2	3
Rents due.....				1		1	(*)	(*)							
Taxes due.....	9	8	1	9	6	3	6	6	(*)	4	3	1	3	3	(*)
Charge accounts due.....	12	6	6	7	5	2	6	4	2	3	1	2	7	5	2
Other bills due.....	8	7	1	7	6	1	8	7	1	7	4	3	10	8	2
Installment balances due.....	32	24	8	29	22	7	40	29	11	32	20	12	25	20	5
Furniture.....	10	7	3	7	4	3	9	7	2	10	5	5	3		3
Electric refrigerator.....	9	5	4	8	7	1	12	10	2	8	4	4	4	4	(*)
Other electrical equipment.....	8	8	(*)	5	5	(*)	7	6	1	7	5	2	3	2	1
Automobile.....	9	7	2	10	8	2	17	13	4	18	13	5	16	15	1
Radio.....	1	(*)	1	1	1	(*)	3	2	1	1	1		1	1	
Other.....	1	1		5	3	2	2	1	1	3	3	(*)	3	2	1
Other liabilities.....	(*)	(*)		1		1	(*)		(*)	1		1			

B. Average amount															
Assets.....	\$81.50	\$137.70	\$56.20	\$157.70	\$220.00	\$62.30	\$173.20	\$257.70	\$84.50	\$254.60	\$327.30	\$72.70	\$333.50	\$432.60	\$99.10
Money in savings accounts.....	-3.70	28.10	31.80	23.40	46.10	22.70	61.20	81.70	20.50	44.70	76.40	31.70	15.20	61.00	45.70
Money in checking accounts.....	-.50	6.80	7.30	21.80	30.90	9.10	24.40	30.20	5.80	18.20	27.40	9.20	86.20	92.20	6.00
Money on hand.....	5.70	7.30	1.60	5.10	11.50	6.40	6.30	9.40	3.10	13.60	14.80	1.20	8.30	8.40	.10
Investments in business.....	3.80	3.80		6.80	6.80		18.60	18.60		18.20	18.20		57.00	57.00	
Real estate.....	13.10	16.60	3.50	26.30	26.30		-34.40	10.90	45.30	33.20	33.20		-5.20	1.90	7.10
Stocks and bonds.....	.70	.80	.10	-.30	3.40	3.70	.20	2.10	1.90	15.30	16.50	1.20	-13.40	12.20	25.60
Other property.....	1.90	1.90		-1.40		1.40							4.00	4.00	
Improvements—owned home.....	.10	.10	x x x	6.00	6.00	x x x	4.10	4.10	x x x	15.90	15.90	x x x	10.50	10.50	x x x
Improvements—other real estate.....			x x x	1.50	1.50	x x x	.70	.70	x x x			x x x	5.10	5.10	x x x
Insurance premiums paid.....	71.80	71.80	x x x	85.60	85.60	x x x	94.00	94.00	x x x	116.30	116.30	x x x	178.70	178.70	x x x
Insurance policies surrendered.....	-4.30	x x x	4.30	-11.30	x x x	11.30	-.20	x x x	.20	-.70	x x x	.70	-4.30	x x x	4.30
Insurance policies settled.....	-2.70	x x x	2.70	-5.70	x x x	5.70	-3.30	x x x	3.30	-27.00	x x x	27.00	-7.80	x x x	7.80
Loans to others.....	.10	.50	.40	.60	1.60	1.00	3.60	6.00	2.40	6.90	8.60	1.70	-.90	1.60	2.50
Other assets.....	-4.50		4.50	-.70	.30	1.00	-2.00		2.00	(*)		(*)			
Liabilities.....	22.00	65.30	43.30	40.30	87.40	47.10	20.70	87.40	66.70	-3.90	88.70	92.60	24.70	115.50	90.80
Mortgages—owned homes.....	-8.80	16.20	25.00	-7.90	24.70	32.60	-31.20	4.10	35.30	-35.30	24.20	59.50	-48.50	8.20	56.70
Mortgages—other real estate.....	-.30		.30	1.30	1.60	.30	-3.80		3.80	-4.70		4.70	-4.00		4.00
Notes due banks.....	6.60	7.50	.90	3.70	5.10	1.40	.70	6.50	5.80	4.60	5.80	1.20	18.00	24.80	6.80
Notes due individuals.....	2.40	2.80	.40	6.40	6.80	.40	2.50	3.20	.70	-.40	.60	1.00	-4.40	3.40	7.80
Rents due.....				-.40		.40	1.00	1.00							
Taxes due.....	3.20	3.60	.40	2.20	3.00	.80	3.90	4.00	.10	.80	1.30	.50	1.90	2.90	1.00
Charge accounts due.....	-4.10	3.40	7.50	1.60	2.10	.50	1.30	2.90	1.60	-1.00	.50	1.50	-1.50	4.00	5.50
Other bills due.....	3.60	4.40	.80	7.80	9.40	1.60	4.50	5.70	1.20	4.20	6.70	2.50	12.40	15.70	3.30
Installment balances due ¹	19.20	27.20	8.00	27.40	34.70	7.30	42.30	60.00	17.70	28.10	49.60	21.50	50.80	56.50	5.70
Furniture.....	1.30	3.70	2.40	.20	2.60	2.40	1.80	5.50	3.70	-1.60	3.20	4.80	-4.80		4.80
Electric refrigerator.....	2.50	5.20	2.70	8.20	9.50	1.30	10.10	11.30	1.20	.30	4.70	4.40	6.10	6.40	.30
Other electrical equipment.....	5.50	5.80	.30	1.70	1.90	.20	4.60	5.10	.50	1.60	3.40	1.80	.10	.90	.80
Automobile.....	9.40	12.50	3.10	16.70	19.40	2.70	26.60	38.50	11.90	23.60	35.70	12.10	45.10	46.50	1.40
Radio.....	-.40	(*)	.40		.10	.10	.40	.80	.40	1.00	1.00		.50	.50	
Other.....	.90	.90		.60	1.50	.90	-1.20	.70	1.90	3.20	3.60	.40	3.80	4.00	.20
Other liabilities.....	.20	.20		-1.80		1.80	-.50		.50	-.20		.20			

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

EAST CENTRAL, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class											
	\$3,000-\$3,499			\$3,500-\$3,999			\$4,000-\$4,999			\$5,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	30	26	4	22	17	5	26	23	3	32	31	1
Money in checking accounts.....	34	28	6	44	37	7	56	53	3	48	43	5
Money on hand.....	17	17	-----	14	13	1	12	10	2	11	11	-----
Investments in business.....	9	9	-----	6	6	-----	11	11	-----	21	21	-----
Real estate.....	1	1	-----	2	2	-----	3	3	-----	8	8	-----
Stocks and bonds.....	10	6	4	9	7	2	15	14	1	24	19	5
Other property.....	3	2	1	-----	-----	-----	-----	-----	-----	2	-----	2
Improvements—owned home.....	7	7	x x x	8	8	x x x	14	14	x x x	13	13	x x x
Improvements—other real estate.....	-----	-----	x x x	1	1	x x x	3	3	x x x	5	5	x x x
Insurance premiums paid.....	94	94	x x x	96	96	x x x	95	95	x x x	91	91	x x x
Insurance policies surrendered.....	1	x x x	1	-----	x x x	-----	1	x x x	1	-----	x x x	-----
Insurance policies settled.....	-----	x x x	-----	1	x x x	1	1	x x x	1	1	x x x	-----
Loans to others.....	9	5	4	8	8	-----	11	8	3	7	3	4
Other assets.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	3	2	1
Liabilities:												
Mortgages—owned homes.....	27	-----	27	23	1	22	19	1	18	27	-----	27
Mortgages—other real estate.....	2	-----	2	3	-----	3	3	-----	3	9	-----	9
Notes due banks.....	4	2	2	2	1	1	4	2	2	9	6	3
Notes due individuals.....	4	2	2	3	-----	3	4	1	3	4	2	2
Rents due.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Taxes due.....	-----	-----	3	1	2	1	-----	-----	1	9	5	4
Charge accounts due.....	9	8	1	10	6	4	8	8	-----	5	4	1
Other bills due.....	8	6	2	6	2	4	8	7	1	-----	-----	-----
Installment balances due.....	20	14	6	21	18	3	7	3	4	13	11	2
Furniture.....	6	4	2	8	8	-----	-----	-----	-----	-----	-----	-----
Electric refrigerator.....	4	1	3	4	4	-----	3	1	2	-----	-----	-----
Other electrical equipment.....	3	3	2	2	2	-----	-----	-----	-----	2	-----	2
Automobile.....	13	9	4	9	7	2	6	3	3	9	9	-----
Radio.....	1	1	-----	1	1	-----	-----	-----	-----	-----	-----	-----
Other.....	1	1	-----	-----	-----	-----	-----	-----	-----	2	2	-----
Other liabilities.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	1	-----

	B. Average amount											
Assets.....	\$450.20	\$534.30	\$84.10	\$606.80	\$705.30	\$98.50	\$948.90	\$1,040.00	\$91.10	\$2,138.60	\$2,410.60	\$272.00
Money in savings accounts.....	80.70	88.70	8.00	32.80	66.60	33.80	148.20	163.60	15.40	373.90	382.30	8.40
Money in checking accounts.....	71.70	90.70	19.00	185.50	230.00	44.50	222.00	251.90	29.90	407.80	437.50	29.70
Money on hand.....	11.10	11.10		9.10	12.00	2.90	2.20	6.60	4.40	34.40	34.40	
Investments in business.....	59.50	59.50		34.80	34.80		57.90	57.90		338.60	338.60	
Real estate.....	11.40	11.40		52.60	52.60		50.90	50.90		367.20	367.20	
Stocks and bonds.....	-20.60	19.80	40.40	37.70	50.40	12.70	102.30	112.20	9.90	130.20	302.40	172.20
Other property.....	39.60	50.40	10.80							-9.80		9.80
Improvements—owned home.....	5.00	5.00	x x x	4.20	4.20	x x x	46.10	46.10	x x x	36.40	36.40	x x x
Improvements—other real estate.....			x x x	17.20	17.20	x x x	29.20	29.20	x x x	13.30	13.30	x x x
Insurance premiums paid.....	184.60	184.60	x x x	224.30	224.30	x x x	279.10	279.10	x x x	459.30	459.30	x x x
Insurance policies surrendered.....	-1.60	x x x	1.60		x x x		-11.90	x x x	11.90		x x x	
Insurance policies settled.....		x x x		-4.60	x x x	4.60	-8.20	x x x	8.20	-7.10	x x x	7.10
Loans to others.....	8.80	13.10	4.30	13.20	13.20		31.10	42.50	11.40	2.90	28.80	25.90
Other assets.....										-8.50	10.40	18.90
Liabilities.....	9.10	115.50	106.40	-25.70	93.60	119.30	-33.60	76.00	109.60	-207.90	94.20	302.10
Mortgages—owned homes.....	-61.40		61.40	-32.90	48.40	81.30	-55.10	22.30	77.40	-150.90		150.90
Mortgages—other real estate.....	-15.70		15.70	-3.30		3.30	-3.80		3.80	-78.30		78.30
Notes due banks.....	13.20	15.40	2.20	4.50	5.80	1.30	15.80	21.80	6.00	-26.70	34.00	60.70
Notes due individuals.....	33.50	45.40	11.90	-7.30		7.30	-1.20	1.60	2.80	-3.90	3.50	7.40
Rents due.....				.50	1.40	.90	-1.20		1.20	4.70	6.70	2.00
Taxes due.....				-1.10	3.30	4.40	10.40	10.40		7.80	8.50	.70
Charge accounts due.....	14.10	15.20	1.10	-11.90	2.10	14.00	4.20	7.40	3.20			
Other bills due.....	2.20	4.10	1.90	25.80	32.60	6.80	-2.70	12.50	15.20	37.50	39.60	2.10
Installment balances due ¹	23.20	35.40	12.20	3.80	3.80		.60	2.30	1.70			
Furniture.....	-1.10	2.30	3.40	6.80	6.80					-2.10		2.10
Electric refrigerator.....	- .30	2.10	2.40									
Other electrical equipment.....	2.70	2.70		.40	.40							
Automobile.....	18.20	27.70	9.50	13.50	20.30	6.80	-3.30	10.20	13.50	34.20	34.20	
Radio.....	1.00	1.00		1.30	1.30							
Other.....	2.70	2.70								5.40	5.40	
Other liabilities.....										1.90	1.90	

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

SOUTHEAST, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	6	—	6	7	—	7	10	6	4	13	5	8	15	8	7
Money in checking accounts.....	5	5	—	2	—	2	3	—	3	3	1	2	7	3	4
Money on hand.....	5	—	5	6	2	4	1	—	1	4	2	2	8	6	2
Investments in business.....	—	—	—	2	2	—	2	2	—	3	3	—	4	3	1
Real estate.....	—	—	—	—	—	—	—	—	—	1	—	1	3	—	1
Stocks and bonds.....	—	—	—	—	—	—	—	—	—	—	—	—	5	5	—
Other property.....	3	—	3	4	—	4	1	—	1	1	—	1	—	—	—
Improvements—owned home.....	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x	5	5	x x x
Improvements—other real estate.....	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x	—	—	x x x
Insurance premiums paid.....	31	31	x x x	80	80	x x x	89	89	x x x	84	84	x x x	90	90	x x x
Insurance policies surrendered.....	—	x x x	x x x	2	x x x	2	5	x x x	5	2	x x x	2	1	x x x	1
Insurance policies settled.....	—	x x x	—	—	x x x	—	—	x x x	—	2	x x x	2	3	x x x	3
Loans to others.....	3	—	3	—	—	—	—	—	—	1	—	1	4	3	1
Other assets.....	—	—	—	—	—	—	(*)	—	(*)	—	—	—	—	—	—
Liabilities:															
Mortgages—owned homes.....	3	—	3	1	—	1	4	—	4	(*) 6	2	(*) 4	13	2	11
Mortgages—other real estate.....	—	—	—	—	—	—	—	—	—	(*)	—	(*)	—	—	—
Notes due banks.....	8	8	—	10	10	—	4	4	—	8	5	3	5	5	(*)
Notes due individuals.....	17	17	—	4	4	—	7	5	2	7	5	2	3	1	2
Rents due.....	33	33	—	19	14	5	13	13	—	7	4	3	4	3	1
Taxes due.....	9	9	—	3	2	1	7	6	1	3	2	1	5	5	(*)
Charge accounts due.....	28	28	—	22	21	1	12	12	—	7	5	2	12	10	2
Other bills due.....	52	52	—	44	39	5	23	23	—	21	19	2	22	20	2
Installment balances due.....	42	30	12	36	25	11	35	26	9	43	25	18	51	40	11
Furniture.....	27	21	6	21	15	6	12	5	7	23	11	12	20	14	6
Electric refrigerator.....	6	—	6	4	2	2	6	4	2	16	12	4	21	18	3
Other electrical equipment.....	—	—	—	—	—	—	4	4	—	9	7	2	5	3	2
Automobile.....	—	—	—	6	2	4	8	6	2	7	5	2	11	6	5
Radio.....	3	3	—	8	8	—	14	14	—	4	1	3	6	5	1
Other.....	12	12	—	3	3	—	6	6	—	6	5	1	5	3	2
Other liabilities.....	3	3	—	—	—	—	2	2	—	2	1	1	—	—	—

	B. Average amount														
Assets	-\$50.70	\$17.60	\$68.30	\$4.00	\$27.30	\$23.30	\$30.60	\$45.90	\$15.30	\$33.30	\$63.60	\$30.30	\$69.20	\$117.60	\$48.40
Money in savings accounts	-44.80		44.80	-9.20		9.20	-2.20	1.90	4.10	-9.50	5.30	14.80	-7.30	9.80	17.10
Money in checking accounts	2.40	2.40		-4.00		4.00	-5.60		5.60	-2.20	4.00	4.20	-3.00	6.40	9.40
Money on hand	-10.20		10.20	-5.00	.40	5.40	-1.10		.10	1.70	2.70	1.00	2.20	5.20	3.00
Investments in business				.70	.70		.80	.80		2.30	2.30		4.70	6.30	1.60
Real estate										-4.00		4.00	8.10	10.80	2.70
Stocks and bonds													12.20	12.20	
Other property	-12.50		12.50	-2.30		2.30	-1.10		.10	-1.60		.60			
Improvements—owned home			x x x			x x x			x x x			x x x	9.10	9.10	x x x
Improvements—other real estate			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid	15.20	15.20	x x x	26.20	26.20	x x x	43.20	43.20	x x x	49.30	49.30	x x x	57.00	57.00	x x x
Insurance policies surrendered		x x x	x x x	-2.40	x x x	2.40	-5.30	x x x	5.30	-2.70	x x x	2.70	-2.10	x x x	2.10
Insurance policies settled		x x x			x x x			x x x		-1.40	x x x	1.40	-10.10	x x x	10.10
Loans to others	-1.80		.80				-1.10		.10	-1.60		1.60	-1.60	.80	2.40
Other assets															
Liabilities	81.40	89.10	7.70	52.30	65.00	12.70	43.10	51.30	8.20	49.00	71.30	22.30	64.40	92.40	28.00
Mortgages—owned homes	-3.50		3.50	-1.60		.60	-3.60		3.60	10.90	14.90	4.00	-3.20	8.00	11.20
Mortgages—other real estate										-1.20		.20			
Notes due banks	3.10	3.10		6.80	6.80		1.20	1.20		-1.10	2.20	2.30	9.40	10.00	.60
Notes due individuals	33.10	33.10		9.90	9.90		4.00	4.50	.50	6.20	6.60	.40	3.60	4.40	.80
Rents due	22.50	22.50		4.90	7.70	2.80	6.30	6.30		2.20	2.20	.70	.70	1.40	.70
Taxes due	.70	.70		.20	.60	.40	1.40	1.40	(*)	.30	.70	.40	.80	1.10	1.90
Charge accounts due	9.30	9.30		9.80	9.80	(*)	6.50	6.50		1.90	2.10	.20	7.10	7.90	.80
Other bills due	13.50	13.50		17.60	18.50	.90	13.50	13.50		10.50	11.50	1.00	14.40	15.60	1.20
Installment balances due ¹	2.50	6.70	4.20	3.70	11.70	8.00	13.40	17.50	4.10	18.70	30.20	11.50	33.20	44.00	10.80
Furniture	2.20	4.00	1.80	3.50	5.50	2.00	-1.10	2.60	3.70	.50	7.60	7.10	5.80	9.60	3.80
Electric refrigerator	-2.40		2.40	.90	1.10	.20	3.80	5.00	1.20	11.30	13.60	2.30	20.50	22.40	1.90
Other electrical equipment							1.00	1.00		3.20	3.60	.40	.70	2.00	1.30
Automobile				-3.80	1.90	5.70	3.80	6.30	2.50	3.30	5.10	1.80	5.40	11.10	5.70
Radio	.70	.70		2.00	2.00		4.80	4.80		.70	.50	1.20	.60	1.30	.70
Other	2.00	2.00		1.10	1.10		1.10	1.10		1.10	1.60	.50	.20	1.10	.90
Other liabilities	.20	.20					.40	.40		.80	.90	.10			

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

SOUTHEAST, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$1,500-\$1,749			\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	29	19	10	33	21	12	26	17	9	26	21	5	37	30	7
Money in checking accounts.....	7	3	4	6	4	2	9	6	3	16	15	1	19	15	4
Money on hand.....	6	4	2	4	2	2	5	4	1	4	3	1	5	4	1
Investments in business.....	2	2		4	4		4	4		2	2		9	9	
Real estate.....	3	3		1	1					1	(*)	(*)	3	2	1
Stocks and bonds.....	1	1	(*)	1		1				1	1		2	2	
Other property.....	1		1	1		1									
Improvements—owned home.....	4	4	x x x	1	1	x x x	4	4	x x x	6	6	x x x	2	2	x x x
Improvements—other real estate.....			x x x	(*)	(*)	x x x			x x x	1	1	x x x			x x x
Insurance premiums paid.....	92	92	x x x	92	92	x x x	90	90	x x x	94	94	x x x	90	90	x x x
Insurance policies surrendered.....	1	x x x	1	2	x x x	2	(*)	x x x	(*)	1	x x x	1		x x x	
Insurance policies settled.....	2	x x x	2	2	x x x	2	1	x x x	1	2	x x x	2	2	x x x	2
Loans to others.....	(*)	(*)		4	2	2	4	3					5		5
Other assets.....	(*)		(*)	(*)	(*)								1		1
Liabilities:															
Mortgages—owned homes.....	15	2	13	16	(*)	16	18		18	21	(*)		21	19	2
Mortgages—other real estate.....	4	1	3	2		2	(*)		(*)	(*)	(*)		2	2	1
Notes due banks.....	7	4	3	7	7		12	10	2	10	8		2	7	6
Notes due individuals.....	4	3	1	5	3	2	2	2		3	3		3	1	2
Rents due.....	(*)	(*)	(*)				(*)		(*)						
Taxes due.....	5	2	3	5	4	1	4	2	2	10	4	6	5	4	1
Charge accounts due.....	15	10	5	14	13	1	11	9	2	15	13	2	9	9	
Other bills due.....	21	20	1	21	17	4	15	11	4	15	12	3	15	11	
Installment balances due ¹	46	27	19	44	29	15	51	35	16	46	24	22	42	22	40
Furniture.....	16	11	5	13	9	4	18	10	8	19	6	13	14	8	6
Electric refrigerator.....	21	9	12	19	10	9	20	11	9	18	6	12	3	1	6
Other electrical equipment.....	10	7	3	10	6	4	9	6	3	12	8	4	11	5	6
Automobile.....	11	7	4	15	11	4	18	15	3	18	12	6	23	14	9
Radio.....	6	4	2	3	2	1	2	2		5	4	1	2	1	1
Other.....	5	5	(*)	5	5	(*)	5	5		6	3	3	4	3	1
Other liabilities.....	1	1	(*)	(*)	(*)		1	1		1		1	1		1

B. Average amount															
Assets	\$69.50	\$127.30	\$57.80	\$75.10	\$149.00	\$73.90	\$124.10	\$180.20	\$56.10	\$225.30	\$258.20	\$32.90	\$282.60	\$379.30	\$96.70
Money in savings accounts	-9.60	21.20	30.80	-11.60	29.10	40.70	-7.70	26.00	33.70	35.90	49.60	13.70	58.00	80.10	22.10
Money in checking accounts	-6.90	3.60	10.50	8.10	11.00	2.90	5.80	13.30	7.50	37.70	41.70	4.00	9.70	31.80	22.10
Money on hand	-10	9.70	9.80	-7.40	.40	7.80	1.20	4.20	3.00	1.70	2.30	.60	-8.00	2.70	10.70
Investments in business	4.60	4.60		12.90	12.90		15.00	15.00		22.90	22.90		30.00	30.00	
Real estate	17.50	17.50		1.90	1.90					2.50	3.70	1.20	55.50	64.40	8.90
Stocks and bonds	.50	.80	.30	-9.30		9.30				1.90	1.90		26.70	26.70	
Other property	-1.50		1.50	-.40		.40									
Improvements—owned home	2.30	2.30	x x x	1.50	1.50	x x x	6.10	6.10	x x x	2.90	2.90	x x x	3.00	3.00	x x x
Improvements—other real estate			x x x	6.00	6.00	x x x			x x x	2.10	2.10	x x x			x x x
Insurance premiums paid	67.60	67.60	x x x	83.90	83.90	x x x	114.40	114.40	x x x	131.10	131.10	x x x	140.60	140.60	x x x
Insurance policies surrendered	-1.20	x x x	1.20	-1.00	x x x	1.00	-.60	x x x	.60	-.10	x x x	.10		x x x	
Insurance policies settled	-2.30	x x x	2.30	-10.60	x x x	10.60	-10.30	x x x	10.30	-13.30	x x x	13.30	-25.30	x x x	25.30
Loans to others	(*)	(*)		.80	2.00	1.20	-1.00		1.00				-4.40		4.40
Other assets	-1.40		1.40	.30	.30		1.20	1.20					-3.20		3.20
Liabilities	47.50	89.60	42.10	40.10	98.90	58.80	33.60	115.40	76.80	12.80	113.90	101.10	68.60	156.60	88.00
Mortgages—owned homes	4.60	19.20	14.60	-19.00	2.90	21.90	-37.20		37.20	-31.00	18.30	49.30	18.00	50.90	32.90
Mortgages—other real estate	.60	2.30	1.70	-1.10		1.10	-7.80		7.80	2.80	2.80		-3.90		3.90
Notes due banks	1.50	5.90	4.40	9.50	9.50		21.60	26.20	4.60	11.90	15.60	3.70	23.60	24.70	1.10
Notes due individuals	6.10	7.00	.90	-1.80	5.40	7.20	7.70	7.70		8.40	8.40		-1.90	1.60	3.50
Rents due	-10	(*)	.10				-.40		.40						
Taxes due	1.40	2.00	.60	3.60	3.60	(*)	.40	1.20	.80	-3.30	2.30	5.60	7.80	8.20	.40
Charge accounts due	2.10	4.70	2.60	6.40	6.70	.30	3.00	4.10	1.10	5.10	6.50	1.40	6.20	6.20	
Other bills due	9.60	10.90	1.30	5.60	9.60	4.00	10.60	16.90	6.30	12.80	13.60	.80	-6.40	6.10	12.50
Installment balances due ¹	21.30	37.20	15.90	36.70	61.00	24.30	40.60	59.20	18.60	6.80	46.40	39.60	25.60	58.90	33.30
Furniture	2.90	6.00	3.10	1.60	7.90	6.30	-.50	6.50	7.00	-2.90	6.50	9.40	-8.60	7.80	16.40
Electric refrigerator	3.80	10.70	6.90	7.30	15.20	7.90	9.20	16.80	7.60	-4.40	8.30	12.70	-1.00	.90	1.90
Other electrical equipment	1.60	2.30	.70	2.50	3.20	.70	1.90	2.70	.80	4.40	6.20	1.80	.10	2.40	2.30
Automobile	6.00	12.40	6.40	20.80	33.30	12.50	25.90	35.50	9.60	7.30	28.70	21.40	31.50	48.40	16.90
Radio	.30	1.20	.90	.30	.60	.30		.60		1.10	2.00	.90		.30	
Other	6.70	6.70	(*)	4.20	4.20	(*)	3.50	3.50		1.30	2.40	1.10	3.60	3.70	.10
Other liabilities	.40	.40	(*)	.20	.20		.10	.10		-.70		.70	-.40		.40

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

SOUTHEAST, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class											
	\$3,000-\$3,499			\$3,500-\$3,999			\$4,000-\$4,999			\$5,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	39	35	4	29	24	5	42	35	7	45	40	5
Money in checking accounts.....	29	25	4	28	28		36	31	5	44	42	2
Money on hand.....	4	4		2	2		6	6		16	16	
Investments in business.....	6	6		14	14		14	14		15	15	
Real estate.....	3		3	4	4		3	3		12	10	2
Stocks and bonds.....	3	3		10	10		11	9	2	20	16	4
Other property.....										2		2
Improvements—owned home.....	3	3	x x x	3	3	x x x	1	1	x x x	14	14	x x x
Improvements—other real estate.....	2	2	x x x			x x x			x x x	1	1	x x x
Insurance premiums paid.....	99	99	x x x	94	94	x x x	98	98	x x x	93	93	x x x
Insurance policies surrendered.....		x x x			x x x			x x x			x x x	
Insurance policies settled.....	1	x x x		5	x x x	5	5	x x x	5	6	x x x	6
Loans to others.....	3	1	2	6	4	2	4	4		1	1	
Other assets.....	2	2		1		1				1		1
Liabilities:												
Mortgages—owned homes.....	22		22	30	1	29	24		24	20		20
Mortgages—other real estate.....	3		3	2		2	2		2	4		4
Notes due banks.....	7	3	4	7	3	4	6	3	3	4	4	
Notes due individuals.....	7	2	5				8	4	4			
Rents due.....												
Taxes due.....	8	6	2	2		2	10	4	6	4		4
Charge accounts due.....	13	13		8	6	2	12	9	3	6	5	1
Other bills due.....	10	8	2	10	8	2	12	6	6	1	1	
Installment balances due ¹	39	24	15	35	22	13	43	23	20	18	18	
Furniture.....	11	3	8	8	5	3	13	8	5	4	4	
Electric refrigerator.....	4	2	2	6	3	3	10	3	7			
Other electrical equipment.....	12	7	5	9	5	4	10	8	2	2	2	
Automobile.....	22	16	6	17	11	6	27	14	13	12	12	
Radio.....				2	2		4	4				
Other.....	6	4	2	2	2		3		1	1	1	
Other liabilities.....	2	2								1		1

	B. Average amount											
Assets	\$392.50	\$457.90	\$65.40	\$625.60	\$707.70	\$82.10	\$665.50	\$851.30	\$185.80	\$2,079.70	\$2,626.70	\$547.00
Money in savings accounts	84.20	96.00	11.80	96.50	121.40	24.90	138.40	180.20	41.80	372.00	419.50	47.50
Money in checking accounts	86.70	95.70	9.00	139.90	139.90		62.90	121.10	58.20	604.20	611.90	7.70
Money on hand	7.90	7.90		2.60	2.60		1.10	1.10		44.00	44.00	
Investments in business	19.40	19.40		61.60	61.60		72.60	72.60		235.10	235.10	
Real estate	-38.90		38.90	100.00	100.00		36.80	36.80		202.90	503.50	300.60
Stocks and bonds	6.80	6.80		39.20	39.20		93.30	101.70	8.40	-24.80	122.60	147.40
Other property										-6.20		6.20
Improvements—owned home	2.70	2.70	x x x	1.30	1.30	x x x	1.10	1.10	x x x	28.40	28.40	x x x
Improvements—other real estate	3.90	3.90	x x x			x x x			x x x	6.50	6.50	x x x
Insurance premiums paid	222.80	222.80	x x x	232.70	232.70	x x x	333.90	333.90	x x x	652.40	652.40	x x x
Insurance policies surrendered		x x x			x x x			x x x			x x x	
Insurance policies settled	-4.70	x x x	4.70	-26.30	x x x	26.30	-77.40	x x x	77.40	-28.70	x x x	28.70
Loans to others	-80	20	1.00	-21.40	9.00	30.40	2.80	2.80		2.70	2.70	
Other assets	2.50	2.50		-50		50				-8.80		8.80
Liabilities	-59.20	84.00	143.20	26.10	136.60	110.50	-50.90	141.70	192.60	-63.80	75.10	138.90
Mortgages—owned homes	-57.50		57.50	13.80	87.60	73.80	-80.20		80.20	-95.70		95.70
Mortgages—other real estate	-32.90		32.90	-3.00		3.00	-6.40		6.40	-22.10		22.10
Notes due banks	-3.20	9.20	12.40	-7.50	6.30	13.80	12.10	17.10	5.00	11.90	11.90	
Notes due individuals	-1.40	6.30	7.70				35.00	42.90	7.90			
Rents due												
Taxes due	2.80	4.10	1.30	-4.30		4.30	-13.40	2.20	15.60	-13.60		13.60
Charge accounts due	10.50	10.50		-80	2.60	3.40	4.00	6.40	2.40	6.80	8.00	1.20
Other bills due	4.10	8.30	4.20	8.50	9.30	.80	-8.40	1.60	10.00		10	
Installment balances due ¹	15.00	42.20	27.20	19.40	30.80	11.40	6.40	71.50	65.10	55.10	55.10	
Furniture	-2.80	1.90	4.70	1.50	3.00	1.50	4.90	10.00	5.10	37.80	37.80	
Electric refrigerator	-90	1.90	2.80	.80	4.00	3.20	-1.20	5.20	6.40			
Other electrical equipment	20	2.80	2.60	.50	2.10	1.60	2.40	2.80	.40	1.10	1.10	
Automobile	16.40	37.40	21.00	13.00	20.90	7.90	-7.60	47.00	54.60	16.10	16.10	
Radio				2.30	2.30		1.20	1.20				
Other	2.10	2.70	.60	1.30	1.30		6.70	7.10	.40	.10	.10	
Other liabilities	3.40	3.40								-6.30		6.30

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

SOUTHEAST, 2 MIDDLE-SIZED CITIES: NEGRO FAMILIES

Item	Income class																	
	Under \$250			\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499		
	Net change	Net in-crease	Net de-crease	Net change	Net in-crease	Net de-crease	Net change	Net in-crease	Net de-crease	Net change	Net in-crease	Net de-crease	Net change	Net in-crease	Net de-crease	Net change	Net in-crease	Net de-crease
A. Percentage of families reporting amounts																		
Assets:																		
Money in savings accounts.....	4		4	(*)	4	(*)	6	4	2	16	11	5	19	15	4	15	10	5
Money in checking accounts.....							1	1		2	2	(*)	6	5	1	14	12	2
Money on hand.....	3	3					1	(*)	1	2	1	1	14	13	1	8	8	
Investments in business.....													2	2				
Real estate.....													3	2	1	8	3	5
Stocks and bonds.....																		
Other property.....													1	1				
Improvements—owned home.....			x x x	1	1	x x x			x x x	2	2	x x x	1	1	x x x	5	5	x x x
Improvements—other real estate.....			x x x			x x x			x x x			x x x	1	1	x x x			x x x
Insurance premiums paid.....	53	53	x x x	63	63	x x x	78	78	x x x	86	86	x x x	94	94	x x x	89	89	x x x
Insurance policies surrendered.....		x x x			x x x	(*)	x x x	(*)	x x x			x x x	1	x x x	1		x x x	3
Insurance policies settled.....		x x x					2	x x x	2	3	x x x	3		x x x		3	x x x	2
Loans to others.....	16		16	2	2		1	1	(*)	(*)		(*)	2	1	1	4	2	2
Other assets.....																		
Liabilities:																		
Mortgages—owned homes.....				(*)		(*)	2		2	12	1	11	17		17	10		10
Mortgages—other real estate.....													3	2	1	2		2
Notes due banks.....				(*)	(*)		4	4		2		2	6	3	3	3	3	
Notes due individuals.....				1	1		1	1	(*)				1	1				
Rents due.....	33	33		16	16		11	8	3	6	3	3	4	2	2			
Taxes due.....	9	9		2	2		3	2	1	7	6	1	8	7	1	11	6	5
Charge accounts due.....	10	10		5	4	1	1	1		6	5	1	8	6	2	3	3	
Other bills due.....	23	23		10	10		3	3		2	2	(*)	15	14	1	8	8	
Installment balances due ¹	6	6		16	13	3	24	20	4	28	16	12	41	32	9	19	15	4
Furniture.....	3	3		13	10	3	12	10	2	20	9	11	22	17	5	2	2	
Electric refrigerator.....				1	1					3	3		7	6	1	7	5	2
Other electrical equipment.....										2	2		1	1				
Automobile.....				1	1		2	2				1	9	8	1	9	7	2
Radio.....							4	4		3	3		15	14	1	2	2	
Other.....	3	3		2	2		10	7	3	5	4	1	5	4	1			
Other liabilities.....				1	1		(*)	(*)		1	1		2	1	1			

	B. Average amount																	
Assets	-\$6.30	\$6.20	\$12.50	\$6.50	\$16.70	\$10.20	\$24.00	\$29.20	\$5.20	\$25.30	\$49.30	\$24.00	\$66.90	\$36.50	\$19.60	\$64.90	\$122.70	\$57.80
Money in savings accounts	-8.00		8.00	-10.10		10.10	3.30	3.80	.50	-8.90	4.50	13.40	-5.10	11.30	16.40	10.80	12.80	2.00
Money in checking accounts				-.10		.10	.10	.10		.40	.60	.20	3.30	3.60	.30	10.60	17.30	6.70
Money on hand	.50	.50					-.20	.40	.60	-3.50	.50	4.00	2.20	2.90	.70	9.70	9.70	
Investments in business													8.80	8.80				
Real estate													5.70	7.10	1.40	-36.10	3.90	40.00
Stocks and bonds													.70	.70				
Other property													.70	.70				
Improvements—owned home			x x x	2.60	2.60	x x x			x x x	8.50	8.50	x x x	1.80	1.80	x x x	4.00	4.00	x x x
Improvements—other real estate			x x x			x x x			x x x			x x x	.20	.20	x x x			x x x
Insurance premiums paid	5.70	5.70	x x x	13.70	13.70	x x x	24.90	24.90	x x x	35.20	35.20	x x x	50.00	50.00	x x x	74.80	74.80	x x x
Insurance policies surrendered		x x x			x x x		-10	x x x	.10		x x x		-50	x x x	.50		x x x	
Insurance policies settled		x x x			x x x		-3.80	x x x	3.80	-5.00	x x x	5.00	x x x	x x x		-9.00	x x x	9.00
Loans to others	-4.50		4.50	.40	.40		-.20	(*)	.20	-1.40		1.40	-20	.10	.30	.10	.20	.10
Other assets																		
Liabilities	28.00	28.00		11.70	12.70	1.00	12.00	15.20	3.20	-4.40	21.50	25.90	28.00	52.10	24.10	48.50	69.50	21.00
Mortgages—owned homes				-10		.10	-90		.90	-3.60	7.70	11.30	-14.20	1.30	2.40	14.20	-10.00	10.00
Mortgages—other real estate													1.30	2.40	1.10	-3.10		3.10
Notes due banks				(*)			1.40	1.40		-4.20		4.20	1.50	2.40	.90	15.00	15.00	
Notes due individuals				.10	.10		.30	.30	(*)				.30	.30				
Rents due	19.00	19.00		3.30	3.30		.90	1.70	.80	-30	.80	1.10	.80	1.20	.40			
Taxes due	2.80	2.80		.30	.30		.50	.50	(*)	2.00	2.20	.20	3.00	3.40	.40	.60	1.30	.70
Charge accounts due	1.60	1.60		1.20	1.20	(*)	.10	.10		.30	.70	.40	1.80	2.40	.60	1.00	1.00	
Other bills due	4.30	4.30		5.40	5.40		1.40	1.40		.60	.80	.20	8.50	8.90	.40	2.30	2.30	
Installment balances due ¹	.30	.30		1.00	1.90	.90	8.30	9.80	1.50	.40	8.90	8.50	24.90	30.80	5.90	42.70	49.90	7.20
Furniture	.30	.30		.40	1.30	.90	2.60	3.30	.70	-5.80	1.90	7.70	5.00	6.50	1.50	1.70	1.70	
Electric refrigerator				.20	.20					3.10	3.10		4.90	6.50	1.60	7.80	10.00	2.20
Other electrical equipment										1.90	1.90		.50	.50				
Automobile				.20	.20		3.00	3.00		-1.40		1.40	4.90	8.80	3.90	32.50	37.50	5.00
Radio							1.30	1.30		1.80	1.80		2.90	3.20	.30	.70	.70	
Other	(*)	(*)		.20	.20		1.40	2.20	.80	.60	.80	.20	6.80	6.90	.10			
Other liabilities				.50	.50		(*)	(*)		.40	.40		.10	.30	.20			

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

SOUTHEAST, 2 MIDDLE-SIZED CITIES: NEGRO FAMILIES

Item	Income class														
	\$1,500-\$1,749			\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	48	41	7	7	7		49	49		50	50		36	36	
Money in checking accounts.....	48	41	7	29	29		6		6	57	44	13	64	64	
Money on hand.....	7	7		7	7					6	6		18	18	
Investments in business.....							10	10							
Real estate.....										12	6	6			
Stocks and bonds.....															
Other property.....															
Improvements—owned home.....	7	7	x x x			x x x			x x x	13	13	x x x			x x x
Improvements—other real estate.....			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid.....	93	93	x x x	93	93	x x x	100	100	x x x	100	100	x x x	100	100	x x x
Insurance policies surrendered.....		x x x			x x x			x x x			x x x			x x x	
Insurance policies settled.....	7	x x x	7		x x x			x x x			x x x			x x x	
Loans to others.....															
Other assets.....															
Liabilities:															
Mortgages—owned homes.....	26		26	21		21	37		37	7		7	36		36
Mortgages—other real estate.....			7	14	7	7	6	6					9		9
Notes due banks.....	7														
Notes due individuals.....															
Rents due.....															
Taxes due.....	14	7	7				10	10							
Charge accounts due.....	14	14					12	6	6	6		6			
Other bills due.....	7	7													
Installment balances due ¹	7	7		14	7	7	59	12	47	31	25	6	27		27
Furniture.....				7	7		6		6	6		6	27		27
Electric refrigerator.....							10		10	12			27	27	
Other electrical equipment.....							6	6		6	6		27		27
Automobile.....	7	7		7		7	37		37	19	19				
Radio.....															
Other.....							16	6	10						
Other liabilities.....															

		B. Average amount													
151426°—40—11	Assets	\$163.50	\$228.00	\$64.50	\$256.60	\$256.60	-----	\$276.10	\$276.50	\$0.40	\$326.30	\$374.20	\$47.90	\$814.20	\$814.20
	Money in savings accounts	53.30	74.70	21.40	28.60	28.60	-----	88.90	88.90	-----	83.50	83.50	-----	42.60	42.60
	Money in checking accounts	37.70	73.40	35.70	92.10	92.10	-----	— .40	— .40	-----	71.10	107.00	35.90	427.30	427.30
	Money on hand	.70	.70	-----	.70	.70	-----	-----	-----	-----	3.00	3.00	-----	96.50	96.50
	Investments in business	-----	-----	-----	-----	-----	-----	34.40	34.40	-----	-----	-----	-----	-----	-----
	Real estate	-----	-----	-----	-----	-----	-----	-----	-----	-----	6.80	18.80	12.00	-----	-----
	Stocks and bonds	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
	Other property	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
	Improvements—owned home	1.70	1.70	x x x	-----	-----	x x x	-----	-----	x x x	21.60	21.60	x x x	-----	x x x
	Improvements—other real estate	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	x x x
	Insurance premiums paid	77.50	77.50	x x x	135.20	135.20	x x x	153.20	153.20	x x x	140.30	140.30	x x x	247.80	247.80
	Insurance policies surrendered	-----	x x x	-----	-----	x x x	x x x	-----	x x x	-----	-----	x x x	-----	x x x	x x x
	Insurance policies settled	—7.40	x x x	7.40	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	x x x	-----
	Loans to others	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
	Other assets	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
	Liabilities	40.00	63.40	23.40	—7.40	41.10	\$48.50	—194.40	23.20	217.60	47.80	57.40	9.60	—294.80	36.60
	Mortgages—owned homes	—18.90	-----	18.90	—25.70	-----	25.70	—53.90	-----	53.90	—1.30	-----	1.30	—233.50	-----
	Mortgages—other real estate	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	331.40
	Notes due banks	—2.50	-----	2.50	10.70	17.80	7.10	.90	.90	-----	-----	-----	-----	—40.60	40.60
	Notes due individuals	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
	Rents due	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
	Taxes due	2.10	4.10	2.00	-----	-----	-----	5.40	5.40	-----	-----	-----	-----	-----	-----
	Charge accounts due	4.60	4.60	-----	-----	-----	-----	.40	1.80	1.40	— .80	-----	.80	-----	-----
	Other bills due	28.60	28.60	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
	Installment balances due ¹	26.10	26.10	-----	7.60	23.30	15.70	—147.20	15.10	162.30	49.90	57.40	7.50	—20.70	36.60
	Furniture	-----	-----	-----	23.30	23.30	-----	—2.40	-----	2.40	—7.50	-----	7.50	—40.90	40.90
	Electric refrigerator	-----	-----	-----	-----	-----	-----	—9.30	-----	9.30	15.50	15.50	-----	36.60	36.60
	Other electrical equipment	-----	-----	-----	-----	-----	-----	5.40	5.40	-----	6.30	6.30	-----	—16.40	16.40
	Automobile	26.10	26.10	-----	—15.70	-----	15.70	—148.20	-----	148.20	35.60	35.60	-----	-----	-----
	Radio	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
	Other	-----	-----	-----	-----	-----	-----	7.30	12.00	4.70	-----	-----	-----	-----	-----
	Other liabilities	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

WEST CENTRAL, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	32	2	30	23	6	17	26	15	11	25	8	17	19	9	10
Money in checking accounts.....				4	3	1	4	4	4	15	7	8	14	9	5
Money on hand.....	16	9	7	17	5	12	15	8	7	9	5	4	15	10	5
Investments in business.....	2		2	2	2		1		1	1	1	(*)	2	1	1
Real estate.....										2	2	(*)	3	2	1
Stocks and bonds.....							1		1	1	1		2	2	
Other property.....	2		2							3		3	(*)		(*)
Improvements—owned home.....	2	2	x x x			x x x	1	1	x x x	2	2	x x x	4	4	x x x
Improvements—other real estate.....	2	2	x x x	(*)	(*)	x x x			x x x	1	1	x x x	3	3	x x x
Insurance premiums paid.....	49	49	x x x	66	66	x x x	76	76	x x x	87	87	x x x	84	84	x x x
Insurance policies surrendered.....	8	x x x	8	4	x x x	4	6	x x x	6	4	x x x	(*)	6	x x x	6
Insurance policies settled.....	3	x x x	3	2	x x x	2	4	x x x	4	(*)	x x x	(*)	1	x x x	1
Loans to others.....				2		2	7	5	2	4	1		3	2	1
Other assets.....							1		1	2	1	1			
Liabilities:															
Mortgages—owned homes.....	14	2	12	4		4	6		6	9	(*)	9	10	(*)	10
Mortgages—other real estate.....							1		1	2		2	1		1
Notes due banks.....	3	3		3	3		3	3	3	4	3		1	1	
Notes to individuals.....	6	6		11	9	2	7	6	1	6	3	3	4	4	
Rents due.....	22	22		14	14					(*)	(*)				
Taxes due.....	27	25	2	34	32	2	26	26		24	21	3	14	14	(*)
Charge accounts due.....	12	12		12	12		10	8	2	8	6	2	7	7	(*)
Other bills due.....	28	28		30	28	2	17	16	1	6	4	2	7	7	(*)
Installment balances due.....	13	4	9	12	11	1	20	13	7	19	13	6	14	9	5
Furniture.....	10	6	4	4	3	1	10	6	4	7	4	3	5	4	1
Electric refrigerator.....	3	3		(*)		(*)	2	1	1	3	3	(*)	2	1	1
Other electrical equipment.....	6	2	4	3	3		5	4	1	3	1	2	4	3	1
Automobile.....							5	3	2	8	6		1	1	(*)
Radio.....	3	3		(*)	(*)					2	2		1	1	(*)
Other.....				5	5		4	4		1		1	2		2
Other liabilities.....	2	2		(*)	(*)		3	3		3	1	2			

B: Average amount															
Assets	-\$155.50	\$39.20	\$194.70	-\$21.80	\$44.00	\$65.80	-\$7.00	\$66.50	\$73.50	\$15.70	\$96.40	\$80.70	\$72.60	\$154.90	\$82.30
Money in savings accounts	-89.00	8.10	97.10	-33.60	5.50	39.10	-6.90	14.50	21.40	-25.30	7.00	32.30	-3.60	17.40	21.00
Money in checking accounts				-1.90	.50	2.40	-4.80		4.80	-8.20	11.40	19.60	6.30	14.90	8.60
Money on hand	-39.10	4.00	43.10	-6.40	7.80	14.20	-6.20	2.60	8.80	-6.00	2.40	3.00	-5.10	10.20	15.30
Investments in business	-34.50		34.50	.40	.40		-6.00		.60	1.10	1.20	.10	9.90	10.80	.90
Real estate										15.40	16.40	1.00	3.50	9.70	6.20
Stocks and bonds							-11.40		11.40	1.10	1.10		5.20	5.20	
Other property	-1.20		1.20							-15.00		15.00	(*)		(*)
Improvements—owned home	.20	.20	x x x			x x x	2.40	2.40	x x x	1.20	1.20	x x x	11.20	11.20	x x x
Improvements—other real estate	.30	.30	x x x	(*)	(*)	x x x			x x x	.10	.10	x x x	.90	.90	x x x
Insurance premiums paid	26.60	26.60	x x x	29.80	29.80	x x x	46.70	46.70	x x x	53.80	53.80	x x x	72.00	72.00	x x x
Insurance policies surrendered	-17.40	x x x	17.40	-8.40	x x x	8.40	-6.40	x x x	6.40	-6.00	x x x	6.00	-13.70	x x x	13.70
Insurance policies settled	-1.40	x x x	1.40	-1.30	x x x	1.30	-16.40	x x x	16.40	-2.00	x x x	.20	-12.60	x x x	12.60
Loans to others				-40		.40	-3.30	.30	3.60	-1.90	1.10	3.00	-1.40	2.60	4.00
Other assets							-1.10		.10	.20	.70	.50			
Liabilities	74.80	124.70	49.90	62.00	68.00	6.00	36.10	47.60	11.50	15.00	45.00	30.00	38.60	52.40	13.80
Mortgages—owned homes	-20.50	25.20	45.70	-2.10		2.10	-5.40		5.40	.10	10.80	10.20	-4.30	5.00	9.30
Mortgages—other real estate							-1.40		1.40	-1.00		1.00	-30		.30
Notes due banks	7.20	7.20		2.40	2.40		2.50	2.50		3.10	4.20	1.10	3.80	3.80	
Notes due individuals	14.70	14.70		11.10	11.80	.70	19.00	19.30	.30	-1.20	5.20	6.40	25.00	25.00	
Rents due	6.20	6.20		8.50	8.50					(*)	(*)				
Taxes due	2.60	4.00	1.40	6.70	7.10	.40	4.80	4.80		.70	2.00	1.30	2.20	2.20	
Charge accounts due	11.30	11.30		12.20	12.20		5.10	5.40	.30	-80	4.20	5.00	3.40	3.70	.30
Other bills due	47.10	47.10		20.50	22.60	2.10	6.80	7.00	.20	3.80	4.50	.70	5.00	5.10	.10
Installment balances due ¹	6.10	8.90	2.80	2.40	3.10	.70	3.30	7.20	3.90	10.50	14.20	3.70	3.80	7.60	3.80
Furniture	-1.10	1.90	2.00	.20	.70	.50	-50	1.00	1.50	.90	2.10	1.20	.80	1.40	.60
Electric refrigerator	5.40	5.40		-20		.20	.70	1.30	.60	2.00	2.20	.20	1.10	1.90	.80
Other electrical equipment	-60	.60	1.20	.80	.80		1.20	1.60	.40	-20	.60	.70	1.30	1.70	.40
Automobile							1.60	3.30	1.70	7.20	8.70	1.50	2.40	2.50	.10
Radio	1.40	1.40		.20	.20					.70	.70		.10	.10	(*)
Other				1.40	1.40		.30	.30		-10		.10	-1.90		1.90
Other liabilities	.10	.10		.30	.30		1.40	1.40		-20	.40	.60			

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

WEST CENTRAL, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$1,500-\$1,749			\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	30	18	12	30	19	11	43	26	17	35	28	7	25	20	5
Money in checking accounts.....	17	12	5	14	8	6	29	15	14	34	25	9	30	20	10
Money on hand.....	14	7	7	9	5	4	14	11	3	12	10	2	8	7	1
Investments in business.....	2	1	1	4	3	1	5	4	1	9	8	1	8	7	1
Real estate.....	3	3	(*)	3	3		2	2		2	1	1	1	1	
Stocks and bonds.....	(*)		(*)	2	2		1		1	3	2	1	6	2	4
Other property.....	1	1	(*)	1		1	1	1							
Improvements—owned home.....	6	6	x x x	3	3	x x x	6	6	x x x	4	4	x x x			x x x
Improvements—other real estate.....	1	1	x x x	4		x x x	1	1	x x x	1	1	x x x	2	2	x x x
Insurance premiums paid.....	85	85	x x x	85	85	x x x	89	89	x x x	94	94	x x x	86	86	x x x
Insurance policies surrendered.....	5	x x x	5	5	x x x	5	1	x x x	1	1	x x x	1	1	x x x	1
Insurance policies settled.....	3	x x x	3	1	x x x	1	1	x x x	1	2	x x x	2		x x x	
Loans to others.....	5	3	2	4	3	1				1	1		1	1	
Other assets.....				2		2									
Liabilities:															
Mortgages—owned homes.....	13	(*)	13	14	2	12	11		11	5		5	10		10
Mortgages—other real estate.....	4	(*)	4	1		1	1		1				1		1
Notes due banks.....	3	2	1	8	5	3	6	3	3	2	2		3		3
Notes due individuals.....	3	3		7	1	6				2		2	5	4	1
Rents due.....	1		1	2	1	1	1		1	1	1		1		1
Taxes due.....	14	13	1	15	14	1	10	7	3	8	8		9	9	
Charge accounts due.....	7	5	2	8	6	2	5	3	2	4	4	(*)	11	5	6
Other bills due.....	16	12	4	9	7	2	10	8	2	8	7		6	4	2
Installment balances due ¹	23	15	8	30	21	9	15	9	6	15	9	6	24	13	11
Furniture.....	5	2	3	9	5	4	4	3	1	3	2	1	2	1	1
Electric refrigerator.....	8	6	2	8	7	1	5	(*)	5	4	3	1	1		1
Other electrical equipment.....	4	1	3	7	5	2	2	1	1	3	1	2	11	5	6
Automobile.....	7	7		10	9	1	5	4	1	6	5	1	13	9	4
Radio.....	1	1					3	1	2				1		1
Other.....	1	1		4	2	2		2		1	1				
Other liabilities.....	1			(*)	(*)		1	1							

B. Average amount

	\$70.20	\$188.00	\$117.80	\$191.50	\$277.60	\$86.10	\$176.10	\$332.60	\$156.50	\$330.60	\$441.10	\$110.50	\$266.90	\$384.00	\$117.10
Assets															
Money in savings accounts	16.90	53.40	36.50	-2.60	50.30	52.90	15.10	89.80	74.70	103.40	129.40	26.00	65.70	95.90	30.20
Money in checking accounts	19.00	27.10	8.10	.30	19.90	19.60	12.40	53.30	40.90	90.10	111.00	20.90	9.60	60.10	50.50
Money on hand	-1.30	10.60	11.90	8.90	12.10	3.20	1.20	23.00	21.80	6.70	16.50	9.80	6.40	9.20	2.80
Investments in business	-2.10	3.20	5.30	.70	3.00	2.30	32.50	34.90	2.40	19.20	30.40	11.20	16.70	33.60	16.90
Real estate	-.50	3.40	3.90	66.60	66.60	-----	2.30	2.30	-----	-4.20	2.00	6.20	12.40	12.40	-----
Stocks and bonds	-.40	-----	.40	12.40	12.40	-----	-9.80	-----	9.80	10.40	14.90	4.50	-5.50	7.70	13.20
Other property	-1.60	.10	1.70	-.80	-----	.80	10.20	10.20	-----	-----	-----	-----	-----	-----	-----
Improvements—owned home	5.00	5.00	x x x	7.80	7.80	x x x	10.50	10.50	x x x	2.20	2.20	x x x	-----	-----	x x x
Improvements—other real estate	5.10	5.10	x x x	3.00	3.00	x x x	1.00	1.00	x x x	(*)	(*)	x x x	1.80	1.80	x x x
Insurance premiums paid	78.80	78.80	x x x	97.10	97.10	x x x	107.60	107.60	x x x	134.40	134.40	x x x	162.70	162.70	x x x
Insurance policies surrendered	-6.20	x x x	6.20	-4.90	x x x	4.90	-3.70	x x x	3.70	-7.20	x x x	7.20	-3.50	x x x	3.50
Insurance policies settled	-43.20	x x x	43.20	-2.00	x x x	2.00	-3.20	x x x	3.20	-24.70	x x x	24.70	-----	x x x	-----
Loans to others	.70	1.30	.60	5.30	5.40	.10	-----	-----	-----	.30	.30	-----	.60	.60	-----
Other assets	-----	-----	-----	-.30	-----	.30	-----	-----	-----	-----	-----	-----	-----	-----	-----
Liabilities	6.90	66.40	59.50	45.40	107.20	61.80	3.60	35.90	32.30	2.10	27.30	25.20	1.90	64.70	62.80
Mortgages—owned homes	-33.70	2.00	35.70	18.40	43.30	24.90	-17.40	-----	17.40	-11.20	-----	11.20	-21.50	-----	21.50
Mortgages—other real estate	-.50	8.00	8.50	-1.20	-----	1.20	-1.20	-----	1.20	-----	-----	-----	-1.60	-----	1.60
Notes due banks	2.70	2.60	.90	5.40	8.60	3.20	-----	2.60	2.60	1.70	1.70	-----	-2.80	-----	2.80
Notes due individuals	6.40	6.40	-----	-8.00	3.10	11.10	-----	-----	-----	-5.90	-----	5.90	8.00	8.60	6.60
Rents due	-.60	-----	.60	1.80	1.20	.40	-----	-----	-----	.30	.30	-----	-3.40	-----	3.40
Taxes due	.20	.70	.50	1.10	1.30	.20	.80	2.00	1.20	.40	.40	-----	3.30	3.30	-----
Charge accounts due	.50	4.10	3.60	4.70	6.70	2.00	6.00	6.50	1.50	3.10	3.50	.40	2.10	12.60	10.50
Other bills due	12.30	15.30	3.00	2.50	7.00	4.50	7.60	10.40	2.80	3.60	4.10	.50	-----	3.40	3.40
Installment balances due ¹	19.60	26.30	6.70	21.40	35.70	14.30	7.60	14.20	6.60	10.10	17.30	7.20	17.80	36.80	19.00
Furniture	-1.50	.50	2.00	-6.00	3.90	9.90	1.10	1.80	.70	-.90	.40	1.30	8.40	12.30	3.90
Electric refrigerator	3.30	6.00	2.70	7.50	8.40	.90	-2.30	.50	2.80	2.70	3.30	1.20	-1.30	1.90	1.30
Other electrical equipment	-1.30	.70	2.00	2.30	2.80	.50	.80	.90	.10	.30	.60	.30	-1.10	1.90	2.00
Automobile	18.30	18.30	-----	18.00	22.20	4.20	6.30	9.60	3.30	7.50	11.90	4.40	11.40	22.60	11.20
Radio	.60	.60	-----	-.50	-----	.50	-.20	.20	.40	-----	-----	-----	-.60	-----	.60
Other	.20	.20	-----	.10	.80	.70	1.90	1.90	-----	.50	.50	-----	-----	-----	-----
Other liabilities	-----	-----	-----	.30	.30	-----	.20	.20	-----	-----	-----	-----	-----	-----	-----

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

WEST CENTRAL, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class											
	\$3,000-\$3,499			\$3,500-\$3,999			\$4,000-\$4,999			\$5,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	47	38	9	37	25	12	34	25	9	26	21	5
Money in checking accounts.....	32	28	4	40	34	6	26	18	8	66	58	8
Money on hand.....	12	8	4	8	8		3	2	1	5	5	
Investments in business.....	7	6	1	17	17		9	9		13	10	3
Real estate.....				4	4					5	5	
Stocks and bonds.....	9	7	2	16	12	4	16	16		20	20	
Other property.....												
Improvements—owned home.....			x x x	4	4	x x x	6	6	x x x	15	15	x x x
Improvements—other real estate.....	8	8	x x x			x x x	4	4	x x x	2	2	x x x
Insurance premiums paid.....	97	97	x x x	91	91	x x x	91	91	x x x	91	91	x x x
Insurance policies surrendered.....		x x x			x x x			x x x			x x x	
Insurance policies settled.....	1	x x x	1		x x x			x x x		3	3	
Loans to others.....	12	8	4				2	2				
Other assets.....												
Liabilities:												
Mortgages—owned homes.....	11		11	23	4	19				12	2	10
Mortgages—other real estate.....	1		1				3		3	4		4
Notes due banks.....	9	3	6	5	5		5	2	3			
Notes due individuals.....	2		2	3		3				5	2	3
Rents due.....												
Taxes due.....	4	4		11	8	3	2	2				
Charge accounts due.....				3		3	7	5	2			
Other bills due.....	2	2		3	3					3		3
Installment balances due ¹	16	10	6	11	5	6	9	6	3	2		2
Furniture.....	5		5	8	4	4						
Electric refrigerator.....	5	5		3	3							
Other electrical equipment.....	1	1					6	3	3	2		2
Automobile.....	10	6	4	4	2	2	3	3				
Radio.....												
Other.....	1	1										
Other liabilities.....				6	6							

	B. Average amount											
Assets.....	\$490.50	\$729.40	\$238.90	\$894.10	\$1,069.90	\$175.80	\$954.00	\$1,083.30	\$129.30	\$2,541.10	\$2,655.00	\$113.90
Money in savings accounts.....	100.30	185.20	84.90	103.80	249.80	146.00	162.60	195.90	33.30	307.60	352.30	44.70
Money in checking accounts.....	93.80	114.20	20.40	81.10	88.30	7.20	22.20	97.10	75.90	467.40	502.10	34.70
Money on hand.....	-4.10	17.60	21.70	13.10	13.10		-16.40	3.70	20.10	155.10	155.10	
Investments in business.....	-8.50	44.00	52.50	134.60	134.60		125.70	125.70		191.90	226.40	34.50
Real estate.....				183.40	183.40					256.00	256.00	
Stocks and bonds.....	23.60	42.70	19.10	87.70	110.30	22.60	199.40	199.40		613.90	613.90	
Other property.....												
Improvements—owned home.....			x x x	5.40	5.40	x x x	24.90	24.90	x x x	55.00	55.00	x x x
Improvements—other real estate.....	46.10	46.10	x x x			x x x	48.00	48.00	x x x	1.00	1.00	x x x
Insurance premiums paid.....	255.10	255.10	x x x	285.00	285.00	x x x	363.30	363.30	x x x	420.80	420.80	x x x
Insurance policies surrendered.....		x x x			x x x			x x x			x x x	
Insurance policies settled.....	-16.00	x x x	16.00		x x x			x x x			x x x	
Loans to others.....	.20	24.50	24.30				25.30	25.30		72.40	72.40	
Other assets.....												
Liabilities.....	-56.00	35.20	91.20	127.40	229.10	101.70	10.50	29.70	19.20	26.30	195.60	169.30
Mortgages—owned homes.....	-27.10		27.10	110.10	165.60	55.50				55.50	126.60	71.10
Mortgages—other real estate.....	-12.40		12.40				-13.10		13.10	-94.20		94.20
Notes due banks.....	-7.60	12.20	19.80	41.50	41.50		9.10	13.00	3.90			
Notes due individuals.....	-9.60		9.60	-26.40		26.40				67.30	69.00	1.70
Rents due.....												
Taxes due.....	1.10	1.10		-4.40	2.30	6.70	.90	.90				
Charge accounts due.....				-1.70		1.70	4.10	5.90	1.80			
Other bills due.....	1.50	1.50		10.50	10.50					-1.40		1.40
Installment balances due ¹	-1.90	20.40	22.30	-4.70	6.70	11.40	9.50	9.90	.40	-.90		.90
Furniture.....	-11.00		11.00	-4.20	2.60	6.80						
Electric refrigerator.....	5.10	5.10		2.00	2.00							
Other electrical equipment.....	.50	.50					.80	1.20	.40	-.90		.90
Automobile.....	2.10	20.30	18.20	-2.50	2.60	5.10	8.70	8.70				
Radio.....												
Other.....	1.40	1.40										
Other liabilities.....				2.50	2.50							

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ROCKY MOUNTAIN, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	21	-----	21	5	-----	5	4	2	2	13	3	10	19	3	16
Money in checking accounts.....	-----	-----	-----	7	-----	7	3	-----	3	2	-----	2	12	4	8
Money on hand.....	14	-----	14	17	7	10	15	8	7	22	10	12	19	11	8
Investments in business.....	-----	-----	-----	7	7	-----	1	-----	1	4	3	1	1	1	-----
Real estate.....	-----	-----	-----	7	7	-----	1	1	-----	3	3	-----	2	1	1
Stocks and bonds.....	-----	-----	-----	-----	-----	-----	1	-----	1	1	1	-----	1	-----	1
Other property.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Improvements—owned home.....	-----	-----	x x x	8	8	x x x	-----	-----	x x x	1	1	x x x	6	6	x x x
Improvements—other real estate.....	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x	-----	-----	x x x
Insurance premiums paid.....	75	75	x x x	63	63	x x x	69	69	x x x	83	83	x x x	84	84	x x x
Insurance policies surrendered.....	16	x x x	16	3	x x x	3	1	x x x	1	4	x x x	4	9	x x x	9
Insurance policies settled.....	-----	x x x	-----	3	x x x	3	-----	x x x	-----	1	x x x	1	3	x x x	3
Loans to others.....	16	4	12	3	-----	3	2	-----	2	2	-----	2	6	4	2
Other assets.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Liabilities:															
Mortgages—owned homes.....	-----	-----	-----	12	7	5	15	2	13	13	3	10	12	1	11
Mortgages—other real estate.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	(*)	-----	(*)
Notes due banks.....	16	12	4	1	1	-----	9	6	3	7	6	1	9	6	3
Notes due individuals.....	16	16	-----	10	10	-----	8	8	-----	6	6	(*)	13	10	3
Rents due.....	20	20	-----	18	18	-----	17	14	3	9	6	3	13	9	4
Taxes due.....	26	26	-----	14	13	1	20	19	1	14	13	1	23	17	6
Charge accounts due.....	34	34	-----	39	36	3	39	38	1	26	25	1	26	22	4
Other bills due.....	58	46	12	35	35	-----	52	48	4	32	27	5	43	30	13
Installment balances due.....	9	9	-----	24	17	7	23	19	4	45	37	8	50	36	14
Furniture.....	-----	-----	-----	14	7	7	8	8	-----	7	5	2	17	14	3
Electric refrigerator.....	-----	-----	-----	-----	-----	-----	4	3	1	9	7	2	6	4	2
Other electrical equipment.....	4	4	-----	7	7	-----	4	3	1	14	12	2	18	10	8
Automobile.....	4	4	-----	3	3	-----	6	5	1	23	17	6	16	12	4
Radio.....	-----	-----	-----	-----	-----	-----	7	5	2	2	2	-----	4	3	1
Other.....	-----	-----	-----	3	3	-----	3	3	-----	4	4	(*)	10	5	5
Other liabilities.....	-----	-----	-----	8	1	7	3	3	-----	3	2	1	1	1	-----

	B. Average amount														
Assets.....	-\$59.00	\$32.90	\$121.90	\$19.90	\$68.20	\$48.30	\$19.20	\$63.80	\$44.60	\$22.90	\$58.50	\$65.60	\$13.70	\$132.70	\$119.00
Money in savings accounts.....	-54.10		54.10	-9.00		9.00	1.00	6.20	5.20	-25.20	3.40	28.60	-35.40	5.40	40.80
Money in checking accounts.....				-15.10		15.10	-16.70		16.70	-5.40		5.40	-1.10	10.00	11.10
Money on hand.....	-37.20		37.20	-7.50	2.60	10.10		5.50	5.50	-11.20	5.30	16.50	-8.20	2.70	10.90
Investments in business.....				3.30	3.30		-2.40		2.40	2.10	2.60	.50	2.40	2.40	
Real estate.....				26.30	26.30		6.60	6.60		24.50	24.50		15.00	20.00	5.00
Stocks and bonds.....							-1.80		1.80	.90	.90		-2.10		2.10
Other property.....															
Improvements—owned home.....			x x x	5.10	5.10	x x x			x x x	.40	.40	x x x	14.60	14.60	x x x
Improvements—other real estate.....			x x x			x x x			x x x			x x x			x x x
Insurance premiums paid.....	32.90	32.90	x x x	30.90	30.90	x x x	45.50	45.50	x x x	51.40	51.40	x x x	72.40	72.40	x x x
Insurance policies surrendered.....	-23.60	x x x	23.60	-9.40	x x x	9.40	-10.80	x x x	10.80	-1.90	x x x	1.90	-13.40	x x x	13.40
Insurance policies settled.....		x x x		-3.50	x x x	3.50		x x x		-11.80	x x x	11.80	-32.70	x x x	32.70
Loans to others.....	-7.00	(*)	7.00	-1.20		1.20	-2.20		2.20	-90		.90	2.20	5.20	3.00
Other assets.....															
Liabilities.....	171.80	176.10	4.30	210.90	220.10	9.20	156.70	177.90	21.20	137.70	171.90	34.20	114.60	164.40	49.80
Mortgages—owned homes.....				20.10	23.00	2.90	10.20	20.00	9.80	11.10	25.30	14.20	7.80	19.80	12.00
Mortgages—other real estate.....													-10		.10
Notes due banks.....	3.30	3.50	.20	6.90	6.90		8.50	10.30	1.80	11.70	14.10	2.40	5.10	10.00	4.90
Notes due individuals.....	14.30	14.30		42.00	42.00		11.20	11.20		14.40	15.00	.60	8.50	10.90	2.40
Rents due.....	11.20	11.20		8.50	8.50		6.00	7.30	1.30	2.50	3.10	.60	6.60	8.10	1.50
Taxes due.....	9.50	9.50		6.50	6.90	.40	12.90	13.30	.40	5.10	5.70	.60	3.00	9.30	6.30
Charge accounts due.....	66.90	66.90		61.50	64.00	2.50	42.70	43.00	.30	24.50	25.00	.50	15.00	17.70	2.70
Other bills due.....	62.40	66.50	4.10	55.70	55.70		45.00	49.00	4.00	20.70	23.50	2.80	27.00	37.50	10.50
Installment balances due ¹	4.20	4.20		10.50	12.70	2.20	18.40	22.00	3.60	49.40	59.80	10.40	41.60	51.00	9.40
Furniture.....				2.20	4.40	2.20	5.40	5.40		2.20	2.60	.40	5.10	7.40	2.30
Electric refrigerator.....							1.90	2.30	.40	5.50	6.60	1.10	1.20	2.20	1.00
Other electrical equipment.....	3.10	3.10		.90	.90		1.50	1.90	.40	6.80	7.20	.40	.80	4.90	4.10
Automobile.....	1.10	1.10		5.30	5.30		6.20	9.40	3.20	31.00	39.60	8.60	33.80	37.80	4.00
Radio.....							2.10	2.30	.20	1.40	1.40		.30	.50	.20
Other.....				2.10	2.10		1.30	1.30		2.50	2.70	.20	.40	2.20	1.80
Other liabilities.....				-.80	.40	1.20	1.80	1.80		-1.70	.40	2.10	.10	.10	

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ROCKY MOUNTAIN, 2 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$1,500-\$1,749			\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	21	15	6	25	8	17	22	16	6	28	19	9	36	21	15
Money in checking accounts.....	13	5	8	18	8	10	27	13	14	27	16	11	35	16	19
Money on hand.....	14	13	1	20	12	8	13	11	2	15	9	6	7	6	1
Investments in business.....	3	3		1	1		2	2	(*)	7	7		3	3	
Real estate.....	3	3	(*)	5	3	2	2	1	1	5	2	(*)	4	4	
Stocks and bonds.....	1		1	4	3	1	2	1	1	1	1	3	7	3	4
Other property.....															
Improvements—owned home.....	6	6	x x x	6	6	x x x	6	6	x x x	8	8	x x x	6	6	x x x
Improvements—other real estate.....			x x x	2	2	x x x	2	2	x x x	2	2	x x x	4	4	x x x
Insurance premiums paid.....	91	91	x x x	88	88	x x x	95	95	x x x	89	89	x x x	97	97	x x x
Insurance policies surrendered.....	4	x x x	4	2	x x x	(*)	(*)	x x x	(*)	1	x x x	1		x x x	
Insurance policies settled.....	2	x x x	2	(*)	x x x	(*)	(*)	x x x	2	2	x x x	2		x x x	
Loans to others.....	4	1	3	5	3	2	4	2	2	3	3		4	2	2
Other assets.....	1	(*)	1	1	1		(*)		(*)	(*)		(*)	2	2	
Liabilities:															
Mortgages—owned homes.....	16	2	14	18	2	16	18		18	26	2	24	10	1	9
Mortgages—other real estate.....			(*)	(*)		(*)				4	1	3	3	2	1
Notes due banks.....	2	2	(*)	6	5	1	7	4	3	9	5	4	6	4	2
Notes due individuals.....	6	3	3	8	6	2	7	3	4	2	1	1	4	1	3
Rents due.....	4	1	3	4	3	1	3	(*)	3	3		3	2	2	
Taxes due.....	17	13	4	10	9	1	17	11	6	15	11	4	14	7	7
Charge accounts due.....	24	15	9	18	15	3	17	11	6	17	16	1	15	13	2
Other bills due.....	22	15	7	22	17	5	29	23	6	20	15	5	16	13	3
Installment balances due ¹	47	31	16	51	33	18	49	30	19	51	32	19	53	24	29
Furniture.....	16	12	4	14	9	5	16	8	8	19	10	9	5	4	1
Electric refrigerator.....	7	4	3	14	10	4	14	8	6	14	11	3	18	10	8
Other electrical equipment.....	16	7	9	19	12	7	14	8	6	17	10	7	21	12	9
Automobile.....	17	15	2	18	12	6	19	15	4	21	14	7	25	13	12
Radio.....	4	1	3	6	4	2	7	4	3	5	4	1	1		1
Other.....	5	3	2	4	1	3	7	3	4	5	4	1	5	2	3
Other liabilities.....	3	2	1	(*)	(*)		(*)	(*)		1	1				

	B. Average amount														
Assets	\$112.20	\$154.10	\$41.90	\$64.00	\$181.70	\$117.70	\$127.80	\$234.70	\$106.90	\$258.20	\$360.30	\$102.10	\$204.00	\$438.00	\$234.00
Money in savings accounts	4.30	14.80	10.50	-47.00	14.40	61.40	11.50	50.10	38.60	46.50	79.30	32.80	-90.60	47.80	133.40
Money in checking accounts		10.00	10.00	-14.30	16.10	30.40	-19.30	13.60	32.90	3.00	25.60	22.60	-35.20	33.10	68.30
Money on hand	6.90	7.90	1.00	2.10	10.20	8.10	1.00	3.40	2.40	9.00	14.40	5.40	15.80	17.50	1.70
Investments in business	7.10	7.10		5.40	5.40		6.40	6.70	.30	71.40	71.40		18.60	18.60	
Real estate	16.50	17.50	1.00	9.60	16.20	6.60	15.30	22.50	7.20	10.70	13.00	2.30	86.80	86.80	
Stocks and bonds	-.60	.20	.80	-3.40	2.00	5.40	-1.80	1.50	3.30	-12.90	5.00	17.90	-8.00	14.60	22.60
Other property										.40	.40				
Improvements—owned home	4.80	4.80	x x x	8.80	8.80	x x x	4.90	4.90	x x x	17.30	17.30	x x x	22.20	22.20	x x x
Improvements—other real estate			x x x	2.40	2.40	x x x	1.00	1.00	x x x	1.70	1.70	x x x	2.30	2.30	x x x
Insurance premiums paid	91.00	91.00	x x x	100.60	100.60	x x x	126.20	126.20	x x x	128.90	128.90	x x x	188.70	188.70	x x x
Insurance policies surrendered	-2.20	x x x	2.20	-1.60	x x x	1.60	-1.10	x x x	1.10	-3.40	x x x	3.40	x x x	x x x	
Insurance policies settled	-14.10	x x x	14.10	-70	x x x	.70	-16.80	x x x	16.80	-14.30	x x x	14.30	x x x	x x x	
Loans to others	-.80	.80	1.60	2.10	5.60	3.50	2.40	4.80	2.40	3.30	3.30		.90	3.90	3.00
Other assets	-.70	(*)	.70	(*)	(*)		-1.90		1.90	-3.40		3.40	2.50	2.50	
Liabilities	73.10	126.50	53.40	80.50	146.50	66.00	61.40	142.10	80.70	88.00	166.00	78.00	64.80	157.20	92.40
Mortgages—owned homes	-5.70	16.20	21.90	-2.30	19.60	21.90	-33.60		33.60	1.60	36.40	34.80	-9.30	9.10	18.40
Mortgages—other real estate				-.20		.20				21.60	25.30	3.70	14.20	14.60	.40
Notes due banks	1.40	2.00	.60	13.20	13.70	.50	11.80	16.40	4.60	7.60	9.40	1.60	12.10	14.00	1.90
Notes due individuals	-.90	1.30	2.20	4.70	10.70	6.00	1.90	5.80	3.90	-2.20	1.10	3.30	-5.30	1.30	6.60
Rents due	-.40	.80	1.20		1.10	1.10	-.80	.80	1.60	-1.20		1.20	5.40	5.40	
Taxes due	4.60	5.60	1.00	2.60	3.90	1.30	3.60	7.20	3.60	2.40	5.00	2.60	-2.10	8.10	10.20
Charge accounts due	11.90	15.60	3.70	5.60	8.20	2.60	9.10	12.60	3.50	18.50	18.80	.30	19.30	22.30	3.00
Other bills due	6.60	14.40	7.80	22.70	30.50	7.80	22.90	31.00	8.10	2.20	10.50	8.30	5.30	9.50	4.20
Installment balances due 1	54.30	68.60	14.30	34.00	58.60	24.60	46.50	68.30	21.80	37.40	59.40	22.00	25.20	72.90	47.70
Furniture	11.80	15.70	3.90	3.80	7.00	3.20	-.70	6.10	6.80	.60	6.40	5.80	6.90	9.40	2.50
Electric refrigerator	1.80	4.10	2.30	7.70	10.00	2.30	3.40	9.10	5.70	9.90	11.80	1.90	7.30	12.60	5.30
Other electrical equipment	.60	4.90	4.30	4.00	7.70	3.70	3.80	6.30	2.50	-2.40	3.80	6.20	-5.70	4.30	10.00
Automobile	41.30	46.20	4.90	18.70	36.80	18.10	40.40	48.60	8.20	26.90	43.50	16.60	13.20	44.60	31.40
Radio	-1.10	1.30	2.40	1.40	2.40	1.00	.10	1.60	1.50	.50	1.30	.80	-1.50	1.50	1.50
Other	-.10	.90	1.00	-1.60	.20	1.80	-.50	1.00	1.50	1.90	3.20	1.30	5.00	8.20	3.20
Other liabilities	1.30	2.00	.70	.20	.20		(*)	(*)		.10	.10				

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

ROCKY MOUNTAIN, 2 MIDDLE-SIZED CITIES; WHITE FAMILIES

Item	Income class											
	\$3,000-\$3,499			\$3,500-\$3,999			\$4,000-\$4,999			\$5,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	34	26	8	42	24	18	36	28	8	41	36	5
Money in checking accounts.....	46	30	16	54	41	13	56	38	18	43	37	6
Money on hand.....	11	11		15	6	9	11	5	6	7	7	
Investments in business.....	6	6		14	14		4	4		22	18	4
Real estate.....	2	2		2	2					2	2	
Stocks and bonds.....	8	4	4	16	16		10	8	2	40	36	4
Other property.....												
Improvements—owned home.....	12	12	x x x	13	13	x x x	14	14	x x x	11	11	x x x
Improvements—other real estate.....	2	2	x x x			x x x	3	3	x x x			x x x
Insurance premiums paid.....	92	92	x x x	92	92	x x x	92	92	x x x	96	96	x x x
Insurance policies surrendered.....	3	x x x	3	4	x x x	4		x x x			x x x	
Insurance policies settled.....	4	x x x	4		x x x			x x x		4	x x x	4
Loans to others.....	8	6	2	10	3	7	8	8		17	11	6
Other assets.....												
Liabilities:												
Mortgages—owned homes.....	20	2	18	19	2	17	18		18	14		14
Mortgages—other real estate.....	2		2				4		4			
Notes due banks.....	9	3	6	11	5	6	11	3	8	7	2	5
Notes due individuals.....	5	2	3	2		2						
Rents due.....			2			2						
Taxes due.....	9	6	3	10	4	6	10	10		11	7	4
Charge accounts due.....	9	3	6	5	3	2	19	16	3	9	9	
Other bills due.....	6	4	2	13	6	7	25	14	11	4		4
Installment balances due ¹	32	20	12	30	10	20	41	19	22	21	10	11
Furniture.....	1	1		3	1	2	13	13		4	4	
Electric refrigerator.....	8	5	3	5	2	3	10	2	8			
Other electrical equipment.....	8	5	3	9	8	1	19	13	6	6		6
Automobile.....	22	11	11	22	6	16	19	10	9	15	6	9
Radio.....							2		2			
Other.....	6	6		2	2		6	6				
Other liabilities.....				4	2	2						

	B. Average amount											
Assets	\$312.80	\$517.00	\$204.20	\$467.30	\$752.20	\$284.90	\$539.40	\$928.00	\$388.60	\$2,062.50	\$2,221.20	\$158.70
Money in savings accounts	63.40	95.30	31.90	-14.70	102.60	117.30	79.00	169.30	90.30	434.30	441.70	7.40
Money in checking accounts	-37.20	46.10	83.30	84.60	111.90	27.30	12.40	89.00	76.60	495.30	525.20	29.90
Money on hand	3.90	3.90		-86.40	3.00	89.40	2.90	12.00	9.10	1.20	1.20	
Investments in business	13.20	13.20		192.60	192.60		216.60	216.60		88.20	142.70	54.50
Real estate	71.00	71.00		29.20	29.20					2.00	2.00	
Stocks and bonds	-13.30	34.90	48.20	63.50	63.50		-134.80	77.80	212.60	467.20	503.90	36.70
Other property												
Improvements—owned home	31.30	31.30	x x x	21.10	21.10	x x x	25.20	25.20	x x x	28.10	28.10	x x x
Improvements—other real estate	.50	.50	x x x			x x x	2.60	2.60	x x x			x x x
Insurance premiums paid	214.00	214.00	x x x	226.70	226.70	x x x	312.30	312.30	x x x	544.40	544.40	x x x
Insurance policies surrendered	-10.00	x x x	10.00	-22.80	x x x	22.80		x x x			x x x	
Insurance policies settled	-16.10	x x x	16.10		x x x			x x x		-20.20	x x x	20.20
Loans to others	-7.90	6.80	14.70	-26.50	1.60	28.10	23.20	23.20		22.00	32.00	10.00
Other assets												
Liabilities	-72.70	104.10	176.80	-27.40	104.70	132.10	-68.40	87.80	156.20	-15.80	84.30	100.10
Mortgages—owned homes	-60.40	11.50	71.90	-7.30	29.20	36.50	-50.00		50.00	-38.70		38.70
Mortgages—other real estate	-26.10		26.10				-1.90		1.90			
Notes due banks	6.80	15.50	8.70	18.90	22.70	3.80	-32.40	5.30	37.70	-10.30	3.60	13.90
Notes due individuals	-1.40	4.80	6.20	-1.30		1.30						
Rents due				-3.60		3.50						
Taxes due	-11.10	2.50	13.60	-9.10	1.30	10.40	7.90	7.90		4.10	6.20	2.10
Charge accounts due	-4.80	8.90	13.70	-1.10	4.50	4.60	30.40	34.40	4.00	15.00	15.00	
Other bills due	6.70	8.00	1.30	-30	11.90	12.20	-10.90	7.10	18.00	-7.30		7.30
Installment balances due ¹	17.60	52.90	35.30	-22.80	34.70	57.50	-11.50	33.10	44.60	21.40	59.50	38.10
Furniture	1.10	1.10		-2.50	1.00	3.50	14.90	14.90		6.20	6.20	
Electric refrigerator	3.10	6.30	3.20	-1.10	1.80	2.90	-9.40	1.40	10.80			
Other electrical equipment	-1.10	1.30	2.40	3.70	4.90	1.20	3.70	5.40	1.70	-4.00		4.00
Automobile	2.60	39.20	36.60	-23.20	30.20	53.40	-20.50	14.60	35.10	19.20	53.30	34.10
Radio							-1.80		1.80			
Other	11.90	11.90		.30	.30		1.60	1.60				
Other liabilities				-1.90	.40	2.30						

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

PACIFIC NORTHWEST, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	47	16	31	9	4	5	17	1	16	31	19	12	29	12	17
Money in checking accounts.....	16	16		7		7				3	3	(*)	8	7	1
Money on hand.....	22	16	6	10	5	5	7	4	3	15	12	3	14	10	4
Investments in business.....				1		1							3	3	
Real estate.....							8	6	2	4	4		4	4	(*)
Stocks and bonds.....	16	16		1		1				1	1		6	6	
Other property.....							3		3	1		1	2	(*)	2
Improvements—owned home.....			x x x			x x x			x x x	1	1	x x x	9	9	x x x
Improvements—other real estate.....			x x x			x x x			x x x				9		x x x
Insurance premiums paid.....	27	27	x x x	4	4	x x x			x x x	(*)	(*)	x x x	1	1	x x x
Insurance policies surrendered.....		x x x	x x x	51	51	x x x	65	65	x x x	57	57	x x x	69	69	x x x
Insurance policies settled.....		x x x		4	x x x	4	2	x x x	2	(*)	x x x	(*)	2	x x x	2
Loans to others.....	16		16	6	4	2		x x x		8	x x x	8	4	x x x	4
Other assets.....	16		16							5	4	1	11	6	5
Liabilities:															
Mortgages—owned homes.....				13		13	14	6	8	20	6	14	25	3	22
Mortgages—other real estate.....				(*)		(*)	4		4				3	1	2
Notes due banks.....				9	9		9	8	1	9	7	2	4	4	(*)
Notes due individuals.....				16	16		5	1	4	4	4	(*)	5	3	2
Rents due.....	26	26		7	7		1	1		2	2		3	(*)	3
Taxes due.....	16		16	27	20	7	16	9	7	25	21	4	15	9	6
Charge accounts due.....	32	16	16	13	12		15	7	8	20	17	3	15	10	5
Other bills due.....	79	79		25	25	(*)	27	21	6	26	17	9	26	17	9
Installment balances due ¹	12	12		24	19	5	50	32	18	35	22	13	43	38	10
Furniture.....	6	6		12	9	3	39	22	17	17	6	11	22	15	7
Electric refrigerator.....										3	3	(*)	4	4	(*)
Other electrical equipment.....				4	4		17	15	2	16	14	2	12	9	3
Automobile.....	6	6		4	3	1	3	1	2	5	2	3	10	9	1
Radio.....				5	5		1		1	7	4	3	18	12	6
Other.....				5	5		4	3	1	4	3	1	3	2	1
Other liabilities.....				8	8		2	2		2	2	(*)	4	2	2

	B. Average amount														
Assets.....	-\$190.50	\$145.70	\$336.20	-\$24.70	\$48.00	\$72.70	\$99.20	\$124.00	\$24.80	\$83.90	\$144.50	\$60.60	\$98.80	\$166.70	\$67.90
Money in savings accounts.....	-182.70	.50	183.20	3.40	7.50	4.10	-16.00	.10	16.10	17.60	43.00	25.40	-24.80	9.90	34.70
Money in checking accounts.....	35.90	35.90		-18.30		18.30				3.60	3.70	.10	5.30	8.70	3.40
Money on hand.....	-16.00	1.20	17.20	.90	1.30	.40		1.50	1.50	5.30	6.00	.70	3.80	7.10	3.30
Investment in business.....				-2.30		2.30							9.30	9.30	
Real estate.....							86.40	90.00	3.60	45.60	45.60		40.30	40.90	.60
Stocks and bonds.....	97.40	97.40		-9.90		9.90				.90	.90		15.30	15.30	
Other property.....							-2.60		2.60	-1.40		1.40	1.50	3.50	2.00
Improvements—owned home.....			x x x			x x x			x x x	2.50	2.50	x x x	23.50	23.50	x x x
Improvements—other real estate.....			x x x	.30	.30	x x x			x x x	.20	.20	x x x	.20	.20	x x x
Insurance premiums paid.....	10.70	10.70	x x x	33.60	33.60	x x x	32.40	32.40	x x x	37.50	37.50	x x x	45.90	45.90	x x x
Insurance policies surrendered.....		x x x		-2.30	x x x	2.30	-1.00	x x x	1.00	.30	x x x	.30	-1.90	x x x	1.90
Insurance policies settled.....		x x x		-35.00	x x x	35.00		x x x		-30.50	x x x	30.50	-18.40	x x x	18.40
Loans to others.....	-99.90		99.90	4.90	5.30	.40				2.90	5.10	2.20	-1.30	2.30	3.60
Other assets.....	-35.90		35.90										.10	.10	
Liabilities.....	56.80	66.90	10.10	87.90	110.30	22.40	83.80	122.70	38.90	89.40	125.40	36.00	84.90	127.90	43.00
Mortgages—owned homes.....				-9.50		9.50	36.20	41.40	5.20	44.20	58.30	14.10	11.60	35.10	23.50
Mortgages—other real estate.....				-.20		.20	-10.20		10.20				3.10	4.40	1.30
Notes due banks.....				34.30	34.30		4.90	5.40	.50	13.50	14.00	.50	4.80	5.40	.60
Notes due individuals.....				29.60	29.60		-2.60	.30	2.90	8.60	8.60	(*)	-.30	2.10	2.40
Rents due.....	17.20	17.20		4.40	4.40		.90	.90		.50	.50		-1.20	.10	1.30
Taxes due.....	-7.80		7.80	-1.30	5.90	7.20	-4.90	2.30	7.20	3.30	8.00	4.70	-.10	2.90	3.00
Charge accounts due.....	-1.50	.80	2.30	2.40	5.90	3.50	6.00	9.40	3.40	7.10	8.10	1.00	2.50	3.60	1.10
Other bills due.....	44.30	44.30		13.20	13.30	.10	40.60	43.10	2.50	8.10	15.80	7.70	36.00	37.80	1.80
Installment balances due ¹	4.60	4.60		11.50	13.40	1.90	12.30	19.30	7.00	3.30	11.10	7.80	24.80	32.80	8.00
Furniture.....	2.00	2.00		1.90	2.80	.90	7.10	14.60	7.50	-1.00	3.00	4.00	-1.40	5.50	6.90
Electric refrigerator.....										3.30	3.40	.10	3.60	3.90	.30
Other electrical equipment.....				2.30	2.30		6.50	7.20	.70	3.60	4.90	1.30	2.80	4.10	1.30
Automobile.....	2.60	2.60		3.70	4.70	1.00	-.80	.10	.90	-2.10	.30	2.40	17.30	19.70	2.40
Radio.....				1.00	1.00		-.50		.50	.60	1.40	.80	2.60	3.90	1.30
Other.....				2.60	2.60			.70	.70	-1.10	.20	1.30	-.10	.20	.30
Other liabilities.....				3.50	3.50		.60	.60		.80	1.00	.20	3.70	3.70	(*)

¹ See explanation of tables for definition of this item.

* Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

PACIFIC NORTHWEST, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class														
	\$1,500-\$1,749			\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	34	18	16	26	12	14	26	11	15	42	29	13	23	15	8
Money in checking accounts.....	11	5	6	13	7	6	15	8	7	10	6	4	21	19	2
Money on hand.....	15	15	-----	18	13	5	18	16	2	10	10	-----	13	12	1
Investments in business.....	5	5	-----	7	7	-----	7	7	-----	10	10	-----	11	11	-----
Real estate.....	7	6	1	3	2	1	4	3	1	10	7	3	10	6	4
Stocks and bonds.....	3	3	-----	4	2	2	2	2	-----	6	6	-----	8	8	-----
Other property.....	5	1	4	3	-----	3	2	1	1	1	1	-----	2	2	-----
Improvements—owned home.....	8	8	x x x	6	6	x x x	5	5	x x x	6	6	x x x	16	16	x x x
Improvements—other real estate.....	2	2	x x x	2	-----	x x x	(*)	(*)	x x x	2	2	x x x	8	8	x x x
Insurance premiums paid.....	89	89	x x x	84	84	x x x	78	78	x x x	93	93	x x x	91	91	x x x
Insurance policies surrendered.....	2	x x x	2	4	x x x	4	4	x x x	4	-----	x x x	-----	1	x x x	1
Insurance policies settled.....	2	x x x	2	(*)	x x x	(*)	5	x x x	5	3	x x x	3	4	x x x	4
Loans to others.....	4	3	1	3	2	1	6	5	1	7	6	1	8	6	2
Other assets.....	1	1	(*)	2	1	1	-----	-----	-----	-----	-----	-----	5	2	3
Liabilities:															
Mortgages—owned homes.....	27	4	23	23	3	20	22	(*)	22	26	3	23	41	-----	41
Mortgages—other real estate.....	2	2	-----	4	-----	4	3	1	2	4	1	3	10	-----	10
Notes due banks.....	9	6	3	16	14	2	10	5	5	6	4	2	14	7	7
Notes due individuals.....	3	2	1	6	3	3	7	5	2	4	3	1	9	3	6
Rents due.....	2	1	1	1	-----	1	3	-----	3	-----	-----	-----	-----	-----	-----
Taxes due.....	13	10	3	14	7	7	24	21	3	22	15	7	17	11	6
Charge accounts due.....	10	10	(*)	9	7	2	19	13	6	15	12	3	6	5	1
Other bills due.....	14	6	8	14	7	7	16	8	8	19	12	7	8	5	3
Installment balances due.....	54	41	13	57	47	10	42	28	14	50	32	18	50	32	18
Furniture.....	19	11	8	16	9	7	22	14	8	22	8	14	14	9	5
Electric refrigerator.....	13	11	2	8	-----	(*)	10	8	2	14	13	1	10	9	1
Other electrical equipment.....	14	10	4	22	18	4	14	12	2	17	13	4	14	9	5
Automobile.....	22	18	4	14	10	4	18	12	6	21	17	4	23	10	13
Radio.....	11	9	2	17	15	2	4	3	1	7	7	-----	3	1	2
Other.....	6	4	2	6	5	1	5	5	(*)	11	8	3	12	8	4
Other liabilities.....	-----	-----	-----	2	1	1	(*)	-----	(*)	1	-----	1	5	1	4

161426°—40—12

B. Average amount															
Assets.....	\$109.60	\$205.40	\$95.80	\$150.20	\$245.00	\$94.80	\$119.40	\$237.80	\$118.40	\$261.80	\$349.20	\$87.40	\$261.70	\$405.20	\$143.50
Money in savings accounts.....	—4.90	31.70	36.60	—20.10	29.10	49.20	—6.90	26.70	33.60	—5.70	42.10	47.80	30.90	64.70	33.80
Money in checking accounts.....	—8.10	6.50	14.60	—4.90	6.60	11.50	—23.50	4.50	28.00	—1.60	8.60	10.20	54.40	60.30	5.90
Money on hand.....	13.90	13.90	-----	—1.50	11.10	12.60	15.80	16.80	1.00	4.50	4.50	-----	8.30	8.50	.20
Investments in business.....	10.00	10.00	-----	27.20	27.20	-----	29.60	29.60	-----	36.10	36.10	-----	25.60	25.60	-----
Real estate.....	52.50	58.50	6.00	61.80	66.50	4.70	—6.90	22.10	29.00	62.50	78.90	16.40	—6.20	8.90	15.10
Stocks and bonds.....	1.80	1.80	-----	—60	1.60	2.20	10.80	10.80	-----	18.50	18.50	-----	29.70	29.70	-----
Other property.....	—12.40	.90	13.30	—5.00	-----	5.00	.80	1.10	.30	.30	.30	-----	8.20	8.20	-----
Improvements—owned home.....	6.10	6.10	x x x	5.10	5.10	x x x	5.40	5.40	x x x	6.80	6.80	x x x	18.40	18.40	x x x
Improvements—other real estate.....	1.70	1.70	x x x	2.70	2.70	x x x	1.30	1.30	x x x	2.30	2.30	x x x	24.10	24.10	x x x
Insurance premiums paid.....	70.60	70.60	x x x	92.60	92.60	x x x	104.40	104.40	x x x	130.10	130.10	x x x	143.60	143.60	x x x
Insurance policies surrendered.....	—1.00	x x x	1.00	—3.50	x x x	3.50	—7.70	x x x	7.70	-----	x x x	-----	.90	x x x	.90
Insurance policies settled.....	—13.60	x x x	13.60	—80	x x x	.80	—18.20	x x x	18.20	—12.10	x x x	12.10	—25.90	x x x	25.90
Loans to others.....	—6.60	3.50	10.10	.80	2.30	1.50	14.50	15.10	.60	20.10	21.00	.90	5.20	9.90	4.70
Other assets.....	—40	.20	.60	—3.60	.20	3.80	-----	-----	-----	-----	-----	-----	—53.70	3.30	57.00
Liabilities.....	102.70	176.50	73.80	117.70	196.20	78.50	20.50	126.30	105.80	84.60	181.10	96.50	—82.00	102.80	184.80
Mortgages—owned homes.....	—20	42.60	42.80	28.10	62.30	34.20	—38.50	2.10	40.60	—4.80	47.00	51.80	—92.70	-----	92.70
Mortgages—other real estate.....	4.00	4.00	-----	—4.90	-----	4.90	11.20	15.20	4.00	2.50	7.30	4.80	—19.00	-----	19.00
Notes due banks.....	5.50	10.90	5.40	23.40	27.00	3.60	1.80	8.60	6.80	9.90	12.00	2.10	3.00	16.10	13.10
Notes due individuals.....	5.00	5.50	.50	3.40	6.60	3.20	—9.50	10.60	20.10	3.10	3.80	.70	4.60	11.80	7.20
Rents due.....	.20	.70	.50	—1.10	-----	.10	—2.70	-----	2.70	-----	-----	-----	-----	-----	-----
Taxes due.....	.40	2.60	2.20	—5.80	2.20	8.00	7.30	8.00	.70	—1.30	4.30	5.60	3.40	5.10	1.70
Charge accounts due.....	8.80	8.90	.10	3.70	4.50	.80	5.30	9.30	4.00	6.70	9.70	3.00	—5.10	2.40	7.50
Other bills due.....	1.90	6.20	4.30	5.00	8.40	3.40	.10	9.30	9.20	.40	6.70	6.30	1.40	3.00	1.60
Installment balances due ¹	77.10	95.10	18.00	65.80	84.80	19.00	45.60	63.20	17.60	68.20	90.30	22.10	24.60	62.60	38.00
Furniture.....	1.40	6.00	4.60	11.70	19.40	7.70	12.40	15.60	3.20	—10.40	7.10	17.50	.40	8.50	8.10
Electric refrigerator.....	11.40	12.50	1.10	8.70	9.20	.50	6.50	9.00	2.50	12.80	13.90	1.10	8.40	9.10	.70
Other electrical equipment.....	1.80	4.20	2.40	9.40	11.10	1.70	5.90	7.10	1.20	4.00	5.30	1.30	—30	2.60	2.90
Automobile.....	58.40	72.80	14.40	26.00	36.40	10.40	16.70	37.50	20.80	49.50	59.30	9.80	10.20	40.40	30.20
Radio.....	2.20	3.20	1.00	8.20	9.20	1.00	1.20	1.40	.20	5.90	5.90	-----	.20	.70	.50
Other.....	1.90	2.40	.50	1.80	1.80	(*)	2.90	2.90	(*)	6.40	7.40	1.00	5.70	6.60	.90
Other liabilities.....	-----	-----	-----	—90	.40	1.30	—10	-----	.10	—10	-----	.10	—2.20	1.80	4.00

¹ See explanation of tables for definition of this item.

* Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

PACIFIC NORTHWEST, 3 MIDDLE-SIZED CITIES: WHITE FAMILIES

Item	Income class											
	\$3,000-\$3,499			\$3,500-\$3,999			\$4,000-\$4,999			\$5,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts												
Assets:												
Money in savings accounts.....	29	20	9	42	31	11	49	34	15	24	10	14
Money in checking accounts.....	48	29	19	27	23	4	41	36	5	17	7	10
Money on hand.....	7	9		16	6	10	8	8				
Investments in business.....	17	12	5	17	17		24	24		30	30	
Real estate.....	4	4		6	6		11	8	3	21	21	
Stocks and bonds.....	6	3	3	15	13	2	21	7	14	21	12	9
Other property.....				7	7		7	4	3			
Improvements—owned home.....	10	10	x x x	12	12	x x x	16	16	x x x	20	20	x x x
Improvements—other real estate.....	2	2	x x x	2	2	x x x	19	19	x x x	10	10	x x x
Insurance premiums paid.....	96	96	x x x	97	97	x x x	97	97	x x x	93	93	x x x
Insurance policies surrendered.....		x x x			x x x			x x x		5	x x x	5
Insurance policies settled.....	3	x x x	3	12	x x x	12	3	x x x	3	10	x x x	10
Loans to others.....	19	14	5	2	2		7	7				
Other assets.....												
Liabilities:												
Mortgages—owned homes.....	16	4	12	34	2	32	27		27	15		15
Mortgages—other real estate.....	2		2	7		7	16		16	8		8
Notes due banks.....	15	11	4	16	13	3	20	11	9	23	13	10
Notes due individuals.....				5	5		15	5	10	3	3	
Rents due.....												
Taxes due.....	2		2	16	11	5	20	14	6	5	5	
Charge accounts due.....	6	6		22	15	7	8	8		8	5	3
Other bills due.....	2	2		11	11		10	10		10	10	
Installment balances due ¹	35	23	12	32	21	11	28	22	6	10	10	
Furniture.....	3		3	5	5					10	10	
Electric refrigerator.....	12	12		9	2	7				10	10	
Other electrical equipment.....	4	2	2	7		7	12	9	3			
Automobile.....	13	6	7	21	19	2	14	14		10		10
Radio.....							3					
Other.....	3	3					3	3				
Other liabilities.....				2	2		3		3	3	3	

	B. Average amount											
Assets.....	\$340.10	\$603.20	\$263.10	\$556.60	\$776.50	\$219.90	\$751.20	\$1,037.70	\$286.50	\$1,117.50	\$1,865.30	\$747.80
Money in savings accounts.....	5.00	72.10	67.10	57.60	93.10	35.50	197.70	288.50	90.80	-362.00	131.90	493.90
Money in checking accounts.....	-27.60	51.00	78.60	34.00	47.20	13.20	65.60	70.80	5.20	25.00	34.90	9.90
Money on hand.....	7.30	7.30		-31.10	2.80	33.90	8.90	8.90				
Investments in business.....	15.40	53.90	38.50	42.90	42.90		94.70	94.70		123.80	123.80	
Real estate.....	70.60	70.60		88.70	88.70		53.50	63.80	10.30	258.40	258.40	
Stocks and bonds.....	-24.80	25.50	50.30	98.10	124.70	26.60	-126.50	28.60	155.10	127.40	235.50	108.10
Other property.....				73.50	73.50		5.70	15.30	9.60			
Improvements—owned home.....	9.30	9.30	x x x	12.20	12.20	x x x	26.20	26.20	x x x	184.40	184.40	x x x
Improvements—other real estate.....	6.60	6.60	x x x	8.90	8.90	x x x	126.70	126.70	x x x	118.60	118.60	x x x
Insurance premiums paid.....	268.40	268.40	x x x	274.00	274.00	x x x	301.40	301.40	x x x	777.80	777.80	x x x
Insurance policies surrendered.....		x x x			x x x			x x x		-27.20	x x x	27.20
Insurance policies settled.....	-25.50	x x x	25.50	-110.70	x x x	110.70	-15.50	x x x	15.50	-108.70	x x x	108.70
Loans to others.....	35.40	38.50	3.10	8.50	8.50		12.80	12.80				
Other assets.....												
Liabilities.....	85.00	174.70	89.70	209.10	340.60	131.50	-154.30	123.70	278.00	-261.80	192.90	454.70
Mortgages—owned homes.....	15.90	51.20	35.30	-17.80	51.70	69.50	-64.90		64.90	-76.50		76.50
Mortgages—other real estate.....	-5.30		5.30	-16.20		16.20	-43.00		43.00	-78.00		78.00
Notes due banks.....	74.00	94.30	20.30	139.60	152.30	12.70	-66.60	22.30	88.90	-217.20	57.20	274.40
Notes due individuals.....				19.40	19.40		-31.30	30.40	61.70	55.80	55.80	
Rents due.....												
Taxes due.....	-5.20		5.20	-1.10	4.00	4.10	-4.60	9.00	13.60	4.20	4.20	
Charge accounts due.....	1.00	1.00		11.80	19.40	7.60	12.40	12.40		-18.60	7.20	25.80
Other bills due.....	2.60	2.60		23.40	23.40		9.40	9.40		59.30	59.30	
Installment balances due ¹	2.00	25.60	23.60	48.20	69.60	21.40	37.70	40.20	2.50	9.10	9.10	
Furniture.....	-5.00		.50	2.70	2.70					19.80	19.80	
Electric refrigerator.....	13.70	13.70		-7.50	1.80	9.30				9.10	9.10	
Other electrical equipemnt.....	.10	.30	.20	-5.80		5.80	3.30	4.50	1.20			
Automobile.....	-18.10	4.80	22.90	58.80	65.10	6.30	33.80	33.80		-19.80		19.80
Radio.....							1.00	1.00				
Other.....	6.80	6.80					-1.40	.90	1.30			
Other liabilities.....				.80	.80		-3.40		3.40	.10	.10	

¹ See explanation of tables for definition of this item.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

NEW ENGLAND, 4 SMALL CITIES: WHITE FAMILIES

Item	Income class																	
	\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts																		
Assets:																		
Money in savings accounts.	42	9	33	28	3	25	16	3	13	31	10	21	38	15	23	36	12	24
Money in checking accounts.													2	1	1	4	3	1
Money on hand.	8	8		16	8	8	7	6	1	7	5	2	4	4	(*)	8	4	4
Investments in business.				2	2		1	1		1	1		1	1		1	1	
Real estate.				3		3	1		1	2	2		2	1	1			
Stocks and bonds.										1	1	(*)	2	1	1			
Other property.				1		1	(*)		(*)	(*)	1	(*)	1	1		3	2	1
Improvements—owned home.													1	1		(*)		(*)
Improvements—other real estate.			x x x			x x x	1	1	x x x	1	1	x x x	4	4	x x x	5	5	x x x
Insurance premiums paid.	55	55	x x x	53	53	x x x	77	77	x x x	1	1	x x x	(*)	(*)	x x x			x x x
Insurance policies surrendered.	8	x x x	8	10	x x x	10	9	x x x	9	6	x x x	6	4	x x x	4	5	x x x	5
Insurance policies settled.	10	x x x	10	2	x x x	2	2	x x x	2	2	x x x	2		x x x		2	x x x	2
Loans to others.				2	2		2	1		7	7		1	1		1	(*)	1
Other assets.							1		1				22	16	6			
Liabilities:																		
Mortgages—owned homes.				7	1	6	2	1	1	7	2	5	8	1	7	11	1	10
Mortgages—other real estate.										1	1		1		1	2		2
Notes due banks.	8	8		13	13		6	2	4	7	6	1	7	4	3	7	6	1
Notes due individuals.	30	30		9	9		4	3	1	4	3	1	4	1	3	3	2	1
Rents due.	20	20		24	24		8	7	1	3	3		3	1	2	3	1	2
Taxes due.	12	12		23	18	5	11	10	1	10	9	1	7	6	1	7	6	1
Charge accounts due.				7	7		12	12		8	6	2	9	9	(*)	5	4	1
Other bills due.	21	21		29	29		42	37	5	33	28	5	27	19	8	25	21	4
Installment balances due:				26	21	5	31	24	7	32	23	9	28	20	8	22	13	9
Furniture.				3	1	2	16	11	5	13	8	5	14	6	8	7	3	4
Electric refrigerator.				6	6		2	2		5	3	2	1	1		5	4	1
Other electrical equipment.																		
Automobile.				1	1		8	8		5	5		4	3	1	6	4	2
Radio.				2	2		4	4		3	3		8	8		6	4	2
Other.				14	12	2	7	5	2	5	5	2	5	4	1	2	1	1
Other liabilities.				7	6	1	2	1	1	7	5	2	3	3		3	2	1
				2	2								(*)	(*)		1	1	

	B. Average amount																
Assets	-\$99.40	\$28.20	\$127.60	-\$184.30	\$45.10	\$229.40	\$1.60	\$60.90	\$59.30	\$19.80	\$93.30	\$73.50	\$43.50	\$138.80	\$95.30	\$22.90	\$149.70
Money in savings accounts	-106.10	.20	106.30	-113.10	.60	113.70	-32.70	7.60	40.30	-38.90	7.40	46.30	-51.40	22.10	73.50	-72.60	18.60
Money in checking accounts													-1.70	.20	1.90	-1.00	.90
Money on hand	8.10	8.10		-6.50	1.20	7.70	1.80	2.40	.60	-4.00	.50	4.50	1.10	2.10	1.00	-3.30	3.50
Investments in business				7.90	7.90		1.00	1.00		3.50	3.50		4.00	4.00		7.70	7.70
Real estate				-94.60		94.60	-2.10		2.10	22.40	22.40		13.30	22.50	9.20		
Stocks and bonds										7.20	7.60	.40	-1.80	.40	2.20	-9.60	3.50
Other property				-.20		.20	-.40		.40	-.30		.30	1.40	1.40		-1.10	1.10
Improvements—owned home			x x x			x x x	1.00	1.00	x x x	1.10	1.10	x x x	5.70	5.70	x x x	31.40	31.40
Improvements—other real estate			x x x			x x x			x x x	.30	.30	x x x	.10	.10	x x x		x x x
Insurance premiums paid	19.90	19.90	x x x	27.90	27.90	x x x	48.80	48.80	x x x	50.20	50.20	x x x	66.20	66.20	x x x	83.90	83.90
Insurance policies surrendered	-6.10	x x x	6.10	-6.30	x x x	6.30	-11.80	x x x	11.80	-6.30	x x x	6.30	-3.50	x x x	3.50	-7.70	x x x
Insurance policies settled	-15.20	x x x	15.20	-6.90	x x x	6.90	-1.50	x x x	1.50	-15.70	x x x	15.70		x x x		-4.00	x x x
Loans to others				7.50	7.50		-.50	.10		.30	.30		13.80	13.80		-.80	.20
Other assets							-2.00		2.00				-3.70	.30	4.00		
Liabilities	100.70	100.70		35.80	125.30	89.50	77.40	92.10	14.70	72.60	98.00	25.40	24.70	67.40	42.70	47.20	93.60
Mortgages—owned homes				-69.70	9.90	79.60	10.70	11.50	.80	6.60	10.10	3.50	-8.00	11.40	19.40	-3.90	13.10
Mortgages—other real estate										4.00	4.00		-1.30		1.30	-6.60	6.60
Notes due banks	8.10	8.10		31.00	31.00		-1.20	4.30	5.50	14.60	15.00	.40	3.70	6.40	2.70	15.40	16.10
Notes due individuals	61.10	61.10		17.60	17.60		5.40	5.80	.40	4.70	9.80	5.10	1.50	6.10	4.60	1.30	3.30
Rents due	21.20	21.20		7.90	7.90		4.20	4.70	.50	1.10	1.10		-1.20	.70	1.90	-.50	.80
Taxes due	.70	.70		-4.20	4.20	8.40	5.00	5.20	.20	6.90	7.20	.30	2.70	3.00	.30	11.80	11.80
Charge accounts due				2.00	2.00		4.60	4.60		4.60	5.90	1.30	3.50	3.50	(*)	1.30	1.80
Other bills due	9.60	9.60		25.50	25.50		26.90	30.50	3.60	11.80	21.10	9.30	9.80	15.80	6.00	17.60	23.90
Installment balances due ¹				25.50	27.00	1.50	21.80	25.50	3.70	18.30	23.80	5.50	11.90	18.40	6.50	10.20	22.20
Furniture				-.80	.20	1.00	9.40	12.50	3.10	1.60	4.30	2.70	-4.00	2.80	6.80	-2.00	2.80
Electric refrigerator				7.80	7.80		1.80	1.80		2.80	4.40	1.60	.70	.70		6.00	6.50
Other electrical equipment				.50	.50		3.10	3.10		2.10	2.10		1.80	2.10	.30	1.00	2.00
Automobile				4.00	4.00		5.70	5.70		6.30	6.30		11.10	11.10		4.30	9.60
Radio				2.60	3.10	.50	1.20	1.60	.40	2.20	2.20		.80	1.00	.20	-.10	.60
Other				11.40	11.50	.10	.60	.80	.20	3.30	4.70	1.40	1.50	1.50		1.00	1.00
Other liabilities				.20	.20								2.10	2.10		.60	.60

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

NEW ENGLAND, 4 SMALL CITIES: WHITE FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	38	16	22	44	23	21	41	19	22	36	23	13	61	42	19
Money in checking accounts.....	7	3	4	11	6	5	9	3	6	10	6	4	33	24	9
Money on hand.....	11	9	2	12	11	1	8	8		8	8		10	10	
Investments in business.....	3			2	2		4	3	1	4	4		7	6	1
Real estate.....	1	1					4	3	1	6	2	4	3	3	
Stocks and bonds.....	1	1		7	3	4	2	2		6	6		14	9	5
Other property.....	(*)		(*)										3	1	2
Improvements—owned home.....	2	2	x x x	7	7	x x x	4	4	x x x	6	6	x x x	8	8	x x x
Improvements—other real estate.....	3	3	x x x			x x x			x x x	4	4	x x x	3	3	x x x
Insurance premiums paid.....	90	90	x x x	91	91	x x x	91	91	x x x	86	86	x x x	94	94	x x x
Insurance policies surrendered.....	5	x x x	5	6	x x x	6	1	x x x	1	6	x x x	6	1	x x x	1
Insurance policies settled.....	3	x x x	3	1	x x x	1	1	x x x	1	4	x x x	4	3	x x x	3
Loans to others.....	2	2	(*)	1	1		1	1		4		4	7	6	3
Other assets.....													3		
Liabilities:															
Mortgages—owned homes.....	12	1	11	16		16	12	2	10	11	2	9	22		22
Mortgages—other real estate.....	1		1											2	3
Notes due banks.....	6	4	2	6	3	3	7	4	3	22	12	10	3	3	
Notes due individuals.....	6	4	2	4	2	2	1	1		6	4	2	4	4	
Rents due.....	1	1	(*)				3	1	2						
Taxes due.....	4	3	1	6	6		7	4	3	2	2		3	3	
Charge accounts due.....	10	7	3	12	10	2	12	9	3	12	8	4	8	5	3
Other bills due.....	14	12	2	18	13	5	14	12	2	11	11		7	6	1
Installment balances due ¹	36	26	10	23	17	6	29	20	9	18	8	10	12	11	1
Furniture.....	9	3	6	7	4	3	5	2	3	4	2	2	2	2	
Electric refrigerator.....	9	6	3	5	4	1	9	4	5	2	2				
Other electrical equipment.....	10	9	1	3	2	1	2	1	1	4	4		1		1
Automobile.....	10	8	2	10	9	1	16	14	2	12	4	8	10	10	
Radio.....	4	3	1				2	2		2					
Other.....	3	3		2	1	1	4	2	2	2	2				
Other liabilities.....															

B. Average amount															
Assets.....	\$95.30	\$215.40	\$120.10	\$85.30	\$206.50	\$121.20	\$187.20	\$284.10	\$96.90	\$268.20	\$415.60	\$147.40	\$609.50	\$906.80	297.30
Money in savings accounts.....	-42.60	32.40	75.00	-42.60	49.10	91.70	-37.90	28.80	66.70	-7.80	68.90	76.70	230.70	311.70	81.00
Money in checking accounts.....	-10.00	3.50	13.50	-3.10	3.30	6.40	-17.00	2.30	19.30	1.80	6.70	4.90	33.10	74.20	41.10
Money on hand.....	1.60	9.00	7.40	1.50	3.20	1.70	13.10	13.10		1.60	1.60		6.50	6.50	
Investments in business.....	17.60	17.60		12.90	12.90		-40	6.30	6.70	24.80	24.80		36.20	36.90	.70
Real estate.....	38.00	38.00					81.20	83.40	2.20	48.70	78.90	30.20	101.30	101.30	
Stocks and bonds.....	8.30	8.30		-4.90	3.00	7.90	6.00	6.00		24.90	24.90		-68.20	40.00	108.20
Other property.....	-20		.20										15.80	21.80	6.00
Improvements—owned home.....	5.10	5.10	x x x	12.00	12.00	x x x	3.80	3.80	x x x	10.00	10.00	x x x	5.60	5.60	x x x
Improvements—other real estate.....	3.00	3.00	x x x			x x x			x x x	30.30	30.30	x x x	21.00	21.00	x x x
Insurance premiums paid.....	96.10	96.10	x x x	121.50	121.50	x x x	140.00	140.00	x x x	169.50	169.50	x x x	278.40	278.40	x x x
Insurance policies surrendered.....	-7.80	x x x	7.80	-6.30	x x x	6.30	-1.00	x x x	1.00	-8.20	x x x	8.20	-4.40	x x x	4.40
Insurance policies settled.....	-15.20	x x x	15.20	-7.20	x x x	7.20	-1.00	x x x	1.00	-14.40	x x x	14.40	-17.20	x x x	17.20
Loans to others.....	1.40	2.40	1.00	1.50	1.50		.40	.40		-13.00		13.00	9.10	9.40	.30
Other assets.....													-38.40		38.40
Liabilities.....	81.20	119.80	38.60	-17.20	64.30	81.50	93.20	140.40	47.20	86.70	161.40	74.70	6.50	125.10	118.60
Mortgages—owned homes.....	18.00	33.80	15.80	-57.40		57.40	44.50	64.30	19.80	34.00	56.30	22.30	-110.20		110.20
Mortgages—other real estate.....	-60		.60										35.40	39.40	4.00
Notes due banks.....	8.10	9.90	1.80	-3.70	4.50	8.20	-1.90	5.70	7.60	48.90	65.40	16.50	8.20	8.20	
Notes due individuals.....	14.50	15.60	1.10	2.50	4.00	1.50	3.00	3.00		3.40	4.30	.90	10.50	10.50	
Rents due.....	.20	.80	.60				1.10	2.20	1.10						
Taxes due.....	-1.30	2.60	3.90	4.20	4.20		-40	1.10	1.50	1.00	1.00		4.10	4.10	
Charge accounts due.....	.10	2.10	2.00	3.10	4.00	.90	3.30	5.40	2.10	-10	2.70	2.80	9.10	10.70	1.60
Other bills due.....	9.70	14.10	4.40	4.60	15.10	10.50	12.10	13.40	1.30	9.60	9.60		16.30	17.80	1.50
Installment balances due ¹	32.50	40.90	8.40	29.50	32.50	3.00	31.50	45.30	13.80	-10.10	22.10	32.20	33.10	34.40	1.30
Furniture.....	-2.50	1.50	4.00	1.70	3.20	1.50	-1.10	.40	1.50	-1.00	1.00	2.00	.70	.70	
Electric refrigerator.....	5.10	6.90	1.80	8.10	8.60	.50	1.30	4.50	3.20	3.90	3.90				
Other electrical equipment.....	5.20	5.60	.40	1.00	1.50	.50	1.30	1.60	.30	3.00	3.00		-1.30		1.30
Automobile.....	23.10	27.40	4.30	18.60	18.90	.30	28.80	36.50	7.70	-18.30	11.80	30.10	33.70	33.70	
Radio.....	.60	1.00	.40				.50	.50							
Other.....	1.00	1.00		.10	.40	.30	.70	1.80	1.10	2.30	2.30				
Other liabilities.....															

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

EAST CENTRAL, 5 SMALL CITIES: WHITE FAMILIES

Item	Income class																	
	\$250-\$499			\$500-\$749			\$750-\$999			\$1,000-\$1,249			\$1,250-\$1,499			\$1,500-\$1,749		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts																		
Assets:																		
Money in savings accounts	12	-----	12	8	-----	8	3	-----	3	14	5	9	13	6	7	15	9	6
Money in checking accounts	5	-----	5	3	-----	3	4	1	3	6	3	3	9	3	6	13	6	7
Money on hand	15	5	10	10	4	6	7	3	4	11	5	6	11	6	5	6	6	(*)
Investments in business	-----	-----	-----	3	3	-----	3	3	-----	2	2	-----	3	3	-----	4	4	-----
Real estate	-----	-----	-----	6	6	-----	-----	-----	-----	2	-----	2	3	-----	-----	3	3	-----
Stocks and bonds	2	-----	-----	2	-----	2	3	-----	3	3	-----	3	2	1	-----	3	2	1
Other property	-----	-----	-----	1	-----	1	1	-----	1	2	(*)	-----	2	-----	2	1	-----	1
Improvements—owned home	-----	-----	-----	1	1	-----	(*)	(*)	-----	4	4	-----	2	2	-----	2	2	-----
Improvements—other real estate	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	1	-----	-----	-----	-----
Insurance premiums paid	50	50	-----	78	78	-----	72	72	-----	83	83	-----	95	95	-----	93	93	-----
Insurance policies surrendered	3	-----	3	8	-----	8	3	-----	3	2	-----	2	5	-----	5	5	-----	5
Insurance policies settled	-----	-----	-----	3	-----	3	1	-----	1	1	-----	1	2	-----	2	2	-----	2
Loans to others	4	-----	4	(*)	(*)	-----	3	3	-----	2	1	1	3	3	-----	4	2	-----
Other assets	-----	-----	-----	-----	-----	-----	1	1	-----	-----	-----	-----	(*)	-----	(*)	2	-----	2
Liabilities:																		
Mortgages—owned homes	7	7	-----	13	1	12	13	1	12	17	-----	17	17	4	13	25	3	22
Mortgages—other real estate	-----	-----	-----	1	-----	1	(*)	(*)	-----	-----	-----	-----	1	(*)	-----	1	-----	1
Notes due banks	14	9	5	3	2	1	5	2	3	5	3	2	8	4	4	12	9	3
Notes due individuals	-----	-----	-----	2	2	-----	2	2	(*)	5	3	2	5	3	2	5	3	2
Rents due	40	40	-----	14	14	-----	8	8	-----	6	5	1	6	3	3	2	1	1
Taxes due	56	56	-----	29	27	2	27	24	3	23	20	3	14	12	2	14	12	2
Charge accounts due	14	14	-----	7	7	-----	12	12	(*)	10	8	2	7	6	1	13	9	4
Other bills due	37	37	-----	28	28	-----	21	21	-----	16	14	2	11	8	3	16	10	6
Installment balances due	11	11	-----	19	10	9	20	14	6	32	21	11	38	24	14	39	27	12
Furniture	3	3	-----	9	7	2	9	5	4	12	6	6	13	5	8	12	9	3
Electric refrigerator	-----	-----	-----	1	1	-----	2	2	-----	6	6	(*)	7	5	2	11	7	4
Other electrical equipment	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Automobile	3	3	-----	2	2	-----	5	5	-----	7	5	2	7	4	3	7	6	1
Radio	3	3	-----	8	4	4	2	2	-----	3	3	-----	4	4	-----	1	1	(*)
Other	3	3	-----	3	1	2	2	1	1	3	1	2	5	3	2	5	3	2
Other liabilities	3	3	-----	5	5	-----	2	2	-----	2	2	-----	2	1	1	3	1	2

	B. Average amount																	
Assets	—\$53.30	\$19.30	\$72.60	—\$2.30	\$48.40	\$50.70	\$30.70	\$52.20	\$21.50	—\$10.80	\$73.80	\$84.60	\$95.80	\$154.40	\$58.60	\$112.50	\$173.50	\$61.00
Money in savings accounts	—15.70		15.70	—16.30		16.30	—9.00		9.00	—18.90	3.80	22.70	.60	9.30	8.70	2.50	17.40	14.90
Money in checking accounts	—5.70		5.70	—11.80		11.80	—4.40	.80	5.20	—1.80	3.30	5.10	—16.80	11.20	28.00	—15.30	6.50	21.80
Money on hand	—31.20	2.40	33.60	—3.10	4.50	7.60	—8.0	1.30	2.10	—7.90	2.30	10.20	—1.40	2.40	3.80	2.00	2.40	.40
Investments in business				3.90	3.90		4.20	4.20		2.00	2.00		4.70	4.70		9.20	9.20	
Real estate				9.20	9.20					—19.40		19.40	47.70	47.70		44.70	44.70	
Stocks and bonds				—4.00		4.00				—18.10	(*)	18.10	—8.0	2.50	3.30	.20	1.50	1.30
Other property				(*)		(*)	—1.10		.10	—4.60		4.60	—1.90		1.90	—7.0		.70
Improvements—owned home			x x x	.20	.20	x x x	(*)	(*)	x x x	3.20	3.20	x x x	2.60	2.60	x x x	4.20	4.20	x x x
Improvements—other real estate			x x x			x x x			x x x			x x x	1.60	1.60	x x x			x x x
Insurance premiums paid	16.90	16.90	x x x	30.40	30.40	x x x	38.50	38.50	x x x	50.50	50.50	x x x	71.70	71.70	x x x	86.60	86.60	x x x
Insurance policies surrendered	—16.60	x x x	16.60	—8.50	x x x	8.50	—3.90	x x x	3.90	—1.70	x x x	1.70	—4.50	x x x	4.50	—8.30	x x x	8.30
Insurance policies settled		x x x		—2.50	x x x	2.50	—1.20	x x x	1.20	—2.20	x x x	2.20	—4.10	x x x	4.10	—8.40	x x x	8.40
Loans to others	—1.00		1.00	.20	.20		7.20	7.20		8.10	8.70	.60	—1.10	.70	1.80	—20	1.00	1.20
Other assets						.20	.20	.20					—2.50		2.50	—4.00		4.00
Liabilities	130.70	131.40	.70	63.30	70.40	7.10	55.00	69.60	14.60	17.60	53.00	35.40	69.90	105.50	35.60	56.60	119.20	62.60
Mortgages—owned homes	11.80	11.80		4.80	8.30	3.50	—5.70	2.50	8.20	—21.40		21.40	31.70	43.70	12.00	11.00	40.50	29.50
Mortgages—other real estate				—20		.20	—30		.30				1.30	4.40	3.10	—1.00		1.00
Notes due banks	8.10	8.80	.70	3.40	3.80	.40	.70	1.40	.70	3.90	4.80	.90	3.60	6.70	3.10	10.20	13.10	2.90
Notes due individuals				1.30	1.30		1.20	1.40	.20	1.90	2.80	.90	4.10	4.80	.70	8.40	10.40	2.00
Rents due	22.90	22.90		10.40	10.40		3.40	3.40		1.80	2.10	.30	1.00	1.70	.70	.20	.40	.20
Taxes due	20.70	20.70		7.90	9.10	1.20	6.10	6.90	.80	6.50	7.00	.50	3.00	4.00	1.00	.50	3.10	2.60
Charge accounts due	10.70	10.70		2.80	2.80		10.50	10.60	.10	3.00	3.70	.70	2.60	3.10	.50	1.80	4.80	3.00
Other bills due	47.70	47.70		23.00	23.00		17.80	17.80		7.90	9.20	1.30	7.00	9.10	2.10	4.80	10.20	5.40
Installment balances due ¹	3.80	3.80		6.90	8.70	1.80	20.40	24.70	4.30	13.20	22.60	9.40	15.60	27.70	12.10	23.90	34.30	10.40
Furniture	.90	.90		.60	1.40	.80	4.90	8.70	3.80	—2.50	1.90	4.40	—4.10	1.90	6.00	3.10	5.60	2.50
Electric refrigerator				2.00	2.00		2.40	2.40		6.40	6.40	(*)	5.10	6.80	1.70	5.20	8.60	3.40
Other electrical equipment				.50	.50		1.30	2.40	1.10	4.40	5.00	.60	7.20	7.70	.50	1.20	4.40	3.20
Automobile	1.40	1.40		3.50	3.50		11.60	11.60		2.10	6.50	4.40	3.50	8.60	5.10	12.60	14.50	1.90
Radio	.80	.80		.10	.80	.70	.20	.20		1.90	1.90		.80	.80		.30	.40	.10
Other	.70	.70		.20	.40	.20	(*)	.10	.10	.90	1.90	1.00	3.10	3.50	.40	1.50	1.90	.40
Other liabilities	5.00	5.00		3.00	3.00		.90	.90		.80	.80		(*)	.30	.30	—3.20	2.40	5.60

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts of less than \$0.05 are not shown.

TABLE 3.—Changes in assets and liabilities: Percentage of families reporting changes in items of assets and liabilities and average amount of such changes, by income, in 1 year, 1935-36—Continued

[Nonrelief families including husband and wife, both native born]

EAST CENTRAL, 5 SMALL CITIES: WHITE FAMILIES

Item	Income class														
	\$1,750-\$1,999			\$2,000-\$2,249			\$2,250-\$2,499			\$2,500-\$2,999			\$3,000 and over		
	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease	Net change	Net increase	Net decrease
A. Percentage of families reporting amounts															
Assets:															
Money in savings accounts.....	21	15	6	22	14	8	23	17	6	23	18	5	41	36	5
Money in checking accounts.....	14	11	3	13	6	7	12	8	4	22	14	8	28	22	6
Money on hand.....	9	8	1	7	6	1	10	9	1	9	6	3	5	5	-----
Investments in business.....	3	3	(*)	11	11	-----	6	6	-----	10	10	-----	16	16	-----
Real estate.....	3	3	(*)	2	2	(*)	3	3	(*)	1	1	-----	4	4	-----
Stocks and bonds.....	2	2	(*)	7	4	3	6	4	2	9	6	3	11	9	-----
Other property.....	2	-----	2	1	(*)	1	1	(*)	(*)	1	(*)	(*)	1	(*)	-----
Improvements—owned home.....	8	8	x x x	6	6	x x x	5	5	x x x	9	9	x x x	10	10	x x x
Improvements—other real estate.....	-----	-----	x x x	-----	4	x x x	1	1	x x x	1	1	x x x	3	3	x x x
Insurance premiums paid.....	92	92	x x x	93	93	x x x	95	95	x x x	92	92	x x x	98	98	x x x
Insurance policies surrendered.....	3	x x x	3	3	x x x	3	5	x x x	1	4	x x x	1	1	x x x	1
Insurance policies settled.....	3	x x x	3	-----	x x x	1	1	x x x	5	4	x x x	4	1	x x x	(*)
Loans to others.....	2	1	1	(*)	(*)	-----	6	6	(*)	6	4	2	11	8	3
Other assets.....	(*)	(*)	-----	-----	-----	-----	(*)	-----	(*)	-----	-----	-----	-----	-----	-----
Liabilities:															
Mortgages—owned homes.....	24	2	22	28	1	27	30	2	28	22	(*)	22	26	2	24
Mortgages—other real estate.....	1	-----	1	4	-----	4	3	(*)	3	6	1	5	1	-----	1
Notes due banks.....	5	3	2	9	6	3	7	4	3	8	5	3	11	6	5
Notes due individuals.....	5	1	4	2	2	-----	2	1	1	5	3	2	2	1	1
Rents due.....	1	(*)	1	1	1	(*)	2	2	-----	2	-----	-----	-----	-----	-----
Taxes due.....	14	11	3	8	7	-----	7	5	2	8	5	3	3	2	1
Charge accounts due.....	14	12	2	7	7	(*)	5	5	(*)	11	9	2	3	3	2
Other bills due.....	15	11	4	9	5	4	14	11	3	10	7	3	5	3	2
Installment balances due.....	43	26	17	35	25	10	30	21	9	33	25	8	18	12	6
Furniture.....	11	5	6	12	5	7	8	3	5	5	3	2	4	1	3
Electric refrigerator.....	11	8	3	11	8	3	6	4	2	9	6	3	7	4	3
Other electrical equipment.....	10	5	5	2	2	1	8	4	4	6	4	2	3	3	-----
Automobile.....	17	11	6	16	14	2	14	12	2	18	16	2	10	7	3
Radio.....	2	2	-----	2	2	(*)	1	(*)	(*)	2	2	-----	(*)	-----	(*)
Other.....	7	4	3	2	1	1	2	2	-----	1	1	-----	2	2	-----
Other liabilities.....	1	1	(*)	3	1	2	3	3	-----	1	(*)	1	1	-----	1

	B. Average amount														
Assets.....	\$178.40	\$236.30	\$57.90	\$168.10	\$234.10	\$66.00	\$291.30	\$383.00	\$91.70	\$269.60	\$363.40	\$93.80	\$821.70	\$910.00	\$88.30
Money in savings accounts.....	14.30	33.90	19.60	— .90	19.80	20.70	29.50	47.10	17.60	19.80	40.50	20.70	128.30	163.70	35.40
Money in checking accounts.....	11.20	16.60	5.40	—11.30	9.80	21.10	4.40	24.10	19.70	24.40	50.80	26.40	47.30	72.10	24.80
Money on hand.....	4.90	5.20	.30	4.40	5.10	.70	9.00	9.70	.70	1.40	5.30	3.90	4.90	4.90	-----
Investments in business.....	5.80	6.90	1.10	32.20	32.20	-----	27.70	27.70	-----	55.00	55.00	-----	122.00	122.00	-----
Real estate.....	45.00	45.60	.60	19.10	28.40	9.30	93.00	96.70	3.70	12.00	12.00	-----	122.80	122.80	-----
Stocks and bonds.....	19.80	20.30	.50	10.70	14.20	3.50	15.50	22.90	7.40	(*)	26.00	26.00	57.80	70.20	12.40
Other property.....	—1.40	-----	1.40	—2.80	.10	2.90	4.80	4.90	.10	2.60	3.30	.70	1.60	4.00	2.40
Improvements—owned home.....	11.20	11.20	x x x	9.50	9.50	x x x	7.20	7.20	x x x	15.40	15.40	x x x	33.60	33.60	x x x
Improvements—other real estate.....	-----	-----	x x x	9.90	9.90	x x x	4.90	4.90	x x x	1.20	1.20	x x x	3.60	3.60	x x x
Insurance premiums paid.....	96.30	96.30	x x x	105.00	105.00	x x x	123.00	123.00	x x x	148.50	148.50	x x x	297.60	297.60	x x x
Insurance policies surrendered.....	—2.10	x x x	2.10	—2.90	x x x	2.90	—2.80	x x x	2.80	—2.50	x x x	2.50	—5.20	x x x	5.20
Insurance policies settled.....	—24.10	x x x	24.10	—4.90	x x x	4.90	—38.50	x x x	38.50	—10.30	x x x	10.30	—2.90	x x x	2.90
Loans to others.....	—2.50	.30	2.80	.10	.10	-----	14.70	14.80	.10	2.10	5.40	3.30	10.30	15.50	5.20
Other assets.....	(*)	(*)	-----	-----	-----	-----	—1.10	-----	1.10	-----	-----	-----	-----	-----	-----
Liabilities.....	53.90	129.90	76.00	38.10	107.30	69.20	75.80	153.00	77.20	18.20	97.30	79.10	4.20	147.40	143.20
Mortgages—owned homes.....	15.60	47.80	32.20	—17.20	20.30	37.50	.20	47.00	46.80	—40.90	1.30	42.20	—28.60	52.10	80.70
Mortgages—other real estate.....	—1.20	-----	1.20	—12.60	-----	12.60	14.90	20.20	5.30	—9.00	2.20	11.20	—4.20	-----	4.20
Notes due banks.....	—1.00	3.00	4.00	18.80	21.40	2.60	15.80	18.60	2.80	6.40	8.50	2.10	20.60	53.60	33.00
Notes due individuals.....	—3.80	2.70	6.50	1.50	1.50	-----	.60	2.60	2.00	— .80	3.20	4.00	7.40	10.30	2.90
Rents due.....	.60	.70	.10	.60	.60	(*)	.30	.30	-----	-----	-----	-----	-----	-----	-----
Taxes due.....	2.60	6.50	3.90	3.50	3.60	.10	—1.40	2.30	3.70	.10	1.40	1.30	1.00	1.90	.90
Charge accounts due.....	6.50	7.50	1.00	5.70	6.60	.90	2.00	2.20	.20	7.90	9.30	1.40	3.80	5.20	1.40
Other bills due.....	3.90	7.70	3.80	1.30	4.30	3.00	7.80	14.10	6.30	7.20	10.70	3.50	—2.10	1.50	3.60
Installment balances due ¹	29.50	52.60	23.10	33.50	45.60	12.10	34.20	44.30	10.10	48.10	60.40	12.30	7.20	22.80	15.60
Furniture.....	— .40	6.10	6.50	—2.20	4.50	6.70	—3.40	2.10	5.50	3.60	5.80	2.20	—3.70	.90	4.60
Electric refrigerator.....	9.60	12.20	2.60	7.70	9.90	2.20	2.60	4.10	1.50	4.70	8.00	3.30	2.70	5.50	2.80
Other electrical equipment.....	1.00	3.60	2.60	.60	1.30	.70	(*)	2.00	2.00	2.20	3.40	1.20	2.00	2.00	-----
Automobile.....	18.70	30.40	11.70	27.30	32.20	4.90	33.20	36.20	3.00	36.60	43.40	6.80	4.70	16.80	12.10
Radio.....	.50	.50	-----	.50	.80	.30	.10	.20	.10	.60	.60	-----	— .40	-----	.40
Other.....	.10	2.40	2.30	— .40	.50	.90	1.70	1.70	-----	.40	.40	-----	1.90	1.90	-----
Other liabilities.....	1.20	1.40	.20	3.00	3.40	.40	1.40	1.40	-----	— .80	.30	1.10	— .90	-----	.90

¹ See explanation of tables for definition of this item.

*Percentages of less than 0.5 and average amounts less than \$0.05 are not shown.

Appendix A

Classifications and Definitions of Terms—Glossary

The following glossary of terms is limited to those classifications and definitions needing general explanation for the tabular material on the detail of expenditures. Specific notes pertaining to individual items appear in the section of this volume "Explanation of Tables." Items appearing on the expenditure schedule 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 the multiplicity of factors, the decisions to classify commodities in one category rather than another were necessarily arbitrary. The classifications determined upon have, however, been applied consistently throughout the tabulations.

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.¹ Expenditure data were secured only from families including both a husband and a wife.

Family type.—Families were classified, according to the number and age of members, in one of seven types, as follows:²

¹ For more detailed definition, see vol. I, glossary, bull. Nos. 642 to 647 and 649.

² See pictogram of family types, p. 5.

<i>Family type</i>	<i>Composition</i>
I	Husband and wife (families of two persons).
II	Husband and wife, and one child under 16 years (families of three persons).
III	Husband and wife, and two children under 16 years (families of four persons).
IV	Husband, wife, one person 16 years or over, and one or no other person regardless of age (families of three or four persons).
V	Husband, wife, one child under 16 years, one person 16 years or over, and one or two other persons regardless of age (families of five or six persons).
VI	Husband, wife, and three or four children under 16 years (families of five or six persons).
VII	Husband, wife, one child under 16 years and four or five other persons regardless of age (families of seven or eight persons).

The above family types are based upon the equivalent number of persons under 16 years of age and the equivalent number 16 years or over in the economic family during the year. By the use of a conversion table the number of weeks of membership of persons in the economic family for only a portion of the schedule year is expressed in terms of equivalent members. If the economic family contained in addition to the married couple, only one person who was a member for 26 weeks or less, he was not regarded as an equivalent member; had he been in the family for 27 weeks he would have been classified as one equivalent member. If two persons, both of whom were under 16 years, were members of the economic family for a total of from 27 weeks through 78 weeks, together they counted as one equivalent member; had there been members for a total of from 79 through 130 weeks, they would have been counted as two equivalent members. The same method of computation applied to persons 16 and over. If, however, the family contained one person 16 years of age or over and one child under 16 years, each for less than 27 weeks, neither would be counted as a member of the economic family, although the period of membership for the two together equaled more than 26 weeks.

Occupational group.—Families were also classified in one of seven occupational groups: Wage-earner, clerical, independent business, independent professional, salaried business, salaried professional, and families with no gainfully employed members.³ 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 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

³ 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.

technical workers were included in the independent professional group when employed on their own account, and in the salaried professional group when they were employed by others on a salary basis. Persons classified in the independent business group were entrepreneurs owning and operating businesses of any type. Also classified in the independent business category were families which derived the major portion of their earned income from roomers and boarders. The salaried business category consisted mainly of salaried managers and officials; chief officers of corporations who drew salaries, as well as minor executives, were thus classified in the salaried business groups, even though some owned controlling interest in the business. The seventh category consisted of families that had no earnings from an occupation.⁴

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.⁵

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, nonmoney income from housing (for owners, the difference between rental value of the home and current expense for interest, repairs, taxes, and the like; for renters, the value of rent received as 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; net rents from property; pensions, annuities and benefits; gifts in cash, etc.⁶

Adjusted family income, presented in table 2 of the Tabular Summary, 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

⁴ The expenditures of families with no gainfully employed members were excluded from the tabulations shown in this volume. A special study of the expenditure of these families was made for Chicago, for Columbus white families, and for families in the East Central middle-sized cities. For this material, see Vol. II of Bull. Nos. 642 and 644.

⁵ For more detailed statement, see vol. I, glossary, bull. Nos. 642 to 647 and 649.

⁶ For more detailed statement of the components of income as used in the study, see vol. I, glossary Bulls. Nos. 642 to 647 and 649.

not the full amount was paid during the year.⁷ Balances remaining unpaid at the end of the year were considered as increases in liabilities. Total expenditures include money expenditures and the value of housing, food, and fuel obtained without money expense. All categories except food, housing, and fuel are therefore represented only by money expenditures. Total expenditures are thus synonymous with "Money value of current family living," defined below.

Value of family living.—The money value of current family living consisted of money expenditures for current living, and the value of housing, food, and fuel obtained without money expense. The 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.

Nonmoney income from housing.—An attempt was made to evaluate all housing received without money expense, whether in the form of rent as pay or gift, or of imputed income from an owned home.

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 expenses 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 the entire family.

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 (on the basis of rental rates on equivalent quarters) for the period of occupancy. From this sum were deducted all expenses incurred for the home, for interest on a mortgage, repairs, taxes, special assessments, and premiums for insurance, during the period of occupancy. The remaining amount was considered as imputed income from housing, and included as a nonmoney part of the family's total income. If the expenses were greater than the estimated rental value, the family was considered to have had a negative income from housing.

This procedure applied to either a family home or an owned vacation home. The net effect was to place many home owners in a higher-

⁷ 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.

income class (\$250 intervals) than they would have been classified on the basis of money incomes alone.

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 percent 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.

Facsimile of Expenditure Schedule

B. L. S. 938

CONFIDENTIAL

The information requested in this schedule is strictly confidential. Giving it is voluntary. It will not be seen by any except sworn agents of the cooperating agencies and will not be available for taxation purposes.

I. YEAR COVERED BY SCHEDULE

12 months beginning, 1935
and ending, 1935

U. S. DEPARTMENT OF LABOR
BUREAU OF LABOR STATISTICS
IN COOPERATION WITH
NATIONAL RESOURCES COMMITTEE
WORKS PROGRESS ADMINISTRATION
DEPARTMENT OF AGRICULTURE
WASHINGTON

STUDY OF
CONSUMER PURCHASES
A Federal Works Project
EXPENDITURE SCHEDULE—URBAN

Code No.

Schedule No.

City

C. T. or E. D.

Agent

Date of interview, 1936

II. COMPOSITION OF ECONOMIC FAMILY

MEMBERS OF FAMILY	Sex	Age	Number of weeks—	
			At home	
			Away	
1. Husband.....	M			
2. Wife.....	F			
3.				
4.				
5.				
6.				
7.				
8.				

III. RESIDENCE

In city during schedule year months

IV. LIVING QUARTERS OCCUPIED
(at end of schedule year)

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 | Yes | No |
| a. <input type="checkbox"/> | <input type="checkbox"/> Garage. | e. <input type="checkbox"/> | <input type="checkbox"/> Light. |
| b. <input type="checkbox"/> | <input type="checkbox"/> Furnish-
ings. | 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:
 - a. ☐ In living quarters.
 - b. ☐ Indoors, other.
 - c. ☐ Outdoors.
6. Running water:
 - a. ☐ Hot or cold.
 - b. ☐ Cold only.
 - c. ☐ None.
7. Location of toilets:
 - a. ☐ In living quarters.
 - b. ☐ Indoors, other.
 - c. ☐ Outdoors.
8. Number of toilets:
 - a. Flush
 - b. Other
9. Heating (check principal method):
 - a. ☐ Central, steam or water.
 - b. ☐ Central, air.
 - c. ☐ Stoves (not kitchen).
 - d. ☐ Kitchen stove only.
 - e. ☐ Fireplace.
 - f. ☐ None.
10. Lighting:
 - a. ☐ Electricity.
 - b. ☐ Gas.
 - c. ☐ Kerosene.
 - d. ☐ Other.
11. Cooking fuel:
 - a. ☐ Gas.
 - b. ☐ Electricity.
 - c. ☐ Wood or coal.
 - d. ☐ Kerosene or gasoline.
 - e. ☐ Other.

V. HOUSING EXPENSE (during schedule year)

RENTED HOME (excluding vacation home)	Present home	
	Other home	
1. Number of months occupied.....		
2. Monthly rental rate.....	\$.....	\$.....
3. Rental concessions.....		
4. TOTAL rent.....		
5. Repairs paid for by family.....		
6. TOTAL expense (4+5).....		
OWNED HOME (excluding vacation home)	Present home	
	Other home	
Number of months:		
7. Owned.....		
8. Occupied as owner.....		
9. Structural additions to home during year.....	\$.....	\$.....
10. Paid on principal of mortgage during year.....		
EXPENSE FOR MONTHS OWNED		
11. Interest on mortgage.....	\$.....	\$.....
12. Refinancing charges.....		
13. Taxes payable in schedule year, except back taxes.....		
14. Special assessments.....		
15. Repairs and replacements.....		
16. Insurance, fire, tornado.....		
17. Other.....		
18. TOTAL for months owned (11-17).....		
19. TOTAL for months occupied as owner.....		
20. TOTAL for family's home (6+19).....		
VACATION HOME		Expense for year
21. Vacation home owned: Net expense for months occupied.....		\$.....
22. Vacation home rented: Rent and repairs for months occupied.....		
23. Lodging while traveling or on vacation.....		
24. TOTAL 21-23.....		
MONEY VALUE OF HOUSING RECEIVED (without direct money payment)		Value
25. Rental value of housing received as gift or pay.....		
26. Net money value of occupancy of family's owned home.....		
27. Net money value of occupancy of owned vacation home.....		

(1)

14-5380

VI. HOUSEHOLD OPERATION															
A	B	C													
FUEL, LIGHT, and REFRIGERATION	Unit	Price	Latest season				Earlier Seasons								Total expense for year (for office use)
			Months		Months		Months		Months		Months				
			Quantity	Expense	Quantity	Expense	Quantity	Expense	Quantity	Expense	Quantity	Expense			
1. Coal: Bit. <input type="checkbox"/> Anth. <input type="checkbox"/>				\$.		\$.		\$.		\$.		\$.		\$.	
2. Coke <input type="checkbox"/> Briqts. <input type="checkbox"/>															
3. Fuel oil															
4. Wood <input type="checkbox"/> Kindling <input type="checkbox"/>															
5. Kerosene <input type="checkbox"/> Gasoline <input type="checkbox"/>															
6. Electricity			xxx		xxx		xxx		xxx		xxx		xxx		
7. Gas			xxx		xxx		xxx		xxx		xxx		xxx		
8. Ice															
9. Total (1-8)			xxx		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	I	A		B	C			
PAID HOUSEHOLD HELP	Wks	Lives		Employed		Expense per week		Expense for year			Check if any free	Expense for year			
		In	Out	F.T.	P.T.	No. week	Dollars								
11. Cook or general worker															
12. Cleaning man or woman															
13. Laundress															
14.															
15.															
16. Aprons, uniforms, and gifts to paid help															
17. Total (11-16)															
A								B							
OTHER HOUSEHOLD EXPENSE								Expense for year							
18. Water rent								\$.							
19. Telephone: Number mos.; per mo. \$.															
20. Laundry sent out: Number wks.; amt. \$.															
21. Specify service															
22. Laundry soap and other cleaning supplies															
23. Stationery, postage, telegrams															
24. Moving, express, freight, etc.															
25. Other															
26. Total (18-25)															
27. Total household operation (9+17+26)															

VIII. RURAL-URBAN BACKGROUND				
A	B	C	D	E
Lived—	Husband		Wife	
	No. years	State	No. years	State
1. On a farm of 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				

14-2200

IX. RECREATION						XII. EDUCATION					
A	B	C	D	E	F	A	B	C	D	E	
	Adults		Children		Expense for year	School attended during schedule year	Members attending		Expense for year		
	Number	Price	Number	Price			Public	Private	Tuition and fees	Books and supplies	
Paid admissions to—											
1. Movies: Winter.....		\$.....		\$.....	\$.....	1. Nursery school, kindergarten.....			\$.....	\$.....	
2. Spring.....						2. Elementary school.....					
3. Summer.....						3. High or preparatory school.....					
4. Fall.....						4. Business or technical school.....					
5. Plays, pageants, concerts, lectures, forums.....						5. College, graduate, or professional school.....					
6. Ball games, other spectator sports.....											
7. Dances, circuses, fairs.....											
GAMES AND SPORTS											
8. Equipment, supplies, fees, licenses (enter year's expense for each item):											
Hunting, \$.....; Fishing, \$.....;						6. Total, tuition (1-5D).....	\$.....	Highest grade completed by:			
Camping, \$.....; Trapping (sport), \$.....;						7. Total, books and supplies (1-5E).....		13. Husband.....			
Hiking, \$.....; Riding, \$.....;						8. Special lessons.....		14. Wife.....			
Baseball, \$.....; Tennis, \$.....; Golf, \$.....;						9. Other (excluding board and rent).....		15. Son or daughter over 16 years with most schooling:			
Bicycles, \$.....; Skates, sleds, skis, \$.....;						10. TOTAL (6-9).....		a. Sex.....			
Billiards and bowling, \$.....; Boats, \$.....;						11. Board at school or college.....		b. Age.....			
Cards, chess, other games, \$.....; Other, \$.....						12. Room rent at school or college.....		c. Member of economic family? Yes <input type="checkbox"/> No <input type="checkbox"/>			
9. Total (all items 8).....											
OTHER RECREATION						XIII. OCCUPATIONAL EXPENSE					
10. Radio: Purchase.....						(not reported as business expense or as deduction from gross income)					
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						XIV. PREVIOUS OCCUPATION OF HUSBAND					
					Expense for year						
1. Cigarettes: Packages per week..... @..... \$.....						1. Was husband's occupation same during schedule year as in 1929? Yes <input type="checkbox"/> No <input type="checkbox"/>					
2. Cigars: Number per week..... @..... \$.....						2. If not, his occupation in 1929 was.....					
3. Tobacco: All other.....											
4. Smokers' supplies.....						XV. GIFTS, COMMUNITY WELFARE, AND TAXES					
5. TOTAL (1-4).....											
XI. READING											
					Expense for year						
1. Newspapers: Daily.....					\$.....	1. Gifts (Christmas, birthday, other) to persons not members of economic family (not charity).....					
2. Weekly.....					\$.....	2. Contributions to support relatives not members of economic family.....					
3. Magazines (subscriptions and single copies).....					\$.....	3. Donations to other individuals.....					
4. Books (not school books) bought during year: Number.....					\$.....	4. Community chest and other welfare agencies.....					
5. Book rentals and library fees, public and rental libraries.....					\$.....	5. Church, Sunday school, missions.....					
6. Books borrowed from public and rental libraries: Number.....					x x x x	6. Taxes: Poll, income, personal property (payable in schedule year, except back taxes).....					
7. TOTAL (1-6).....						7. Other.....					
						8. TOTAL (1-7).....					

14-4296

XVI. USUAL FOOD EXPENSE DURING EACH SEASON OF SCHEDULE YEAR										
A FOOD AT HOME	Latest season of year		Earlier seasons							
	Months		Months		Months		Months		Months	
	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month
Food expense at—										
1. Grocery or general store (excluding soap, matches, etc.)	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....	\$.....
2. Meat and fish market										
3. Dairy										
4. Vegetable and fruit market or wagon										
5. Bakery										
Additional expense for food at home—										
6. Ice cream, candy										
7. Soft drinks, beer, etc.										
8. Other food at home										
9. TOTAL for week or month (1-8)										
10. TOTAL for season										
FOOD AWAY FROM HOME (Excluding meals while away at school, and meals carried from home)	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month	Per week	Per month
Expense for—										
11. Meals at work										
12. Lunches at school										
13. Meals while traveling or on vacation										
OTHER MEALS AWAY—										
14. Breakfasts										
15. Lunches										
16. Dinners										
17. Ice cream, candy										
18. Soft drinks, beer, etc.										
19. TOTAL for week or month										
20. TOTAL for season										
TOTAL FOOD EXPENSE DURING SCHEDULE YEAR					FOOD RAISED AT HOME OR RECEIVED AS GIFT OR PAY DURING SCHEDULE YEAR					
21. Food at home (item 10)					Money value of food—		24. Raised for family's own use			
					\$.....		\$.....			
22. Food away from home (item 20)					25. Received as gift or pay					
23. TOTAL					26. TOTAL					

XVII. AUTOMOBILES (owned at any time during year)					XIX. OTHER TRAVEL AND TRANSPORTATION																																																																																		
1. How many months during year did you own: a 1 automobile, mos.; b 2 automobiles, mos.; c 3 automobiles, mos.; no automobiles, mos.					LOCAL-TO WORK, SCHOOL, STORES, ETC. 1. Bus, trolley, taxi, train, ferry boat, rent of automobile. \$.....																																																																																		
AUTOMOBILES OWNED AT END OF SCHEDULE YEAR					OTHER TRAVEL (Excluding business travel) 2. Railroad (including Pullman)..... 3. Interurban bus..... 4. Other (specify vehicle).....																																																																																		
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17. Oil: Number of quarts..... 18. Tires, tubes: Purchase..... 19. Repairs, replacements, service..... 20. Garage rent, parking..... 21. Licensee, 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					XXI. EQUIPMENT OWNED BY FAMILY																																																																																		
XVIII. CLOTHING EXPENSE (Make no entry if check list is used)					<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="3">KIND OF EQUIPMENT</th> <th colspan="2">Owned at end of schedule year</th> <th colspan="2">If purchased in schedule year</th> </tr> <tr> <th>B</th> <th>C</th> <th>D</th> <th>E</th> </tr> <tr> <th>Yes</th> <th>No</th> <th>Price</th> <th>Season purchased</th> </tr> </thead> <tbody> <tr><td>1. Piano.....</td><td></td><td></td><td>x x x x</td><td></td></tr> <tr><td>2. Phonograph.....</td><td></td><td></td><td>x x x x</td><td></td></tr> <tr><td>3. Radio.....</td><td></td><td></td><td>x x x x</td><td></td></tr> <tr><td>4. Refrigerator, electric.....</td><td></td><td></td><td>\$.....</td><td></td></tr> <tr><td>5. Other mechanical refrigerator.....</td><td></td><td></td><td></td><td></td></tr> <tr><td>6. Ice box.....</td><td></td><td></td><td></td><td></td></tr> <tr><td>7. Pressure cooker.....</td><td></td><td></td><td></td><td></td></tr> <tr><td>8. Washing machine, power.....</td><td></td><td></td><td></td><td></td></tr> <tr><td>9. Washing machine, other.....</td><td></td><td></td><td></td><td></td></tr> <tr><td>10. Ironing machine.....</td><td></td><td></td><td></td><td></td></tr> <tr><td>11. Vacuum cleaner.....</td><td></td><td></td><td></td><td></td></tr> <tr><td>12. Sewing machine, electric.....</td><td></td><td></td><td></td><td></td></tr> <tr><td>13. Other sewing machine.....</td><td></td><td></td><td></td><td></td></tr> </tbody> </table>					KIND OF EQUIPMENT	Owned at end of schedule year		If purchased in schedule year		B	C	D	E	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.....				
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XIII. OTHER FAMILY EXPENSE

	Expense for year		Expense for year
1. Interest on debts incurred for family living other than mortgage on owned home.....	\$.....	5. Loss, other than business loss.....	\$.....
2. Did family have checking account at any time during schedule year? Yes <input type="checkbox"/> No <input type="checkbox"/>		6. Funeral, cemetery.....	
3. Bank service charges, safe deposit box.....		7. Other.....	
4. Legal expense (not business).....		8. TOTAL (1-7).....	

XIV. CHANGES IN FAMILY ASSETS AND LIABILITIES DURING SCHEDULE YEAR 1935 to 193...

(Excluding changes due to increase or decrease in the value of property which has not changed hands)

CHANGES IN PROPERTY OWNED BY FAMILY AND AMOUNTS DUE FAMILY			CHANGES IN DEBTS OWED BY FAMILY		
A	B	C	D	E	F
Money, stocks, real estate, other assets	Changes in assets during schedule year		Liabilities	Changes in liabilities during schedule year	
	Net amount of increase	Net amount of decrease		Net amount of increase	Net amount of decrease
1. Money in savings accounts.....	\$.....	\$.....	21. Mortgages on owned home.....	\$.....	\$.....
2. In checking accounts.....			22. Mortgages on other real estate.....		
3. On hand.....			23. Notes due to banks, insurance companies, small loan companies.....		
4. Investments in business.....			24. Notes due to individuals.....		
5. Real estate: Purchased.....		x x x x x x x	25. Back rents (due before schedule year).....	x x x x x x x	
6. Sold.....	x x x x x x x		26. Rents due in schedule year, unpaid.....		x x x x x x x
7. Stocks and bonds: Purchased.....		x x x x x x x	27. Back taxes (due before schedule year).....	x x x x x x x	
8. Sold.....	x x x x x x x		28. Taxes due in schedule year, unpaid.....		x x x x x x x
9. Other property: Purchased.....		x x x x x x x	29. Charge accounts due.....		
10. Sold.....	x x x x x x x		30. Other bills due.....		
11. Improvements on owned home.....		x x x x x x x	31. Payments on installment purchases made prior to schedule year (specify goods purchased):		
12. Improvements on other real estate.....		x x x x x x x	(a).....	x x x x x x x	
13. Insurance premiums paid (life, endowment, annuity).....		x x x x x x x	(b).....	x x x x x x x	
14. Frequency of payment.....			(c).....	x x x x x x x	
15. Insurance policies surrendered.....	x x x x x x x		32. Balance due on installment purchases made in schedule year (specify goods pur- chased):		
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).....		

14-5990

Appendix B

Communities Included by the Bureau of Home Economics in the Study of Consumer Purchases

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 Bulletin 649, volume I, page 297. For consistency in analysis of expenditure data, schedules for all small cities in a given region were analyzed by one or the other Bureau, irrespective of which Bureau had gathered the data. Thus the Bureau of Home Economics analyzed all expenditure data for small cities in the Southeast and in the West Central-Rocky Mountain Region. The Bureau of Labor Statistics analyzed all data for small cities in New England.

Communities included by Bureau of Home Economics in the Analyses of Family Expenditures

Region	Small cities	Villages	Farm Counties
New England.....	-----	6 in Vermont..... 8 in Massachusetts.	2 in Vermont.
Central.....	Mt. Vernon, Ohio..... New Philadelphia, Ohio. Beaver Dam, Wis. Lincoln, Ill. Boone, Iowa. Moberly, Mo. Columbia, Mo.	7 in Pennsylvania..... 6 in Ohio. 8 in Michigan. 6 in Wisconsin. 8 in Illinois. 11 in Iowa.	3 in New Jersey. 1 in Pennsylvania. 3 in Ohio. 1 in Michigan. 1 in Wisconsin. 4 in Illinois. 5 in Iowa.
Mountain and Plains.....	Dodge City, Kans..... Greeley, Colo. Logan, Utah. Provo, Utah. Billings, Mont.	6 in Kansas..... 9 in North Dakota. 4 in Colorado. 1 in Montana. 2 in South Dakota.	4 in Kansas. 4 in North Dakota. 3 in Colorado. 1 in Montana. 1 in South Dakota.
Pacific.....	Astoria, Oreg..... Eugene, Oreg. Klamath Falls, Oreg. Olympia, Wash.	12 in California..... 5 in Oregon. 7 in Washington.	1 in central California. 2 in southern California. 5 in Oregon. 1 in Washington.
Southeast:			
White and Negro families.....	Albany, Ga..... Gastonia, N. C. Griffin, Ga. Sumter, S. C.	8 in Georgia..... 7 in South Carolina. 8 in North Carolina. 10 in Mississippi.	2 in North Carolina. 2 in Mississippi. 2 in South Carolina. 7 in Georgia.
White families.....	-----	-----	2 in North Carolina. 4 in South Carolina. 1 in Georgia. 2 in Mississippi.
Negro families only.....	-----	1 in Mississippi.	-----

Appendix C

Cities Included by Bureau of Labor Statistics in the Study of Money Disbursements of Wage Earners and Clerical Workers

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. 1): White and Negro families.

North Atlantic Region, Eleven Cities (B. L. S. Bull. 637, Vol. II):

Boston, Mass.

Buffalo, N. Y.

Johnstown, Pa.

Lancaster, Pa.

Manchester, N. H.

Philadelphia, Pa. (white and Negro families).

Pittsburgh, Pa. (white and Negro families).

Portland, Maine.

Rochester, N. Y.

Scranton, Pa.

Springfield, Mass.

East North Central Region (B. L. S. Bull. 636):

Cincinnati, Ohio (white and Negro families).

Cleveland, Ohio.

Columbus, Ohio.

Detroit, Mich.

Grand Rapids, Mich.

Indianapolis, Ind. (white and Negro families).

Lansing, Mich.

Milwaukee, Wis.

West North Central and Mountain Region (B. L. S. Bull. 641):

Denver, Colo.

Kansas City, Mo., and Kansas City, Kans. (white and Negro families).

Minneapolis and St. Paul, Minn.

St. Louis, Mo. (white and Negro families).

Salt Lake City, Utah.

Southern Region (B. L. S. Bull. 640):

Baltimore, Md. (white and Negro families).

Birmingham, Ala. (white and Negro families).

Dallas, Tex.

Houston, Tex. (white other than Mexican and Mexican families).

Jackson, Miss. (white and Negro families).

Jacksonville, Fla.

Louisville, Ky. (white and Negro families).

Memphis, Tenn. (white and Negro families).

Mobile, Ala. (white and Negro families).

New Orleans, La. (white and Negro families).

Norfolk and Portsmouth, Va. (white and Negro families).

Richmond, Va. (white and Negro families).

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

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

Sacramento, Calif.

San Diego, Calif.

San Francisco and Oakland, Calif.

Seattle, Wash.

42 Cities (B. L. S. Bull. 638).

