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**STANDARDS
OF LIVING**

**FOR AN URBAN FAMILY
OF FOUR PERSONS**

Bulletin No. 1570-5

U. S. DEPARTMENT OF LABOR

BUREAU OF LABOR STATISTICS

THREE STANDARDS OF LIVING

**FOR AN URBAN FAMILY
OF FOUR PERSONS**

SPRING 1967

Bulletin No. 1570-5

U.S. DEPARTMENT OF LABOR
George P. Shultz, Secretary

BUREAU OF LABOR STATISTICS

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PREFACE

This bulletin summarizes the first attempt by the Bureau of Labor Statistics to develop budgets at three levels—the generally known moderate budget, and budgets lower and higher than that level. No descriptive titles have been attached to the lower and the higher budgets. However, chapter I discusses the concepts of these budgets, and more importantly, describes in general terms how the lists of goods and services were derived. Chapters II and III summarize the highlights and provide brief analyses of the component cost levels and intercity differences in the budgets at the first pricing period for all three budgets—April 1967. Chapter IV discusses information available on the actual income of families of the budget type, and typical uses and misuses of budget cost estimates in comparison with income. Chapter V describes in detail the sources of data and estimating methods used in constructing the budgets.

Appendix A lists the average annual quantities of items which were used to determine the costs of the three budget levels. Appendix B describes the specifications used to collect or estimate prices for the lower and higher budgets, which differ from those used in the moderate budget. (Specifications for the moderate budget have been published in Bulletin 1570-3, as described below.) Appendix C shows the population weights for combining individual metropolitan area and nonmetropolitan regional costs to U.S. urban averages.

A list of the Bureau's previous budgets and related references, is provided in appendix D, including the Report of the Advisory Committee on Standard Budget Research, June 1963. This report summarizes the recommendations of a special committee of experts, representing users of standard budgets in State and local welfare administration, academic research, labor unions, and business organizations. The committee advised the Bureau on the direction that its research on standard budgets should take, and its recommendations formed guidelines for the Bureau in the development of the current budget.

Other bulletins in the current series report results of other phases of the standard budget research programs:

Bulletin 1570-1 gives the autumn 1966 costs of the City Worker's Family Budget for a Moderate Living Standard and describes the change in moderate standard since the original and interim budgets (issued October 1967).

Bulletin 1570-2 describes the Revised Equivalence Scale for estimating budget costs for families of different size, age, and type (issued as preliminary October 1967, and final November 1968).

Bulletin 1570-3 reports on the autumn 1966 Pricing Procedures, Specifications, and Average Prices used for the moderate standard of the city worker's budget (issued August 1968).

Bulletin 1570-4 gives the autumn 1966 costs for a Retired Couple's Budget for a Moderate Living Standard (issued June 1968).

Bulletin 1570-6 will give the spring 1967 estimates for Three Standards of Urban Living for a Retired Couple.

In the future, estimates of the cost of the three standard budgets for the 4-person family and for a retired couple will be made in the spring of the year and published periodically for the same metropolitan areas and regional classes of smaller cities as those included in the present study. For a rough approximation of the autumn 1968 costs of the major components of family consumption in the three budgets for Urban United States, see page 14.

This bulletin was prepared by Jean C. Brackett under the supervision of Helen H. Lamale, Chief of the Division of Living Conditions Studies and the general direction of Arnold E. Chase, Assistant Commissioner. Elizabeth Ruiz supervised the research for all budget components except food and medical care, for which Mary H. Hawes was responsible. Other staff members in this Division whose work contributed substantially to the project were Miriam A. Solomon, Roseann C. Cogan, Alice B. Curry, and M. Louise McCraw. The Division of Consumer Prices, under the supervision of Doris P. Rothwell, developed procedures for the collection and calculation, or estimation, of average prices for the three budget levels.

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Budgets representing specified levels of living have long been recognized by social scientists as desirable research tools for use as benchmarks in determining individual family needs, establishing interarea differences in living costs, and documenting changes in living standards over time. Despite the diversity of uses for such measures, relatively few such budgets have been developed by public or private agencies.

However, during the past decade, the establishment of many new social programs and the expansion of old ones have emphasized the need for objective, quantitative standards with which the income of individual families and population groups can be compared. The budgets presented in this bulletin have been prepared in recognition of this need.

Budget research has also been limited for technical reasons. Living standards refer to the goals we set for ourselves as consumers of goods and services and as users of leisure time. In our society, however, there is no single set of goals adopted by all families and no one level or pattern of consumption which provides an appropriate base for the evaluation of need in a variety of social programs. This fact raises many conceptual problems in defining a specific living standard and in developing objective procedures for deriving a list of goods and services which describe the standard, i.e., a quantity budget.

The Bureau of Labor Statistics was confronted with these problems when in the mid-1940's, it was directed by a Subcommittee of the Committee on Appropriations of the House of Representatives "to find out what it costs a worker's family to live in the large cities of the United States," and to calculate both the total dollars required and the relative differences in costs among the cities. To carry out this directive, the Bureau, assisted by a Technical Advisory Committee, identified a level and pattern of consumption required for the maintenance of health and social well-being, the nurture of children, and participation in community activities. This pattern of consumption was expressed

in terms of a list of items in specific quantities and qualities for a family of 4 persons (husband, wife, boy of 13, and girl of 8). Prices of the items were collected in 34 large cities in March, 1946. The resultant costs estimates were described as the City Worker's Family Budget for a "modest but adequate" living standard. About the same time, a budget for a retired couple, at a comparable living standard, was developed by the Social Security Administration.

The original budgets were repriced by BLS at intervals through October 1951, after which they were discontinued because the lists of goods and services no longer represented a modest living standard for a worker's family or a retired couple in the 1950's. The lists of items were revised near the end of the decade, and an Interim City Worker's Family Budget and Interim Budget for a Retired Couple showing autumn 1959 costs of a "modest but adequate" living standard in 20 large cities were published.

When the Bureau's new program of budget research was initiated in 1965, the same general procedures were used to develop a quantity budget at a moderate level, comparable with the earlier "modest but adequate" level, for the same two family types (the younger, 4-person family and the retired couple). In the new budgets, however, the lists of goods and services are representative of a moderate standard in the decade of the 1960's. Also, the program was expanded to include cost estimates for homeowner, as well as renter, families, and the budgets were priced in a sample of 39 metropolitan areas and of nonmetropolitan areas in 4 regions. Hence, U.S. urban average cost estimates are available for the first time. Simultaneously, the Bureau revised its scale of equivalent income or budget costs, which can be used, in conjunction with the base budgets, to estimate total consumption costs (but not the separate components) of a comparable budget for families of other sizes and types.

The procedures developed two decades ago for deriving a list of goods and services to represent a moderate budget level are not perfect, and

research continues to improve the basic sources of information on consumer choices and techniques of analysis. However, the budgets based on these procedures have been used widely, and consequently the general concept of a moderate budget is well understood and accepted—if not as true in some absolute sense, at least as a well-documented convention. Furthermore, these procedures result in cost estimates, not only of the total budget (including taxes) and total family consumption, but also of the major components of family consumption, which enhances their usefulness. They also provide a sound basis for measuring differences among geographic areas in costs for an equivalent level of living. And finally, the same budget quantities and pricing specifications can be used by other research workers to produce comparable cost estimates for other geographical areas not included in the BLS sample.

Since the budgets based on these procedures were initiated, however, it has been evident that no single budget at one specified level would meet all of the important needs. Throughout the decade of the 1950's, for example, State public assistance agencies appealed to BLS to develop a budget for a lower living standard or to suggest ways in which the moderate budget could be scaled down, because, in the judgment of program administrators, the goals represented by the moderate standard were too high to be consistent with the objectives of public assistance programs or with the funds available to administer such programs. Legislators attempting to formulate laws with income criteria for admission to public housing units had a similar problem.

On the other hand, representatives of voluntary social and welfare agencies providing serv-

ices to families with a special problem, such as a handicapped child or an aged parent with a long-term illness, frequently requested budget estimates for a standard higher than moderate to consider in determining eligibility or establishing a scale of fees paid for the services provided. Business organizations and labor unions interested in maintaining comparable salary levels or wage rates for similar work assignments performed in different locations also called repeatedly for intercity indexes of living costs based on budgets for standards above the moderate level. Requests for standards for other levels of living, and especially for a "minimum" standard, have multiplied rapidly in recent years, and particularly with the focus on problems of lower income families in this decade.

It is not the purpose of this report to determine what criteria are appropriate for appraising the economic condition of population groups or of the total population, evaluating the need for and the effect of specific laws and programs, or guiding administrative determinations of need as required by a number of laws. The appropriate criteria must be selected by specialists in such areas as public assistance, social and welfare services, public housing, unemployment compensation, minimum wages, collective bargaining, college scholarship aid, social security, etc., who are intimately acquainted with the goals of the programs and the resources available to administer them. Moreover, questions of policy which require public review are often involved. This report does attempt, however, to meet important needs insofar as possible by providing budgets at more than one level.

* * * * *

Three Standards of Living for An Urban Family of Four Persons: Spring 1967

Chapter I. Concepts and Procedures

While most families that do any budgeting at all base their budgets on current or expected income, any budget which is to be used as a benchmark for economic or social measurements must take the opposite approach. It must be built up from a list of goods and services representing a specified level of living. When the cost of these goods and services has been determined, it is then possible to ascertain the amount of income required to cover the budget.

Traditionally, specific levels of living have been described by such adjectives as minimum, liberal, subsistence, luxury, modest, moderate, necessary, adequate, comfortable, ideal, etc. Although any of these terms may serve as a convenient shorthand reference for a specified level and manner of living, none is self-explanatory. Their meaning is affected by changes over time in the conditions of living within a society. Regardless of what descriptive term is chosen, therefore, a benchmark budget rests essentially on—and must be defined in terms of—the list of goods and services selected to represent the specified level of living. Furthermore, to provide meaningful estimates of its costs, the budget list must be related to a specific size and type of family, and specific assumptions must be made with respect to the family's manner of living.

Budget Concepts

The procedures that were used to develop the three budgets assume that maintenance of health and social well-being, the nurture of children, and participation in community activities are both desirable and necessary social goals for all families of the type for which the budgets were constructed. Within this broad framework the procedures were designed to distinguish different levels of living by

varying the assumptions concerning the manner of living, and by providing different quantities and qualities of the necessary goods and services.

The manner of living represented by the lower budget differs from that in the moderate and higher budgets primarily in the specifications that the family lives in rental housing without air conditioning; performs more services for itself; and utilizes free recreation facilities in the community. The life style reflected by the higher budget, on the other hand, specifies a higher level of homeownership, compared with the moderate; more complete inventories of household appliances and equipment; and more extensive use of services for a fee. For a majority of the items in the list of goods and services that are common to the three budgets, both the quantity and quality levels in the lower budget are below, while those in the higher are above, the levels specified for the moderate budget.

The content of the budgets is based on the manner of living and consumer choices in the 1960's. Two kinds of data were used to derive the list of goods and services. First, nutritional and health standards, as determined by scientists and technicians, were used for the food-at-home and the housing components. The selection among the various kinds of food and housing arrangements meeting the standards was based on actual choices made by families, as revealed by surveys of consumer expenditures. Second, where scientific standards have not been formulated, analyses of the data reported in the Bureau's Survey of Consumer Expenditures and related consumption studies were used to determine the specific items, and the quantities and qualities thereof.

These analytical procedures result in basing some parts of the budgets upon the collective judgment of consumers as to the kinds and amounts of consumption required, rather than upon scientific standards. Some exercise of the budget-maker's own judgment is involved in the construction of these budgets. However, such judgment has been confined to the specification of the manner of living (as described above) for each budget level, and selection of the basic data and determination of the procedures to be followed in deriving the items and quantities. The procedures used to derive the various levels are described in general terms in the following section and documented in more detail in chapter V. The concepts, procedures, and pricing lists for the moderate standard are described in detail in BLS Bulletins 1570-1 and 1570-3.

Procedures

The budgets for a lower, moderate, and higher living standard were developed within a single theoretical framework to represent three levels of adequacy for one type of self-supporting family of four persons.

The theoretical basis for the general approach to the derivation of quantities and pricing lists for the three budgets is summarized in the following quotation from the report on the original budget for a "modest but adequate" standard:

" . . . In the actual experience of families there is a scale which ranks various consumption patterns in an ascending order from mere subsistence to plenty in every respect. . . . This consumption scale is established by society. It can be discovered only through observation of the expressions of society's ratings of the various existing levels of living. These ratings of the various levels of living are expressed in the judgments of scientists, such as medical and public health authorities; and secondly, in the behavior of individual consumers. Scientific judgments are based primarily on the studies of the relation between family consumption and individual and community health. The expressions of consumer judgment appear in the choices made by consumers as economic barriers are progressively removed." ^{1/}

In 1946, and again in 1959, this general approach was used to derive a single list of commodities and services representing a standard described as "modest but adequate" in both periods. Even where standards of adequacy based on the judgments of scientists and experts are available, however, these standards frequently can be implemented at various levels of cost. Hence the budget maker must define the cost level which is appropriate for a specific living standard, and within that level, determine the cost in such a way that it reflects the actual choices of consumers themselves.

For example, in food consumption, recommended allowances for nutrient intake, based on scientific research have been formulated for individuals in different sex-age groups. These requirements have been translated by the U.S. Department of Agriculture into food plans at different cost levels, which reflect the actual patterns of families with varying amounts of money to spend for food. In the 1946 and 1959 BLS budgets for a "modest but adequate" living standard, the food component was based on an average of the low-cost and moderate-cost food plans. In the current BLS budgets, however, the low-cost food plan was used in the lower standard, and the moderate- and liberal-cost plans in the moderate and higher standard budgets respectively. ^{2/}

Similarly, technical experts have described standards for shelter relating to such factors as sleeping space appropriate to family size and composition, essential household equipment (including plumbing), adequate heat, structural condition of the unit, and neighborhood location. However, depending on the quality level at which the basic standards are implemented, housing units may be rented or purchased at different levels of cost. A housing unit may include a guest room or den in addition to adequate sleeping space for the family, or it may have

^{1/} Technical Reference 10, p. 92, appendix D.

^{2/} See Section on Food on p. 41 for a more detailed account of the food standard and the basis for the food plans at different cost levels.

two or more bathrooms, central air conditioning, architectural distinction as well as sound structural condition, and it may be located in a convenient or exclusive area. For the current budgets, average contract rents and purchase prices of owned homes were accepted as a proxy measure of such qualitative differences among all housing units which conformed to the basic standards. Thus, the average rent for the low third of the distribution of contract rents for units which met the housing standard was used for the lower standard, and the averages for the middle and high thirds of the distribution were used for the moderate and higher standards respectively. ^{3/}

For the transportation component, prevailing practices of budget-type families themselves provided the criteria for standards. The 1960-61 Survey of Consumer Expenditures revealed that the proportions of urban families that owned an automobile were high at all income levels, and paralleled the trend to homeownership and the extension of suburbs to areas not served by public transportation. Hence ownership of a car was specified for some proportion of the families in all three standards. Transportation costs differ among the standards as a result of two factors: Variation in the weights for automobile ownership in individual metropolitan areas, to reflect the greater availability of public transportation in some areas than in others; and different specifications for the ages of the cars purchased and traded-in and for the number of miles driven at each budget level.

Prevailing practice also provided a standard for the medical care component for insurance coverage of the cost of hospitalization and surgical services for all family members, obtained by the husband through a group contract at his place of employment. Insurance costs reflect the percentage of the total cost paid by the employee (and assume the employer paid for the remainder). The same insurance protection was included in both the lower and moderate standards, but in the higher standard this coverage was supplemented by a major

medical insurance contract. Allowances for medical care not covered by insurance—such as visits to physicians, dental care, eye examinations—were derived from National Health Survey data. These allowances were the same in all three standards, since they were based on utilization rates which reflect the average condition of health of individuals in the same age-sex categories as the budget family members. Allowances differ only for items such as eyeglass frames, where factors other than health needs enter into the determination of costs.

A standard of health, based on the recent findings of the U.S. Public Health Service on the ill effects of cigarette smoking, also was invoked as a basis for eliminating an allowance for cigarettes from all three budgets. (An allowance was included in the October 1966 pricing of the moderate standard, but excluded from the spring 1967 cost estimates for the moderate as well as for the lower and higher standards.)

For other categories of consumption—house furnishings, household operation, clothing, personal care, education, reading, recreation, meals away from home, and alcoholic beverages—the ratings of the various levels of living were based on the judgments of consumers, as revealed in the choices made by families of the budget-type at successively higher levels on the income scale. The data analyzed were from the 1960-61 Survey of Consumer Expenditures. In the relationship of consumption (for a particular category of goods) to income, the income class containing the point of maximum elasticity was defined as appropriate for determining the quantities for the moderate standard. ^{4/} Quantities for the lower and higher

^{3/} See Section on Housing, p. 10 for a more detailed account of procedures.

^{4/} For a detailed description, see p. 46.

standards were derived respectively from the income classes below and above the class containing the inflection point. The inflection point has been interpreted as the income level at which families stop buying "more and more"

of a category of goods and services and begin buying other goods or items of higher quality. In the lower budget, therefore, this goal has not yet been reached, and in the higher budget it has been exceeded.

The total average cost in urban areas of the United States in the spring of 1967 came to \$5,915 for the lowest of the three budgets presented here; \$9,076 for the moderate budget; and \$13,050 for the higher budget. ^{5/} These were out-of-pocket costs for the three standards of living described in this publication, and applied to a family consisting of a husband, age 38, who was employed full-time, his wife who was not employed outside the home, a boy 13, and a girl 8 years of age. The cost of the lower budget was 35 percent below, while the higher budget was 44 percent above, the moderate standard.

Total budget costs include the components of family consumption—food, housing, transportation, clothing, personal care, medical care, reading, recreation, etc. In addition to these items consumed directly by a family, the total budgets also include allowances for gifts and contributions, life insurance, personal income and social security taxes, and occupational expenses. Hence, the total budget costs are essentially estimates of the gross incomes required to maintain the living standards described by the lists of goods and services included in the budgets.

^{5/} Table 1 shows annual costs, at spring 1967 prices, of a lower, moderate, and higher budget for urban United States, metropolitan and nonmetropolitan areas, 39 individual metropolitan areas, and 4 nonmetropolitan areas. (See p. 15.) Costs of the moderate budget only at autumn 1966 prices (averaging \$9,191 in urban areas), were published in BLS Bulletin 1570-1. The spring 1967 estimate for this standard excludes the cigarette allowance and reflects differences in pricing procedures in the transportation and recreation components. If these changes had been incorporated in the autumn 1966 estimates, the budget would have averaged \$9,048 in urban areas. Hence the cost of the moderate standard increased 0.3 percent over the 6-month period.

The budget totals assume that the source of the family's income is full-time employment of the family head. Since deductions for social security payments and disability insurance (where required by law) are made at a constant rate on all taxable earnings below \$6,600 (at the time the budgets were priced), they constitute a declining proportion of total income requirements as the level of the budget rises. Deductions for personal taxes, on the other hand, reflect the progressive rate structure of the Federal, and most State, tax laws. Distributions of costs, by major components of the budgets, are shown in tabulation on p. 6.

Costs for Renters and Owners

The living arrangement in the lower standard was limited to rental housing only, the prevalent pattern at the lower end of the consumption scale. In the moderate and higher standards, on the other hand, the budgets represent weighted average costs for renter and homeowner families, ^{6/} since homeownership is typical of the manner of living for the majority of families with children. However, costs for homeowners and renters also are shown separately for these two standards (see table 1, p. 15), as a convenience to budget users.

At the moderate standard, total budget costs were about \$800 higher for homeowner than for renter families. At the higher standard, this owner-renter differential was narrowed to approximately \$600. However, homeownership costs include both mortgage interest and principal payments, and principal payments constitute an element of "savings"

^{6/} In the moderate standard, costs for homeowner families constitute 75 percent, and those for renters 25 percent, of the weighted average costs of shelter for urban United States and each individual area. In the higher standard the weights were 85 and 15 percent for homeowners and renters, respectively.

Summary and Distribution of Budget Costs for 3 Living Standards, by Major Components:
Urban United States, Spring 1967

	Costs			Percent distribution		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
Total budget-----	\$5,915	\$9,076	\$13,050	100.0	100.0	100.0
Total family consumption-----	4,862	7,221	9,963	82.2	79.5	76.3
Food-----	1,644	2,105	2,586	27.9	23.2	19.8
Housing-----	1,303	2,230	3,340	22.0	24.6	25.6
Transportation-----	446	872	1,127	7.5	9.6	8.6
Clothing and personal care-----	700	985	1,446	11.8	10.8	11.1
Medical care-----	474	477	497	8.0	5.3	3.8
Other family consumption---	295	552	967	5.0	6.0	7.4
Other costs-----	265	410	730	4.5	4.6	5.6
Gifts and contributions---	145	250	490	2.5	2.8	3.8
Personal life insurance---	120	160	240	2.0	1.8	1.8
Occupational expenses-----	50	80	85	0.8	0.9	0.7
Taxes-----	738	1,365	2,272	12.5	15.0	17.4
Social security and dis-						
ability-----	265	303	303	4.5	3.3	2.3
Personal income-----	473	1,062	1,969	8.0	11.7	15.1

not included in the budget for renter families. Such payments averaged approximately \$455 in the moderate, and \$540 in the higher budget. The additional income required to cover these payments also results in higher personal taxes for homeowner families, despite the fact that their mortgage interest payments are tax deductible. ^{7/}

Consumption costs

At the lower standard, family consumption items required an average annual outlay of \$4,862 to meet the requirements for physical health and social well-being of family members, the

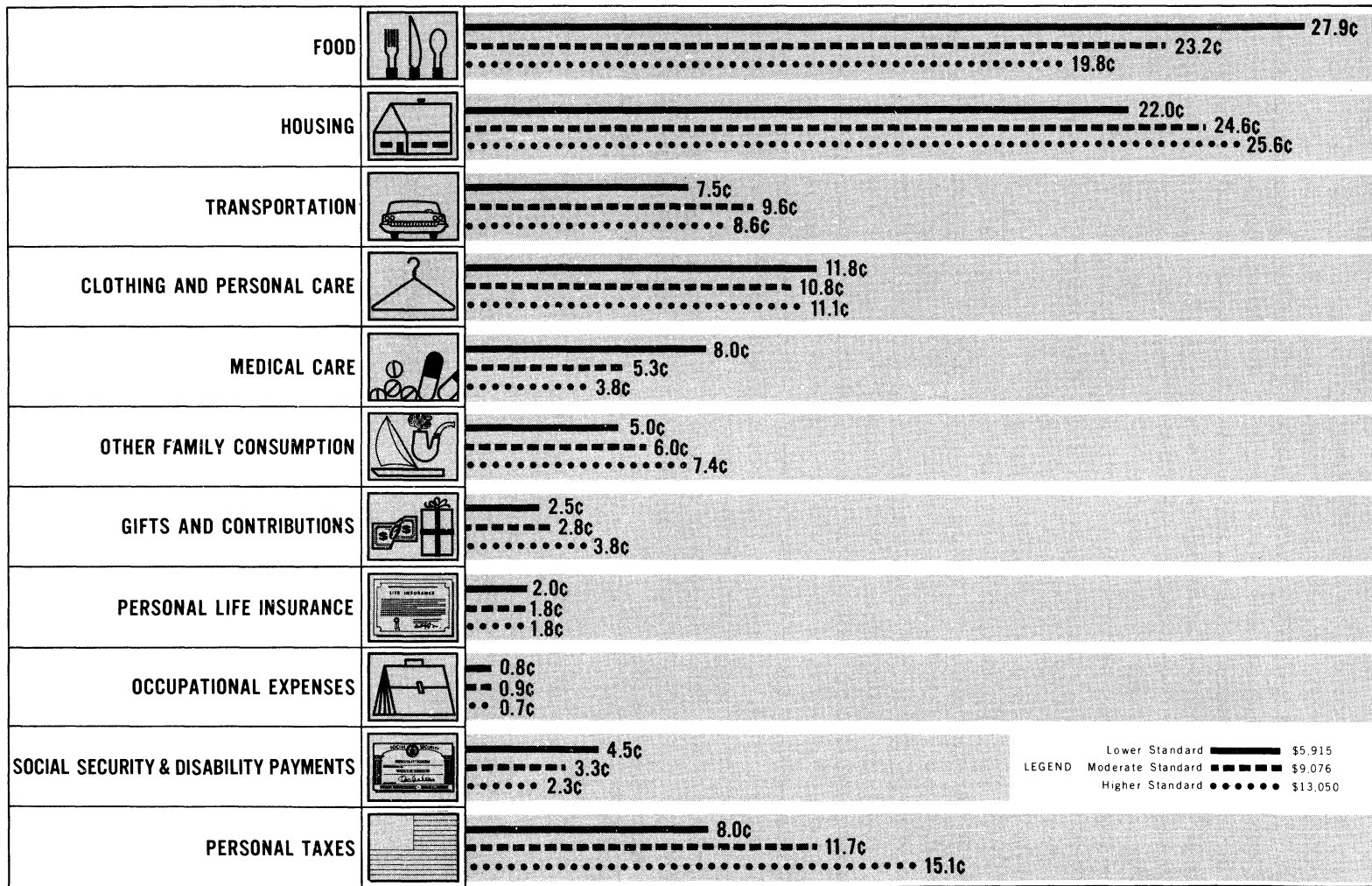
nurture of children, and participation in community activities. Maintenance of these same general goals or objectives required \$7,221 annually at the moderate, and \$9,963 at the higher standard, or 49 and 105 percent, respectively, above consumption costs in the lower budget. The three different levels of cost result from differences in the manner or style of life specified for the family, together with minor variations in the quantities and a wide range in the qualities of items purchased at each standard.

In the lower budget, maintenance of the family's physical health required 34 percent of the cost of family consumption for the purchase of a nutritionally adequate diet, and an additional 10 percent for medical care—including a family membership in a group hospital and surgical insurance plan. In the moderate standard, adequate food and medical care require only 29 and 7 percent, respectively, of total family consumption. At the higher standard, food accounts for only 26 percent, and medical care just 5 percent of the total, even though in addition to meeting requirements for health, this standard permits greater choice and variety in diet and includes broader health insurance coverage.

^{7/} At the level of the moderate standard, few families of the type represented by the budget claim contributions, interest, and other eligible deductions over the standard deduction. Although such claims are more common at the level of the higher standard, it was not feasible to calculate taxes for each individual area except on the basis of assuming that standard deductions were claimed in all cases.

URBAN FAMILY
LIVING STANDARDS
Spring 1967

WHERE THE DOLLAR GOES
Urban United States



Housing (including shelter, heat, utilities, household operations, and housefurnishings) in the lower budget requires about a fourth of total consumption and covers the costs of dwellings that are adequate for the family's space requirements, condition of the unit, and plumbing facilities, etc. In the higher standard, a third of the total is allocated for units that are not only adequate but may also provide many extra facilities. (Housing in the moderate standard requires almost a third of total consumption.) Even more significant than the variation in the quality of the dwelling units at each standard, however, is the limitation of the lower budget to rental housing costs. At the moderate and higher levels the costs reflect the more typical manner of living for families of this type, in which the majority are making mortgage payments on homes they purchased about 7 years ago. Transportation also requires a relatively smaller proportion of consumption costs in the lower than in the moderate and higher standards, primarily because the use of a much older car for home-to-work and other travel in the lower budget and, in the larger metropolitan areas, higher proportions of families who do not own a car and, hence, use public transportation exclusively.

Only clothing and personal care needs result in proportionately similar costs at the three levels of living. The kinds of items needed—coats, suits, dresses, haircuts, and toothpaste—do not vary among the standards, and differences in dollar costs result from differences in quantities and qualities purchased. The remainder of family consumption—reading, recreation, education, tobacco, alcoholic beverages, and miscellaneous expenses—account for only 6 percent of the lower, but 8 and 10 percent respectively of the moderate and higher budget.

These distributions of the budget costs for family consumption do not reflect the way in which average families of the budget-type actually spend their money, or the way in which families should spend their money. The following tabulation compares the actual spending pattern of the average family of this type, as reported in the 1960-61 Survey of Consumer Expenditures, with the budget allowances for consumption.

The comparison clearly illustrates that families with consumption funds equivalent to the cost of the lower budget will have to allocate their

Components of consumption	Consumption pattern of the average budget-type family, 1960-61	Distribution of 1967 costs of budget allowances for family consumption: ^{1/}		
		Lower standard	Moderate standard	Higher standard
Total-----	\$7,655	\$4,862	\$7,221	\$9,963
Percent distribution-----	100	100	100	100
Food-----	24	34	29	26
Housing-----	33 ^{2/}	27	31	34
Transportation-----	13	9	12	11
Clothing and personal care-----	13	14	14	14
Medical care-----	6	10	6	5
Other family consumption-----	11	6	8	10

^{1/} Distributions adjusted to add to 100

^{2/} Principal payments, which in surveys of consumer expenditures are classified as decreases in liabilities, are included here as cash outlays for living expenses for comparability with budget allowances for housing.

resources in a manner substantially different from the average family of this type, if the requirements for physical health and social well-being as specified for the lower budget are to be met. Families with funds equivalent to the higher standard, on the other hand, will approximate the average spending pattern in fulfilling their needs.

Food

At spring 1967 prices, U.S. urban costs of this component, including both food-at-home and away from home, averaged \$1,644, \$2,105 and \$2,586 in the lower, moderate, and higher budgets respectively. Food away from home—lunches at school and work, restaurant dinners, and snacks—amounted to 18 percent of the total food costs in the higher budget, 16 percent in the moderate, and 13 percent in the lower.

The U.S. Department of Agriculture food plans, on which the food-at-home costs are based, take into account both the nutritional allowances recommended by the National Research Council and the consumption patterns of the families for whom the plans are set up. Costs for food at home in the lower budget were based on the USDA low-cost food plan, which has been used widely to estimate money allowances for food in public assistance programs. Compared with the moderate and liberal plans, the low-cost plan has larger quantities of foods that provide high nutritional returns for costs—potatoes, dry beans and peas, and flour and cereal—and smaller quantities of meat, poultry and fish, and fruits and vegetables other than potatoes. It is assumed that users of this plan will select lower cost food items within the major groups.

Although families can achieve nutritional adequacy from the low-cost plan, it has been estimated that only about a fourth of those who spend amounts equivalent to the cost of the plan actually have nutritionally adequate diets. 8/ Menus based on this plan will include foods requiring a considerable amount of home preparation, as well as skill in cooking to make varied and appetizing meals. 9/

The USDA moderate-cost plan, used in the moderate budget, is considered suitable for the average U.S. family. It includes larger quantities of milk, eggs, meat, fruits, and vegetables than the low-cost plan. It allows for some of the higher priced cuts of meat, a few out-of-season foods, and some convenience foods. Thus, it provides for more variety and less home preparation than the low-cost plan.

The higher budget uses the USDA liberal plan, which allows greater variety, more meats, and more fruits and vegetables than the other two. Its higher cost, compared with the moderate plan, results from different quantities of foods, but mainly from more expensive choices within the groups. 10/

8/ Based on nonfarm households which used foods valued at the cost of the plan providing recommended amounts of eight nutrients, as reported in the 1955 USDA Household Food Consumption Survey.

9/ The USDA has compiled two other food plans which maintain nutritional adequacy but are lower in cost than the regular low-cost plan, namely: an economy plan, designed for temporary or emergency use when funds are low, and costing 20 to 25 percent less than the low-cost plan; and a special version of the low-cost plan which includes quantities of grain products suitable for families who are high consumers of cereal products. The latter plan may be particularly useful for families in the Southeastern States. However, considering the relatively low proportions of families who actually achieve nutritional adequacy with the regular low-cost plan, it was deemed unrealistic to utilize either of the cheaper plans for the BLS lower budget. This decision conforms with the recommendations of the Advisory Committee on Standard Budget Research. (See appendix D, Technical Reference No. 9).

10/ A description of the plans may be found in: Family Food Plans and Food Costs (Home Economic Research Report No. 20, November 1962) and Family Food Plans, Revised 1964 (CA 62-19, November 1964) Agriculture Research Service, United States Department of Agriculture.

In addition to variations in costs resulting from differences in the allowances in the three USDA plans, variations also stemmed from the prices used to calculate the cost of the plans. These weighted prices reflected not only regional differences in food preference patterns, but also variations in those patterns at three selected income levels within each region, as reported in the USDA 1965 Food Consumption Survey. As a result of the quantity and price differences, the U.S. urban cost of food (assuming all meals at home) on a weekly basis averaged \$29 in the lower budget for a 4-person family. It was 24 percent higher (\$36) for the moderate, and 52 percent greater (\$44) for the higher budget.

The cost of food away from home differed among the three budgets not only because of differences in the number of lunches at work, restaurant dinners, and the size of the snack allowance (see appendix table A-1), but also because of variations in the menus and prices of restaurant meals. Thus, food away from home in the lower budget had an average U.S. urban annual cost of \$217, in contrast to \$326 in the moderate, and \$472 in the higher budget.

The average total cost of urban food in the lower budget equaled 100, and was exceeded by 28 percent in the moderate budget and 57 percent in the higher budget. In spite of the cost differences at the three budget levels, food was only 26 percent of total consumption costs in the higher budget; it was 34 percent in the lower.

Housing

U.S. urban average housing costs ranged from \$1,303 at the lower standard to \$3,340 at the higher, or from about 40 percent below to 50 percent above the moderate budget average of \$2,230, at spring 1967 prices. Household operation costs and an allowance for the replacement of housefurnishings items accounted for 22 percent of the housing component in the lower and moderate budgets and 28 percent in the higher budget. Shelter—the major expense in the housing total—required an average annual outlay of \$1,013, in the lower standard, where the man-

ner of living was limited to rental housing, and \$1,745 and \$2,308 in the moderate and higher budgets, respectively, where the amounts are weighted average costs for renter and homeowner families. The housing total in the higher budget also includes an allowance for lodging away from home.

Only 15 percent of families at the higher standard and 25 percent of those at the moderate were assumed to live in rental housing. Rental shelter costs, including contract rent plus estimated costs of fuel and utilities where these are not part of the rent, and insurance on household contents were calculated from the low, middle, and high thirds of the contract rent distribution for units which met the standards for adequacy. Costs for units in the low third, used for the lower budget, averaged 20 percent below those in the middle third (used in the moderate budget), whereas costs in the higher budget were 50 percent above the moderate level.

The majority of families at moderate and higher standards were assumed to be homeowners, and their shelter includes average annual mortgage interest and principal payments, taxes, insurance, fuel, utilities, and repair and maintenance costs. These expenses in the higher standard were 25 percent above the moderate level, due to quality differences in the houses purchased about 7 years ago, at an average price of approximately \$14,450 and \$20,000 in the moderate and higher standards respectively. Shelter in the higher budget also includes larger utilities allowances for the operation of air conditioning and major appliances.

Since principal payments build equity, they can be considered a form of savings rather than outright consumption. Such payments amounted to approximately a fourth of homeowner shelter costs in both the moderate and higher budgets, averaging \$456 and \$541 respectively. When mortgage payments are limited to interest charges only, total shelter costs for homeowner families averaged less than those for renters in metropolitan areas at the higher standard. Costs

remained higher for homeowner families, however, at the moderate level in large cities and at both standards in small cities, as indicated in the tabulation shown below.

Transportation costs

The cost of transportation in urban areas ranged from \$446 at a lower living standard to \$1,127 at the higher standard. Lower standard costs were about 50 percent less, and higher standard costs 30 percent more than the moderate standard. These differences result largely from the proportions of automobile ownership specified for each budget. For example, in the lower standard, one-half the families in the Boston, Chicago, New York, and Philadelphia metropolitan areas were assumed to own automobiles, whereas in the moderate and higher budgets for these cities auto ownership was specified for 80 and 100 percent of the families,

respectively. Similarly, in the moderate standard 95 percent of the families in Baltimore, Cleveland, Detroit, Los Angeles, Pittsburgh, San Francisco, St. Louis, and Washington, D.C., and 100 percent in all other metropolitan areas were assumed to be car owners; but in the lower budget, two-thirds, and in the higher budget all families owned automobiles. A car was considered a necessity for all families in nonmetropolitan areas, regardless of standard. Total transportation is a weighted cost for automobile owners and nonowners, and budgets with lower proportions of ownership are the less costly.

Transportation costs for automobile owners in the moderate budget averaged \$919. This amount included the replacement of an automobile every four years with a 2-year old used car, operating expenses, insurance, and some public transportation. Costs for auto owners at the lower and higher standards were one-third below

Shelter Costs in 3 Budgets, Spring 1967

Living standard	Renter families	Homeowner families		Renter-owner ratios (Renter costs = 100)	
		Including principal payments	Excluding principal payments	Including principal payments	Excluding principal payments
U.S. urban average:					
Lower-----	\$1,013	\$-----	\$-----	-----	-----
Moderate-----	1,271	1,903	1,447	150	114
Higher-----	1,934	2,374	1,833	123	95
Metropolitan areas:					
Lower-----	1,041	-----	-----	-----	-----
Moderate-----	1,316	1,987	1,506	151	115
Higher-----	2,066	2,475	1,906	120	92
Nonmetropolitan areas:					
Lower-----	889	-----	-----	-----	-----
Moderate-----	1,072	1,526	1,182	142	110
Higher-----	1,345	1,919	1,510	143	112

and one-fourth above the cost of the moderate standard. Compared with the moderate, the lower budget (averaging \$607) includes a smaller mileage allowance for an 8-year old car, fewer repairs, (since cars of this age usually are replaced if costly repairs are required), no comprehensive insurance, lower personal property tax, and no out-of-town travel on planes, trains, or other public vehicles. Higher costs (\$1,127) to car owners in the more liberal standard result from the specification that 60 percent of the families are new car buyers, and the remaining 40 percent buy the same car (2-year old used) as the one provided in the moderate standard. Also, the insurance coverage has been increased, and more out-of-town travel provided.

Public transportation for families without automobiles averaged \$107 in the lower standard, or almost one-third lower than the \$152 cost of the moderate budget at spring 1967 prices. This difference is attributed to an out-of-town travel allowance in the moderate standard which was not included in the lower standard.

Since about four-fifths of the budget-type families live in metropolitan areas, their costs are not significantly different from the averages for all urban families of this type. In nonmetropolitan areas, 18 percent of the urban weight, all families are assumed to be car owners, because public transportation is not as readily available as in the larger cities. Differences among the three budget standards in the nonmetropolitan regions are attributed to different mileage allowances at each budget level, and allowances for comprehensive insurance, and some out-of-town travel expense by families in the moderate and higher standards.

Costs in the smaller cities were \$563 in the lower, \$941 in the moderate, and \$1,139 in the higher budget—these were lower than metropolitan area costs primarily because of cheaper liability insurance rates in the less congested nonmetropolitan areas. This rate difference was sufficient to offset a higher mileage allowance in nonmetropolitan areas, and, in the moderate and higher standards, a higher automobile replacement rate, every 3.4 years compared with 4.1

years in metropolitan areas. The car in the lower standard was replaced every 4.0 years in all areas. ^{11/}

Clothing and Personal

Total clothing costs (replacement of the clothing inventory and materials and services) averaged \$538, \$767, and \$1,139 in the lower, moderate, and higher budgets respectively, at Spring 1967 prices. Men's clothing cost more than women's in the lower standard, but the relationship was reversed in the moderate and higher standards, similar to the pattern in actual expenditures for members of budget-type families as reported in surveys of family consumption. Clothing for the boy—at the beginning of his teen years—was relatively more costly in the three standards than were the replacement needs for a younger age girl. However, the differential decreased from 29 percent in the lower, to 10 and 6 percent in the moderate and higher budgets respectively.

Clothing costs are calculated as replacement rates, because the budgets are for established families with members in age brackets likely to have a stock of basic clothing items. The categories of items for replacement—coats, sweaters, pajamas, street shoes—were the same in the 3 standards. Variations in costs stem primarily from differences in the qualities of items, as reflected in average price levels used for each standard, and to a lesser extent from adjustment of the replacement rates for some of the clothing subgroups. In consequence, the lower cost was 30 percent below, and the higher about

^{11/} Because of procedural changes in determining the net purchase price for automobiles, the October 1966 U.S. urban average transportation cost to automobile owners, published as \$860 in Bulletin 1570-1, was revised to \$911. Total transportation costs (the weighted average for automobile owners and nonowners) published as \$815, was revised to \$864. The revised estimates were used to measure the increase in costs over the 6-month period.

50 percent above, the moderate budget. Allowances for the husband and boy required a declining proportion of the total clothing budget as the standard was raised, while allowances for the wife and for such clothing services as dry cleaning, shoe repairs, etc. for all family members accounted for a relatively larger share of the total costs.

Personal care constituted just about 3 percent of total family consumption at the 3 budget levels, but costs ranged from \$162 in the lower to \$307 in the higher standard. Personal care services represented 38 percent of this component at the lower standard, and 48 and 52 percent at moderate and higher levels, respectively, primarily because of increases in the allowances for beauty shop services for the wife. The lower standard cost was one-fourth less than the moderate, whereas the higher standard was about 40 percent more than the moderate standard.

Medical care

U.S. urban costs of total medical care were almost identical in the lower and moderate budgets, \$474 and \$477 respectively, since basically the same allowances were used for both standards. In actual practice, expenditures for medical care are lower at lower income levels, because many of these families either defer needed treatment or receive it in free clinics. However, as a desirable goal or norm for a self-supporting family, it was considered essential to specify group hospital and surgical insurance coverage for both the lower and moderate standards, in accord with the practice of over 75 percent of the population under 65 years of age. Other items in the medical care component—physician's visits, dental and eye care, drugs—were based primarily on utilization data which reflected the average condition of health of individuals in the same age-sex categories as the budget family members. Hence, there was no reason to vary these allowances either in the lower and moderate, or in the higher standard. The higher budget included a major medical insurance policy, supplementing the hospital-surgical coverage and raising the average U.S. urban insurance cost from \$226 to \$262.

If all families had paid the full cost of their health insurance, the total cost of medical care in the three budgets would have increased about 30 percent. However, employers contribute some or all of the cost of group health insurance in the majority of cases, and therefore, to calculate total medical care costs for the budgets, the insurance costs were weighted to reflect the estimated proportions of families who paid all, part, or none of their insurance premiums. On this basis, the weighted insurance costs constitute 20 to 23 percent of the medical component.

Although the difference in medical care costs averaged only about \$25 between the lower and higher standards, families at the lower level had to allocate 10 percent of their family consumption to maintain the standard. For families at the moderate and higher levels, only 7 and 5 percent, respectively, of total consumption was used for this purpose.

Other Consumption Costs

Allowances for reading and education consumed about a third of other consumption costs at the lower standard but only half this proportion—although actual dollars costs were almost double—at the higher standard. Recreation, on the other hand, accounted for barely a third of other consumption in the lower budget, but almost half in the moderate, and more than half in the higher budget. Allowances in the lower standard assumed that families would meet some of their recreational needs by utilizing library and museum facilities, and by participation in community—or group-sponsored activities or sporting events for which there was no fee.

Allowances for alcohol and tobacco (cigars or pipes) also are included as part of other consumption costs in all three budgets, in accordance with prevailing practices in this country. An allowance for cigarettes was eliminated, however, in view of the findings of the U.S. Public Health Service concerning the effects of cigarette smoking on health. Costs for these items ranged from about \$75 in the lower, to \$115 in the higher, standard.

A Note on Budget Costs
and Rising Prices

Rising retail prices since spring 1967 have increased the consumption costs for all three budgets. A rough approximation of the fall 1968 costs of family consumption in the three budgets has been calculated (as shown below), using

price changes as reported in the Consumer Price Index for appropriate classes of goods and services. Between spring 1967 and autumn 1968, the Consumer Price Index increased 6.6 percent; the cost of family consumption increased 6.0 percent in the lower standard budget, and 5.7 percent in both the moderate and higher standard budgets.

	<u>Lower Standard</u>	
	<u>Spring 1967</u>	<u>Autumn 1968</u>
Food-----	\$1,644	\$1,744
Housing-----	1,303	1,356
Transportation-----	446	468
Clothing and personal care-----	700	758
Medical care-----	474	517
Other family consumption-----	295	311
Total family consumption-----	4,862	5,154

	<u>Moderate Standard</u>	
	<u>Spring 1967</u>	<u>Autumn 1968</u>
Food-----	\$2,105	\$2,235
Housing-----	2,230	2,311
Transportation-----	872	912
Clothing and personal care-----	985	1,069
Medical care-----	477	520
Other family consumption-----	552	582
Total family consumption-----	7,221	7,629

	<u>Higher Standard</u>	
	<u>Spring 1967</u>	<u>Autumn 1968</u>
Food-----	\$2,586	\$2,747
Housing-----	3,340	3,471
Transportation-----	1,127	1,179
Clothing and personal care-----	1,446	1,572
Medical care-----	497	542
Other family consumption-----	967	1,022
Total family consumption-----	9,963	10,533

Table 1. Annual Costs of Budgets for 3 Living Standards
for a 4-Person Family 1/, Urban United States, 39 Metropolitan Areas and
4 Nonmetropolitan Regions, Spring 1967

Item	United States								
	Total			Metropolitan areas 2/			Nonmetropolitan areas 3/		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food-----	\$1,644	\$2,105	\$2,586	\$1,664	\$2,135	\$2,634	\$1,550	\$1,973	\$2,375
Food at home-----	1,427	1,779	2,114	1,439	1,793	2,127	1,369	1,717	2,059
Food away from home-----	217	326	472	225	342	507	181	256	316
Housing: Total 4/-----	1,303	2,230	3,340	1,331	2,302	3,464	1,179	1,909	2,789
Renter families 4/-----	1,303	1,756	2,966	1,331	1,799	3,115	1,179	1,568	2,301
Homeowner families 4/-----	-----	2,388	3,406	-----	2,470	3,525	-----	2,022	2,875
Shelter 5/-----	1,013	1,745	2,308	1,041	1,819	2,414	889	1,413	1,853
Rental costs 5/-----	1,013	1,271	1,934	1,041	1,316	2,066	889	1,072	1,345
Homeowner costs 2/-----	-----	1,903	2,374	-----	1,987	2,475	-----	1,526	1,919
House furnishings-----	137	268	531	139	270	537	129	260	504
Household operations-----	153	217	404	151	213	403	161	236	412
Transportation: Total 8/-----	446	872	1,127	420	856	1,124	563	941	1,139
Automobile owners-----	607	919	1,127	617	914	1,124	563	941	1,139
Nonowners of automobiles-----	107	157	-----	131	192	-----	-----	-----	-----
Clothing-----	538	767	1,139	546	777	1,151	504	718	1,088
Husband-----	138	177	261	139	176	259	134	181	270
Wife-----	118	190	315	119	194	322	111	171	286
Boy-----	132	171	227	134	172	230	123	167	214
Girl-----	102	156	215	106	161	216	88	133	208
Clothing materials and services-----	48	73	121	48	74	124	48	66	110
Personal care: Total 9/-----	162	218	307	168	221	311	139	203	286
Insurance-----	474	477	497	488	491	511	412	415	432
Physician's visits-----	226	226	262	232	232	269	197	197	230
Other medical care-----	92	92	92	97	97	97	70	70	70
Other family consumption-----	285	289	292	292	295	298	257	260	263
Reading-----	295	552	967	306	570	997	244	476	832
Recreation 10/-----	51	66	90	55	72	97	32	42	60
Education-----	93	258	540	98	263	557	73	235	465
Tobacco 11/-----	44	55	64	47	60	67	31	35	50
Alcoholic beverages-----	13	15	23	13	15	22	14	16	23
Miscellaneous expenses-----	60	72	93	59	73	93	62	69	93
Miscellaneous expenses-----	34	86	157	34	87	161	32	79	141
Cost of family consumption: Total 12/-----	4,862	7,221	9,963	4,923	7,352	10,192	4,591	6,635	8,941
Renter families-----	4,862	6,747	9,589	4,923	6,849	9,843	4,591	6,294	8,453
Homeowner families-----	-----	7,379	10,029	-----	7,520	10,253	-----	6,748	9,027
Other costs-----	265	410	730	267	414	742	257	389	680
Gifts and contributions-----	145	250	490	147	254	502	137	229	440
Life insurance-----	120	160	240	120	160	240	120	160	240
Occupational expenses-----	50	80	85	50	80	85	50	80	85
Social security and disability payments-----	265	303	303	269	305	305	247	293	293
Personal taxes: Total 12/-----	473	1,062	1,969	485	1,092	2,043	419	925	1,641
Renter families-----	473	945	1,842	485	968	1,922	419	843	1,484
Homeowner families-----	-----	1,101	1,992	-----	1,134	2,064	-----	953	1,669
Cost of budget: Total 12/-----	5,915	9,076	13,050	5,994	9,243	13,367	5,564	8,322	11,640
Renter families-----	5,915	8,485	12,549	5,994	8,616	12,897	5,564	7,899	10,995
Homeowner families-----	-----	9,273	13,139	-----	9,453	13,449	-----	8,463	11,754

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards for a 4-Person Family 1/, Urban United States, 39 Metropolitan Areas and 4 Nonmetropolitan Regions, Spring 1967--Continued

Item	N o r t h e a s t														
	Boston Mass.			Buffalo, N.Y.			Hartford, Conn.			Lancaster, Pa.			New York-Northeastern New Jersey		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food-----	\$1,722	\$2,272	\$2,755	\$1,690	\$2,188	\$2,641	\$1,774	\$2,335	\$2,876	\$1,714	\$2,254	\$2,742	\$1,758	\$2,330	\$2,845
Food at home-----	1,509	1,953	2,272	1,461	1,855	2,157	1,538	1,958	2,282	1,502	1,913	2,225	1,518	1,935	2,250
Food away from home-----	213	319	483	229	333	484	236	377	592	212	341	517	240	395	595
Housing: Total 4/-----	1,465	2,728	4,123	1,308	2,382	3,454	1,510	2,551	3,687	1,224	2,068	3,046	1,238	2,637	4,052
Renter families 4/-----	1,465	1,890	3,167	1,308	1,769	2,841	1,510	1,969	3,074	1,224	1,661	2,619	1,238	1,800	3,576
Homeowner families 4/-----	-----	3,007	4,292	-----	2,587	3,563	-----	2,745	3,795	-----	2,204	3,121	-----	2,916	4,137
Shelter 5/-----	1,162	2,235	3,020	1,010	1,892	2,359	1,228	2,093	2,637	952	1,627	2,058	949	2,161	2,937
Rental costs 6/-----	1,162	1,397	2,064	1,010	1,279	1,745	1,228	1,511	2,024	952	1,220	1,631	949	1,324	2,461
Homeowner costs 7/-----	-----	2,514	3,189	-----	2,097	2,467	-----	2,287	2,745	-----	1,763	2,133	-----	2,440	3,022
Housefurnishings-----	139	265	542	141	272	564	138	262	533	131	249	505	140	269	588
Household operations-----	164	228	451	157	218	422	144	196	407	141	192	373	149	207	417
Transportation: Total 8/-----	426	869	1,248	460	929	1,122	464	958	1,155	398	845	1,046	370	771	1,122
Automobile owners-----	704	1,034	1,248	631	929	1,122	636	958	1,155	545	845	1,046	641	923	1,122
Nonowners of automobiles-----	167	208	-----	142	202	-----	144	204	-----	125	186	-----	99	159	-----
Clothing-----	541	764	1,123	569	812	1,204	573	802	1,189	544	762	1,133	567	803	1,190
Husband-----	138	175	251	137	172	258	141	178	264	136	171	251	146	184	273
Wife-----	119	192	321	134	218	363	117	189	318	113	182	306	120	196	327
Boy-----	122	159	218	126	166	228	136	179	247	121	157	217	138	180	249
Girl-----	115	169	219	124	184	237	123	173	226	122	175	229	118	175	229
Clothing materials and services-----	47	69	114	48	72	118	56	83	134	52	77	130	45	68	112
Personal care-----	164	214	303	159	222	311	174	229	316	164	211	297	165	221	319
Medical care: Total 9/-----	473	476	496	463	467	485	483	487	505	419	422	439	510	512	531
Insurance-----	259	259	296	233	233	268	203	203	236	167	167	199	221	221	261
Physician's visits-----	93	93	93	90	90	90	112	112	112	69	69	69	122	122	122
Other medical care-----	269	272	276	273	276	279	284	288	292	278	280	284	292	295	297
Other family consumption-----	312	577	1,013	302	568	1,002	319	581	1,033	302	585	1,031	311	583	1,032
Reading-----	56	73	98	57	73	99	56	73	98	46	63	89	58	75	101
Recreation 10/-----	96	255	551	94	255	552	101	260	575	102	286	602	102	264	565
Education-----	47	60	67	47	60	67	47	60	67	47	60	67	47	60	67
Tobacco 11/-----	14	16	26	15	17	27	16	17	28	14	16	25	15	17	27
Alcoholic beverages-----	64	79	97	55	73	96	62	77	96	60	75	95	55	74	97
Miscellaneous expenses-----	35	94	174	34	90	161	37	94	169	33	85	153	34	93	175
Cost of family consumption: Total 12/-----	5,103	7,900	11,061	4,961	7,568	10,219	5,297	7,943	10,759	4,765	7,147	9,734	4,919	7,857	11,091
Renter families-----	5,103	7,062	10,105	4,961	6,955	9,606	5,297	7,361	10,146	4,765	6,740	9,307	4,919	7,020	10,615
Homeowner families-----	-----	8,179	11,230	-----	7,773	10,328	-----	8,137	10,867	-----	7,283	9,809	-----	8,136	11,176
Other costs-----	272	433	784	268	422	743	278	435	769	262	407	719	267	432	786
Gifts and contributions-----	152	273	544	148	262	503	158	275	529	142	247	479	147	272	546
Life insurance-----	120	160	240	120	160	240	120	160	240	120	160	240	120	160	240
Occupational expenses-----	50	80	85	50	80	85	50	80	85	50	80	85	50	80	85
Social security and disability payments-----	275	290	290	283	306	306	283	290	290	256	290	290	282	308	308
Personal taxes: Total 12/-----	551	1,270	2,348	521	1,248	2,326	514	1,085	1,911	490	1,036	1,782	503	1,300	2,598
Renter families-----	551	1,060	2,037	521	1,079	2,075	514	966	1,739	490	946	1,655	503	1,071	2,407
Homeowner families-----	-----	1,340	2,403	-----	1,304	2,370	-----	1,125	1,942	-----	1,066	1,805	-----	1,377	2,632
Cost of budget: Total 12/-----	6,251	9,973	14,568	6,083	9,624	13,679	6,422	9,833	13,814	5,823	8,960	12,610	6,021	9,977	14,868
Renter families-----	6,251	8,925	13,301	6,083	8,842	12,815	6,422	9,132	13,029	5,823	8,463	12,056	6,021	8,911	14,201
Homeowner families-----	-----	10,322	14,791	-----	9,885	13,832	-----	10,067	13,953	-----	9,126	12,708	-----	10,333	14,987

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards
for a 4-Person Family 1/, Urban United States, 39 Metropolitan Areas and
4 Nonmetropolitan Regions, Spring 1967 - Continued

Item	N o r t h e a s t											
	Philadelphia, Pa. - N.J.			Pittsburgh, Pa.			Portland, Maine			Nonmetropolitan areas		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food-----	\$1,740	\$2,264	\$2,750	\$1,671	\$2,169	\$2,641	\$1,668	\$2,229	\$2,666	\$1,646	\$2,154	\$2,570
Food at home-----	1,510	1,917	2,229	1,433	1,820	2,128	1,458	1,919	2,237	1,460	1,871	2,194
Food away from home-----	230	347	521	238	349	513	210	310	429	186	283	376
Housing: Total 4/-----	1,188	2,140	3,253	1,197	1,963	3,046	1,303	2,199	3,089	1,120	2,168	3,088
Renter families 4/-----	1,188	1,548	3,394	1,197	1,562	2,537	1,303	1,675	2,401	1,120	1,521	2,270
Homeowner families 4/-----	-----	2,337	3,229	-----	2,097	3,136	-----	2,373	3,211	-----	2,384	3,232
Shelter 5/-----	902	1,662	2,190	921	1,505	2,023	998	1,703	2,043	837	1,686	2,116
Rental costs 5/-----	902	1,070	2,331	921	1,104	1,514	998	1,179	1,355	837	1,039	1,298
Homeowner costs 7/-----	-----	1,859	2,166	-----	1,639	2,113	-----	1,877	2,165	-----	1,902	2,260
Housefurnishings-----	145	275	560	133	253	511	138	268	519	132	259	523
Household operations-----	141	203	393	143	205	402	167	228	417	151	223	409
Transportation: Total 8/-----	395	788	1,129	436	846	1,077	405	884	1,091	577	961	1,146
Automobile owners-----	640	932	1,129	579	878	1,077	551	884	1,091	577	961	1,146
Nonowners of automobiles-----	149	212	-----	169	229	-----	134	194	-----	-----	-----	-----
Clothing-----	554	777	1,154	538	760	1,122	604	861	1,273	531	739	1,112
Husband-----	136	171	256	134	168	245	146	185	273	134	178	263
Wife-----	117	190	318	117	190	319	143	231	386	112	172	290
Boy-----	135	175	243	125	165	226	122	160	220	132	180	223
Girl-----	117	168	219	112	162	207	140	206	265	102	143	228
Clothing materials and services-----	49	73	118	50	75	125	53	79	129	51	66	108
Personal care-----	164	215	301	167	220	307	153	202	284	135	201	291
Medical care: Total 9/-----	463	467	485	456	459	479	472	475	492	444	447	465
Insurance-----	255	255	290	248	248	284	268	268	297	230	230	265
Physician's visits-----	83	83	83	81	81	81	98	98	98	81	81	81
Other medical care-----	270	274	278	268	271	275	259	263	267	264	267	270
Other family consumption-----	301	562	1,001	308	565	1,003	325	582	1,006	241	479	855
Reading-----	56	73	98	60	77	102	65	81	107	32	43	61
Recreation 10/-----	90	250	553	95	254	560	96	259	559	77	235	477
Education-----	47	60	67	47	60	67	47	60	67	31	35	50
Tobacco 11/-----	16	17	28	14	16	26	15	16	26	14	16	26
Alcoholic beverages-----	59	76	96	59	75	96	68	78	91	54	65	91
Miscellaneous expenses-----	33	86	159	33	83	152	34	88	156	33	85	150
Cost of family consumption:												
Total 12/-----	4,805	7,213	10,073	4,773	6,982	9,675	4,930	7,432	9,901	4,694	7,149	9,527
Renter families-----	4,805	6,621	10,214	4,773	6,581	9,166	4,930	6,908	9,213	4,694	6,502	8,710
Homeowner families-----	-----	7,410	10,049	-----	7,116	9,765	-----	7,606	10,023	-----	7,365	9,672
Other costs:-----	263	409	736	262	401	716	267	417	727	260	407	709
Gifts and contributions-----	143	249	496	142	241	476	147	257	487	140	247	495
Life insurance-----	120	160	240	120	160	240	120	160	240	120	160	240
Occupational expenses-----	50	80	85	50	80	85	50	80	85	50	80	85
Social security and disability payments-----	263	294	294	257	290	290	262	290	290	264	303	303
Personal taxes: Total 12/-----	517	1,083	1,943	499	1,011	1,785	442	976	1,657	435	1,042	1,804
Renter families-----	517	949	1,985	499	921	1,632	442	868	1,464	435	886	1,534
Homeowner families-----	-----	1,128	1,935	-----	1,041	1,812	-----	1,012	1,691	-----	1,093	1,852
Cost of budget: Total 12/-----	5,898	9,079	13,131	5,841	8,764	12,551	5,951	9,195	12,660	5,703	8,981	12,428
Renter families-----	5,898	8,353	13,314	5,841	8,273	11,889	5,951	8,563	11,779	5,703	8,178	11,341
Homeowner families-----	-----	9,321	13,099	-----	8,928	12,668	-----	9,405	12,816	-----	9,248	12,621

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards for a 4-Person Family 1/, Urban United States, 39 Metropolitan Areas and 4 Nonmetropolitan Regions, Spring 1967 - Continued

Item	Cedar Rapids, Iowa			N o r t h C h a m p a i n - U r b a n a , Ill.			C e n t r a l C h i c a g o , Ill. - Northwester, Ind.			Cincinnati, Ohio-Kv.-Ind.			Cleveland, Ohio		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
	Food-----	\$1,627	\$2,040	\$2,534	\$1,653	\$2,090	\$2,601	\$1,678	\$2,105	\$2,613	\$1,633	\$2,059	\$2,566	\$1,631	\$2,048	$2,538
Food at home-----	1,413	1,728	2,069	1,446	1,780	2,143	1,465	1,783	2,139	1,413	1,732	2,081	1,388	1,701	2,042
Food away from home-----	214	312	465	207	310	458	213	322	474	220	327	485	243	347	496
Housing: Total 4/-----	1,530	2,394	3,496	1,689	2,511	3,734	1,449	2,555	3,665	1,227	2,190	3,077	1,368	2,329	3,582
Renter families 4/-----	1,530	1,989	3,145	1,629	2,236	3,382	1,449	1,978	3,364	1,227	1,642	2,424	1,368	1,745	2,749
Homeowner families 4/-----	-----	2,529	3,558	-----	2,602	3,796	-----	2,748	3,717	-----	2,373	3,192	-----	2,791	3,729
Shelter 5/-----	1,229	1,877	2,457	1,342	2,032	2,752	1,157	2,080	2,603	953	1,719	2,103	1,063	2,044	2,556
Rental costs 6/-----	1,229	1,472	2,106	1,342	1,757	2,400	1,157	1,503	2,302	953	1,171	1,450	1,063	1,260	1,723
Homeowner costs 7/-----	-----	2,012	2,519	-----	2,123	2,814	-----	2,273	2,655	-----	1,902	2,218	-----	2,306	2,703
Housefurnishings-----	140	278	507	137	270	489	139	261	540	133	262	472	137	258	500
Household operations-----	161	239	422	150	209	383	153	214	412	141	209	392	148	227	416
Transportation: Total 8/-----	416	886	1,081	415	846	1,059	408	812	1,167	429	859	1,037	445	859	1,087
Automobile owners-----	568	886	1,081	566	846	1,059	674	965	1,167	573	859	1,037	603	893	1,087
Nonowners of automobiles-----	133	193	-----	133	193	-----	141	201	-----	162	222	-----	151	212	-----
Clothing-----	550	782	1,152	534	769	1,132	542	773	1,137	537	766	1,133	555	793	1,173
Husband-----	146	186	272	135	173	249	142	181	259	136	174	257	138	176	260
Wife-----	115	186	309	118	194	324	117	190	318	119	193	324	122	198	330
Boy-----	130	170	228	120	160	215	126	166	223	130	169	225	133	174	233
Girl-----	107	161	214	113	168	223	107	158	211	106	158	210	113	168	224
Clothing materials and services-----	52	79	129	48	74	121	50	78	126	46	72	117	49	77	126
Personal care-----	176	231	317	164	216	301	177	229	314	151	195	271	159	216	306
Medical care: Total 9/-----	443	445	463	480	484	501	490	494	512	405	410	427	432	436	456
Insurance-----	212	212	243	255	255	285	255	255	291	170	170	203	257	257	294
Physician's visits-----	78	78	78	87	87	87	90	90	90	79	79	79	88	88	88
Other medical care-----	274	277	281	283	288	291	291	295	297	253	258	260	233	237	241
Other family consumption-----	292	555	958	294	565	973	302	566	972	307	563	964	306	563	951
Reading-----	50	68	94	39	56	82	55	72	98	60	76	102	60	78	103
Recreation 10/-----	96	258	594	103	278	557	99	263	539	98	256	535	96	255	518
Education-----	47	60	67	47	60	67	47	60	67	47	60	67	47	60	67
Tobacco 11/-----	10	14	20	11	15	20	11	15	21	10	14	20	11	14	20
Alcoholic beverages-----	54	68	85	58	69	85	55	67	84	59	73	91	58	68	84
Miscellaneous expenses-----	35	87	158	36	89	162	35	89	163	33	84	149	34	88	159
Cost of family consumption: Total 12/-----	5,034	7,333	10,001	5,169	7,481	10,301	5,046	7,534	10,380	4,689	7,042	9,475	4,876	7,444	10,093
Renter families-----	5,034	6,928	9,650	5,169	7,206	9,949	5,046	6,957	10,079	4,689	6,494	8,822	4,876	6,660	9,260
Homeowner families-----	-----	7,468	10,063	-----	7,572	10,363	-----	7,727	10,432	-----	7,225	9,590	-----	7,706	10,240
Other costs-----	270	414	732	274	419	747	270	421	751	260	404	706	265	417	737
Gifts and contributions-----	150	254	492	154	259	507	150	261	511	140	244	466	145	257	497
Life insurance-----	120	160	240	120	160	240	120	160	240	120	160	240	120	160	240
Occupational expenses-----	50	80	85	50	80	85	50	80	85	50	80	85	50	80	85
Social security and disability payments-----	274	290	290	275	290	290	269	290	290	251	290	260	290	290	290
Personal taxes: Total 12/-----	595	1,241	2,199	489	987	1,776	469	1,009	1,819	452	1,010	1,727	464	1,031	1,792
Renter families-----	595	1,135	2,074	489	930	1,677	469	888	1,733	452	884	1,527	464	864	1,551
Homeowner families-----	-----	1,277	2,221	-----	1,006	1,793	-----	1,049	1,834	-----	1,052	1,762	-----	1,087	1,835
Cost of budget: Total 12/-----	6,223	9,358	13,307	6,257	9,257	13,199	6,104	9,334	13,325	5,702	8,826	12,283	5,915	9,262	12,997
Renter families-----	6,223	8,847	12,831	6,257	8,925	12,748	6,104	8,636	12,938	5,702	8,152	11,430	5,915	8,311	11,923
Homeowner families-----	-----	9,529	13,391	-----	9,367	13,278	-----	9,567	13,392	-----	9,051	12,433	-----	9,580	13,187

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards for a 4-Person Family 1/, Urban United States, 39 Metropolitan Areas and 4 Nonmetropolitan Regions, Spring 1967 - Continued

Item	N o r t h C e n t r a l														
	Dayton, Ohio			Detroit, Mich.			Green Bay, Wis.			Indianapolis, Ind.			Kansas City, Mo.- Kans.		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food-----	\$1,611	\$2,022	\$2,502	\$1,675	\$2,138	\$2,661	\$1,559	\$1,966	\$2,443	\$1,641	\$2,069	\$2,575	\$1,663	\$2,088	\$2,572
Food at home-----	1,407	1,732	2,074	1,446	1,774	2,130	1,367	1,684	2,016	1,429	1,754	2,109	1,441	1,769	2,118
Food away from home-----	204	290	428	229	364	531	192	282	427	212	315	466	222	319	454
Housing: Total 4/-----	1,332	2,077	3,237	1,229	2,120	3,227	1,249	2,127	3,189	1,488	2,366	3,481	1,326	2,103	3,193
Renter families 4/-----	1,332	1,813	3,161	1,229	1,627	3,064	1,249	1,559	2,513	1,468	1,849	2,728	1,326	1,761	2,870
Homeowner families 4/-----	-----	2,165	3,250	-----	2,286	3,256	-----	2,316	3,308	-----	2,539	3,614	-----	2,217	3,250
Shelter 5/-----	1,044	1,609	2,235	945	1,619	2,177	954	1,652	2,186	1,192	1,873	2,469	1,033	1,611	2,165
Rental costs 6/-----	1,044	1,345	2,159	945	1,126	2,014	954	1,084	1,510	1,192	1,356	1,716	1,033	1,269	1,842
Homeowner costs 7/-----	-----	1,697	2,248	-----	1,783	2,206	-----	1,841	2,305	-----	2,046	2,602	-----	1,725	2,222
Housefurnishings-----	140	266	515	141	269	515	139	265	513	138	275	500	141	279	498
Household operations-----	148	202	377	143	232	425	156	210	380	158	218	402	152	213	420
Transportation: Total 8/-----	410	855	1,034	440	855	1,095	417	878	1,074	432	912	1,102	434	925	1,120
Automobile owners-----	564	855	1,034	603	890	1,095	579	878	1,074	592	912	1,102	590	925	1,120
Homeowners of automobiles-----	126	186	-----	139	199	-----	117	180	-----	156	196	-----	143	205	-----
Clothing-----	539	770	1,139	551	785	1,153	536	771	1,129	562	789	1,151	541	771	1,135
Husband-----	140	179	263	140	179	259	136	173	249	142	181	266	137	174	253
Wife-----	122	199	333	120	195	324	125	204	337	120	196	328	119	192	320
Boy-----	132	175	236	133	174	233	122	161	216	136	178	239	134	177	239
Girl-----	98	145	190	106	158	207	101	153	197	114	166	190	106	158	209
Clothing materials and services-----	47	72	117	52	79	130	52	80	130	50	68	128	45	70	114
Personal care: Total 9/-----	156	204	282	172	226	312	156	201	275	163	217	303	176	232	274
Insurance-----	404	409	426	468	472	493	434	438	457	431	435	456	448	451	472
Physician's visits-----	170	170	202	278	278	317	199	199	232	241	241	275	207	207	243
Other medical care-----	79	79	79	90	90	90	72	72	72	87	87	87	84	84	84
Physician's visits-----	251	256	259	259	262	267	276	280	284	240	244	249	275	279	284
Other family consumption-----	306	568	971	312	574	996	287	550	947	309	574	998	299	566	977
Reading-----	56	73	99	60	77	103	55	72	98	58	75	100	54	72	97
Recreation 10/-----	101	270	543	99	265	558	92	258	529	95	261	556	101	267	550
Education 11/-----	47	60	67	47	60	67	47	60	67	47	60	67	47	60	67
Tobacco 11/-----	11	14	20	11	15	21	11	14	19	11	14	20	11	15	21
Alcoholic beverages-----	58	69	85	61	72	91	50	64	84	63	77	97	52	67	86
Miscellaneous expenses-----	33	82	151	34	85	156	32	82	150	35	87	158	34	85	153
Cost of family consumption: Total 12/-----	4,758	6,905	9,590	4,847	7,170	9,937	4,638	6,931	9,514	5,026	7,362	10,064	4,887	7,136	9,743
Renter families-----	4,758	6,641	9,514	4,847	6,577	9,774	4,638	6,363	8,838	5,026	6,845	9,311	4,887	6,794	9,420
Homeowner families-----	-----	6,993	9,603	-----	7,334	9,966	-----	7,120	9,633	-----	7,535	10,197	-----	7,250	9,800
Other costs-----	262	399	712	264	408	729	258	400	708	270	415	735	266	407	719
Gifts and contributions-----	142	239	472	144	248	489	138	240	468	150	255	495	146	247	479
Life insurance-----	120	160	240	120	160	240	120	160	240	120	160	240	120	160	240
Occupational expenses-----	50	80	80	50	80	80	50	80	80	50	80	80	50	80	80
Social security and disability payments-----	255	290	290	258	290	290	255	290	290	269	290	290	262	290	290
Personal taxes: Total 13/-----	471	962	1,715	454	1,033	1,870	558	1,254	2,347	509	1,085	1,937	492	1,052	1,895
Renter families-----	471	904	1,692	454	919	1,820	558	1,082	2,047	509	963	1,699	492	969	1,787
Homeowner families-----	-----	981	1,718	-----	1,071	1,879	-----	1,311	2,400	-----	1,125	1,979	-----	1,080	1,914
Cost of budget: Total 12/-----	5,796	8,636	12,392	5,873	8,981	12,911	5,757	8,955	12,944	6,124	9,232	13,111	5,957	8,965	12,732
Renter families-----	5,796	8,314	12,293	5,873	8,374	12,698	5,757	8,215	11,968	6,124	8,593	12,120	5,957	8,540	12,301
Homeowner families-----	-----	8,743	12,408	-----	9,183	12,949	-----	9,201	13,116	-----	9,445	13,286	-----	9,107	12,808

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards
for a 4-Person Family 1/, Urban United States, 39 Metropolitan Areas and
4 Nonmetropolitan Regions, Spring 1967 - Continued

Item	N o r t h C e n t r a l														
	Milwaukee, Wis.			Minneapolis-St. Paul, Minn.			St. Louis, Mo.-Ill.			Wichita, Kan.			Nonmetropolitan areas		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food-----	\$1,604	\$2,032	\$2,548	\$1,600	\$2,027	\$2,519	\$1,701	\$2,156	\$2,695	\$1,661	\$2,060	\$2,540	\$1,573	\$1,961	\$2,377
Food at home-----	1,387	1,691	2,041	1,395	1,722	2,072	1,482	1,817	2,184	1,452	1,769	2,112	1,405	1,729	2,088
Food away from home-----	217	341	507	205	305	447	219	339	511	209	291	427	168	232	289
Housing: Total <u>4</u> /-----	1,407	2,465	3,477	1,361	2,323	3,332	1,323	2,247	3,163	1,357	2,102	3,088	1,362	2,072	3,024
Renter families <u>4</u> /-----	1,407	1,779	2,787	1,361	1,945	2,897	1,323	1,763	2,693	1,357	1,787	2,776	1,362	1,726	2,382
Homeowner families <u>4</u> /-----	---	2,681	3,598	---	2,482	3,409	---	2,409	3,245	---	2,207	3,143	---	2,188	3,137
Shelter <u>5</u> /-----	1,126	2,007	2,485	1,076	1,841	2,325	1,037	1,750	2,153	1,059	1,609	2,074	1,072	1,572	2,065
Rental costs <u>6</u> /-----	1,126	1,323	1,795	1,076	1,363	1,890	1,037	1,266	1,683	1,059	1,294	1,762	1,072	1,226	1,423
Homeowner costs <u>7</u> /-----	---	2,235	2,606	---	2,000	2,402	---	1,912	2,236	---	1,714	2,129	---	1,688	2,178
Housefurnishings-----	129	244	454	135	254	487	136	269	499	137	273	498	129	261	485
Household operations-----	152	212	428	150	228	410	150	228	401	161	220	406	161	239	434
Transportation: Total <u>8</u> /-----	424	870	1,060	442	886	1,072	459	898	1,138	440	937	1,160	547	913	1,102
Automobile owners-----	585	870	1,060	608	886	1,072	618	933	1,138	600	937	1,160	547	913	1,102
Nonowners of automobiles-----	126	186	---	138	199	---	165	225	---	143	209	---	---	---	---
Clothing-----	545	779	1,151	543	773	1,133	543	778	1,153	533	756	1,113	517	740	1,135
Husband-----	133	170	250	139	178	257	137	174	257	139	178	258	144	194	294
Wife-----	119	193	321	117	190	316	116	189	316	118	188	315	114	177	293
Girl-----	124	163	215	123	162	214	128	168	226	128	168	225	113	159	209
Boy-----	118	174	235	112	163	217	114	172	232	101	150	199	94	138	223
Clothing materials and services-----	51	79	130	52	80	129	48	75	122	47	72	116	52	72	116
Personal care-----	168	217	302	174	227	309	171	223	303	161	211	294	146	212	298
Medical care: Total <u>9</u> /-----	446	450	467	441	445	464	442	446	463	448	451	470	396	400	417
Insurance-----	238	238	270	291	291	327	217	217	250	248	248	282	204	204	234
Physician's visits-----	82	82	82	76	76	76	87	87	87	87	87	87	66	66	66
Other medical care-----	262	266	270	240	245	248	262	266	269	254	257	262	242	246	250
Other family consumption-----	296	356	963	302	365	968	286	339	919	298	367	962	238	474	832
Reading-----	59	76	101	56	73	99	51	67	93	50	66	92	31	40	59
Recreation <u>10</u> /-----	95	253	534	98	256	528	92	249	504	101	274	543	72	233	461
Education-----	47	60	67	47	60	67	47	60	67	47	60	67	31	35	50
Tobacco <u>11</u> /-----	10	14	20	10	15	22	11	15	21	10	15	20	11	17	24
Alcoholic beverages-----	51	65	84	57	75	98	51	62	79	56	68	88	60	69	94
Miscellaneous expenses-----	34	88	157	34	86	154	34	86	155	34	84	152	33	80	144
Cost of family consumption: Total <u>12</u> /-----	4,890	7,367	9,968	4,863	7,246	9,797	4,925	7,287	9,834	4,898	7,084	9,627	4,779	6,772	9,185
Renter families-----	4,890	6,683	9,278	4,863	6,768	9,362	4,925	6,803	9,364	4,898	6,769	9,315	4,779	6,426	8,543
Homeowner families-----	---	7,595	10,089	---	7,405	9,874	---	7,449	9,916	---	7,189	9,682	---	6,888	9,298
Other costs-----	266	415	731	265	411	722	267	412	724	266	405	714	262	394	692
Gifts and contributions-----	146	255	491	145	251	482	147	252	484	146	245	474	142	234	452
Life insurance-----	120	160	240	120	160	240	120	160	240	120	160	240	120	160	240
Occupational expenses-----	50	80	85	50	80	85	50	80	85	50	80	85	50	80	85
Social security and disability payments-----	269	290	290	267	290	290	264	290	290	263	290	290	256	290	290
Personal taxes: Total <u>12</u> /-----	629	1,392	2,562	613	1,372	2,454	496	1,071	1,880	501	1,048	1,879	476	975	1,730
Renter families-----	629	1,182	2,252	613	1,223	2,269	496	957	1,727	501	970	1,774	476	891	1,520
Homeowner families-----	---	1,462	2,617	---	1,422	2,486	---	1,109	1,907	---	1,074	1,898	---	1,002	1,767
Cost of budget: Total <u>12</u> /-----	6,104	9,544	13,636	6,058	9,399	13,348	6,002	9,140	12,813	5,978	8,907	12,595	5,823	8,511	11,982
Renter families-----	6,104	8,650	12,636	6,058	8,772	12,728	6,002	8,542	12,190	5,978	8,514	12,178	5,823	8,081	11,130
Homeowner families-----	---	9,442	13,812	---	9,608	13,457	---	9,340	12,924	---	9,038	12,669	---	8,654	12,132

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards
for a 4-Person Family $\frac{1}{2}$, Urban United States, 39 Metropolitan Areas and
4 Nonmetropolitan Regions, Spring 1967 - Continued

Item	S o u t h											
	Atlanta, Ga.			Austin, Tex.			Baltimore, Md.			Baton Rouge, La.		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food -----	\$1,538	\$1,988	\$2,453	\$1,541	\$1,968	\$2,399	\$1,527	\$1,992	\$2,498	\$1,531	\$1,998	\$2,463
Food at home -----	1,320	1,676	1,995	1,330	1,667	1,981	1,307	1,661	1,991	1,335	1,687	2,009
Food away from home -----	218	312	458	211	301	418	220	331	507	196	311	454
Housing: Total $\frac{2}{2}$ -----	1,252	1,851	2,706	1,056	1,718	2,646	1,361	2,003	3,007	1,153	1,911	3,138
Renter families $\frac{2}{2}$ -----	1,252	1,630	2,365	1,056	1,497	2,525	1,361	1,870	2,985	1,153	1,537	2,762
Homeowner families $\frac{2}{2}$ -----	-----	1,925	2,766	-----	1,792	2,667	-----	2,048	3,011	-----	2,035	3,228
Shelter $\frac{5}{5}$ -----	941	1,344	1,696	770	1,248	1,687	1,061	1,491	1,947	875	1,448	2,212
Renter costs $\frac{6}{6}$ -----	941	1,123	1,355	770	1,027	1,566	1,061	1,358	1,925	875	1,075	1,816
Homeowner costs $\frac{7}{7}$ -----	-----	1,418	1,756	-----	1,322	1,708	-----	1,536	1,951	-----	1,573	2,282
Housefurnishings -----	136	268	496	127	252	470	140	267	518	135	267	503
Household operations -----	175	239	404	159	218	379	160	245	432	143	195	333
Transportation: Total $\frac{3}{3}$ -----	419	856	1,074	404	851	1,086	449	846	1,073	442	921	1,166
Automobile owners -----	562	856	1,074	564	851	1,086	613	879	1,073	610	921	1,166
Nonowners of automobiles -----	153	213	-----	107	168	-----	144	204	-----	129	189	-----
Clothing -----	505	733	1,134	491	707	1,089	512	738	1,142	485	700	1,080
Husband -----	131	172	264	121	159	246	135	176	277	124	162	250
Wife -----	120	192	324	110	174	291	118	186	312	114	180	300
Boy -----	128	167	224	133	172	232	130	169	228	126	163	220
Girl -----	86	139	215	82	130	199	88	141	213	80	129	197
Clothing materials and services -----	40	63	107	45	72	121	41	66	112	41	66	113
Personal care -----	172	228	323	155	201	244	158	216	316	168	220	306
Medical care: Total $\frac{3}{3}$ -----	440	443	461	436	439	456	455	458	477	429	430	448
Insurance -----	174	174	206	164	164	197	222	222	257	174	174	208
Physician's visits -----	90	90	90	86	86	86	90	90	90	91	91	91
Other medical care -----	276	279	282	280	282	285	270	273	277	263	264	268
Other family consumption -----	322	581	977	296	551	966	300	549	970	298	554	992
Reading -----	54	71	96	47	64	90	54	71	96	54	70	96
Recreation $\frac{10}{10}$ -----	94	264	538	99	268	560	92	249	537	91	259	564
Education -----	47	60	67	47	60	67	47	60	67	47	60	67
Tobacco $\frac{11}{11}$ -----	12	14	19	14	15	22	14	16	23	14	14	21
Alcoholic beverages -----	83	93	113	59	68	87	60	73	97	61	71	93
Miscellaneous expenses -----	32	79	144	30	76	140	33	80	150	31	80	151
Cost of family consumption: Total $\frac{12}{12}$ -----	4,648	6,680	9,128	4,379	6,435	8,886	4,762	6,802	9,483	4,506	6,734	9,613
Renter families -----	4,648	6,459	8,787	4,379	6,214	8,765	4,762	6,669	9,461	4,506	6,360	9,217
Homeowner families -----	-----	6,754	9,188	-----	6,509	8,907	-----	6,847	9,487	-----	6,858	9,683
Other costs -----	259	391	689	250	383	677	262	395	707	254	393	713
Gifts and contributions -----	139	231	449	130	223	437	142	235	467	134	233	473
Life insurance -----	120	160	240	120	160	240	120	160	240	120	160	240
Occupational expenses -----	50	80	85	50	80	85	50	80	85	50	80	85
Social security and disability payments -----	246	290	290	230	290	290	256	290	290	237	290	290
Personal taxes: Total $\frac{12}{12}$ -----	394	887	1,656	328	764	1,361	490	1,118	2,163	355	851	1,674
Renter families -----	394	833	1,535	328	718	1,333	490	1,078	2,154	355	766	1,552
Homeowner families -----	-----	905	1,676	-----	779	1,366	-----	1,131	2,164	-----	879	1,696
Cost of budget: Total $\frac{12}{12}$ -----	5,597	8,328	11,846	5,237	7,952	11,299	5,820	8,685	12,728	5,402	8,348	12,375
Renter families -----	5,597	8,053	11,386	5,237	7,685	11,150	5,820	8,512	12,697	5,402	7,889	11,857
Homeowner families -----	-----	8,420	11,928	-----	8,041	11,325	-----	8,743	12,733	-----	8,500	12,467

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards
for a 4-Person Family 1/, Urban United States, 39 Metropolitan Areas and
4 Nonmetropolitan Regions, Spring 1967--Continued

Item	S o u t h											
	Dallas, Tex.			Durham, N.C.			Houston, Tex.			Nashville, Tenn.		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food -----	\$1,525	\$1,972	\$2,467	\$1,489	\$1,921	\$2,359	\$1,570	\$2,020	\$2,503	\$1,488	\$1,917	\$2,345
Food at home -----	1,305	1,644	1,965	1,294	1,640	1,957	1,329	1,677	1,999	1,281	1,622	1,934
Food away from home -----	220	328	502	195	281	402	241	343	504	207	295	411
Housing: Total 4/ -----	1,258	1,923	3,041	1,259	2,052	2,995	1,167	1,844	2,832	1,259	2,028	3,135
Renter families 4/ -----	1,258	1,745	3,369	1,259	1,669	2,460	1,167	1,577	2,575	1,259	1,622	2,857
Homeowner families 4/ -----	-----	1,983	2,983	-----	2,180	3,089	-----	1,932	2,877	-----	2,163	3,184
Shelter 5/ -----	973	1,455	2,040	972	1,596	2,018	-----	1,353	1,832	-----	1,527	2,120
Renter costs 6/ -----	973	1,277	2,369	972	1,193	1,483	-----	872	1,086	-----	955	1,221
Homeowner costs 7/ -----	-----	1,515	1,983	-----	1,704	2,112	-----	1,441	1,877	-----	1,662	2,169
Housefurnishings -----	127	253	514	135	270	508	133	265	500	136	272	512
Household operations -----	158	215	376	152	206	359	162	226	390	168	229	393
Transportation: Total 8/ -----	418	859	1,089	402	857	1,096	455	913	1,165	414	865	1,082
Automobile owners -----	574	859	1,089	564	857	1,096	621	913	1,165	570	865	1,082
Nonowners of automobiles -----	127	187	-----	102	162	-----	148	211	-----	123	183	-----
Clothing -----	490	713	1,105	505	728	1,123	472	682	1,056	515	750	1,158
Husband -----	123	163	255	133	174	268	121	159	248	135	177	273
Wife -----	117	186	311	118	187	312	110	174	291	122	194	323
Boy -----	125	163	219	125	161	214	125	163	220	129	168	226
Girl -----	83	134	204	86	137	207	75	121	185	87	144	221
Clothing materials and services -----	42	67	116	43	69	122	41	65	112	42	67	115
Personal care -----	161	213	301	161	209	291	167	220	309	163	210	296
Medical care: Total 9/ -----	507	510	530	448	451	465	485	487	509	439	444	459
Insurance -----	233	233	274	213	213	239	202	202	243	173	173	204
Physician's visits -----	92	92	92	92	92	92	91	91	91	83	83	83
Other medical care -----	315	318	320	264	267	270	307	310	314	282	286	288
Other family consumption -----	305	561	993	295	560	982	298	550	959	312	571	976
Reading -----	30	67	92	30	66	92	53	70	95	53	70	96
Recreation 10/ -----	97	265	562	92	269	570	91	256	540	93	262	536
Education -----	47	60	67	47	60	67	47	60	67	47	60	67
Tobacco 11/ -----	14	15	26	11	12	18	15	16	24	13	14	20
Alcoholic beverages -----	65	74	96	63	72	89	60	68	86	74	85	108
Miscellaneous expenses -----	32	80	150	32	81	146	32	80	147	32	80	149
Cost of family consumption: Total 12/ -----	4,664	6,751	9,526	4,559	6,778	9,311	4,614	6,716	9,333	4,590	6,785	9,451
Renter families -----	4,664	6,573	9,854	4,559	6,395	8,776	4,614	6,449	9,076	4,590	6,379	9,173
Homeowner families -----	-----	6,811	9,468	-----	6,996	9,405	-----	6,804	9,378	-----	6,920	9,500
Other costs -----	259	393	709	256	394	698	257	393	698	257	385	705
Gifts and contributions -----	139	233	469	136	234	458	137	232	459	137	235	465
Life insurance -----	120	160	240	120	160	240	120	160	240	120	160	240
Occupational expenses -----	50	80	85	50	80	85	50	80	85	50	80	85
Social security and disability payments -----	247	290	290	245	290	290	244	290	290	243	290	290
Personal taxes: Total 12/ -----	387	831	1,547	460	1,099	2,047	377	823	1,490	372	838	1,524
Renter families -----	387	794	1,639	460	990	1,839	377	768	1,417	372	755	1,446
Homeowner families -----	-----	843	1,530	-----	1,135	2,083	-----	842	1,502	-----	866	1,538
Cost of budget: Total 12/ -----	5,607	8,345	12,157	5,570	8,641	12,431	5,542	8,301	11,897	5,512	8,388	12,055
Renter families -----	5,607	8,130	12,577	5,570	8,149	11,688	5,542	7,979	11,567	5,512	7,899	11,699
Homeowner families -----	-----	8,417	12,082	-----	8,805	12,561	-----	8,408	11,954	-----	8,551	12,118

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards
for a 4-Person Family ^{1/}, Urban United States, 39 Metropolitan Areas and
⁴ Nonmetropolitan Regions, Spring 1967--Continued

Item	S o u t h								
	Orlando, Fla.			Washington, D.C.-Md.-Va.			Nonmetropolitan areas		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food -----	\$1,488	\$1,920	\$2,379	\$1,621	\$2,118	\$2,612	\$1,472	\$1,887	\$2,266
Food at home -----	1,273	1,611	1,925	1,401	1,793	2,143	1,288	1,632	1,964
Food away from home -----	215	309	454	220	325	469	184	255	302
Housing: Total ^{4/} -----	1,237	1,980	3,155	1,479	2,316	3,434	1,076	1,685	2,507
Renter families ^{4/} -----	1,237	1,727	2,512	1,479	1,852	3,122	1,076	1,465	2,227
Homeowner families ^{4/} -----	-----	2,065	3,269	-----	2,471	3,489	-----	1,759	2,556
Shelter ^{5/} -----	938	1,493	2,154	1,195	1,821	2,350	788	1,193	1,585
Renter costs ^{6/} -----	938	1,240	1,511	1,195	1,357	2,038	788	973	1,305
Homeowner costs ^{7/} -----	-----	1,578	2,268	-----	1,976	2,405	-----	1,267	1,634
Household furnishings -----	138	272	506	137	258	547	126	255	491
Household operations -----	161	215	385	147	237	427	162	237	391
Transportation: Total ^{8/} -----	403	848	1,082	452	871	1,093	557	935	1,136
Automobile owners -----	545	848	1,082	611	905	1,093	557	935	1,136
Nonowners of automobiles -----	138	198	-----	156	222	-----	-----	-----	-----
Clothing -----	487	703	1,091	518	750	1,154	471	680	1,052
Husband -----	128	167	258	132	173	266	126	172	259
Wife -----	113	179	299	121	192	320	107	164	276
Boy -----	119	155	210	128	167	223	116	158	215
Girl -----	82	131	200	91	145	221	79	125	198
Clothing materials and services -----	45	71	124	46	73	124	43	61	104
Personal care -----	158	205	291	159	222	330	134	195	271
Medical care: Total ^{9/} -----	450	454	470	466	469	485	396	399	415
Insurance -----	201	201	233	204	204	235	178	178	210
Physician's visits -----	95	95	95	96	96	96	66	66	66
Other medical care -----	269	272	275	282	285	288	254	257	259
Other -----	296	546	959	309	566	988	244	469	810
Reading -----	51	68	93	55	72	98	30	40	59
Recreation ^{10/} -----	92	251	535	99	264	555	71	231	449
Education -----	47	60	67	47	60	67	31	35	50
Tobacco ^{11/} -----	13	14	20	14	15	23	15	16	23
Alcoholic beverages -----	62	74	95	59	68	86	67	73	96
Miscellaneous expenses -----	31	79	149	35	87	159	30	74	133
Cost of family consumption: Total ^{12/} -----	4,519	6,656	9,427	5,004	7,312	10,096	4,350	6,250	8,457
Renter families -----	4,519	6,403	8,784	5,004	6,848	9,784	4,350	6,030	8,177
Homeowner families -----	-----	6,741	9,541	-----	7,467	10,151	-----	6,324	8,506
Other costs -----	255	390	704	269	413	737	250	376	656
Gifts and contributions -----	135	230	464	149	253	497	130	216	416
Life insurance -----	120	160	240	120	160	240	120	160	240
Occupational expenses -----	50	80	85	50	80	85	50	80	85
Social security and disability payments -----	238	290	290	270	290	290	230	290	290
Personal taxes: Total ^{12/} -----	357	811	1,518	540	1,178	2,211	344	788	1,421
Renter families -----	357	759	1,344	540	1,052	2,096	344	738	1,363
Homeowner families -----	-----	828	1,549	-----	1,220	2,232	-----	805	1,435
Cost of budget: Total ^{12/} -----	5,419	8,227	12,024	6,133	9,273	13,419	5,224	7,784	10,909
Renter families -----	5,419	7,922	11,207	6,133	8,683	12,992	5,224	7,514	10,551
Homeowner families -----	-----	8,329	12,169	-----	9,470	13,495	-----	7,875	10,972

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards for a 4-Person Family 1/, Urban United States, 39 Metropolitan Areas and 4 Nonmetropolitan Regions, Spring, 1967--Continued

ITEM	W E S T											
	Bakersfield, Calif.			Denver, Colo.			Honolulu, Hawaii			Los Angeles-Long Beach, Calif.		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food-----	\$1,646	\$2,041	\$2,513	\$1,667	\$2,076	\$2,634	\$2,003	\$2,489	\$3,133	\$1,653	\$2,066	\$2,586
Food at home-----	1,419	1,720	2,061	1,444	1,757	2,118	1,785	2,146	2,579	1,408	1,699	2,046
Food away from home-----	227	321	452	223	319	516	218	343	554	245	367	540
Housing: Total 4/-----	1,141	1,942	2,955	1,268	2,191	3,246	1,832	2,848	4,363	1,427	2,189	3,433
Renter families 4/-----	1,141	1,555	2,509	1,268	1,778	3,218	1,832	2,389	3,732	1,427	1,896	3,461
Homeowner families 4/-----	-----	2,070	3,034	-----	2,329	3,251	-----	3,001	4,474	-----	2,287	3,429
Shelter 5/-----	852	1,454	1,912	969	1,690	2,184	1,469	2,255	3,150	1,150	1,715	2,401
Rental costs 6/-----	852	1,067	1,466	969	1,277	2,156	1,469	1,796	2,519	1,150	1,422	2,429
Homeowner costs 7/-----	-----	1,582	1,991	-----	1,828	2,189	-----	2,408	3,261	-----	1,813	2,397
Housefurnishings-----	144	290	371	140	270	542	160	312	627	142	285	553
Household operations-----	145	198	231	159	231	410	203	281	476	135	189	369
Transportation: Total 8/-----	449	924	1,201	429	909	1,098	494	1,034	1,200	438	881	1,154
Automobile owners-----	620	924	1,201	582	909	1,098	702	1,034	1,200	614	918	1,154
Nonowners of automobiles-----	133	194	-----	145	206	-----	110	-----	-----	112	172	-----
Clothing-----	554	779	1,118	571	799	1,144	526	737	1,062	568	804	1,160
Husband-----	144	176	243	156	190	268	140	171	239	143	174	245
Wife-----	117	193	312	115	192	308	117	192	311	123	203	327
Boy-----	151	183	232	153	185	234	137	166	211	151	182	231
Girl-----	94	152	206	98	155	205	85	134	179	96	158	210
Clothing materials and services-----	48	75	127	49	77	129	47	74	122	55	87	147
Personal care-----	172	224	317	165	220	310	171	223	320	176	235	333
Medical care: Total 9/-----	544	566	571	484	487	505	472	474	494	631	635	661
Insurance-----	262	262	305	247	247	281	224	224	257	262	262	313
Physician's visits-----	93	93	93	87	87	87	93	93	93	122	122	122
Other medical care-----	339	341	347	291	294	297	283	285	290	397	401	405
Other family consumption-----	291	549	973	289	549	969	327	604	1,083	313	584	1,016
Reading-----	45	62	88	48	64	90	54	71	97	56	72	98
Recreation 10/-----	92	256	557	92	256	553	100	271	610	102	277	579
Education-----	47	60	67	47	60	67	47	60	67	47	60	67
Tobacco 11/-----	11	14	17	11	14	17	15	19	24	10	14	17
Alcoholic beverages-----	63	74	92	57	69	86	71	83	102	62	73	92
Miscellaneous expenses-----	33	83	152	34	86	156	40	100	183	36	88	163
Cost of family consumption:												
Total 12/-----	4,797	7,005	9,648	4,873	7,231	9,906	5,825	8,409	11,655	5,206	7,394	10,343
Renter families-----	4,797	6,618	9,202	4,873	6,818	9,878	5,825	7,950	11,024	5,206	7,101	10,371
Homeowner families-----	-----	7,133	9,727	-----	7,369	9,911	-----	8,562	11,766	-----	7,492	10,339
Other costs-----	263	402	715	265	410	727	294	451	814	275	416	749
Gifts and contributions-----	143	242	475	145	250	487	174	291	574	155	256	509
Life insurance-----	120	160	240	120	160	240	120	160	240	120	160	240
Occupational expenses-----	50	80	85	50	80	85	50	80	85	50	80	85
Social security and disability payments-----	254	364	364	260	290	290	290	290	290	277	364	364
Personal taxes: Total 12/-----	415	971	1,848	457	1,069	2,003	787	1,672	3,232	497	1,072	2,104
Renter families-----	415	874	1,691	457	963	1,993	787	1,506	2,924	497	999	2,114
Homeowner families-----	-----	1,004	1,875	-----	1,104	2,005	-----	1,727	3,286	-----	1,097	2,102
Cost of budget: Total 12/-----	5,779	8,822	12,660	5,905	9,080	13,011	7,246	10,902	16,076	6,305	9,326	13,645
Renter Families-----	5,779	8,338	12,057	5,905	8,561	12,973	7,246	10,277	15,137	6,305	8,960	13,683
Homeowner families-----	-----	8,983	12,766	-----	9,253	13,018	-----	11,110	16,241	-----	9,449	13,639

See footnotes at end of table.

Table 1. Annual Costs of Budgets for 3 Living Standards
for a 4-Person Family 1/, Urban United States, 39 Metropolitan Areas and
4 Nonmetropolitan Regions, Spring 1967--Continued

ITEM	W E S T											
	San Diego, Calif.			San Francisco- Oakland, Calif.			Seattle- Everett, Wash.			Nonmetropolitan areas		
	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher	Lower	Moderate	Higher
Food-----	\$1,619	\$2,015	\$2,498	\$1,720	\$2,163	\$2,711	\$1,778	\$2,229	\$2,766	\$1,643	\$2,024	\$2,451
Food at home-----	1,385	1,667	1,986	1,481	1,794	2,134	1,543	1,857	2,229	1,461	1,769	2,136
Food away from home-----	234	348	500	239	369	577	235	372	537	182	255	315
Housing: Total 4/-----	1,299	2,236	3,532	1,519	2,411	3,571	1,536	2,332	3,477	1,312	2,033	2,949
Renter families 4/-----	1,299	1,727	2,979	1,519	2,105	3,383	1,536	2,038	3,115	1,312	1,712	2,430
Homeowner families 4/-----	-----	2,406	3,629	-----	2,513	3,604	-----	2,431	3,541	-----	2,140	3,041
Shelter 5/-----	1,011	1,758	2,489	1,233	1,923	2,501	1,220	1,823	2,383	1,005	1,512	1,900
Rental costs 6/-----	1,011	1,249	1,936	1,233	1,617	2,313	1,220	1,529	2,021	1,005	1,191	1,381
Homeowner costs 7/-----	-----	1,928	2,586	-----	2,025	2,534	-----	1,922	2,447	-----	1,619	1,992
Housefurnishings-----	151	290	570	150	289	570	141	268	523	138	276	554
Household operations-----	137	188	363	136	199	390	175	241	461	169	245	455
Transportation: Total 8/-----	458	910	1,147	455	923	1,186	478	994	1,211	589	970	1,189
Automobile owners-----	609	910	1,147	653	964	1,186	657	994	1,211	589	970	1,189
Nonowners of automobiles-----	178	238	-----	88	148	-----	145	-----	-----	-----	-----	-----
Clothing-----	543	768	1,114	592	837	1,204	596	843	1,213	562	792	1,110
Husband-----	133	162	234	152	185	258	150	183	258	145	199	278
Wife-----	118	194	314	123	204	329	125	206	333	119	183	306
Boy-----	150	182	231	152	184	233	158	190	238	149	192	207
Girl-----	96	157	212	105	170	226	106	174	233	94	142	194
Clothing materials and services-----	46	73	123	60	94	158	57	90	151	55	76	125
Personal care-----	160	213	297	189	256	365	180	239	332	146	217	314
Medical care: Total 9/-----	583	587	628	551	555	580	496	499	520	440	443	461
Insurance-----	262	262	310	207	207	251	203	203	241	210	210	243
Physicians' visits-----	102	102	102	112	112	112	97	97	97	73	73	73
Other medical care-----	368	372	377	350	354	358	312	315	320	277	281	284
Other family consumption-----	308	574	997	318	595	1,031	310	580	996	249	493	873
Reading-----	57	74	100	57	74	100	53	70	96	37	47	67
Recreation 10/-----	96	266	560	104	282	586	98	264	547	78	250	506
Education-----	47	60	67	47	60	67	47	60	67	31	35	50
Tobacco 11/-----	11	14	17	11	14	17	14	18	22	12	15	18
Alcoholic beverages-----	62	73	92	62	73	93	61	76	98	57	64	85
Miscellaneous expenses-----	35	87	161	37	92	168	37	92	166	34	82	147
Cost of family consumption:												
Total 12/-----	4,970	7,303	10,213	5,344	7,740	10,648	5,374	7,716	10,516	4,941	6,972	9,347
Renter families-----	4,970	6,794	9,660	5,344	7,434	10,460	5,374	7,422	10,153	4,941	6,651	8,828
Homeowner families-----	-----	7,473	10,310	-----	7,842	10,681	-----	7,815	10,579	-----	7,079	9,439
Other costs-----	268	413	743	279	428	764	280	427	757	267	401	700
Gifts and contributions-----	148	253	503	159	268	524	160	267	517	147	241	460
Life insurance-----	120	160	240	120	160	240	120	160	240	120	160	240
Occupational expenses-----	50	80	85	50	80	85	50	80	85	50	80	85
Social security and disability payments-----	264	364	364	355	364	364	287	290	290	268	290	290
Personal taxes: Total 12/-----	450	1,049	2,056	543	1,162	2,217	529	1,037	1,839	559	1,167	2,016
Renter families-----	450	921	1,862	543	1,085	2,151	529	976	1,737	559	1,056	1,820
Homeowner families-----	-----	1,091	2,090	-----	1,188	2,229	-----	1,057	1,857	-----	1,177	2,050
Cost of budget: Total 12/-----	6,002	9,209	13,461	6,571	9,774	14,079	6,520	9,550	13,486	6,085	8,890	12,438
Renter families-----	6,002	8,572	12,714	6,571	9,391	13,825	6,520	9,195	13,022	6,085	8,478	11,723
Homeowner families-----	-----	9,421	13,592	-----	9,902	14,124	-----	9,669	13,568	-----	9,027	12,564

1/ The family consists of an employed husband, aged 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

2/ For a detailed description, see the 1967 edition of the Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

3/ Places with population of 2,500 to 50,000.

4/ The higher standard cost includes \$110 for lodging away from home city in metropolitan areas, and \$40 in nonmetropolitan areas. These costs are not shown separately or included in any of the housing subgroups.

5/ The average costs of shelter were weighted by the following proportions: Lower standard, 100 percent for families living in rented dwellings; moderate standard, 25 percent for renters, 75 percent for homeowners; higher standard, 15 percent for renters, 85 percent for homeowners.

6/ Average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.

7/ Interest and principal payments plus taxes; insurance on house and contents; water, refuse disposal, heating fuel, gas, electricity, and specified equipment; and home repair and maintenance costs.

8/ The average costs of automobile owners and nonowners in the lower budget are weighted by the following proportions of families: Boston, Chicago, New York, and Philadelphia, 50 percent for both automobile owners, and nonowners; all other metropolitan areas, 65 percent for automobile owners, 35 percent for nonowners; nonmetropolitan areas, 100 percent for automobile owners. The moderate standard proportions are: Boston, Chicago, New York and Philadelphia, 80 percent for owners, 20 percent for nonowners; Baltimore, Cleveland, Detroit, Los Angeles, Pittsburgh, San Francisco, St. Louis, and Washington, D.C., with 1.4 million of population or more in 1960, 95 percent for automobile owners and 5 percent for nonowners; all other areas, 100 percent for automobile owners. The higher budget weight is 100 percent for automobile owners in all areas. Moderate standard costs for automobile owners in autumn 1966 were revised prior to updating to Spring 1967 cost levels.

9/ In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).

10/ The autumn 1966 costs of recreation in the moderate standard were revised prior to updating to Spring 1967 costs.

11/ Cigarette costs were deleted from the moderate standard beginning with Spring 1967 pricing period.

12/ The total represents the weighted average costs of renter and homeowner families. See the weights cited in footnote 5.

NOTE: See Appendix A for items and quantities included in each component and appendix B for the population weights for each city. Because of rounding, sums of individual items may not equal totals.

Answers to the question, "How much more or less does it cost to live in one community than in another,?" are needed for a wide variety of purposes. For example, comparative living costs are important in wage negotiations; in management decisions on plant locations; in Federal, State, and local government allocations of resources and estimates of relative costs for urban renewal and consumer programs of various kinds; and for individual family decisions on places to live.

For most purposes, detailed information on differences in total costs, rather than differences in price levels^{12/} among communities is needed. Although no single measure of intercity differences in living costs will serve all purposes, the standard budget approach offers the best solution to a general purpose intercity index for two reasons. In the first place, this method of comparison holds constant the age, size, and composition of the family. Thus, variations in requirements associated with family needs are not confused with locality differences. Secondly, the level and manner of living represented by the standard can be held constant for each city in the comparison, even though the cities may be quite different in their actual average levels of living,

^{12/} It is frequently assumed that the BLS Consumer Price Indexes for 23 metropolitan areas can be used for this purpose, but this is not the case. These individual area indexes are not based on a uniform "market basket" of goods and services, but on the particular "market basket," or pattern of expenditures of wage- and clerical-worker families, in each area. Like the U.S. urban CPI, each city index is designed to measure changes in price levels over time; and the index weights for the city remain constant over time, except for major periodical revisions. In the absence of a common set of weights, the Consumer Price Indexes for individual cities cannot be used to measure differences in price levels among the cities.

expenditure distributions, or preference patterns. At the same time differences in the conditions of living in each locality over which individual families have no control, e.g., climate, transportation facilities, taxes, etc. can be reflected in the comparisons. Hence indexes based on a standard budget measure differences in living costs and not differences in prices only.^{13/}

Indexes for Three Living Standards

The new budgets provide a wide variety of comparative living cost indexes for total budget costs and for the major categories of consumer goods and services. For the first time measures are available to determine the range in living costs at low, moderate, and higher levels of living (tables 2, 3, and 4 respectively). All indexes relate to costs for families established in the areas. They do not measure differences in costs associated with moving from one area to another, or costs for recent immigrants. Within each living standard, the intercity indexes reflect not only differences among areas in price levels but also climatic or regional differences in the quantities and types of items required to provide the specified standard of living, and differences in State and local taxes, which are a part of the total budget.

Not unexpectedly, the range in total budget costs is narrower at a lower level of living, and widens as the living standard rises. Costs were lowest in the small cities in the South at all three standards. Metropolitan areas in the West

^{13/} Comparative indexes based on the autumn 1966 pricing of the moderate standard are shown in Bulletin 1570-1, op. cit., table 2 page 13, and discussion pp. 8, and 14-16; see also Jean C. Brackett and Helen H. Lamale, "Area Differences in Living Costs," in Proceedings of the Social Statistics Section, 1967; American Statistical Association, Washington, D.C., pp. 144-148.

were the most expensive at the lower standard, but this rank shifted to large cities in the Northeast for moderate and higher levels of living. The range from high to low total budget costs was 17 percentage points at the lower, 20 points at the moderate, and 24 points at the higher standard.

Area Variations in Living Costs

Within these broad city-size and geographical areas, living costs vary among specific places. For example, of the 10 highest cost areas at the lower standard, 3 were metropolitan areas in the West, 4 were in the North Central, 2 in the Northeast and 1 in the South. Similarly, at the higher standard, of the 10 most expensive cities, 4 each were in the Northeast and West and 1 each in the North Central and South.

The annual total for the lower budget in Spring 1967 amounted to \$5,224 in nonmetropolitan areas in the South and \$7,246 in Honolulu. In relative terms, with U.S. urban average costs equal 100, this constitutes a range from 88 to 122, or 34 percentage points. ^{14/} Among mainland areas,

^{14/} Total budget, total consumption, food, and rental shelter costs for the three standards were significantly higher in Honolulu than in the mainland cities, as were also homeowner shelter in the lower and higher standards, and transportation and tobacco in the moderate standard. Therefore, subsequent discussion of intercity differentials has been limited to the mainland cities.

Comparative Living Cost Indexes for Three Living Standards, ^{1/}
Spring 1967

Region and size of area	Standards		
	Lower ^{2/}	Moderate ^{3/}	Higher ^{4/}
Urban United States-----	100	100	100
Metropolitan areas-----	101	102	102
Nonmetropolitan areas-----	94	92	89
Northeast-----	101	105	107
Metropolitan areas-----	102	106	108
Nonmetropolitan areas-----	96	99	95
North Central-----	101	100	99
Metropolitan areas-----	102	101	100
Nonmetropolitan areas-----	98	94	92
South-----	92	91	90
Metropolitan areas-----	95	93	94
Nonmetropolitan areas-----	88	86	84
West-----	105	102	102
Metropolitan areas-----	105	103	103
Nonmetropolitan areas-----	103	98	95

^{1/} Indexes calculated from costs of budget for a 4-person family. (U.S. urban average total budget cost for each standard = 100).

^{2/} Renter family only.

^{3/} Weighted average cost for homeowner (75 percent) and renter (25 percent) families.

^{4/} Weighted average cost for homeowner (85 percent) and renter (15 percent) families.

costs of the lower budget were highest in San Francisco, averaging \$6,571, or 23 percentage points above the Southern regional average of small cities. In the moderate and higher budgets, New York was the most expensive mainland area, averaging \$9,977, and \$14,868 at these levels, amounting to 24 and 30 percentage points respectively above the costs of comparable budgets in smaller places in the South.

These extremes among individual areas, based on total budget costs, are summarized in the tabulation below, together with the range

in costs for total consumption and personal taxes. Federal, State, and local taxes reflect variations in tax laws in different jurisdictions, and also differences in the costs of all other budget components—since these costs constitute the base on which the tax allowances are calculated.

Variations Resulting from Differences in Quantities and Prices

Among the major components of the budgets, the comparisons for food at home, shelter, transportation, and clothing are for an equivalent, not

High- and Low-cost Areas at Three Standards of Living, Spring 1967

Living standard	Areas ^{1/}		Indexes		Range
	High	Low	High	Low	(Index points)
Total budget:					
Lower-----	San Francisco	Nonmetropolitan areas	111	88	23
Moderate-----	New York	Nonmetropolitan areas	110	86	24
Higher-----	New York	Nonmetropolitan areas	114	84	30
Total consumption:					
Lower-----	Seattle	Nonmetropolitan areas	111	89	22
Moderate-----	Hartford	Nonmetropolitan areas	110	87	23
Higher-----	New York	Nonmetropolitan areas	111	85	26
Personal taxes:					
Lower-----	Milwaukee	Austin	133	69	64
Moderate-----	Milwaukee	Austin	131	72	59
Higher-----	New York	Austin	132	69	63

^{1/} Excluding Honolulu.

an identical, list of goods and services. Thus, for these components both the quantities (or weights) and prices may vary from city to city. Generally, these components, especially shelter and transportation, contributed most to the inter-city differences in total consumption costs.

Differences among the budget cities in the cost of food resulted not only from variations in prices, but also from differences in consumption patterns for food at home. At each of the three budget levels, the same U.S. Department of Agriculture food plan allowances for food at home were used for all cities throughout the country, but city costs within each of the four regions reflected regional consumption patterns (see page 9). ^{15/} Moreover, as noted earlier, the consumption patterns within each region varied by budget levels.

The highest and lowest regional food costs followed much the same pattern in all three budgets. With one exception the Northeast had the highest average costs, and in all cases the South had the lowest, as shown by the indexes below (U.S. urban average = 100).

Among specific cities, the lower-budget food costs were highest in the two West Coast cities—Seattle for food at home, and Los Angeles for food away from home. Food at home was lowest in Orlando, which, with an index of 89 (U.S. urban average = 100), was 19 percentage points below Seattle. The range of costs for food away from

^{15/} For an analysis of the variations in food costs which may be attributed to differences in price levels among regions and cities for food at home and five selected major food groups, see BLS Bulletin 1570-3, op. cit., Pt. I, pp. 1-9.

home was much greater: 36 percentage points between Los Angeles and nonmetropolitan areas in the North Central region.

Moderate and higher food budget costs were largest in two East Coast cities: Hartford for food at home and the New York City area for food away from home. As in the lower budget, Orlando was lowest for food at home and small North Central cities for food away from home. The range in food-at-home costs in the moderate and higher standards (19 and 17 percentage points, respectively) was about the same as the lower budget. But the range of costs for restaurant meals—50 percentage points in the moderate, and 65 in the higher—was considerably wider than in the lower budget. The ranges for food away from home reflected much greater variability in restaurant prices in various parts of the country than in the costs of food bought in grocery stores.

In all three budgets, differences in food-at-home costs within each region, reflecting only differences in prices, showed the same pattern. Only in the South were the differences between the highest and lowest costs less than \$100 (Washington, D.C. was not included in the South for this comparison, since its costs reflect not the regional, but the U.S. urban consumption patterns). The differences were greatest in the West, where the spread between high-cost Seattle and low-cost San Diego ran from \$160 in the lower budget to \$230 in the higher budget.

Shelter, often considered the primary factor in determining the relative position of an area on a scale of living costs, is subject to many local conditions, and areas in which costs are high at one level of living are not necessarily high at other levels. In general, shelter costs were

Area	Lower			Moderate			Higher		
	Total	Home	Away	Total	Home	Away	Total	Home	Away
U.S. urban-----	100	100	100	100	100	100	100	100	100
Northeast-----	105	105	105	108	108	109	107	105	112
North Central-	100	100	97	98	99	96	99	100	96
South-----	92	91	93	92	93	89	92	93	85
West-----	102	101	106	99	98	104	97	99	105

higher in large metropolitan areas than in medium-sized or small cities, for both renters and homeowners at low, moderate, and higher levels of living. (See tabulation below). ^{16/}

Regionally, total shelter costs in large metropolitan areas in the Northeast at the lower standard, which covers rental costs only, averaged 5 percent below; costs in the North Central and the West were 6 and 13 percent respectively above the U.S. average cost of the lower standard. On the other hand, at the moderate and higher standards, which cover both owned and rented dwellings, costs in these large Eastern cities were substantially above those in all other parts of the country. In medium-sized cities (population 50,000 to 1 million), shelter was relatively more expensive in the North Central than in any other region at all three standards and particularly at the lower level.

^{16/} For a detailed discussion of shelter costs in the autumn 1966 pricing of the moderate standard, see BLS Bulletin 1570-3, op. cit., Pt. III, pp. 23-28.

The range in total shelter costs was 56 percentage points in the lower budget, and 60 and 62 points in the moderate and higher budgets. Rental costs were highest in Champaign-Urbana for both the lower and moderate standards, and lowest in Austin (for the lower budget) and small Southern cities (for the moderate budget). In the higher budget, New York rents were highest while those in small Northeastern cities were lowest. Homeowner costs were highest in Boston and lowest in small Southern cities in both the moderate and higher budgets.

Relative costs for the transportation component in the lower budget ranged from a high of 132 in small cities in the West to 83 in the New York area, or 49 percentage points (with the U.S. urban average = 100), primarily because an automobile was specified as a necessity for all families living in small cities. Only half of the families in the New York area where public transportation facilities are more readily available owned an automobile. At the moderate standard, where the weights for automobile ownership differed less from one place to another, costs ranged by only 26 percentage points: from a high of 114 in Seattle (with 95 percent ownership) to a

Comparative Indexes of Shelter Costs, Spring 1967
(U.S. urban average cost of each budget = 100)

Areas	Total shelter			Renters			Homeowners	
	Lower ^{1/}	Moderate ^{2/}	Higher ^{3/}	Lower	Moderate	Higher	Moderate	Higher
Large metropolitan areas (1 million or more population)--	103	107	107	103	104	111	108	107
Other metropolitan areas (50,000 to 1 million)-----	103	96	97	103	102	95	95	98
Nonmetropolitan areas (2,500 to 50,000)-----	88	81	79	88	84	70	80	81

^{1/} Renter families only.

^{2/} Renter (25 percent) and homeowner (75 percent) families.

^{3/} Renter (15 percent) and homeowner (85 percent) families.

low of 88 in New York (with 80 percent ownership). At the higher standard, where all families were assumed to own automobiles, the range was only 19 percentage points, and the New York area costs were equal to the U.S. urban average.

Costs for automobile owners were highest in Boston and averaged \$704, \$1,034 and \$1,248 in the lower, moderate and higher standards respectively. At the lower end of the scale, Orlando's costs were \$545 in the lower budget, Lancaster's \$845 in the moderate, and Dayton's \$1,034 in the higher budget. The spread of costs among cities decreased from 26 percentage points in the lower to 19 percent in the higher standard. In the three standards, there was a pattern of higher costs in the more densely populated areas because of higher insurance rates, and in Honolulu and Western cities where car prices tended to exceed those in other areas.

For families who did not own automobiles, costs of local public transportation (transit and taxi rides) were the same for both the lower and moderate budgets in each city. No allowances are provided for the higher budget or for nonmetropolitan areas, because all families are assumed to own cars. Public transportation ranged from \$178 in San Diego to \$88 in San Francisco.

Since clothing costs are affected by variations in the kinds and quantities of clothing required by the climate as well as by differences in prices, they tended to be lowest in the South. Nonmetropolitan areas in the South had the lowest costs—\$471 in the lower standard, \$680 in the moderate, and \$1,052 in the higher, or about 12 percent below the U.S. urban averages for the lower and moderate, and 8 percent below for the higher. For all three standards, clothing costs were highest in Portland, Maine, because of both climate and price levels. Higher prices were responsible for costs in Seattle and San Francisco, which followed Portland in the three standards. Costs in Portland were \$604 in the lower, \$861 in the moderate, and \$1,273 in the higher—all of which are 12 percent above the U.S. average costs. Thus the full range of costs among cities was approximately the same for all budgets. Clothing costs were within 5 percent of the U.S. average cost in about two-thirds of the cities in

the lower standard, three-fourths of the cities in the moderate, and four-fifths of the cities in the higher standard.

Variations in Costs Reflecting Price Differences Only

Area differences in the costs of all components of the budgets other than food at home, shelter, transportation, and clothing, are attributable to price differences, because within each budget the items and quantities priced were the same from place to place.

Three Western cities—San Francisco, Seattle, and Los Angeles—had the highest costs of personal care in the three standards; San Francisco exceeded U.S. average costs about 17 percent. Nonmetropolitan areas in the South had the lowest costs in the lower and moderate budgets, \$134 and \$195 respectively, or 17 and 11 percent below the U.S. averages for these budgets. Austin had the lowest cost (\$244) in the higher standard, which was 20 percent below the U.S. average.

At all three budget levels, total medical care costs were highest in the four California cities, and lowest in Dayton, Cincinnati, and small cities in the North Central and Southern regions. Only in the Western region were a majority of the cities above the U.S. urban average cost. Costs were 133 in Los Angeles and averaged downward 49 percentage points to 84 in the nonmetropolitan areas of the North Central and Southern regions.

The intercity patterns of costs varied among the three components of medical care. For example, the widest range was found in fees for physicians's visits, which had identical costs in the three budgets. Los Angeles and New York were highest, with indexes of 133, in contrast to 72 for small North Central and Southern cities—a difference of 61 percentage points. San Francisco and San Diego ranked third and fifth from the top, respectively, while Bakersfield dropped to tenth place. A majority of cities in the West had costs above the U.S. urban average, whereas none of the North Central cities exceeded the average. A majority of the ten lowest cost areas were in this region.

Basic health insurance costs for the lower and moderate budgets were above the U.S. average in a majority of North Central and Northeastern areas, while Southern areas accounted for 6 of the 10 lowest rankings. Fifty-six percentage points separated the high in Minneapolis-St. Paul (129) from Austin's low of 73. Insurance in the higher budget had the same general inter-city cost patterns as that in the basic coverage, but the spread was only 50 percentage points between the high (125) and the low indexes.

Recreation also cost less in nonmetropolitan areas, where the mode of living emphasized par-

ticipant sports and organization memberships rather than television, radios, and movies for which allowances were higher in metropolitan areas. Costs in the small cities of the South were one-fourth below the U.S. average in the lower budget, and almost one-fifth below the average in the higher budget. San Francisco was the most expensive area at the lower standard, and Lancaster (where prices for tape recorders, phonographs, etc. were high) at the moderate and higher standards; costs in each case were about 11 percent above the U.S. averages.

Table 2. Indexes of Comparative Costs Based on a Lower Living Standard for a 4-Person Family ^{1/}, Spring 1967

(U.S. Urban Average Cost = 100)

Area	C o s t o f F a m i l y C o n s u m p t i o n								
	Total budget	Total	Food	Total housing ^{2/}	Shelter ^{3/} (renter costs)	Transportation ^{4/}	Clothing and personal care	Medical care ^{5/}	Other Family consumption
Urban United States-----	100	100	100	100	100	100	100	100	100
Metropolitan areas ^{6/} -----	101	101	101	102	103	94	102	103	104
Nonmetropolitan areas ^{7/} -----	94	94	94	90	88	126	92	87	83
Northeast:									
Boston, Mass-----	106	105	105	112	115	95	101	100	106
Buffalo, N.Y-----	103	102	103	100	100	103	105	98	103
Hartford, Conn-----	109	109	108	116	121	104	107	102	109
Lancaster, Pa-----	98	98	104	94	94	89	101	88	103
New York-Northeastern N.J-----	102	101	107	95	94	83	104	108	106
Philadelphia, Pa.-N.J-----	100	99	106	91	89	88	102	98	103
Pittsburgh, Pa-----	99	98	102	92	91	98	101	96	105
Portland, Maine-----	101	101	101	100	98	91	108	100	110
Nonmetropolitan areas ^{7/} -----	96	97	100	86	83	129	95	94	82
North Central:									
Cedar Rapids, Iowa-----	105	104	99	117	121	93	103	93	99
Champaign-Urbana, Ill-----	106	106	101	125	132	93	100	101	100
Chicago, Ill.-Northwestern Ind-----	103	104	102	111	114	91	103	103	103
Cincinnati, Ohio-Ky.-Ind-----	96	96	99	94	94	96	98	85	104
Cleveland, Ohio-----	100	100	99	103	105	100	102	91	104
Dayton, Ohio-----	98	98	98	102	103	92	99	85	104
Detroit, Mich-----	99	100	102	94	93	99	103	99	106
Green Bay, Wis-----	97	95	95	96	94	93	99	91	98
Indianapolis, Ind-----	104	103	100	114	118	97	103	91	105
Kansas City, Mo-Kans-----	101	101	101	102	102	97	102	95	102
Milwaukee, Wis-----	103	101	98	108	111	95	102	93	100
Minneapolis-St. Paul, Minn-----	102	100	97	104	106	99	102	93	103
St. Louis, Mo.-Ill-----	101	101	104	101	102	103	102	93	97
Wichita, Kans-----	101	101	101	104	104	99	99	94	101
Nonmetropolitan areas ^{7/} -----	98	98	96	104	106	123	95	83	81
South:									
Atlanta, Ga-----	95	96	94	96	93	94	97	93	110
Austin, Tex-----	89	90	94	81	76	91	92	92	101
Baltimore, Md-----	98	98	93	104	105	101	96	96	102
Baton Rouge, La-----	91	93	93	88	86	99	93	90	101
Dallas, Tex-----	95	96	93	97	96	94	93	107	104
Durham, N.C-----	94	94	91	97	96	90	95	94	100
Houston, Tex-----	94	95	95	90	86	102	91	102	101
Nashville, Tenn-----	93	94	91	97	94	93	97	93	106
Orlando, Fla-----	92	93	90	95	93	90	92	95	101
Washington, D.C.-Md.-Va-----	104	103	99	113	118	101	97	98	105
Nonmetropolitan areas ^{7/} -----	88	89	90	83	78	125	86	84	83
West:									
Bakersfield, Calif-----	98	99	100	88	84	101	103	115	99
Denver, Colo-----	100	100	101	97	96	96	105	102	98
Honolulu, Hawaii-----	122	120	122	140	145	111	99	99	112
Los Angeles-Long Beach, Calif-----	107	107	101	109	113	98	106	133	107
San Diego, Calif-----	101	102	98	100	100	103	100	123	105
San Francisco-Oakland, Calif-----	111	110	105	117	122	102	111	116	108
Seattle-Everett, Wash-----	110	111	108	118	120	107	111	105	105
Nonmetropolitan areas ^{7/} -----	103	102	100	101	99	132	101	93	85

^{1/} The family consists of an employed husband, aged 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.

^{2/} Total housing includes shelter, household operations and housefurnishings. All families with the lower living standard are assumed to be renters.

^{3/} Average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment and insurance on household contents.

^{4/} The average costs of automobile owners and nonowners in the lower budget are weighted by the following proportions of families: Boston, Chicago, New York, and Philadelphia, 50 percent for both automobile owners, and nonowners; all other metropolitan areas, 65 percent for automobile owners, 35 percent for nonowners; nonmetropolitan areas, 100 percent for automobile owners.

^{5/} In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).

^{6/} For a detailed description, see the 1967 edition of the Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

^{7/} Places with population of 2,500 to 50,000.

NOTE: See appendix A for items and quantities included in each component, and appendix B for the population weights for each city.

COMPARATIVE LIVING COSTS MEASURED BY URBAN FAMILY LIVING STANDARDS (lower standard, spring 1967)

U.S. Urban Average=100%

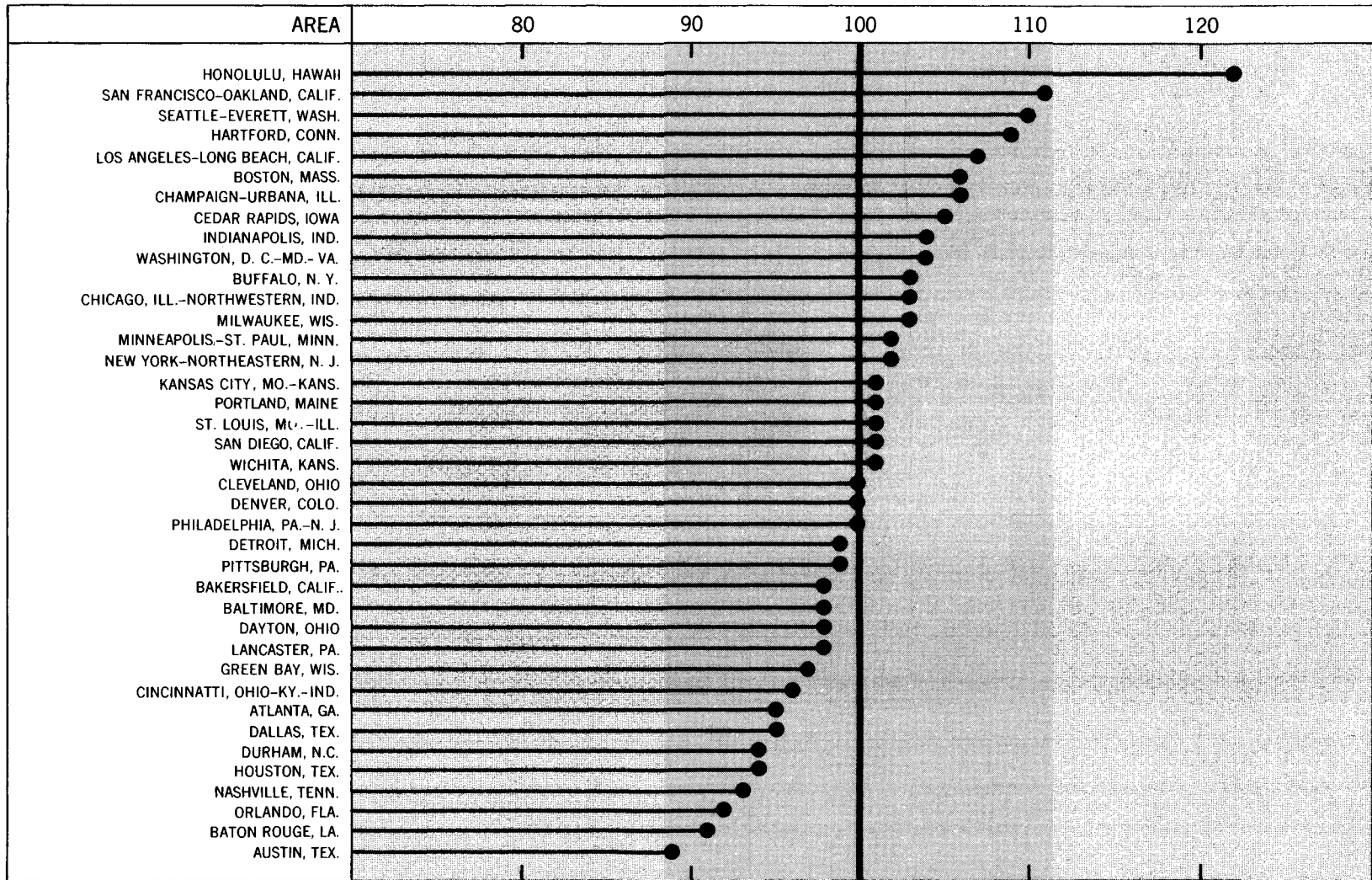


Table 3. Indexes of Comparative Costs Based on a Moderate Living Standard
for a 4-Person Family 1/, Spring 1967

(U.S. Urban Average Cost = 100)

Area	BUDGET COSTS			COST OF FAMILY CONSUMPTION										
	Total 2/ budget	Renter families	Homeowner families	Total 2/ Food	Housing (shelter, housefurnishings, household operations)					Transportation 2/ Shelter	Clothing and personal care	Medical care 8/ Other family consumption		
					Total 3/ Renter and owner combined 4/ Renter costs 2/ Homeowner costs 5/	Renter costs 2/	Homeowner costs 5/	Transportation 2/ Shelter	Clothing and personal care				Medical care 8/ Other family consumption	
														Renter and owner combined 4/	Renter costs 2/	Homeowner costs 5/
Urban United States -----	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 9/ -----	102	102	102	102	101	103	104	104	104	98	101	103	103	103
Nonmetropolitan areas 10/ -----	92	93	91	92	94	86	81	84	80	108	94	87	86	86
Northeast:														
Boston, Mass -----	110	105	111	109	108	122	128	110	132	100	99	100	104	104
Buffalo, N.Y. -----	106	104	107	105	104	107	108	101	110	107	105	98	103	103
Hartford, Conn -----	108	108	109	110	111	114	120	119	120	110	105	102	105	105
Lancaster, Pa -----	99	100	98	99	107	93	93	96	93	97	99	88	106	106
New York-Northeastern N.J. -----	110	105	111	109	111	118	124	104	128	88	104	107	105	105
Philadelphia, Pa.-N.J. -----	100	98	101	100	108	96	95	84	98	90	101	98	102	102
Pittsburgh, Pa -----	97	98	96	97	103	88	86	87	86	97	100	96	102	102
Portland, Maine -----	101	101	101	103	106	99	98	93	99	101	168	100	105	105
Nonmetropolitan areas 10/ -----	99	96	100	99	102	97	97	82	100	110	96	94	87	87
North Central:														
Cedar Rapids, Iowa -----	103	104	103	102	97	107	108	116	106	102	103	93	100	100
Champaign-Urbana, Ill. -----	102	105	101	104	99	113	116	138	112	97	100	101	102	102
Chicago, Ill.-Northwestern Ind. -----	103	102	103	104	100	115	119	118	119	93	102	103	102	102
Cincinnati, Ohio-Ky-Ind. -----	97	96	98	98	98	98	99	92	100	99	98	86	102	102
Cleveland, Ohio -----	102	96	103	103	97	113	117	99	121	99	103	91	102	102
Dayton, Ohio -----	95	98	94	96	96	93	92	106	89	98	99	86	103	103
Detroit, Mich -----	99	99	99	99	102	95	93	89	94	98	103	99	104	104
Green Bay, Wis -----	99	97	99	96	93	95	95	85	97	101	99	92	100	100
Indianapolis, Ind -----	102	101	102	102	98	106	107	107	108	105	102	91	104	104
Kansas City, Mo.-Kans -----	99	101	98	99	99	94	92	100	91	106	102	95	102	102
Milwaukee, Wis -----	105	102	106	102	97	110	115	104	117	100	101	94	100	100
Minneapolis-St. Paul, Minn -----	104	103	104	100	96	104	106	107	105	102	102	93	102	102
St. Louis, Mo.-Ill -----	101	101	101	101	102	101	100	100	101	103	102	93	98	98
Wichita, Kans -----	98	100	97	98	98	94	92	102	90	108	98	94	103	103
Nonmetropolitan areas 10/ -----	94	95	93	94	93	93	90	96	89	105	97	84	86	86
South:														
Atlanta, Ga -----	92	95	91	93	94	83	77	88	75	98	98	93	105	105
Austin, Tex -----	88	91	87	89	93	77	72	81	69	98	92	92	100	100
Baltimore, Md -----	96	100	94	94	95	90	86	107	81	97	97	96	99	99
Baton Rouge, La -----	92	93	92	93	95	86	83	85	83	106	94	90	100	100
Dallas, Tex -----	92	96	91	93	94	86	83	100	80	99	94	107	101	101
Durham, N.C. -----	95	96	95	94	91	92	90	94	90	98	95	94	102	102
Houston, Tex -----	91	94	91	93	96	83	78	85	76	105	92	102	99	99
Nashville, Tenn -----	92	93	92	94	91	91	88	88	87	99	98	93	103	103
Orlando, Fla -----	91	93	90	92	91	89	86	98	83	97	92	95	99	99
Washington, D.C.-Md.-Va -----	102	102	102	101	101	104	104	107	104	100	99	98	102	102
Nonmetropolitan areas 10/ -----	86	89	85	87	90	76	68	77	67	107	89	84	85	85
West:														
Bakersfield, Calif -----	97	98	97	97	97	87	83	84	83	106	102	114	99	99
Denver, Colo -----	100	101	100	100	99	98	97	100	96	104	104	102	99	99
Honolulu, Hawaii -----	120	121	120	116	118	128	129	141	127	119	98	99	109	109
Los Angeles-Long Beach, Calif -----	103	106	102	102	98	98	98	112	95	101	106	133	106	106
San Diego, Calif -----	101	101	102	101	96	100	101	98	101	104	100	123	106	106
San Francisco-Oakland, Calif -----	108	111	107	107	103	108	110	127	106	106	111	116	108	108
Seattle-Everett, Wash -----	105	108	104	107	106	105	105	120	101	114	110	105	105	105
Nonmetropolitan areas 10/ -----	98	88	97	97	96	91	87	94	85	111	103	93	89	89

See footnotes at end of Table 4.

**COMPARATIVE LIVING COSTS
MEASURED BY
URBAN FAMILY LIVING STANDARDS
(moderate standard, spring 1967)**

U.S. Urban Average=100%

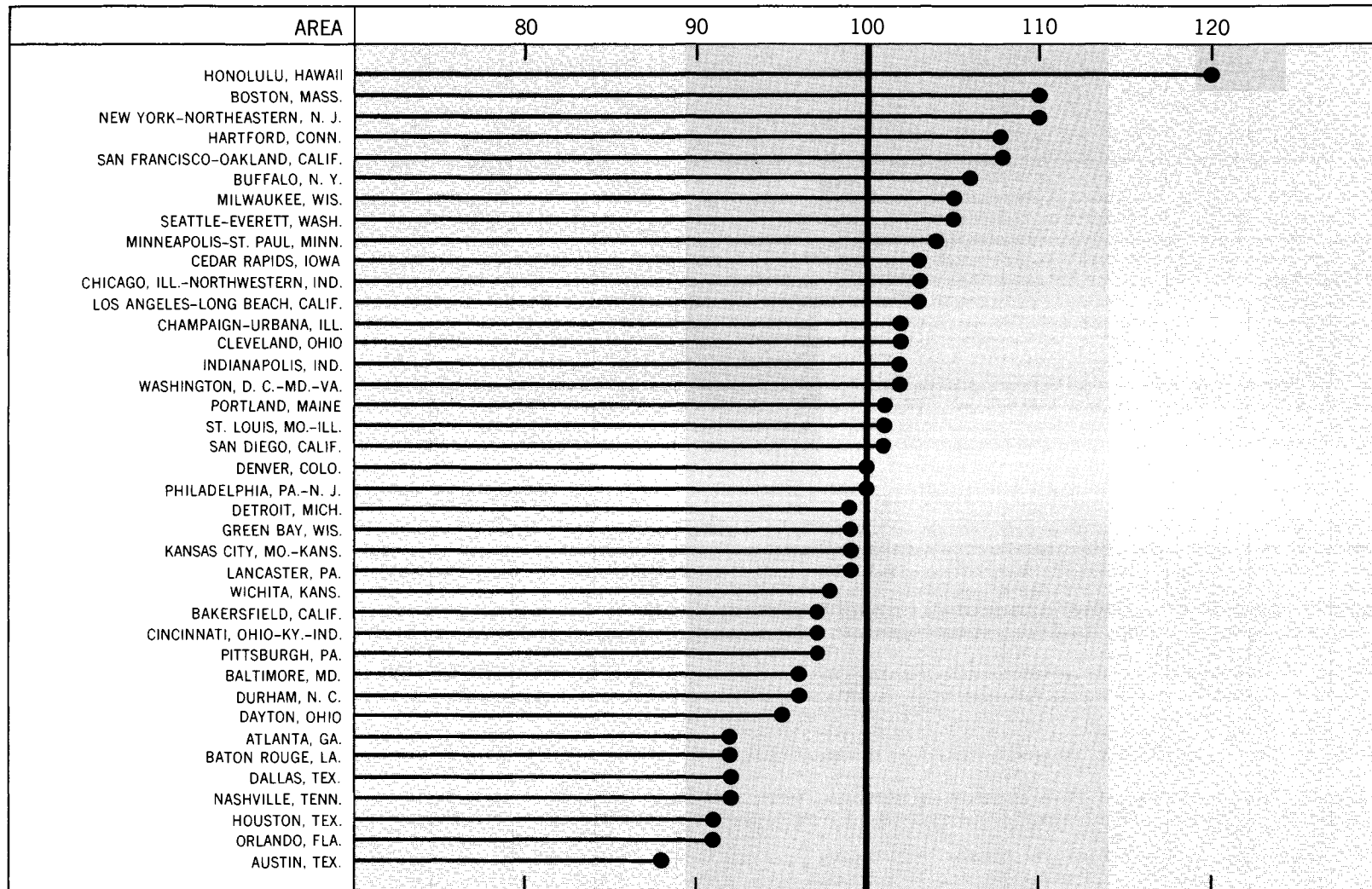


Table 4. Indexes of Comparative Costs Based on a Higher Living Standard for a 4-Person Family 1/, Spring 1967

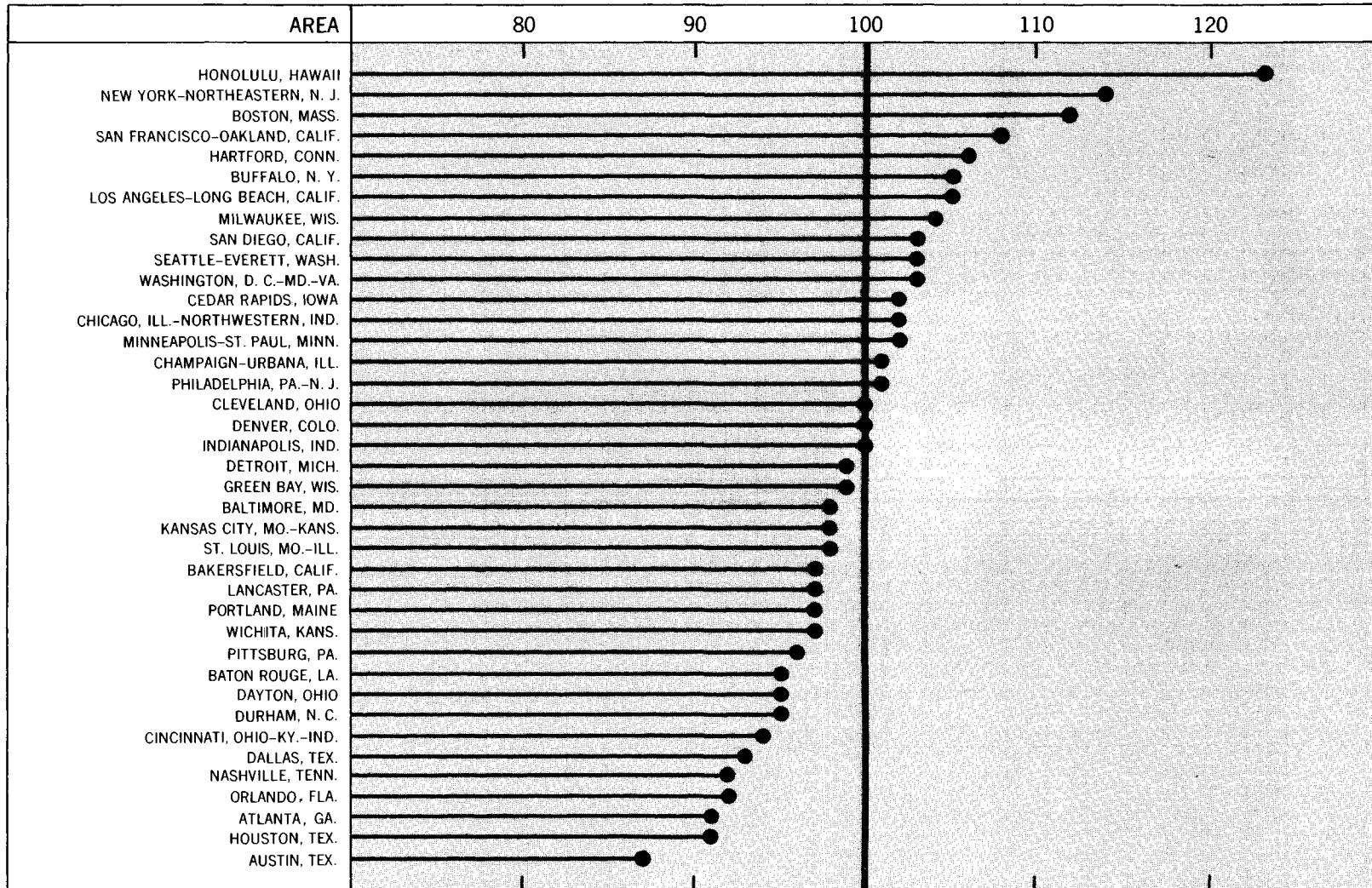
(U.S. Urban Average Costs = 100)

Area	Budget Costs			Cost of Family Consumption								
	Total 2/	Renter families	Homeowner families	Total 2/	Food	Housing (shelter, housefurnishings, household operations)			Transportation 2/	Clothing and personal care	Medical care 3/	Other family consumption
						Total 2/	Renter and owner combined 4/	Homeowner costs 5/				
Urban United States-----	100	100	100	100	100	100	100	100	100	100	100	100
Metropolitan areas 9/-----	102	103	102	102	102	103	105	107	104	100	101	103
Nonmetropolitan areas 10/-----	89	88	89	90	92	85	79	70	81	101	95	86
Northeast:												
Boston, Mass-----	112	106	113	111	107	124	131	107	134	111	99	100
Buffalo, N.Y-----	105	102	105	103	102	103	102	90	104	100	105	98
Hartford, Conn-----	106	104	106	108	111	110	114	105	116	103	104	102
Lancaster, Pa-----	97	96	97	98	106	90	89	84	90	93	99	88
New York-Northeastern N.J-----	114	113	114	111	110	122	127	127	127	100	104	107
Philadelphia, Pa.-N.J-----	101	106	100	101	106	97	95	120	91	100	101	98
Pittsburgh, Pa-----	96	95	96	97	92	91	88	78	89	96	99	104
Portland, Maine-----	97	94	98	99	103	92	89	70	91	97	108	99
Nonmetropolitan areas 10/-----	95	90	96	96	99	94	92	67	95	102	97	94
North Central:												
Cedar Rapids, Iowa-----	102	102	102	100	98	104	106	109	106	96	102	93
Champaign-Urbana, Ill-----	101	102	101	103	101	112	119	124	119	94	99	101
Chicago, Ill-Northwestern Ind-----	102	103	102	104	101	110	113	119	112	104	100	103
Cincinnati, Ohio-Ky.-Ind-----	94	91	95	95	99	91	91	75	93	92	97	86
Cleveland, Ohio-----	100	95	100	101	98	107	111	89	114	96	102	92
Dayton, Ohio-----	95	98	94	96	97	96	97	112	95	92	98	86
Detroit, Mich-----	99	101	99	100	103	96	94	104	93	97	101	99
Green Bay, Wis-----	99	95	100	95	94	95	95	78	97	95	97	92
Indianapolis, Ind-----	100	97	101	101	100	104	107	89	110	98	100	91
Kansas City, Mo.-Kans-----	98	98	97	98	99	95	94	95	94	99	97	95
Milwaukee, Wis-----	104	101	105	100	98	104	108	93	110	94	100	94
Minneapolis-St. Paul, Minn-----	102	101	102	98	97	99	101	98	101	95	100	93
St. Louis, Mo.-Ill-----	98	97	98	98	104	94	93	87	94	101	101	93
Wichita, Kans-----	97	97	96	97	98	92	90	91	90	103	97	95
Nonmetropolitan areas 10/-----	92	89	92	92	92	92	89	74	92	98	99	84
South:												
Atlanta, Ga-----	91	91	91	92	95	80	74	70	74	95	101	93
Austin, Tex-----	87	89	86	88	93	78	73	81	72	96	92	100
Baltimore, Md-----	98	101	97	95	97	89	84	100	82	95	101	96
Baton Rouge, La-----	95	94	95	96	95	94	96	94	103	96	90	103
Dallas, Tex-----	93	100	92	96	95	91	89	122	84	97	97	107
Houston, Tex-----	95	93	96	93	91	89	87	77	89	97	98	94
Durham, N.C-----	91	92	91	94	97	84	80	81	79	103	94	102
Nashville, Tenn-----	92	93	92	95	91	93	92	95	91	96	101	92
Orlando, Fla-----	92	89	93	95	92	94	93	78	96	96	96	95
Washington, D.C.-Md.-Va-----	103	104	103	101	101	102	102	105	101	97	103	98
Nonmetropolitan areas 10/-----	84	84	84	85	88	76	69	67	69	101	91	84
West:												
Bakersfield, Calif-----	97	97	97	98	97	88	83	76	84	107	99	115
Denver, Colo-----	100	103	99	99	102	97	95	111	92	97	100	102
Honolulu, Hawaii-----	123	121	124	117	121	131	136	130	137	107	96	99
Los Angeles-Long Beach, Calif-----	105	109	104	104	100	102	104	126	101	102	103	133
San Diego, Calif-----	103	101	103	103	97	105	108	100	109	102	98	126
San Francisco-Oakland, Calif-----	108	108	107	107	105	107	108	120	107	105	109	117
Seattle-Everett, Wash-----	103	104	103	106	107	104	103	104	103	107	107	105
Nonmetropolitan areas 10/-----	95	93	96	94	95	90	82	71	84	106	98	93

1/ The family consists of an employed husband, aged 38, a wife not employed outside the home, an 8-year-old girl, and a 13-year-old boy.
 2/ The total represents the weighted average costs of renter and homeowner families. See the weights cited in footnote 4.
 3/ The moderate standard does not include an allowance for lodging away from home city, but the higher standard includes \$110 for metropolitan areas and \$40 in nonmetropolitan areas. These costs are not shown separately or included in any of the housing subgroups.
 4/ The average costs of shelter were weighted by the following proportions: Moderate standard, 25 percent for families living in rental dwellings, 75 percent for homeowners; higher standard, 15 percent for renters, 85 percent for homeowners.
 5/ Average contract rent plus the cost of required amounts of heating fuel, gas, electricity, water, specified equipment, and insurance on household contents.
 6/ Interest and principal payments plus taxes; insurance on house and contents; water, refuse disposal, heating fuel, gas, electricity and specified equipment; and home repair and maintenance costs.
 7/ The average costs of automobile owners and nonowners in the moderate budget are weighted by the following proportions of families: Boston, Chicago, New York and Philadelphia, 80 percent for owners, 20 percent for nonowners; Baltimore, Cleveland, Detroit, Los Angeles, Pittsburgh, San Francisco, St. Louis, and Washington, D.C., with 1.4 million of population or more in 1960, 95 percent for automobile owners and 5 percent for nonowners; all other areas, 100 percent for automobile owners. The higher budget weight is 100 percent for automobile owners in all areas. Moderate standard costs for automobile owners in autumn 1966 were revised prior to updating to Spring 1967 cost levels.
 8/ In total medical care, the average costs of medical insurance were weighted by the following proportions: 30 percent for families paying full cost of insurance; 26 percent for families paying half cost; 44 percent for families covered by noncontributory insurance plans (paid by employer).
 9/ For a detailed description, see the 1967 edition of the Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.
 10/ Places with population of 2,500 to 50,000.

COMPARATIVE LIVING COSTS
MEASURED BY
URBAN FAMILY LIVING STANDARDS
(higher standard, spring 1967)

U.S. Urban Average = 100%



Chapter IV. Income and Budget Costs

The lower, moderate, and higher budgets provide three measures of income adequacy for a self-supporting family of a specific size, age, composition, residence and employment status. Thus, the total costs of the budgets should be compared directly only with the total annual income of urban four-person, husband-wife families, a nonworking wife, and a husband 35 to 44 years old, who works full-time.

Unfortunately current income estimates for families of the budget type are not available. The Bureau of the Census, in its Current Population Reports, publishes annual estimates of median total money income for nonfarm families classified by a single family characteristic, as indicated in the tabulation below:

However, none of these "Census families" is sufficiently like the "BLS budget family" to permit a direct comparison of their median money income with total budget costs. ^{17/}

^{17/} The comparison is also affected by significant differences in the survey methods, used by the Bureau of the Census and Bureau of Labor Statistics, to obtain complete reports of money income, and by differences in the definition of a family. For an evaluation of these differences, see Statistical Evaluation Report No. 5, Family Income Distribution Statistics Published by Federal Agencies, issued by the Bureau of the Budget, Office of Statistics Standards, December 1964.

Median Total Money Income of Nonfarm Families,
1960-61 and 1966

Family characteristic	1960-61	1966	Percent change 1960-61 to 1966
One full-time earner-----	\$5,412	\$6,780	25
Male head, married, wife present—not in labor force-----	5,795	7,305	26
All families of 2 or more---	5,900	7,582	29
2 children under 18 years old-----	6,316	8,037	27
4 persons-----	6,552	8,463	29
Head 35-44 years old-----	6,659	8,704	31
Head year-round full-time worker-----	6,969	8,859	27

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-60 and Technical Paper 17: Trends in the Income of Families and Persons in the United States.

On the other hand, the trend in the Census data, between 1960-61 and 1966, ranging from 25 to 31 percent increases in incomes for the family types indicated in the tabulation, provides a reasonable approximation of the increase in income over this same period for the more narrowly defined budget family type. In the 1960-61 BLS Survey of Consumer Expenditures, before-tax income of budget families averaged \$9,095. Applying the trends reported in the Census data, 1966 average income before taxes for these families must range between \$11,000 and \$12,000. 18/

The total costs of the budgets should also not be compared with general levels of industrial wages or salaries, or with average earnings in a particular industry or occupation. Such averages relate to all workers in the industry or occupation, including the young and inexperienced. Historically, in this country, wages have been determined through a free job market or by collective bargaining, and generally have been related to the skills involved in performing a job.

In this period of rising social concern for the welfare of families, however, the question of whether a worker is earning enough to maintain a moderate, or a lower or higher, living standard, assuming he had a wife and 2 children to support, is considered increasingly relevant in evaluating specific wage or salary structures. In such cases the earnings of workers who have 15 years or more of experience—similar to the breadwinner in the three standards—provide an appropriate basis for comparison with the total costs of the budgets. 19/

Finally, for the lower standard, the total cost should not be interpreted as a goal or standard for public assistance or welfare programs. Our system of payments to dependent families in this country has been developed in the context of welfare legislation, concerned primarily about children in homes in which the breadwinner is absent, disabled, or unemployed for varying periods of time. The total cost of the lower budget, however,

assumes that the source of family income is from employment and that the breadwinner's earnings are sufficient to provide the level of consumption described by the budget and to pay the amounts specified for social security and personal income taxes.

The lower budget cost of consumption includes only those components of family living which are consumed directly by the family. Some of these costs are associated with the employment of the family head, for example, transportation to work, lunches away from home, work clothing, etc. Also, the provision for a group health insurance plan purchased through the husband's place of employment is not applicable in the framework of public assistance or welfare programs. Generally, therefore, the individual components of the cost of consumption in the lower budget will provide the basis for more realistic benchmark estimates for assistance goals or standards than will the published total cost of consumption.

Estimates of the costs of consumption for other family types can be derived by applying the revised equivalence scales described in Bulletin 1570-2 to the lower, moderate, and higher consumption totals for the 4-person family. A method for approximating total budget costs is also explained in that Bulletin. These scale values can not be used, however, to estimate costs of the components of the budgets.

18/ This estimate is less conservative than the one published in Bulletin 1570-1, when Census data for the 6-year period 1959 to 1965 were used to determine trends because 1966 data were not yet available.

19/ Adjustments should be made in the budget totals, if an industry or an employer pays all or none of the costs of health insurance, since the published totals represent a weighted average of methods of payment.

Concepts and general procedures used to derive budget quantities and pricing specifications for the three standards were discussed in the Introduction. The following sections describe sources of data and methods of estimating quantities and prices for the major budget components in detail. Appendix A shows the complete list of items and quantities per year which were used to determine the cost level of each living standard.

Food

The Food and Nutrition Board of the National Academy of Sciences—National Research Council has recommended dietary allowances for calories, proteins, several minerals, and vitamins for various sex-age groups. The U.S. Department of Agriculture has translated these dietary allowances into food plans at different cost levels. ^{20/} The food-at-home components of the lower, moderate, and higher budgets were based on the USDA low-, moderate- and liberal-cost food plans, respectively. Each plan contains 11 food categories which group foods according to similarity of nutritional values and uses in meals. The suggested quantities furnish the NRC's recommended allowances for nutrients when average food selections within each group are used.

Regional consumption patterns for specific foods within each food group were obtained from the USDA 1965 Household Food Consumption Survey. Estimated costs for the three budgets

^{20/} Family Food Plans, Revised 1964, CA 62-19, November 1964, Agricultural Research Service, United States Department of Agriculture. In this revision of the food plans, the National Research Council's 1963 recommended dietary allowances, and the USDA's most recent estimates of nutritive contents of foods and food consumption patterns were used.

reflect the food preferences of the income classes containing the median incomes (\$2,700, \$5,800 and \$9,400) of each third of the USDA income distribution for urban households. The patterns for the region in which the city is located were used for each city, except Washington, D.C. The U.S. patterns were used for Washington, since its population comes from all parts of the country and cannot be considered typically Southern.

The spring 1965 price levels in each region were determined from the average prices paid for individual items by urban families in the \$2,000-\$2,999, \$5,000-\$5,999, and \$9,000-\$9,999 income classes in the USDA survey. These prices were weighted by factors which included the regional preference patterns for individual items within each major food group in the USDA plans. Individual city prices for pricing groups (groups of related items) were estimated from the preference-weighted regional survey averages, by applying the spring 1965 city-to-region ratios of prices collected by BLS for the same or comparable items. For all three budget levels, spring 1965 city prices were adjusted item by item to April 1967 by changes in prices obtained for the Consumer Price Index for each city. The 1967 city-weighted average food group prices were applied to the USDA food plan quantities to obtain the final budget costs.

BLS food prices for the Consumer Price Index are collected regularly from a representative sample of chain and independent food stores of various types (e.g., groceries and meat markets), stores at different levels of annual sales volume, and stores in downtown, neighborhood, and suburban areas within a city. Average prices for each food are obtained by calculating independent and chain store averages separately. These average prices are combined with weights representing the relative volume of food sales by all food stores of each type in a given city.

The USDA food plans provided for 21 meals per person per week to be eaten at home or carried

from home, or 4,368 meals annually for a family of four. As shown in appendix Table A-1, the food-at-home component was adjusted in each budget to provide varying numbers of meals away from home. The smaller number of meals at home in nonmetropolitan areas mainly reflects the purchase of more school lunches in small cities. Quantities and prices for school lunches were supplied by the public school system for each area. For a description of the derivation of quantities of lunches at work and other meals away from home, see page 47.

Shelter Costs

Standards for the shelter components of the budgets were those established by the American Public Health Association and the U.S. Public Housing Administration. They relate to sleeping space requirements, essential household equipment (including plumbing), adequate utilities and heat, structural condition, and neighborhood location.

For renter families, the shelter standards called for an unfurnished five-room unit (house or apartment) in sound condition; a complete private bath; a fully equipped kitchen; hot and cold running water; electricity, central or other installed heating; access to public transportation; schools, grocery stores, play space for children; and location in residential neighborhoods free from hazards or nuisances. For the higher standard only, the dwelling unit might have more than 1 private bath, and the unit might provide extras such as a central switchboard, secretarial, swimming, or special recreational facilities.

Rates for dwellings which met the standards were obtained from tenants during the regular rent surveys for the Consumer Price Index between August 1966 and January 1967. The costs of the rental shelter standards were calculated from the averages of rents paid in the low, middle, and high thirds of the distributions of autumn 1966 rents for the lower, moderate, and higher budgets respectively. The distribution used for the higher standard included the units having facilities which, by definition, were excluded

from the moderate and lower standards. Rents were updated from the base pricing to February-July 1967 by a change in the Consumer Price Index for contract rents in each area. Since monthly contract rents in apartment structures usually include water, heat, light, cooking fuel, refrigerator, etc., the costs for these items were added to the contract rents for dwellings whose tenants paid separately for them. The allowances on which the estimates of these additional costs were based were the same as those for homeowner families as described below. Insurance on household contents and against injury to persons on the property also was included in rental housing costs at the moderate and higher levels, and fire insurance and extended coverage provisions were provided in the lower budget. The proportions of renter families purchasing insurance at each level are indicated in appendix A-2 (footnote 7).

Homeownership was specified for 75 percent of the families at the moderate standard, and 85 percent of those at the higher level. These specifications reflect the prevailing manner of living for urban families of the budget type as reported in the 1960-61 Survey of Consumer Expenditures (CES). The moderate ratio was based on the U.S. urban average proportion; the higher standard, on the average proportion in income classes above the class containing the average. The lower standard which was limited to rental housing only reflects the prevalent pattern at the lower end of the consumption scale.

For homeowner families, the costs of maintaining the shelter standards were calculated for a five- or six-room house, with 1- or 1-1/2 baths for the moderate, and 1 or more baths for the higher standard. Both standards called for a fully equipped kitchen, hot and cold running water, electricity, and central or other installed heating. Neighborhood specifications were the same as described above for rental units. Costs included mortgage principal and interest payments for a home purchased 7 years ago. These figures were based on the average length of homeownership for families of this types as reported in the 1960-61 Consumer Expenditure

Survey. Purchase prices were determined separately for each metropolitan area (and within areas for the city proper and the suburbs) and for each small city. They represented the average values in the middle and upper thirds of the distribution of market values (for the moderate and higher standards respectively) for dwellings in the BLS 1959-60 Comprehensive Housing Unit Survey which met the budget housing standards. The average U.S. urban purchase prices for these dwellings were \$14,480 for the moderate budget and \$19,999 for the higher budget in 1960-61.

Principal and interest costs were estimated separately for conventional mortgages and mortgages insured by the Federal Housing Administration or by the Veterans Administration. Terms of the mortgages and the ratios of mortgage to purchase prices were based on practices of all urban families reporting the purchase of homes in the indicated purchase price classes in the 1960-61 Survey of Consumer Expenditures. For the moderate budget, payments were calculated for a 15-year conventional first mortgage representing 75 percent of the purchase price, and a 25-year FHA or VA mortgage for 85 percent of the purchase price. At the higher level, the payments represented a 20-year conventional mortgage for 65 percent of the purchase price, and 25-year FHA or VA mortgage for 80 percent of the purchase price. Payments were combined by weights representing the distributions of various types of mortgages reported by U.S. urban buyers in the respective purchase-price classes. In addition, the costs included appropriate taxes, and reflected varying assessment practices and rates in individual cities. On insurance, the moderate standard used the most economical comprehensive homeowner's policy which provided insurance up to 80 percent of the 1960-61 market value of the house, in addition to some coverage on its contents and for injury to persons on the property. The higher standard budget included a policy having broader extended coverage provisions. Allowances for repairs and replacement costs were included, and were based on an analysis of the 1960-61 Consumer Expenditure Survey data for budget-type families. ^{21/}

Costs of fuel and utilities also were included. The housing specifications required central heating equipment in cities where the average January temperature is 40 °F. or colder, except in five cities where other installed heating equipment was accepted as more typical of the manner of living. Central or other installed heating equipment (base burner, pipeless furnace, or stove with flue) was required for cities having warmer climates, except for Honolulu, and McAllen, Tex., where average January temperatures were 72° and 61°, respectively. A space heater also was included for each of the second group of cities, except Honolulu.

To adjust for climatic differences, fuel requirements for maintaining an indoor winter temperature of 70° F. were estimated. The basis for these estimates was the amount of fuel used to heat homes of approximately the budget specification, as reported in a 1962 trade association survey of 62 cities supplemented by data from individual utility companies. These data were related to annual degree days in these cities, as recorded by the U.S. Weather Bureau. In the BLS analysis, the quantities of fuel were expressed in standard BTU's converted, for pricing purposes, to the predominant type of heating fuel used in each city.

Utility companies and associations estimated electricity and other utilities for the appliances specified in the budget. The moderate allowances reflect normal average operation of appliances, and allowances for the lower standard a more economical usage. Allowances for the higher standard provide for the operation of a dishwasher, waste disposal, and clothes dryer—appliances not included in the moderate and lower standards. The moderate and higher budgets also include an electricity allowance to operate a window air conditioner in cities which meet specified average monthly temperature and relative humidity ratings; the criteria were more stringent for the moderate than for the higher standard. (See footnote 3 on table A-2, Pt. C.)

^{21/} See Section on Other Goods and Services (p. 45) for description of analytical method.

Transportation

For the moderate standard, automobile ownership was specified for 80 percent of the budget families in Boston, Chicago, New York, and Philadelphia; 95 percent of the families in other metropolitan areas having 1.4 million population or more in 1960; and 100 percent of the families in all other metropolitan and non-metropolitan areas. These proportions represented 1960-61 average ownership rates reported in the CES data for all budget-type families in these areas. For the lower standard housing is restricted to rental units, which are more likely than owned units to be located in a centralized part of the metropolitan area. Reflecting greater accessibility to public transportation, auto ownership in this standard was specified for one-half the families in Boston, Chicago, New York, and Philadelphia, and about two-thirds in all other metropolitan areas, and was based on average ownership for renter families of the budget type. In nonmetropolitan areas, an automobile is a necessity, since generally limited or no public transportation is available. Therefore, each of the budgets provided for an automobile. The higher standard provides an automobile for all families in both metropolitan and nonmetropolitan areas, typical of budget families at all income levels above the average.

The budgets provide for the purchase of a car every 4 years, based on the customary purchases of families of the budget type. In the moderate budget, the purchase is a 2-year old used car. This car, a trade-in, is assumed to be the age and type of car purchased by the family in the lower standard. The higher standard budget, however, provides a new car for 60 percent of the families based on the average proportion of new car purchasers in the 1960-61 data, and the same car (2-year old used) as in the moderate standard for the remaining 40 percent. The average age of the car for which mileage and operating expenses were calculated is 4 years for the moderate and higher budgets and 8 years for the lower budget.

The mileage for the moderate and higher standards is the average reported by all budget type families in 1960-61, and for the lower standard, the average miles driven by families owning automobiles 6 years or older. In Boston, Chicago, New York, and Philadelphia, however, the mileage was adjusted to reflect the lower proportion of workers reporting the use of a private automobile or carpool to ride to work, compared with other metropolitan areas. These adjustment factors were derived from data on home-to-work travel obtained from the 1963 Passenger Transportation Survey by the Bureau of the Census. A corresponding increase in the allowances for public transportation in these four areas also was made.

Of the 442 local transit trips (other than school rides) reported by budget type families who do not own cars, 58 percent were rides to work by the family head, and the remainder were rides for other purposes by all family members. As reflected in the 1960-61 expenditure data, some family heads walk to work or have access to a company car or other means of free transportation. In table 1 transportation costs for nonowners at the moderate standard were estimated and published for all areas as a convenience to budget users. However, in areas in which 100 percent auto ownership was specified for this standard, the estimates for nonowners were not used to calculate the total cost of transportation.

Medical Care

In all three budget standards, the medical care allowance includes the same basic hospital and surgical insurance for all family members, obtained by the husband through a group contract at his place of employment. The Health Insurance Association of America estimated the costs of a standardized contract for commercial carriers in the areas priced for the budget. The contract provides full care for 70 days in a room of two beds or more for each hospital confinement, all supplies and ancillary services normally provided, and surgical benefits. Costs also were obtained for the Blue Cross-Blue Shield con-

tracts most nearly comparable to the commercial insurance provisions.

Budget costs were based on the lower of the two premiums (for either the commercial or Blue Plan contracts) in each area. A majority of families of the budget type do not bear the full cost of their health insurance, since the employer pays part or all of the premium. The cost of the contract selected for each area, therefore, was weighted by the following proportions of families: 30 percent paying the full cost of their insurance; 26 percent paying half the cost; and 44 percent making no payment since the employer pays the entire cost. 22/

The higher standard budget also includes a supplementary major medical insurance contract, which covers all family members and was obtained by the husband through a group contract where he worked. Costs of a standardized contract in all budget areas were estimated for the commercial carriers by the Health Insurance Association of America (Blue Cross-Blue Shield contracts were not included). The contract can supplement either the Blue Plan or commercial insurance basic hospital-surgical contracts. The terms include:

1. An initial deductible of \$100 per person per contract year.
2. Coinsurance, the contract covers 80 percent of the charges beyond the basic policy coverage plus the \$100 deductible.
3. Benefit maximums of \$5,000 in any illness or during the benefit year, and \$10,000 lifetime for each person. The maximum are restorable on proof of insurability.

The charges covered include: hospital, surgical, non-surgical physician visits for diagnosis and treatment, private duty nursing, prescribed drugs and medicines, X-ray services, laboratory tests, oxygen, physiotherapy, radium, radiation isotopes, equipment and appliances, local ambulance services.

As with the basic hospital-surgical contracts, the cost of the supplementary major medical contract was weighted to reflect those costs borne by the employer (using the same weights as those described above).

Quantities for medical care not covered by insurance were derived from two sources. Physician's visits and dental care were estimated from 1963-64 utilization data from the National Health Survey and are the same for all three standards. (Due to the \$100 per person deductible in the major medical insurance for the higher standard budget, the cost of physician's visits cannot be deleted from that budget.) Allowances for eye care, prescription and nonprescription drugs, and other miscellaneous medical care were developed from the 1960-61 Consumer Expenditure Survey data. The costs in the latter group are the same in all three budgets except for eye glasses, where the cost of eye glass frames varies from budget to budget.

Average fees and prices for medical services and supplies were those collected for the Consumer Price Index, and were supplemented by prices obtained specifically for budget uses.

Other Goods and Services

Food at home, shelter, transportation, and medical care, as specified for the budgets, account for 69 percent of family consumption for the lower living standard, 67 percent for the moderate standard, and 61 percent for the

22/ See Wage and Related Benefits, Part II: Metropolitan Areas, United States and Regional Summaries, 1964-65 (BLS Bulletin 1430-83, 1966), pp. 97 and 106; Walter W. Kolodrubetz "Growth in Employee - Benefit Plans, 1950-65" Social Security Bulletin, April 1967, p. 18.

higher standard. The remainder includes house-furnishings, household operation, clothing, personal care, education, reading, recreation, meals away from home, alcoholic beverages, and tobacco.

For these components, budget allowances for the moderate standard were developed by examining the quantities of, or expenditures for, various classes of items purchased at successive income levels by budget-type families found in the Bureau's 1960-61 Survey of Consumer Expenditures. The analysis determines the income level at which the rate of increase in quantities purchased, or expenditures begin to decline in relation to the rate of change in income, i.e., the point of maximum elasticity. The average number and kinds of items purchased at these income levels are the quantities and qualities specified for the moderate budget. Thus, they represent a composite of individual choices. This technique uses the consumer's collective judgment as to what is adequate, and is based on the assumption that increasing elasticity indicates increasing urgency of demand, and decreasing elasticity indicates decreasing urgency. The point of maximum elasticity has been described as the point on the income scale where families stopped buying "more and more" and started buying either "better and better" or something else less essential to them. ^{23/}

No separate statistical analysis was made to define the consumption level appropriate for the lower and the higher living standards. Instead, budget allowances for the lower standard were most often derived at the next lower income class below the class in which the inflection point (point of maximum elasticity defined as equivalent to the moderate standard) was located. Allowances for the higher standard were obtained mostly from the next higher income class above the class containing the inflection point. In this unified conceptual framework, therefore, the lower standard budget describes a point on the income scale at which families are still buying "more and more,"

in contrast to the higher standard budget in which families are already buying "better and better" or something else less essential in relation to the norms of the prevailing culture.

For a majority of the items in the house-furnishings, clothing, personal care, and recreation components, the quantities used in the quantity-income elasticity analyses could be standardized for quality, by use of a constant price, across income classes; for the remainder of the components, only expenditure-income elasticities could be calculated. The point of maximum elasticity for the majority of subgroups in the clothing component was located in the initial (after tax) income class, \$3,000-\$4,000, for this family type. Since there were no budget-type families having 1960-61 after-tax income below \$3,000, the clothing quantity allowances of the moderate standard are also used for the lower standard. Although clothing items are identical for the three budgets, the quantities for the higher standard are more liberal than the moderate allowances. The major differences in clothing costs among the three standards, however, are due to differences in price, and quality rather than quantity. Clothing materials and services are provided for the three standards. However, services such as dressmaking, fur storage, and shoe shines, are not included in the lower standard.

In housefurnishings, quantities at first increased relatively more rapidly than income and then increased at a relatively slower rate

^{23/} This technique was developed for the original City Worker's Family Budget and is described in detail in Technical Reference 10, appendix D. It also was used, with some refinements, to derive quantities for The Interim City Worker's Family Budget in 1959 (Technical Reference 5).

than income. This pattern was characteristic. The inflection point, which determined the allowances for the moderate standard, was most commonly in the \$5,000-\$6,000 income class. For the lower standard, quantities were derived from the next lowest income class (\$4,000-\$5,000), and for the higher standard, from the class above the inflection point. The moderate and higher budgets include a window air conditioner in cities which met specific summer temperature-relative humidity levels. The higher budget permits air conditioning in 34 metropolitan areas and 2 nonmetropolitan regions, compared with 17 metropolitan and 2 nonmetropolitan regions at the moderate standard. Major appliances, such as a clothes dryer, dishwasher, and waste disposal, are provided in the higher budget but not in the moderate and lower budgets. These items generally are associated with a higher level of homeownership and a more comfortable manner of living. A few furniture items not generally purchased by renter families were excluded from the lower standard budget.

The household operation point of maximum elasticity occurred between \$6,000-\$7,500. The lower and higher budget allowances were derived from the \$5,000-\$6,000 and \$7,500-\$10,000 classes, respectively. Costs varied among the standards due to quantity and item differences, since the prices in this component were for items of standard quality. The lower standard provides a clothes washer; no paid household help is included. The moderate standard provides some laundrette service in addition to a washing machine. The higher standard allows some laundry and dry cleaning for household items and occasional household help. Except for 15 percent of the families in the lower standard, families in the three standards had home telephone service.

The points of maximum elasticity for reading, recreation, personal care, and tobacco were generally between \$6,000-\$7,500. The lower and higher allowances were derived from the income classes immediately below and above the inflection point, respectively. For personal care in the lower standard however,

allowances were obtained from two income classes below the inflection point.

Cost differences in the reading component reflected the variations in spending reported by this family type in the 1960-61 Survey of Consumer Expenditures. For recreation, the lower standard budget provides a radio and television set. A phonograph, records, and other musical instruments are added for the moderate standard and a tape recorder and some color television (reflecting current purchasing patterns) for the higher standard. The lower standard allows movie attendance, but free sports and cultural events are the main sources of entertainment. Both the moderate and higher budgets provide a variety of paid entertainment, such as plays, concerts, sports events and hobbies.

Personal care across standards varies in the quantities of paid services. Family members in the lower budget are limited to haircuts, except for a special occasional visit to the beauty shop by the wife. More beauty shop services are available to families in the moderate and higher budgets.

Cigarettes, which had been included in the moderate standard budget for October 1966, were deleted from all three standards for the spring 1967 pricing period, to conform to the requirements for improved health as formulated by the U.S. Public Health Service. Quantities of cigars and pipe tobacco were derived at the inflection point in the \$6,000-\$7,500 income class for the moderate standard, and from the income classes immediately below and above the inflection point respectively for the lower and higher standards.

Elasticities for food away from home and alcoholic beverages were ever-increasing, and quantities for these components at the level of the moderate standard were derived between \$6,000-\$7,500. These moderate quantities were converted to reflect the manner of living of families at lower and higher income levels. Liquor is replaced by quantities of beer in the minimum standard, and less beer and more liquor are included in the higher standard.

Lodging away from home is limited to the higher standard because the point of maximum elasticity was located between \$10,000-\$15,000. It is assumed that families at the other standards camped or stayed with friends or relatives during their vacations.

Other Costs

The allowance for gifts and contributions in the moderate standard was adjusted upward from the ratio estimate used in the interim budget. This adjustment, which reflected both the change in the level of living and the increase in prices between 1959 and 1966, approximated the allowance indicated by the average of incomes \$5,000-\$7,500 in the 1960-61 CES for this family type. The income class (\$3,000-\$5,000), below the implied class for the moderate standard, provided the ratio allowance for the lower standard. However, the real point of maximum elasticity in outlays for gifts and contributions in the 1960-61 data was between \$7,500-\$10,000, and this class was the basis for the higher standard allowance.

Like gifts and contributions, the average outlay for life insurance in the moderate standard was derived from an upward adjustment of the cost estimate used in the interim revision budget. The cost approximated the average reported by families in the 1960-61 median income class. The higher standard allowance was derived at the inflection point, which was located at the next higher income class above the median. The lower standard allowance was obtained from the class below the median. In each case, the annual premium pays for a policy having a face value approximately equal to 1 year's regular family income should the breadwinner die.

Occupational expenses in the moderate budget represent the average outlay in the median income class for budget-type families, as reported in the 1960-61 Survey of Consumer Expenditures. For the lower standard, expenses were calculated from the income class below the median. The higher standard allowance, from incomes \$7,500-\$10,000, showed, in particular, the impact of the nonreimbursed cost of using the family automobile for business purposes, and business and professional association dues.

Social security and Federal, State, and local income taxes were calculated from rates applicable in 1967, as required by the level of the total budget. Employees contributed 4.4 percent to social security on maximum creditable earnings of \$6,600 at this date. (The amount of taxable annual earnings was increased to \$7,800, effective January 1, 1968, but employee contributions continues at 4.4 percent until 1969, when the rate is scheduled to be increased to 4.8 percent).

Pricing Procedures

Because the resources of the Bureau of Labor Statistics for work on the standard budgets did not permit extensive collection of additional price data for the lower and higher standard budgets or for the repricing of the (Autumn 1966) moderate family budget in the spring of 1967, various procedures (described below) were used to estimate prices for individual items. Generally, costs for most components included in the higher and lower standard were calculated at fall 1966 prices. These costs were then adjusted from the fall of 1966 to the spring of 1967 by the change in the appropriate Consumer Price Index estimating class for each city (or region, for nonmetropolitan areas). Some exceptions to this procedure were made where collected prices were readily available. The most important of these were new and used cars; homeowners', automobile, and health insurance premiums; and some "spring and summer" seasonal items of apparel and household furnishings.

No special collection of food prices was made for any of the three budget levels. Instead, as explained on page 41 of this bulletin, spring 1965 average prices paid by urban families at specified income classes in each of four regions as determined from the USDA 1965 Household Food Consumption Study were used for the computations. Prices for individual cities were estimated from the USDA regional averages, according to the intercity relationships of prices collected in 56 urban areas throughout the United States by BLS for the Consumer Price Index.

Prices used to calculate shelter costs were taken from a number of sources. They applied to families living in renter or owner occupied units meeting the standards shown on page 42. Except for insurance, these costs were calculated for all three budget levels for the fall of 1966 as described in Bulletin 1570-3, "Pricing Procedures, Specifications, and Average Prices, Autumn 1966," pp. 23-26, and adjusted to the Spring of 1967 by using the appropriate changes in the CPI for each city.

As indicated earlier, the prices (and quantities) used for medical care at the higher and lower standards were the same as those used for the moderate budget, except that premiums for a "major medical" health insurance contract were added to the higher standard to supplement the basic hospital-surgical insurance contract, used in both the moderate and lower standards.

Most of the prices for the other commodities and services included in the budgets were estimated in a number of ways. Ideally, prices included in these budgets should represent the specific "narrow" qualities of goods and services purchased by families living at the higher and lower standards, and obtained from retailers and service establishments patronized by these families. Despite the fact that few prices were collected specifically for these budgets, estimates, using the data collected for the moderate family budget as a starting point were possible. In some cases, for example, price data collected for the moderate standard covered a broad range of "qualities," so that appropriate distinctions could be made between the qualities represented in the moderate budgets and those represented in the higher and lower budgets. In other cases, particularly those using CPI price data (e.g., rent, homeownership costs, and automobile purchase), actual price data for items included in the higher and lower standard already were available. Finally, prices of a few items were estimated from known relationships with related items for which prices actually are collected. For a detailed description of the specifications, pricing and estimating procedure used in the fall 1966 moderate budget, see BLS Bulletin 1570-3.

Estimating Procedures

In most cases, prices of commodities other than food and shelter were estimated through the use of several general estimating procedures, as described below. The code numbers have been entered for each budget item in the columns headed "Pricing code or estimating procedure" on tables A-1 through A-8. Where a procedure is shown, estimates usually were based on prices corresponding to the moderate standard pricing code. These codes and specifications are described in detail in Bulletin 1570-3. Where additional pricing was done for the lower and higher standards, or a specific price estimation procedure which differed from the moderate budget procedure was used, a new pricing code is shown. The detailed specifications for these items, together with the calculation procedure used in each case, are shown in appendix B. The formats of the specifications and calculation procedures follow those used in Bulletin 1570-3.

The general estimating procedures used to calculate prices for items other than food and shelter for the higher and lower standards are as follows:

- EP-1. The price used in this budget was the same price used in the moderate budget. In these cases, the quality of the item purchased was either the same for the respective (higher or lower) standard as for the moderate standard; prices for other qualities were not available; or specifying different qualities as, for example, most services was not possible.
- EP - 2. The price of the item was estimated as a specified percentage ratio (same as in moderate budget) of the estimated or actual price of another item in the same budget. These ratios were based upon known price relationships between the various items as determined from manufacturer's prices, retail catalogs, and other pertinent data. See appendix 1 of Bulletin 1570-3 for the exact ratios used for each item.

- EP - 3. The price of the item in the five benchmark cities represents average prices representing the wide range of "qualities" collected for the moderate budget. In the other cities, the prices were calculated using ratio estimates based on these prices. (See Bulletin 1570-3, pp. 16-18 for a description of the "benchmark city" calculation procedure used in the moderate budget.) The ratios were calculated separately for each benchmark city. For the higher budget, they represent the ratio of the average price of the upper third of the array to the price used in the moderate budget; for the lower budget, of the lower third. These ratios were then applied to the prices used in the moderate budget in the other cities within the region in which the benchmark city is located.
- EP - 4. The price of the item was estimated in the same manner as in 3 (above). Arrays of prices from the benchmark cities, were used except that the benchmark city average prices and ratios were based on the average price of the upper and lower half of the array for the higher and lower budgets, respectively.
- EP - 5. The appliance prices used in the moderate budget represented specific makes and model numbers in the five benchmark cities. For the higher standard, prices for specified makes and models of a somewhat higher quality were collected in the benchmark cities. A ratio estimate comparing the prices of the "higher" quality with those of the quality used in the moderate budget was then calculated and applied to the moderate budget price in each city within the respective region.
- EP - 6. The prices of the two items were estimated separately. Box spring prices were estimated using EP-3 procedure, i.e., higher and lower thirds of the arrays of prices of 23-204 (FB-G) in benchmark cities. Mattress prices were estimated at same level as box springs.
- EP - 7. In the higher budget, prices of television sets were represented as the ratio of the prices of the highest one-third of the array of black-and-white and of color television prices to the average prices of black-and-white sets used in the benchmark cities for the moderate budget and color sets of comparable (moderate) quality. The estimated prices for black-and-white and color television sets then were combined by weights (27 percent and 73 percent, respectively). For the lower standard, prices of black-and-white sets were similarly calculated. Only the array of black-and-white prices was used.

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Appendix A

Quantity Budgets for Lower, Moderate, and Higher Living Standards

Explanatory Note

Quantities: Tables A-1 through A-9 which follow in this Appendix show, for each component of family living, the annual average quantities of items which were used to determine the costs of three living standards for a family of four persons--an employed husband, age 38, a wife not employed outside the home, and two children, a girl age 8 and a boy of 13. The quantities are not valid for other sizes, age groups, or types of families.

The quantity budgets are not designed to show how an "average" family of four persons actually spends its money, or how a family should spend its money. They are essentially pricing lists of items, broadly defined, which were used to determine the general level of purchases for each major component of the budgets. The methods and sources used to derive the budget quantities are described in the text of this bulletin.

Prices: In the determination of budget costs, the levels of prices paid for items are as important as the numbers of quantities bought. The pricing codes in Tables A-1 through A-8 identify the specifications, or detailed descriptions, of items which were priced. These specifications control the levels of average prices used in each budget. For the moderate standard, the specifications, together with average prices for the U.S. and 5 metropolitan areas, have been published in City Worker's Family Budget: Pricing Procedures, Specifications, and Average Prices, Autumn 1966, Bulletin No. 1570-3. Specifications for the lower and higher budgets, which differ from those used in the moderate standard, are shown in Appendix B of this Bulletin. For items in the lower and higher budgets for which average price levels were estimated, an Estimating Procedure Code is indicated. These codes are explained in the text (see p. 49).

Costs: For a majority of items in the budget, cost is the product of quantity times price. Generally both the quantity and the price level increase as the living standard rises. Occasionally, however, quantities decline, and the increase in cost results solely from an improvement in quality.

For some budget items for which no pricing code or price estimating procedure is shown, only an estimated cost in 1966 for all cities is indicated. These estimates were obtained by updating the U.S. average costs of the item, as reported in the 1960-61 Survey of Consumer Expenditures, to 1966 by change in the appropriate sub-group, group, or "all items" Consumer Price Index. Costs in 1967 were estimated separately for each metropolitan area and non-metropolitan region by change in the CPI at the appropriate subgroup level.

Table A-10 lists the budget items for which current costs were calculated as ratios of the costs of other items based on comparable ratios reported in the 1960-61 CES.

Separate quantities for metropolitan and nonmetropolitan areas were used to compute item costs. The U.S. urban average quantities and estimated costs shown in Tables A-1 through A-9, and the ratio estimates for unpriced items in Table A-10 were derived by applying a weight of 82 percent to the metropolitan quantities and 18 percent to the nonmetropolitan quantities.

Table A-1. Food Budget Quantities

Item	Quantity					
	Lower standard		Moderate standard		Higher standard	
	Per week ¹	Per year ²	Per week ¹	Per year ²	Per week ¹	Per year ²
A. Food at home ³						
Milk and milk products ⁴ ----- quart ---	18.00	884.1	19.00	927.0	20.50	989.0
Meat, poultry, and fish ----- pound	11.25	552.6	17.50	853.9	20.75	1,001.1
Eggs ----- dozen ---	2.08	102.2	2.25	109.8	2.42	116.8
Dry beans, peas, and nuts ----- pound	1.38	67.8	.88	42.9	.88	42.5
Grain products ⁵ ----- do ---	13.00	638.5	12.25	597.7	11.00	530.7
Citrus fruits and tomatoes ----- do ---	7.50	368.4	9.00	439.1	11.75	566.9
Potatoes ----- do ---	10.00	491.2	8.50	414.7	7.75	373.9
Other vegetables and fruits ----- do ---	22.50	1,105.2	25.00	1,219.8	27.75	1,338.8
Fats and oils ----- do ---	2.12	104.2	2.75	134.2	2.75	132.7
Sugar and sweets ----- do ---	2.75	135.1	3.38	164.9	4.25	205.0
Accessories:						
Coffee ----- do ---	(⁶)	-	(⁶)	-	(⁶)	-
Tea ----- do ---	(⁶)	-	(⁶)	-	(⁶)	-
Soft drinks ----- 72 ounces ---	1.60	-	1.96	-	2.11	-
Dinners ⁷ -----	\$0.22	-	\$0.27	-	\$0.25	-
	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
B. Food away from home						
Meals, total -----	-	-	-	242	270	316
Lunches at work -----	54-505X	54-510X	54-515X	66	78	97
Lunches at school -----	EP-1	54-520X	EP-1	150	150	150
Other -----	54-525X	54-530X	54-535X	26	42	68
Snacks ⁷ -----	-	-	-	\$62.44	\$69.46	\$71.76

¹ Weekly quantities provide for 84 meals at home or 4,368 annually.

² Annual quantity allowances shown for metropolitan and nonmetropolitan areas have been adjusted to exclude the number of meals away from home as shown in part B for each budget level. For metropolitan areas, the quantity allowance provides 4,056 meals at home for the higher budget, 4,107 for the moderate budget, and 4,135 for the lower budget. For nonmetropolitan areas, because of variations in the number of school lunches by cities, the quantity allowances provide for an average of 4,036 meals at home for the higher budget, 4,058 for the moderate budget, and 4,083 for the lower budget.

³ Quantities from the low-, moderate-, and liberal-cost food plans, published by the U.S. Department of Agriculture (see footnote 20, p. 41).

⁴ Includes fluid whole milk and milk products; quantities are converted to units containing the same calcium content as milk, by using the following equivalents: 1 cup of milk equals $\frac{3}{4}$ pound of cottage cheese (creamed), 1 pound of cream cheese, $1\frac{1}{3}$ ounces of cheddar cheese, or 1 scant pint of ice cream.

⁵ Weight in terms of flour and cereal. $1\frac{1}{2}$ pounds of bread or baked goods are counted as 1 pound of flour.

⁶ The coffee and tea quantities shown below are for both metropolitan and nonmetropolitan areas within a region, and reflect regional preference patterns. Quantities for the moderate budget are a correction of the data published in Bulletin 1570-1, p. 24. (Coffee, tea, and soft drink quantities are estimates prepared by BLS from USDA survey data.)

Region	Quantity per week (in pounds)					
	Lower		Moderate		Higher	
	Coffee	Tea	Coffee	Tea	Coffee	Tea
Northeast -----	0.438	0.048	0.438	0.044	0.500	0.030
North Central -----	.562	.034	.522	.034	.468	.032
South -----	.370	.058	.406	.080	.574	.048
West -----	.384	.028	.464	.030	.498	.056
Washington, D. C. (U.S. pattern) -----	.432	.046	.458	.048	.506	.040

⁷ Estimated costs in 1966 in all cities. Costs in 1967 were estimated separately for each metropolitan area and nonmetropolitan region by the changes in the Consumer Price Index at the appropriate subgroup level.

Table A-2. Housing Budget Quantities

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
A. Shelter: Renter families ¹						
Contract rent: Unfurnished 5-room dwelling unit containing specified installed equipment----- month ---	21-005X	21-010X	21-015X	12	12	12
Heating fuel: Most common type heating fuel used in each city -----	-	-	-	(²)	(²)	(²)
Water ----- cubic foot ---	EP-1	22-748	22-750X	14,560	14,560	15,566
Electricity: Lighting, refrigeration, and electrical appliances ----- kilowatt-hour ---	EP-1	22-500X	EP-1	1,500	³ 1,800	³ 3,150
Power for heating equipment ----- do ----	-	-	-	(⁴)	(⁴)	(⁴)
Gas: ⁵ Cooking ----- therm ---	EP-1	22-370X	EP-1	120	120	120
Hot water heating ----- do ----	EP-1	22-380X	EP-1	300	300	324
Furnace pilot ----- do ----	EP-1	22-390X	EP-1	120	120	120
Refuse disposal: Trash and garbage removal -----	-	-	-	(⁶)	(⁶)	(⁶)
Equipment: Refrigerator -----	23-385X	23-387	EP-5	.06	.06	.06
Range -----	EP-3	23-399, 23-399A/ 399C	EP-3	.06	.06	.06
Insurance on household contents -----	23-965X	23-970X	EP-1	⁷ 1.00	⁷ 1.00	⁷ 1.00
	Moderate standard		Higher standard		Higher standard	
B. Shelter: Homeowner families						
Shelter (5- or 6-room dwelling): Mortgage interest, principal payment -----	21-110X	21-115X		1.00		1.00
Property tax -----	21-120X	21-125X		1.00		1.00
Homeowner insurance premium -----	21-140X	21-145X		1.00		1.00
Repairs and maintenance: Repairs contracted out: Painting and redecoration -----	21-527	EP-1		.10		.13
Repair of roof -----	21-437	EP-1		.03		.04
Other -----	-	-		(⁸)		(⁸)
Repair materials: Painting and redecoration - gallons ---	21-181	EP-1		3.56		3.60
Other -----	-	-		(⁸)		(⁸)
Heating fuel: Most common type heating fuel used in each city -----	-	-		(²)		(²)
Water ----- cubic foot ---	22-748	22-750X		14,560		15,566
Electricity: Lighting, refrigeration, and electrical appliances ----- kilowatt-hour ---	22-500X	EP-1		³ 1,800		³ 3,150
Power for heating equipment ----- do ----	-	-		(⁴)		(⁴)
Gas: ⁵ Cooking ----- therm ---	22-370X	EP-1		120		120
Hot water heating ----- do ----	22-380X	EP-1		300		324
Furnace pilot ----- do ----	22-390X	EP-1		120		120
Refuse disposal: Trash and garbage removal -----	23-984FB	EP-1		1.00		1.00
Equipment: Refrigerator -----	23-387	EP-5		.06		.06
Range -----	23-399, 23-399A/ 399C	EP-3		.06		.06
C. Lodging away from home: All families						
Hotels, motels, cottages, etc -----	-	-		-		⁹ \$97

See footnotes at end of table.

Table A-2. Housing Budget Quantities—Continued

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
D. Housefurnishings						
Household textiles:						
Bedding:						
Sheets -----	EP-4	23-001, 23-001A	EP-1	1.41	1.41	2.10
Pillow cases (pair) -----	EP-4	23-008FB	EP-1	.86	.86	.95
Pillows -----	23-013, 23-014FB	23-013	23-013, 23-014FB	.15	.15	.22
Blankets and quilts -----	EP-3	23-022FB	EP-3	.34	.34	.36
Bedspreads -----	EP-3	23-031	EP-3	.39	.39	.36
Towels:						
Bath -----	EP-3	23-050FB	EP-3	1.26	1.26	1.97
Other -----	-	-	-	(⁸)	(⁸)	(⁸)
Window coverings:						
Curtains -----	EP-4	23-085, 23-085A	EP-1	.84	.84	.86
Draperies -----	EP-1	23-091FB	EP-3	.23	.23	.52
Other -----	-	-	-	(⁸)	(⁸)	(⁸)
Floor coverings:						
Room-size rug -----	EP-3	23-335, 23-335A, 23-336, 23-377FB	EP-3	.06	.06	.09
Other -----	-	-	-	(⁸)	(⁸)	(⁸)
Furniture:						
Living room:						
Living room suite -----	23-132, 23-133, 23-133A, 23-134FB	23-132, 23-133, 23-133A	23-132, 23-133, 23-133A, 23-134FB	.01	.04	.04
Chair, fully upholstered -----	EP-2	23-130X	EP-2	.09	.09	.11
Table -----	-	23-169FB	23-169, 23-170FB	-	.08	.08
Sofa -----	EP-1	23-192	EP-4	.02	.04	.04
Other -----	-	-	-	-	(⁸)	(⁸)
Bedroom:						
Bedroom suite -----	EP-3	23-211, 23-211 A & B	EP-3	.03	.03	.05
Bed -----	EP-2	23-200X	EP-2	.01	.02	.04
Mattress and bedspring -----	EP-6	23-204X, 23-204	EP-6	.26	.36	.36
Dresser and chest -----	EP-2	23-210X	EP-2	.01	.01	.04
Other -----	-	-	-	-	-	(⁸)
Dining room:						
Dining room suite -----	-	23-228, 23-228A	EP-4	-	.01	.01
Dining room table -----	EP-1	23-230X	EP-2	.03	.04	.04
Dining room chairs -----	-	23-240X	EP-2	-	.05	.06
Dinette set -----	EP-1	23-220X	EP-2	.02	.03	.04
Porch and garden -----	23-252	23-250X	23-252	.25	.30	.91
Other -----	-	-	-	(⁸)	(⁸)	(⁸)
Electrical equipment and appliances:						
Vacuum cleaner -----	EP-1	23-411	EP-4	.05	.07	.10
Washing machine -----	23-420X	23-423	EP-5	.09	.15	.15
Clothes dryer -----	-	-	23-429	-	-	.05
Dishwasher -----	-	-	23-430X	-	-	.02
Waste disposal -----	-	-	23-500X	-	-	.02
Toaster -----	EP-3	23-465 AUX	EP-3	.03	.03	.06
Fryer, food mixer, etc -----	EP-1	23-470X	EP-1	.04	.10	.19
Iron -----	EP-3	23-471 AUX	EP-3	.09	.09	.13
Sewing machine -----	EP-1	23-460X	EP-1	.04	.04	.05
Air conditioner -----	-	23-440X	23-441	-	(¹⁰)	(¹⁰)
Fan -----	EP-1	23-450X	EP-1	.06	.06	.08

See footnotes at end of table.

Table A-2. Housing Budget Quantities—Continued

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
D. Housefurnishings—Continued						
Housewares, tablewares, miscellaneous equipment:						
Heater, room-size-----	EP-1	23-480X	EP-1	.04	.02	.02
Carpet sweeper-----	EP-4	23-591	-	.05	.04	-
Dishes, set-----	EP-3	23-531, 23-531C, 23-533/ 534	EP-3	.05	.09	.15
Other serving pieces-----	-	-	-	(⁸)	(⁸)	(⁸)
Light bulbs-----	EP-1	H-954	EP-1	13.00	15.00	15.00
Lamp-----	EP-3	23-608	EP-3	.24	.24	.33
Miscellaneous equipment-----	-	-	-	(⁸)	(⁸)	(⁸)
Other:						
Servicing, repairs, and rentals-----	-	-	-	(⁸)	(⁸)	(⁸)
Lawn mower-----	23-679X	23-680X	23-681	.02	.04	.07
Tools, paint brush, etc-----	-	-	-	⁹ \$5.75	⁹ \$8.20	⁹ \$12.00
E. Household operations						
Laundry and cleaning supplies:						
Laundry soap:						
Soap flakes, chips----- 13 ounces ---	EP-1	H-802	EP-1	4.04	4.37	4.88
Detergent powder, granules----- 20 ounces ---	EP-1	H-804	EP-1	55.10	59.88	66.74
Detergent, liquid----- 15 ounces ---	EP-1	H-807	EP-1	24.24	26.32	29.33
Starch, spray----- 14 ounces ---	EP-1	H-952FB	EP-1	3.78	4.10	4.58
Bleach, liquid----- 1/2 gallon ---	EP-1	H-950FB	EP-1	12.88	13.94	15.57
Floor wax----- 27 ounces ---	EP-1	H-951FB	EP-1	3.23	4.09	5.18
Scouring powder----- 14 ounces ---	EP-1	H-953FB	EP-1	14.47	18.34	23.23
Scouring pads----- box of 10 ---	EP-1	H-901	EP-1	4.64	5.86	7.44
Air deodorizer----- 7 ounces ---	-	H-906	EP-1	-	3.93	4.99
Other-----	-	-	-	(⁸)	(⁸)	(⁸)
Paper supplies:						
Paper napkins----- box of 80 ---	EP-1	H-764	EP-1	12.92	15.20	18.95
Toilet tissue----- 650-sheet roll ---	EP-1	H-799	EP-1	80.00	95.34	95.34
Paper towels, shelf, wax paper, foil, etc ---	-	-	-	(⁸)	(⁸)	(⁸)
Services and miscellaneous supplies:						
Launderettes----- pound ---	-	34-754	EP-1	-	139.30	139.30
Laundry sent out----- 10 pounds ---	-	-	23-924	-	-	18.24
Drycleaning sent out-----	-	-	-	-	-	¹¹ \$6.78
Household help----- days ---	-	-	23-931	-	-	5.09
Miscellaneous supplies-----	-	-	-	(⁸)	(⁸)	(⁸)
Communications:						
Residential telephone service:						
Basic charge-----	EP-1	22-620X	22-621X	¹¹ 12.00	12.00	12.00
Long distance-----	-	-	-	-	(⁸)	(⁸)
Other charges-----	-	-	-	-	-	⁹ \$10.80
Postage-----	-	-	-	⁹ \$12.38	⁹ \$16.05	⁹ \$20.60
Stationery, greeting cards, etc-----	-	-	-	⁹ \$9.70	⁹ \$12.55	⁹ \$15.45

¹ Allowances specified for fuel, utilities, and equipment do not apply when the cost of these items is included in the monthly rent.

² Heating fuel requirements vary with the length and severity of the cold season, type of structure, and type of heating equipment. The variation caused by climate is measured in standard British thermal units (B.t.u.) (convertible to equivalent quantities of fuel oil, gas, etc.) and the normal number of annual degree days in a given city, derived from annual data published by the U.S. Weather Bureau. (A degree day is a unit, based upon temperature difference and time, which measures the difference between the average temperature for the day and 65° F. when the mean temperature is less than 65° F.; the number of degree days for any one day is equal to the number of Fahrenheit degrees difference between the average and 65° F.) The average number of B.t.u.'s required in a given city may be computed as follows:

$$\text{Million of B.t.u.'s} = -302.817962 + 110.285800 \text{ times the logarithm of the normal number of annual degree days.}$$

The quantity of any type of heating fuel used in a given city can be determined by converting the required number of B.t.u.'s into quantities of the type of fuel used. In the determination of the total amount of fuel required, both the average B.t.u. content and an assumed efficiency factor must be taken into consideration for each specified fuel.

Footnotes—Continued

³ An additional 1,250 kw.-hrs. was allowed for operation of a window air conditioner in cities which met the criteria specified in footnote 10.

⁴ The kw.-hrs. of electricity required to operate gas or oil heating equipment vary according to the amount of fuel used. The average required number of kw.-hrs. assumed here is 0.25 per therm of gas and 0.44 per gallon of fuel oil.

⁵ In cities where either electricity or oil was the predominant fuel used for cooking and/or hot water heating, it was substituted for gas. In the lower and moderate standards, the annual allowances for electricity are: Cooking, 1,800 kw.-hrs.; hot water heating, 5,220 kw.-hrs. For oil, the annual requirement of hot water heating is 232 gallons. In the higher standard, the annual allowances for electricity are: Cooking, 1,800 kw.-hrs.; hot water heating, 5,580 kw.-hrs. For oil, the annual requirement of hot water heating is 248 gallons.

⁶ Cost is included in the rent.

⁷ The proportions of families with insurance on household contents are: Lower standard, 15 percent; moderate standard, 33 percent; and higher standard, 50 percent.

⁸ See table A-10.

⁹ Estimated cost in 1966. See footnote 7 table A-1.

¹⁰ For the moderate standard, an annual allowance of 0.04 air conditioners is limited to 19 areas that had an average July–August temperature of 85° and over, and a relative humidity of at least 85 percent; an average July–August temperature of 90° or over, regardless of relative humidity; or, for Los Angeles only, an average July–August temperature close to 85° and relative humidity nearly 85 percent, as reported by U.S. Weather Bureau. For the higher standard, the criteria were expanded to include all cities that had an average July–August temperature of 80° or over, regardless of relative humidity, applicable to 34 of the metropolitan areas and to non-metropolitan areas in 2 regions.

¹¹ Telephone service is provided for 85 percent of the families in metropolitan areas, and for all families in nonmetropolitan areas.

Table A-3. Transportation Budget Quantities

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
A. Automobile owners ¹						
Private transportation:						
Replacement of automobile* -----	41-025X	41-030X	41-035X	0.250	0.253	0.253
Automobile operating expenses:						
Gasoline ----- gallon ---	EP-1	41-065	EP-1	(¹)	(¹)	(¹)
Motor oil ----- quart ---	EP-1	41-097	EP-1	(¹)	(¹)	(¹)
Lubrication -----	EP-1	41-355	EP-1	2.00	2.00	2.00
Antifreeze ----- gallon ---	EP-1	41-110X	EP-1	(²)	(²)	(²)
Tires -----	41-193	41-161	EP-1	1.07	1.28	1.28
Battery -----	EP-1	41-226FB	EP-1	.38	.33	.33
Repairs and parts:						
Motor tuneup -----	EP-1	41-483	EP-1	.85	1.00	1.00
Front-end alignment -----	EP-1	41-675	EP-1	.11	.24	.24
Brakes relined -----	EP-1	41-643FB	EP-1	.16	.29	.29
Other repairs -----	-	-	-	(³)	(³)	(³)
Other operating expenses -----	-	-	-	(³)	(³)	(³)
Insurance:						
Public liability -----	EP-1	41-807	41-805X	1.00	1.00	1.00
Comprehensive -----	-	41-810X	EP-1	-	.50	.50
Registration fees:						
State -----	EP-1	41-870	EP-1	1.00	1.00	1.00
Local -----	EP-1	41-871FB	EP-1	1.00	1.00	1.00
Inspection fee -----	EP-1	41-880FB	EP-1	(⁴)	(⁴)	(⁴)
Personal property tax -----	-	-	-	(⁵)	(⁵)	(⁵)
Operator's permit ----- renewal ---	EP-1	41-902	EP-1	2.00	2.00	2.00
Tolls, parking, fines, etc -----	-	-	-	(³)	(³)	(³)
Public transportation:						
Local:						
School fares ----- ride ---	EP-1	42-010X	EP-1	(⁶)	(⁶)	(⁶)
All other fares ----- do ---	EP-1	42-020X	EP-1	(⁷)	(⁷)	(⁷)
Out of city -----	-	-	-	-	⁸ \$8.17	⁸ \$22.71
B. Nonowners of automobiles ¹						
Public transportation:						
Local:						
School fares ----- ride ---	42-010X	42-010X	-	⁹ 148	⁹ 148	-
All other fares ----- do ---	42-020X	42-020X	-	⁹ 442	⁹ 442	-
Out of city -----	-	-	-	-	¹⁰ \$60.11	-

¹ The mode of transportation within cities and metropolitan areas is related to location, size, and characteristics of the community. The tabulation below shows the weights by which the average costs of automobile owners and nonowners were combined, and the annual allowances for gasoline and motor oil which vary by the number of miles driven.

	Lower standard					Moderate standard					Higher standard				
	Auto owners	Non-owners	Gasoline	Motor oil	Miles driven	Auto owners	Non-owners	Gasoline	Motor oil	Miles driven	Auto owners	Non-owners	Gasoline	Motor oil	Miles driven
	Percent	Percent	Gallon	Quart	Number	Percent	Percent	Gallon	Quart	Number	Percent	Percent	Gallon	Quart	Number
New York -----	50	50	482.2	19.0	7,233	80	20	553.0	21.8	8,295	100	-	553.0	21.8	8,295
Boston, Philadelphia, Chicago--	50	50	520.0	20.5	7,800	80	20	598.8	23.6	8,982	100	-	598.8	23.6	8,982
Pittsburgh, Cleveland, Detroit, St. Louis, Baltimore, Wash- ington, San Francisco, and Los Angeles -----	65	35	557.6	22.0	8,364	95	5	644.6	25.4	9,669	100	-	644.6	25.4	9,669
All other metropolitan areas ----	65	35	557.6	22.0	8,364	100	-	644.6	25.4	9,669	100	-	644.6	25.4	9,669
Nonmetropolitan areas -----	100	-	557.6	22.0	8,364	100	-	661.2	26.1	9,918	100	-	661.2	26.1	9,918

² The annual allowance is 1.25 gallons for all cities that had an average minimum temperature of 32°-15° during January. For cities that had January minimum temperatures below 15°, the allowance is 2.00. No anti-freeze is provided for mild climate cities.

³ See table A-10.

⁴ The number of inspections required by law in each city.

⁵ Cost required by law in each city.

⁶ The annual allowance for the 3 budget levels is 183 rides in Boston, New York, Philadelphia, and Chicago; 51 in other metropolitan areas; and 53 in nonmetropolitan areas.

⁷ The annual allowance for the 3 budget levels is 220 rides in Boston, New York, Philadelphia, and Chicago; 97 in other metropolitan areas; and 56 in nonmetropolitan areas.

⁸ Estimated cost in 1966 in all cities. See footnote 7 table A-10.

⁹ The annual allowance for metropolitan areas only.

¹⁰ Estimated cost in 1966 in metropolitan areas only. See footnote 7 table A-1.

* The age of car purchased was a 6-year old in the lower budget; a 2-year old in the moderate budget; and a new car (60 percent of the families) or a 2-year old car (40 percent of the families) in the higher budget. Applying the replacement rates indicated above, the car traded in was 10 years old in the lower (no allowance given) 6 years old in the moderate, and 4 or 6 years old in the higher budget.

Table A-4. Clothing Budget Quantities

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
A. Husband						
Outerwear:						
Topcoats*-----	EP-3	31-018 series	EP-3	0.12	0.12	0.12
Jackets, sport coats*-----	31-005X	31-010X	31-005X	.52	.53	.58
Sweaters-----	EP-3	31-154	EP-3	.24	.24	.24
Raincoats*-----	EP-2	31-020X	EP-2	.11	.11	.14
Suits:						
Year-round weight*-----	EP-3	31-052, 31-053	EP-3	.27	.28	.32
Tropical weight*-----	EP-2	31-050X	EP-2	.08	.08	.10
Slacks:						
Dress-----	EP-3	31-086, 31-087 series	EP-3	1.23	1.24	1.40
Work-----	EP-1	31-171	EP-1	2.10	2.10	2.15
Shorts, walking*-----	EP-2	31-080X	EP-2	.11	.11	.15
Shirts:						
Dress-----	EP-3	31-273, 31-273A	EP-3	1.49	1.50	1.73
Work-----	EP-1	31-222, 31-222A	EP-1	1.22	1.22	1.29
Sports-----	EP-3	31-292	EP-3	1.82	1.83	2.12
Other outerwear*-----	-	-	-	(¹)	(¹)	(¹)
Underwear, nightwear:						
Undershorts, briefs-----	EP-3	31-342FB	EP-3	4.76	4.77	4.80
Undershirts-----	EP-3	31-324	EP-1	3.94	3.94	4.22
Other underwear*-----	-	-	-	(¹)	(¹)	(¹)
Pajamas-----	EP-3	31-376FB	EP-3	.37	.37	.40
Bathrobes-----	EP-1	31-370X	31-375X	.04	.04	.05
Hosiery-----pair-----	EP-3	31-409, 31-409A	EP-3	9.94	9.99	10.29
Footwear:						
Shoes:						
Street-----do-----	33-001, 33-002, 33-002A	33-002, 33-002A	33-001, 33-002, 33-002A	.95	.96	1.07
Work-----do-----	EP-1	33-046	EP-1	.61	.61	.59
Loafers-----do-----	EP-2	33-010X	EP-2	.27	.27	.31
Houseslippers-----do-----	EP-2	33-050X	EP-2	.13	.13	.19
Rubbers, galoshes, boots*-----do-----	EP-1	33-226FB	EP-1	.18	.18	.21
Other footwear*-----	-	-	-	(¹)	(¹)	(¹)
Hats, gloves, accessories:						
Hats:						
Felt*-----	EP-3	31-427FB	EP-3	.17	.19	.20
Straw*-----	EP-1	31-420X	EP-1	.07	.07	.09
Gloves:						
Dress*-----pair-----	EP-1	31-430X	EP-1	.13	.15	.18
Work*-----do-----	EP-1	31-440X	EP-1	1.92	2.09	2.14
Ties, handkerchiefs-----	-	-	-	² \$3.04	² \$3.12	² \$3.37
Jewelry, watches-----	-	-	-	² \$3.48	² \$3.92	² \$3.92
Other accessories*-----	-	-	-	(¹)	(¹)	(¹)

See footnotes at end of table.

Table A-4. Clothing Budget Quantities—Continued

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
B. Boy						
Outerwear:						
Overcoat*-----	EP-3	31-570X	EP-1	0.21	0.23	0.25
Jackets, sports coats*-----	EP-3	31-662	EP-3	1.00	1.03	1.29
Sweaters*-----	EP-3	31-714FB	EP-3	.68	.74	.80
Raincoats-----	EP-3	31-577	EP-3	.10	.11	.12
Suits-----	EP-1	31-660X	EP-1	.25	.26	.26
Slacks-----	EP-1	31-646FB	EP-3	3.25	3.51	4.15
Dungarees-----	EP-1	31-732FB	EP-1	2.27	2.36	2.27
Shorts-----	EP-2	31-640X	EP-2	.22	.24	.41
Bathing trunks-----	EP-1	31-650X	EP-1	.42	.47	.55
Shirts:						
Dress-----	EP-2	31-810X	EP-2	1.61	1.69	1.84
Sports-----	EP-3	31-817FB	EP-3	4.46	4.61	4.95
Other outerwear*-----	-	-	-	(¹)	(¹)	(¹)
Underwear, nightwear:						
Undershorts-----	EP-3	31-832, 31-832A	EP-3	5.18	5.18	5.39
Undershirts-----	EP-2	31-830X	EP-2	4.01	4.01	4.56
Pajamas-----	EP-2	31-840X	EP-2	.59	.59	.71
Bathrobes-----	EP-1	31-850X	31-855X	.10	.10	.10
Hosiery:						
Socks----- pair--	EP-3	31-883FB	EP-3	11.65	11.89	13.18
Other hosiery*-----	-	-	-	(¹)	(¹)	(¹)
Footwear:						
Shoes, street----- pair--	EP-3	33-542FB	EP-3	2.54	2.70	2.86
Sneakers----- do--	EP-3	33-586	EP-3	1.24	1.30	1.37
Houseslippers----- do--	EP-2	33-550X	EP-2	.15	.18	.25
Rubbers, galoshes, boots*----- do--	EP-2	33-560X	EP-2	.22	.23	.29
Hats, gloves, accessories:						
Gloves*----- do--	EP-1	31-860X	EP-1	.78	.79	.92
Other accessories*-----	-	-	-	(¹)	(¹)	(¹)

See footnotes at end of table.

Table A-4. Clothing Budget Quantities—Continued

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
C. Wife						
Outerwear:						
Coats:						
Heavyweight* _____	EP-3	32-001, 32-002 series	EP-3	0.18	0.21	0.23
Lightweight _____	EP-2	32-010X	EP-2	.13	.15	.16
Carcoats, jackets _____	EP-1	32-105	EP-3	.10	.11	.12
Sweaters _____	EP-3	32-118, 32-118A 32-120X	EP-3	.69	.79	.95
Suits _____	EP-1		EP-1	.14	.15	.17
Dresses:						
Street _____	EP-3	32-222, 32-223, 32-226, 32-226A	EP-3	1.49	1.65	1.93
House _____	EP-3	32-248	EP-1	.54	.57	.61
Skirts, jumpers, culottes _____	-	-	-	² \$3.51	² \$3.51	² \$5.62
Blouses, shirts _____	EP-3	32-144, 32-144A	EP-3	1.43	1.61	1.99
Slacks _____	EP-3	32-172	EP-3	.66	.79	.91
Dungarees, blue jeans _____	32-165X	32-170X	32-165X	.06	.07	.07
Shorts, pedal pushers* _____	32-175X	32-180X	EP-1	.73	.84	1.07
Other outerwear* _____	-	-	-	(¹)	(¹)	(¹)
Underwear, nightwear:						
Slips, petticoats _____	EP-3	32-287	EP-3	1.38	1.40	1.52
Girdles _____	EP-3	32-378, 32-378B	EP-3	.48	.55	.74
Brassieres _____	32-391, 32-392FB	32-391	32-391, 32-392FB	2.66	2.70	2.97
Panties, briefs _____	32-313, 32-314FB	32-313	32-313, 32-314FB	4.66	4.72	4.98
Nightgowns _____	EP-1	32-327FB	EP-3	.56	.58	.62
Pajamas _____	EP-3	32-339FB	EP-1	.37	.37	.46
Robes, housecoats _____	32-345X	32-340X	32-345X	.22	.23	.24
Other underwear, nightwear* _____	-	-	-	(¹)	(¹)	(¹)
Hosiery:						
Stockings _____ pair _____	EP-3	32-405, 32-405A	EP-3	12.49	12.49	13.68
Anklets _____ do _____	-	-	-	² \$0.78	² \$0.78	² \$0.84
Footwear:						
Shoes:						
Street _____ do _____	EP-3	33-271, 33-272	EP-3	1.30	1.37	1.63
Casual _____ do _____	EP-3	33-361	EP-3	1.37	1.41	1.59
Houseslippers _____ do _____	EP-3	33-406	EP-3	.42	.42	.50
Rubbers, galoshes, boots* _____ do _____	EP-2	33-410X	EP-2	.13	.13	.15
Other footwear* _____	-	-	-	(¹)	(¹)	(¹)
Hats, gloves, accessories:						
Hats* _____	EP-3	32-432FB	EP-3	.56	.64	.81
Gloves* _____ pair _____	EP-3	32-443	EP-3	.51	.60	.74
Purses, handbags _____	EP-1	32-450X	32-455X	.90	1.00	1.10
Jewelry, watches _____	-	-	-	² \$3.83	² \$5.02	² \$15.60
Other accessories* _____	-	-	-	(¹)	(¹)	(¹)

See footnotes at end of table.

Table A-4. Clothing Budget Quantities—Continued

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
D. Girl						
Outerwear:						
Coats:						
Heavyweight*_____	EP-3	32-554FB	EP-3	0.31	0.34	0.36
Lightweight*_____	32-555X	32-550X	32-555X	.14	.14	.19
Raincoats*_____	EP-3	32-579,	EP-3	.18	.21	.21
		32-579A				
Jackets_____	32-575X	32-580X	EP-2	.29	.34	.44
Sweaters_____	EP-3	32-631FB	EP-3	1.02	1.03	1.12
Dresses_____	EP-3	32-744,	EP-3	2.76	2.78	2.94
		32-744A				
Skirts_____	EP-3	32-644,	EP-3	.77	.81	.91
		32-644A				
Blouses_____	EP-3	32-657FB	EP-3	1.29	1.31	1.48
Tee shirts, polo shirts_____	-	-	-	² \$0.92	² \$1.23	² \$1.49
Slacks_____	EP-2	32-710X	EP-2	1.27	1.29	1.36
Overalls, blue jeans_____	32-715X	32-720X	32-715X	.25	.26	.41
Shorts_____	EP-1	32-730X	32-735X	1.41	1.45	1.58
Playsuits_____	EP-1	32-740X	EP-1	.63	.63	.68
Other outerwear*_____	-	-	-	(¹)	(¹)	(¹)
Underwear, nightwear:						
Slips, petticoats_____	EP-3	32-801	EP-3	2.06	2.08	2.17
Panties, briefs_____	EP-3	32-827FB	EP-3	6.73	6.80	6.96
Undershirts_____	-	-	-	² \$0.71	² \$1.00	² \$1.37
Pajamas, nightgowns_____	32-855X	32-860X	EP-2	1.12	1.14	1.29
Bathrobes_____	EP-3	32-866	EP-3	.14	.15	.18
Other underwear, nightwear*_____	-	-	-	(¹)	(¹)	(¹)
Hosiery:						
Anklets, socks_____pair_____	EP-3	32-891FB	EP-3	9.01	9.17	9.73
Other hosiery*_____	-	-	-	(¹)	(¹)	(¹)
Footwear:						
Shoes:						
Street_____pair_____	EP-3	33-541, A 33-541B 33-766	EP-3	2.28	2.29	2.41
Casual_____do_____	EP-2	33-760X	EP-2	1.70	1.72	1.84
Houseslippers_____do_____	EP-2	33-770X	EP-2	.31	.33	.39
Boots, rubbers*_____do_____	EP-3	33-901FB	EP-3	.37	.37	.39
Other footwear*_____	-	-	-	(¹)	(¹)	(¹)
Hats, gloves, accessories:						
Hats*_____	EP-1	32-870X	32-875X	.55	.58	.68
Gloves*_____pair_____	EP-1	32-880X	EP-1	.75	.77	.93
Other accessories*_____	-	-	-	(¹)	(¹)	(¹)

See footnotes at end of table.

Table A-4. Clothing Budget Quantities—Continued

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
E. Clothing materials and services						
Materials:						
Wool, wool blends ----- yards --	EP-1	34-420X	EP-1	0.55	0.61	1.42
Cotton, cotton blends ----- do--	EP-3	34-438, 34-438A, 34-449 AUX.	EP-3	9.54	9.17	7.60
Rayon, acetate ----- do--	EP-1	34-460X	EP-1	.20	.21	.51
Nylon, orlon, dacron ----- do--	EP-3	34-469FB	EP-3	-	.08	.22
Other yard goods -----	-	-	-	(1)	(1)	(1)
Notions (yarn, pins, etc.) -----	-	-	-	(1)	(1)	(1)
Services:						
Cleaning and pressing:						
Men's suits ----- garment--	EP-3	34-708, 34-708A	EP-3	9.25	10.05	17.43
Women's dresses ----- do--	EP-3	34-731, 34-731A	EP-3	5.64	6.51	8.93
Other cleaning -----	-	-	-	(1)	(1)	(1)
Shoe repair:						
Men's and boys' half soles and heels ----- number--	EP-1	34-639FB	EP-1	.88	.88	1.09
Women's and girls' heels ----- do--	EP-1	34-662, 34-662A	EP-1	2.81	3.14	4.05
Shoe shines, polish, laces, etc. -----	-	-	-	(1)	(1)	(1)
Other clothing services -----	-	-	-	(1)	(1)	(1)

¹ See table A-10.

² Estimated cost in 1966. See also footnote 7 on Table A-1.

* Explanatory note: Quantities of starred items vary from city to city. The basic clothing budget is the U. S. average quantity, both for metropolitan and for nonmetropolitan areas. For each city or metropolitan area, the quantities of clothing articles specified for each budget are adjusted upward or downward in accordance with local climatic conditions, on the basis of the normal number of annual degree days as published by the U. S. Weather Bureau. A tabulation, showing the quantities of specified items of clothing required in metropolitan areas when the normal number of annual degree days average 0 and 8,392, and in nonmetropolitan areas when the average is 489 and 10,864, are available upon request. (For definition of degree days, see footnote 2, table A-2.) The quantities required for specific cities were determined by straight-line interpolation.

Table A-5. Personal Care

Item	Price code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
Services:						
Husband:						
Haircut	EP-1	52-697	EP-1	18.9	23.2	24.9
Wife:						
Haircut	EP-1	52-753	EP-1	1.6	3.0	3.8
Permanent wave	EP-1	52-825	EP-1	-	.9	1.1
Shampoo and set	EP-1	52-849	EP-1	.7	4.6	16.3
Manicure	-	-	-	-	-	¹ \$2.99
Tinting and coloring	-	-	-	-	(²)	(²)
Boy:						
Haircut	EP-1	52-729FB	EP-1	10.4	12.8	13.3
Girl:						
Haircut	EP-1	52-730X	52-735X	.7	1.3	2.2
Family:						
Other	-	-	-	-	(²)	(²)
Supplies:						
Toilet soap .....medium bar...	EP-1	52-001	EP-1	105.1	116.2	142.1
Toothpaste ounce ...	EP-1	52-025	EP-1	64.4	64.4	64.4
Shaving cream ounce ...	EP-1	52-073	EP-1	21.1	21.1	21.1
Cleansing tissue box 200 double	EP-1	52-625	EP-1	25.3	27.3	32.3
Shampoo ounce ...	EP-1	52-193AUX	EP-1	47.5	47.5	47.5
Face powder	-	-	-	¹ \$1.85	¹ \$1.98	¹ \$4.29
Home permanent kit.....refill ...	EP-1	52-529	EP-1	1.5	.6	.6
Sanitary supplies box of 12 ...	EP-1	52-649AUX	EP-1	20.7	20.7	20.7
Other	-	-	-	(²)	(²)	(²)

¹ Estimated cost in 1966. See also footnote 7 on table A-1.

² See table A-10.

Table A-6. Medical Care

Item	Pricing code	Quantity per year
		All standards
Health insurance:		
Hospital-surgical contract	51-940X	1.00
Supplementary major medical contract ¹ ...	51-950X	1.00
Medical care not covered by insurance:		
Physicians' visits:		
Home	51-202	.6
Office	51-201	13.1
Hospital (nonsurgical)	51-838FB	1.4
Other medical care	-	(²)
Dental care:		
Fillings	51-465	3.55
Extractions	51-466	1.07
Cleaning and examination	51-469FB	5.01
Other dental care	-	(²)
Eye care:		
Examination for glasses	51-518, 51-519	.44
Eyeglasses	51-518, 51-520, 51-521FB	.70
Other	-	(²)
Drugs:		
Prescription	51-061 through 51-181	15.9
Nonprescription:		
Vitamins	51-001	4.3
Other	-	(²)
Appliances and supplies	-	(²)

¹ For higher budget only.

² See table A-10.

Table A-7. Other Family Consumption

Item	Pricing code or price estimating procedure for:			Quantity per year		
	Lower standard	Moderate standard	Higher standard	Lower standard	Moderate standard	Higher standard
A. Reading materials						
Newspapers (subscription)-----	EP-1	53-806, 53-807, 53-810, 53-811	EP-1	1.00	1.03	1.06
Books (not school)-----	-	-	-	¹ \$8.41	¹ \$16.67	¹ \$30.46
Magazines-----	-	-	-	¹ \$7.28	¹ \$13.89	¹ \$22.79
Other reading expenses-----	-	-	-	(²)	(²)	(²)
B. Recreation						
Radios, musical instruments, etc:						
Television sets-----	EP-7	53-001	EP-7	.10	.10	.13
Radios-----	EP-3	53-033, 53-033A, 53-034	EP-3	.31	.38	.39
Tape recorder-----	-	-	53-097	-	-	.06
Phonographs-----	-	53-082FB	EP-1	-	.10	.15
Musical instruments-----	-	-	-	-	(²)	(²)
Repairs, including parts-----	-	-	-	¹ \$15.94	¹ \$18.52	¹ \$19.87
Phonograph records-----	-	53-177	EP-1	-	4.96	6.03
Admissions:						
Movies:						
Adults-----	EP-1	53-612	EP-1	8.16	9.07	11.55
Children-----	EP-1	53-613	EP-1	23.83	26.01	27.84
Other admissions-----	-	-	-	-	¹ \$10.14	¹ \$20.25
Other recreation:						
Participant sports-----	-	-	-	-	(²)	(²)
Toys and play equipment-----	-	-	-	(²)	(²)	(²)
Club dues, memberships-----	-	-	-	-	(²)	(²)
Hobbies-----	-	-	-	-	(²)	(²)
Pets, pet supplies, and other recreation expenses-----	-	-	-	¹ \$20.03	¹ \$30.05	¹ \$48.28
C. Education						
School and college:						
Books, supplies, tuition, fees, etc-----	-	-	-	¹ \$44.12	¹ \$55.50	¹ \$63.94
D. Tobacco						
Cigarettes----- carton ---	-	54-002, 54-006	-	-	⁴ 40.9	-
Cigars----- each ---	54-078FB	54-077	54-079FB	92.9	86.6	77.3
Pipe tobacco----- ounce ---	54-153, 54-154FB	54-153FB	54-153, 54-154FB	43.3	20.9	18.6
Pipe and smoker's supplies-----	-	-	-	(²)	(²)	(²)
E. Alcoholic beverages						
At home:						
Beer and ale----- 72 ounces ---	EP-1	54-309	EP-1	38.9	26.2	12.5
Liquors (whiskey, etc)----- 1/5 gallon ---	-	54-384, 54-399	54-401FB	-	4.4	9.1
Wine----- 1/5 gallon ---	-	54-429, 54-431	EP-1	-	4.7	4.7
Away from home-----	-	-	-	-	(²)	(²)
F. Miscellaneous expenses						
Miscellaneous expenses:						
Miscellaneous expenses away from home city, bank service charges, legal expenses, allowances to children, music and dancing lessons for children (except for lower standard), and other expenses that cannot be allocated elsewhere.				(²)	(²)	(²)

¹ Estimated cost in 1966. See footnote 7 table A-1.² See table A-10.³ Specification revised beginning with spring 1967 pricing period.⁴ Quantities deleted from moderate standard beginning with spring 1967 pricing period.

Table A-8. Other Costs

Item	Quantity per year		
	Lower standard	Moderate standard	Higher standard
	A. Gifts and contributions		
Gifts and contributions: Christmas, birthday, and other presents to persons outside the immediate family; and contributions to religious, welfare, medical, educational, and other organizations.	(1)	(1)	(1)
	B. Life insurance		
Life insurance policy: A policy to provide for the family during a period of adjustment in event of the death of the breadwinner.	² \$ 120.00	² \$ 160.00	² \$ 240.00

¹ See table A-10.² Estimated cost in all cities.

Table A-9. Occupational Expenses and Taxes

	Quantity per year		
	Lower standard	Moderate standard	Higher standard
	A. Occupational expenses		
Occupational expenses: Dues to unions, business, and professional associations; licenses, tools, and special equipment other than clothing required for the job; non-reimbursed costs for travel or for use of the family's car for business.	¹ \$ 50.00	¹ \$ 80.00	¹ \$ 85.00
	B. Taxes		
Taxes: Employee contributions for Federal old-age, survivors ¹ , disability insurance, and Medicare(OASDHI); for temporary disability and unemployment taxes where required by State law. Personal income taxes (Federal, State, and local), and capitation taxes.	As required by the level of the total budget. Rates applicable in 1967 in each city; in metropolitan areas, the applicable rates in each urban part were used.		

¹ Estimated costs in all cities.

Table A-10. Ratios for Estimating Costs of Unpriced Budget Items

(For items for which it was not possible to derive a quantity, a cost was estimated as a ratio of the cost of one or more closely related items. The ratios were based on expenditures reported at the inflection point, or the income class below or above the inflection point (in the 1960-61 CES data), for the lower, moderate, and higher budgets respectively. The items for which costs were estimated, the "base" items to which these costs were related, and the ratios are shown below)

Item		Ratio of estimated to base cost:		
		Lower standard	Moderate standard	Higher standard
Estimated	Base	(Percent)		
Shelter: Homeowner families—				
Other repairs contracted out-----	Itemized repairs-----		120.6	121.3
Other repair materials-----	Paint and decorating materials-----		76.1	96.4
Housefurnishings:				
Household textiles:				
Other towels-----	Bath towels-----	20.4	20.4	21.8
Other household textiles-----	Itemized textiles-----	54.4	54.4	51.2
Floor coverings, furniture:				
Other floor coverings-----	Room-size rug-----	66.9	66.9	157.1
Other living room furniture-----	Itemized living room furniture-----	-	5.0	10.8
Other bedroom furniture-----	Itemized bedroom furniture-----	-	-	3.3
Other furniture-----	Itemized furniture-----	7.5	7.2	7.1
Housewares, tablewares, miscellaneous equipment:				
Other serving pieces-----	Sets of dishes-----	266.9	96.0	88.1
Miscellaneous equipment-----	Furniture, equipment, and housewares-----	10.4	9.7	12.2
Other:				
Servicing, repairs, rentals-----	Furniture and equipment-----	11.3	11.6	12.7
Household operations:				
Other laundry and cleaning supplies-----	Itemized laundry and cleaning supplies-----	20.3	20.9	23.0
Paper towels, shelf, wax paper, foil, etc --	Itemized paper products-----	119.5	150.0	197.0
Miscellaneous supplies (candles, matches, flowers, seeds, etc)-----	Itemized laundry, cleaning, and paper supplies-----	10.7	20.8	32.4
Communication:				
Long distance telephone-----	Basic telephone service-----	-	25.0	40.5
Transportation:				
Other repairs-----	Itemized repairs-----	62.1	53.2	53.2
Other operating expenses-----	Itemized operating expenses-----	2.7	5.3	5.3
Tolls, parking, fines, etc-----	Itemized operating expenses--	2.3	4.0	4.0
Clothing: Husband—				
Other outerwear*-----	Itemized outerwear-----	5.7	6.0	8.4
Other underwear*-----	Itemized underwear-----	7.0	7.5	8.3
Other footwear*-----	Itemized footwear-----	2.2	2.6	5.4
Other accessories*-----	Total clothing-----	.8	.7	.6
Clothing: Boy—				
Other outerwear*-----	Itemized outerwear-----	5.4	5.0	3.7
Other hosiery*-----	Socks-----	2.4	1.7	2.5
Other accessories*-----	Total clothing-----	4.5	4.1	5.8
Clothing: Wife—				
Other outerwear*-----	Itemized outerwear-----	17.0	19.1	18.6
Other underwear and nightwear*-----	Itemized underwear, nightwear-----	2.6	2.8	3.2
Other footwear*-----	Itemized footwear-----	.7	1.1	3.2
Other accessories*-----	Total clothing-----	1.1	1.2	1.3
Clothing: Girl—				
Other outerwear*-----	Itemized outerwear-----	22.6	25.3	24.8
Other underwear and nightwear*-----	Itemized underwear, nightwear-----	2.9	3.1	1.8
Other hosiery*-----	Socks-----	10.3	9.1	7.1
Other footwear*-----	Itemized footwear-----	1.6	2.2	2.5
Other accessories*-----	Total clothing-----	2.7	2.9	3.7

See footnotes at end of table.

Table A-10. Ratios for Estimating Costs of Unpriced Budget Items—Continued

(For items for which it was not possible to derive a quantity, a cost was estimated as a ratio of the cost of one or more closely related items. The ratios were based on expenditures reported at the inflection point, or the income class below or above the inflection point (in the 1960-61 CES data), for the lower, moderate, and higher budgets respectively. The items for which costs were estimated, the "base" items to which these costs were related, and the ratios are shown below)

Item		Ratio of estimated to base cost:		
		Lower standard	Moderate standard	Higher standard
Estimated	Base	(Percent)		
Clothing materials and services:				
Materials:				
Other yard goods -----	Itemized yard goods -----	2.0	7.2	5.4
Notions (yarn, pins, etc.) -----	Total yard goods -----	85.3	100.1	75.6
Services:				
Other cleaning -----	Itemized cleaning, pressing -----	26.1	24.8	20.5
Shoe shines, polish, laces, etc -----	Shoe repairs -----	42.0	42.6	43.8
Other clothing services -----	Itemized clothing services --	-	13.3	14.4
Personal care:				
Services:				
Tinting and coloring -----	Itemized services for wife --	-	2.9	11.6
Family: Other -----	Itemized services -----	-	1.2	1.0
Supplies:				
Other -----	Itemized supplies -----	83.9	107.9	140.9
Medical care: ¹				
Other medical care -----	Physician's office visits ----	-	16.5	-
Other dental care -----	Itemized dental procedures --	-	91.1	-
Other eye care -----	Total of eyeglasses and examination -----	-	4.6	-
Other nonprescription drugs -----	Vitamins -----	-	268.0	-
Appliances and supplies -----	Total of prescription and nonprescription drugs -----	-	8.5	-
Reading materials:				
Other expenses -----	Itemized reading materials -----	2.2	1.7	1.9
Recreation:				
Musical instruments -----	Total cost of radios, tele- vision sets and phonographs -----	-	28.9	27.1
Other recreation:				
Participant sports -----	Total cost of radios, musical instruments, etc., and admissions -----	-	37.9	43.3
Toys and play equipment -----	do -----	22.0	24.1	21.4
Club dues, memberships -----	do -----	-	8.3	17.3
Hobbies -----	do -----	-	22.6	24.1
Tobacco:				
Pipe and smoker's supplies -----	Itemized tobacco products --	1.1	1.5	1.4
Alcoholic beverages:				
Away from home -----	Itemized alcoholic beverages -----	21.6	21.6	21.6
Miscellaneous expenses -----				
	All other costs of family consumption -----	.7	1.2	1.6
Gifts and contributions -----				
	Total cost of family con- sumption, less miscel- laneous expenses -----	3.0	3.5	5.0

¹ Medical care ratios for lower and higher standards are the same as for those for moderate standard.

* See explanatory note table A-4.

Appendix B

Pricing Specifications

The specifications shown on the following pages are those used to collect or estimate prices for the lower and higher standards which differ from those used in the moderate standard, described in Appendix 1 of Bulletin 1570-3. The coding system for the specifications is the same as for the moderate budget.

Food Away From Home

LUNCH54-505 (X)

Description: Entrees under these general descriptions:

1. Roast beef sandwich
2. Hamburger sandwich
3. Bacon, Lettuce, and tomato sandwich
4. Tuna fish sandwich

A beverage was added to complete the meal; "high-priced" outlets were excluded.

LUNCH54-515 (X)

Description: Same as 54-510 (X) (see bulletin 1570-3) except that "low-priced" outlets were excluded.

DINNER54-525 (X)

Description: Same as 54-530 (X) (see bulletin 1570-3) except that "high-priced" outlets were excluded.

DINNER54-535 (X)

Description: Entrees under these general descriptions:

1. Ground beef patty
2. Round steak
3. Veal Cutlet
4. Ham
5. Chicken
6. Fish

An appetizer, 2 vegetables, a beverage, bread and butter, and a dessert were added to these entrees to complete the meal.

Special Instructions: Where any of the specified items were not included, the a la carte price (s) was added to the cost of the entrees. "Low-priced" outlets were excluded.

HOUSING
Rent and Homeowner Shelter Costs

RENTAL COSTSContract Rent21-005 (X)

Description: A rental unit meeting the same general description as that used for the moderate standard (see bulletin 1570-1).

Estimating Procedure: The rental cost for the lower standard was calculated as the average rent for the lower third of the distribution of rents for units meeting the standard. Where facilities usually covered by rent were not included, estimates of the cost of these items were added to the contract rent.

Contract Rent21-015 (X)

Description: A rental unit meeting the same general description as that used for the moderate standard (see bulletin 1570-1) but with no restrictions on the number of baths or extra facilities and services such as switchboard, secretarial, swimming, or special recreational facilities.

Estimating Procedure: The rental cost for the higher standard was calculated as the average rent for the upper third of the distribution of rents for units meeting the above standard. Estimates of the cost for fuel and utilities were added to the contract rent.

INSURANCE ON HOUSEHOLD CONTENTS23-965 (X)

Description: Annual premium for tenants for coverage that includes:

1. Fire and extended coverage insurance on unscheduled personal property contained in the rental unit.
2. Deductible: A \$50 deductible applies to loss from windstorm and hail.

HOMEOWNER COSTS

The items for homeowner costs for the higher standard were calculated for a 5 or 6-room dwelling meeting all the criteria specified for the moderate standard (see bulletin 1570-3), but with no restrictions on the number of baths.

MORTGAGE INTEREST AND PRINCIPAL PAYMENTS21-115 (X)

Description: Annual payments for 3 types of loans for a home purchased 7 years ago were combined by weights representing the distribution of type of mortgage reported by U.S. urban buyers in the specified purchase price class.

1. Conventional - 65 percent of purchase price, 20-year term (rate for April 1961 for city proper and suburbs weighted together by individual city weights).
2. FHA - 80 percent of purchase price, 25-year (statutory maximum rate as of April 1961, including mortgage insurance premium, 6 percent).

HOUSING
Rent and Homeowner Shelter Costs

3. VA - 80 percent of purchase price, 25-year term (statutory rate as of April 1961, 5 1/4 percent).

Method of Calculating Costs:

See pages 23-25 of bulletin 1570-3 and page 49 of this bulletin.

PROPERTY TAXES

21-125 (X)

Description: Same as 21-120 (X) (see bulletin 1570-3) except that the specified value of the home was higher.

PROPERTY INSURANCE
FOR HOMEOWNER

21-145 (X)

Description: Same as 21-140 (X) (see bulletin 1570-3) except that insurance costs were based on a higher home value and the annual premium for the broad form comprehensive homeowner's policy.

HOUSING
Household Textiles

PILLOW

23-014 (FB)

Description: Bed pillow, cotton cover;
(zipper closure excluded); packaged
in polyethylene.

Materials:

Pillow filling: White goose feathers;
weight, 2 to 3 pounds. Cover: Eight
ounce cotton ticking; corded edge.

Size:

Cut size: 22x28 inches
Standard size: 21x27 inches
Thickness: 3 to 8 inches

Estimating Procedure: Same as EP-3
except that the array of prices used
included both 23-013 (FB-G) and
23-014 (FB) in the five benchmark
cities. The ratio of the average price
of the upper or lower third of the com-
bined array was applied to the price
used in the moderate standard in other
cities.

LIVING ROOM SUITE23-134 (FB)

Description: Sofa and lounge chair; (sold either from open stock or as a suite with matching or harmonizing chair) premium grade; promotionals excluded.

Style: Modern or contemporary.

Construction: Kiln dried hardwood frame, corner blocked, cross-braced, double doweled, screwed and glued, hard or soft edge well padded, self-decked, may have exposed wood arms or legs, padded outside arms and backs, Scotchgard or Zepel stain resistant finish.

Reversible seat and pillow back cushions (sofa may have tight back cushion), concealed zipper cushion covers, snug fit, compact and smooth cushions, latex or urethane foam/polyester core.

Coilsprings fastened to frame and/or webbing; or sinuous construction, no sag, zipper or arch types.

Covering: (Good quality)

Synthetic, natural or blend fibers, 100% flax excluded; flat, pile or texture weaves.

Size: Sofa platform length 60 to 90 inches.

Estimating Procedure: Same as EP-3 except that the array or prices used included 23-132, 23-133 (FB-G), and 23-134 (FB) in the five benchmark cities. The ratio of the average price of the upper or lower third of the combined array was applied to the price used in the moderate standard in other cities.

COCKTAIL TABLE23-170 (FB)

Description: Premium grade; walnut, cherry, pecan, or teak wood.

Style: Modern or contemporary; oval or rectangular; may have shelf and/or drawer.

Construction: All pieces framed and braced throughout, mortised and tenoned or doweled, glued and screwed. Table Top: Veneer surface and base, if any, machined smooth and clean, oiled and hand-rubbed finish. Edges, rails and legs: Solid wood.

Size: Approx. 42, 48 or 54 inches.

Estimating Procedure: Same as EP-3 except that the array of prices used included both 23-169 (FB-G) and 23-170 (FB) in the five benchmark cities. The ratio of the average price of the upper or lower third of the combined array was applied to the price used in the moderate standard in other cities.

HOUSING
FurnitureLAWN CHAIR23-252 (CPI)

Style: Folding chair

Construction: One-inch polished
aluminum tubing.
Webbing: Approx. 4 to 6 vertical
and 8 to 10 horizontal webs of saran,
velon, or polypropelene, approx.
2 1/4 inches wide.
Arm rests: Double tubular, or 1-
piece flat.

Size:

Seat: Approx. 21 to 23 inches.
Height: Approx. 30 to 32 inches.

Special Instructions: Three volume
sellers priced in each outlet in the
five benchmark cities.

Method of Calculating Average Price:
Method I (see bulletin 1570-3).

LAWN MOWER23-679 (X)

A price of \$26.25 was estimated for all cities, based on averaged retail price estimates for a hand mower from mail-order catalogs.

LAWN MOWER23-681 (CPI)

Style: Lawn mower, power; rotary type; push type; hand propelled; 19 to 22 inch cutting width.

Construction: Steel die cast aluminum alloy or fiberglass housing (deck); tubular steel or aluminum handle; engine control (throttle); alloy steel blade; wheels, adjustable for cutting height, with rubber tires; may be offset; discharge chute on side; may have leaf mulcher attachment.

Engine: 4 cycles.

Type of starting: Recoil or impulse.

Special Instructions: Three volume sellers priced in each outlet in the five benchmark cities.

Method of Calculating Average Price:
Method I (see bulletin 1570-3).

HOUSING
Electrical Equipment and Appliances

REFRIGERATOR23-385 (X)

Price estimated in each city as 60.48 percent of average price of refrigerator-freezer, 23-387 (CPI), moderate standard, based on mail-order catalog price relationships.

WASHING MACHINE23-420 (X)

Price estimated in each city as 62.49 percent of average price of washing machine, 23-423 (CPI), moderate standard, based on mail-order catalog price relationships.

CLOTHES DRYER23-429 (CPI)

Style: Electric, semi-deluxe model, not installed; thermostatic temperature control; automatic shut-off; safety switch on door (shuts off machine when door is opened); may have interior light; lint trap; no-vent models excluded.

Construction: Sheet steel exterior and frame work; steel drum, rust-proofed with porcelain, zinc or similar coating, excluding stainless steel drums; white baked enamel or acrylic enamel exterior, may have porcelain enamel top; may operate on either 115 or 230 volts, 60 cycle electrical current.

Special Instructions: One model each of two manufacturers priced in each outlet.

Method of Calculating Average Price:
Method I (see bulletin 1570-3).

DISHWASHER23-430 (X)

Price estimated in each city as 94.4 percent of average price of washing machine, 23-423 (CPI), moderate standard, based on mail-order catalog price.

FOOD WASTE DISPOSER23-500 (X)

A price of \$60.00 was estimated for all cities, based on average retail price estimates from mail-order catalogs.

AIR CONDITIONER23-441 (CPI)

Style: Standard window-type (excluding portable-type); thermostatic control; installation charges not included.

Electrical Characteristics:

B.T.U. hourly rating: 9,000 to 12,000.

Volts and amperes: 115 volts, 7 1/2 to 12 amperes; or 230 volts, 7 to 9 amperes.

Special Instructions: Three volume sellers priced in each outlet in the five benchmark cities.

Method of Calculating Average Price:
Method I (see bulletin 1570-3)

HOUSING

Household Operations

LAUNDRY, FLATWORK23-924 (CPI)

Description: Finished service, all washed and ironed and ready for use, for a 10 pound bundle of laundry, flatwork only, including any bundle or service charge or insurance.

Special Instructions: Delivered and cash, carry and call-for service priced in each outlet.

Method of Calculating Average Price:
Method II a (see bulletin 1570-3).

Averages Weighted as follows:
Delivered: 50 percent
Cash, carry and call-for: 50 percent

GENERAL HOUSEWORK
WITH LAUNDRY23-931 (CPI)

Description: Cash entering wage for day worker for an 8-hour day; including transportation allowance; general housework with laundry (washing and/or ironing) excluding heavy cleaning.

Method of Calculating Average Price:
Method II a (see bulletin 1570-3)

TELEPHONE SERVICE22-621 (X)

Description: Monthly rate, local residential telephone service; 1-party unlimited rate

TRANSPORTATION
Private Transportation

AUTOMOBILE PURCHASE

41-025 (X)

The purchased car was considered to be a 1961 model, without allowance for trade-in, since the previously owned car was scrapped. Estimated 1961 prices of full-sized Chevrolets and Fords (as described for 41-035 (X), the higher standard trade-in) were used for this standard, except that the full retail price was used, rather than the wholesale price.

REPLACEMENT OF AUTOMOBILE

41-035 (X)

The replacement of an automobile included the purchase of a new car for 60 percent of the families and, for the remaining 40 percent, a used car of the same age permitted by the moderate standard. As in the moderate standard, the replacement cost is the difference in price between the purchased car and the traded-in car. The purchased car was a new (1967) model or a 2 1/2 year old (1965) model. For the new car, CPI average prices for Chevrolet Impala and Ford Galaxie 500 2-door hard tops were combined (dealer's concessions were deducted). For the 29 largest cities (having 1960 populations of 250,000 or more) individual city averages were used. For the remaining cities, regional-stratum averages were used, because dealer samples are too small to permit calculation of reliable average prices in these cities. Prices of the 2 1/2 year old (1965) car are based on average transaction (retail) prices as reported to the National Automobile Dealers Association (NADA) for full-

size Fords and Chevrolets. The prices for traded-in (1960 model) cars were estimated from NADA data and adjusted to approximate wholesale levels. NADA price data are state averages reported separately for Chevrolets and Fords. CPI weights--60 percent Chevrolet and 40 percent Ford--were used to combine prices of each make for each model year.

TIRE RETREAD

41-193 (CPI)

Description: Full tire retread applied to carcass meeting the following description:

Type: Tubeless; low pressure

Size: 7.50 x 14

Carcass: Rayon and nylon cord

Tread: Regular; excluding snow or
or mud treads

Ply rating: 4

Material: Rubber; synthetic or synthetic and natural rubber.

Method of Calculating Average Price:
Method I (see bulletin 1570-3)

PUBLIC LIABILITY INSURANCE

41-805 (X)

Description: Same as 41-807 (CPI) (see bulletin 1570-3) except for the following coverage:

- (a) \$25,000 to \$50,000 bodily injury
- (b) \$10,000 property damage
- (c) \$1,000 medical payments
- (d) Uninsured motorist coverage where mandatory--\$10,000/20,000 bodily injury or statutory limits, if higher.

CLOTHING
Men's Clothing

JACKET or SPORTCOAT

31-005 (X)

Price estimated in each city as 163 percent of average price of boys' sportcoat, 31-662 (FB-G), benchmark cities, and 31-662 (CPI), non-benchmark cities, as estimated for the respective higher or lower standard, based on mail-order catalog price relationships.

BATHROBE

31-375 (X)

A price of \$10.92 was estimated for all cities, based on average retail price estimates from mail-order catalogs.

STREET SHOES

33-001 (CPI)

Style: Oxford

Material:

Upper: Smooth calf, medium quality

Outsole: Leather, semi-fine grade,
8 to 9 irons

Insole: Leather or non-leather,
medium quality

Lining: Leather or non-leather,
medium quality

Heel: Rubber

Construction: Goodyear welt; medium
quality workmanship

Size Range: 6 1/2 to 12, A to D

Estimating Procedure: Same as EP-3 except that the array of prices included both 33-001 (CPI) and 33-002 (FB-G) in the five benchmark cities. The ratio of the average price of the upper or lower third of the combined array was applied to the price used in the moderate standard in other cities.

BATHROBE

31-855 (X)

A price of \$4.99 was estimated for all cities, based on average retail price estimates from mail-order catalogs.

CLOTHING

Women's Apparel

DUNGAREES, BLUE JEANS32-165 (X)

Same price as boys' dungarees,
31-732 (FB-G), benchmark cities and
31-732 (FB), non-benchmark cities,
moderate standard.

SHORTS, PEDAL PUSHERS32-175 (X)

Same price as girls' shorts,
32-730 (X), moderate standard.

PANTIES32-314 (FB)

Style: Brief

Fabric: Warp knit (2-bar tricot);
nylon yarn, 40 denier

Construction: Full cut, clean work-
manship; overlock or merrowed
seams; double crotch; may have
concealed gusset; elasticized waist,
1/2 or 5/8 inch exposed elastic.

Size Range: Regular (small, medium
and large).

Estimating Procedure: Same as EP-3
except that the array of prices
included both 32-313 (FB-G) and
32-314 (FB) in the five benchmark
cities. The ratio of the average
price of the upper or lower third
of the combined array was applied
to the price used in the moderate
standard in other cities.

BRASSIERE32-392 (FB)

Style: Bandeau; adjustable straps.

Fabric:

Cups: Nylon lace or nylon tricot
or batiste of polyester/nylon/
cotton blends.

Cup lining: Cotton, nylon
marquissette, or nylon tricot.

Sides: Spandex

Straps: Nylon ribbon or cotton
adjustable stretch; excluding
continuous stretch straps.

Construction: Clean workmanship.

Cups: Three sections, may have
side stays.

Size Range: Regular

Estimating Procedure: Same as EP-3
except that the array of prices
included both 32-391 (FB-G) and
32-392 (FB) in the five benchmark
cities. The ratio of the average
price of the upper or lower third
of the combined array was applied
to the price used in the moderate
standard in other cities.

CLOTHING
Women's ApparelROBE, HOUSECOAT32-345 (X)

Same price as girls' robe, 32-866 (FB-G), benchmark cities and 32-866 (CPI), non-benchmark cities, for the respective standard.

PURSE, HANDBAG32-455 (X)

A price of \$10.46 was estimated for all cities, based on average retail price estimates from mail-order catalogs.

CLOTHING
Girls' Apparel

COAT, LIGHTWEIGHT

32-555 (X)

Price estimated in each city as 70 percent of average price of girls' heavyweight coat, 32-554 (FB-G), benchmark cities and 32-554 (FB), non-benchmark cities, for the respective standard, based on mail-order catalog price relationships.

JACKET

32-575 (X)

A price of \$5.97 was estimated for all cities based on average retail price estimate from mail-order catalogs.

SHORTS

32-735 (X)

A price of \$4.00 was estimated for all cities, based on average retail price estimate from mail-order catalogs.

OVERALLS, BLUE JEANS

32-715 (X)

Same price as boys' dungarees, 31-732 (FB-G), benchmark cities and 31-732 (FB), non-benchmark cities, moderate standard.

PAJAMAS, NIGHTGOWNS

32-855 (X)

Price estimated in each city as 66 percent of average price of women's pajamas, 32-339 (FB-G), benchmark cities and 32-339 (FB), non-benchmark cities, lower standard, based on mail-order catalog price relationships.

HAT

32-875 (X)

Same as EP-3 except that ratios were based on the price arrays for the woman's hat 32-432 (FB-G). The ratio of the average price of the upper third of the array was applied to the price used in the moderate standard in the five benchmark and other cities.

PERSONAL CARE
ServicesGIRLS' HAIRCUT52-735 (X)

Same price as woman's haircut,
52-753 (CPI).

MEDICAL CARE

SUPPLEMENTAL MAJOR
MEDICAL INSURANCE

51-950 (X)

For a description of the plan included
in the higher budget, see page 45
of this bulletin.

OTHER FAMILY CONSUMPTION
RecreationTAPE RECORDER53-097 (CPI)

Style: Portable, stereophonic model (records and plays stereo), 4 track, 2 to 4 speeds, dual speakers and microphones; or, monophonic model, records only monophonic and plays monophonic or stereophonic; imported or domestic manufacture. Excluding battery powered recorders, tape decks, and professional models.

Construction:

Case: Lightweight; metal, plastic, or fabric covered wood; completely self-contained.

Tape Capacity: Tape cartridges or 3 to 7 inch standard reels.

Special Instructions: One model each of two manufacturers priced in each outlet.

Method of Calculating Average Price:
Method I (see bulletin 1570-3)

OTHER FAMILY CONSUMPTION

Tobacco

CIGAR54-078 (FB)

Description:

Filler: All domestic tobacco
 Binder and wrapper: Domestic
 shade grown tobacco.

Size: Regular excluding cigarillos
 or similar sizes.

Estimating Procedure: Same as EP-3
 except that the average price of
 54-078 (FB) was used in place of
 the lower third of the array of
 prices in the five benchmark cities.
 The ratio was applied to the price
 used in the moderate standard in
 other cities.

CIGAR54-079 (FB)

Description:

Filler: All domestic tobacco; or,
 all Puerto Rico, Phillipine
 Republic, Central or South America,
 or Indonesia tobacco; or any blend
 of these combinations.
 Binder and wrapper: Domestic or
 import, shade grown (domestic),
 Sumatra, Java, Puerto Rico,
 Phillipine Republic, Central or
 South America or Indonesia tobacco.

Size: Regular; excluding cigarillos or
 similar sizes.

Estimating Procedure: Same as EP-3
 except that the average price of
 54-079 (FB) was used in place of
 the upper third of the array of
 prices in the five benchmark cities.
 The ratio was applied to the price
 used in the moderate standard in
 other cities.

PIPE TOBACCO54-154 (FB)

Description: All domestic or domestic
 with imported tobacco; aromatic or
 special flavors such as rum, maple,
 walnut and similar flavors.

Size: 1 to 2 ounce package.

Estimating Procedure: Same as EP-3
 except that the array of prices
 used included both 54-153 (FB) and
 54-154 (FB) in the five benchmark
 cities. The ratio of the average
 price of the upper or lower third
 of the combined array was applied
 to the price used in the moderate
 standard in other cities.

OTHER FAMILY CONSUMPTION
Alcoholic BeveragesLIQUOR AT HOME54-401 (FB)

Description: Straight bourbon
whiskey, 4 years old or more,
100 proof, bottled in bond

Unit: Fifth; or quart

Brand: Nationally advertised and
distributed.

Estimating Procedure: Same as EP-3
except that the average price
of 54-401 (FB) was used in
place of the upper third of
the array of prices in the five
benchmark cities. The ratio
was applied to the price used in
the moderate standard in other
cities.

Appendix C

Table C-1. Index of Population Weights Used in the Budgets for 3 Standards of Living for an Urban Family of 4 Persons¹

Area	Population weights	Area	Population weights
United States urban population	100.00	United States urban population—Continued	
Metropolitan areas ²	81.70	South ⁴	22.72
Nonmetropolitan areas ³	18.30	Atlanta, Ga	1.64
Northeast ⁴	30.66	Austin, Tex	(5)
Boston, Mass	2.54	Baltimore, Md	1.59
Buffalo, N. Y	2.45	Baton Rouge, La	1.32
Hartford, Conn .....	.68	Dallas, Tex	2.64
Lancaster, Pa	1.76	Durham, N. C	1.17
New York—Northeastern New Jersey	13.10	Houston, Tex .....	.76
Philadelphia, Pa.—N. J	4.35	Nashville, Tenn	1.34
Pittsburgh, Pa	1.65	Orlando, Fla	2.30
Portland, Maine .....	.68	Washington, D. C.—Md.—Va	1.28
Nonmetropolitan areas ³	3.45	Nonmetropolitan areas ³	8.68
North Central ⁴	28.38		
Cedar Rapids, Iowa	1.26	West ⁴	17.75
Champaign—Urbana, Ill	2.26	Bakersfield, Calif	2.26
Chicago, Ill.—Northwestern Indiana	6.98	Denver, Colo	1.31
Cincinnati, Ohio—Ky.—Ind .....	.63	Los Angeles—Long Beach, Calif	5.20
Cleveland, Ohio	1.85	San Diego, Calif	2.37
Dayton, Ohio	1.70	San Francisco—Oakland, Calif	2.26
Detroit, Mich	3.13	Seattle—Everett, Wash	1.99
Green Bay, Wis .....	.57	Nonmetropolitan areas ³	2.36
Indianapolis, Ind .....	.86		
Kansas City, Mo.—Kans .....	.77	Honolulu, Hawaii ⁶ .....	.41
Milwaukee, Wis	1.26	Anchorage, Alaska ⁶ .....	.08
Minneapolis—St. Paul, Minn .....	.91		
St. Louis, Mo.—Ill	1.33		
Wichita, Kans	1.14		
Nonmetropolitan areas ³	3.73		

¹ The weight in each urban area is the total population of 4-person, husband-wife families having children aged 6 through 17 years, 1 full-time earner in the family; i. e., the family type in the 1960-61 Survey of Consumer Expenditures most closely approximating the family for which the 3 budgets were constructed. For an explanation of the sample selection, see "Technical Note—the Revised City Sample for the Consumer Price Index," Monthly Labor Review, October 1960, pp. 1078-1083. (Also issued as BLS Reprint 2352.)

² For a detailed description, see the 1967 edition of the Standard Metropolitan Statistical Areas, prepared by the Bureau of the Budget.

³ Places having population of 2,500 to 50,000.

⁴ Regions as defined by the Bureau of the Census: Northeast—Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont; North Central—Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin; South—Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia; and West—Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.

⁵ A population weight for Austin is not shown separately because the sample which represented this type of city worker family was not statistically significant. Therefore, the weight was imputed to other cities of the same size (50,000-250,000 population) in the South.

⁶ Honolulu and Anchorage were separate sampling strata in the BLS 1960-61 Consumer Expenditure Survey, and, therefore, are not included in the total weight for the West. Honolulu's weight is in the United States and metropolitan area totals; Anchorage's weight is in the United States and nonmetropolitan area totals.

Appendix D

Technical References

1. Brackett, Jean C., "Intercity Differences in Family Food Budget Costs," Monthly Labor Review, October 1963, pp. 1189-1194.

An analysis of the effects on food budget cost estimates of using for all cities a single set of weights representing urban U.S. food patterns, or different weights for each city reflecting the food preferences of the region in which the city is located. Also presents a discussion of the conceptual implications of varying the weights in a place-to-place comparison of family living costs.

2. Clorety, Joseph A., "Consumption Statistics: A Technical Comment," How American Buying Habits Change, chapter X, 1959, pp. 217-242.

Includes a section on "Standard Budgets as Indicators of Progress" (pp. 232-242). Also presents in summary form a representative cross-section of budgets compiled in this country during the 20th century, showing average dollar cost figures for the total and for the major components of each budget.

3. Lamale, Helen H., "Changes in Concepts of Income Adequacy Over the Last Century," Journal of the American Economic Association, May 1958, pp. 291-299.

An analysis of the relationship over time between actual levels of living in the United States and the goals or standards of living which have been accepted in different historical periods and for different purposes; and a discussion of the implications in this relationship for present-day concepts of income adequacy.

4. _____ "Poverty: The Word and the Reality", Monthly Labor Review, July 1965, pp. 822-827.

Discusses the role of standard budgets in providing an intelligible definition of poverty, for use in evaluating income adequacy for different family types and in different geographical locations and for estimating the extent of poverty in the United States.

5. _____ Margaret S. Stotz, "The Interim City Worker's Family Budget," Monthly Labor Review, August 1960, pp. 785-808.

Estimates of the cost of a "modest but adequate" standard of living for a husband, wife, and two children (living in rented housing), at autumn 1959 prices, in 20 large cities and their suburbs (Atlanta, Baltimore, Boston, Chicago, Cincinnati, Cleveland, Detroit, Houston, Kansas City, Los Angeles, Minneapolis, New York, Philadelphia, Pittsburgh, Portland, Oreg., St. Louis, San Francisco, Scranton, Seattle, and Washington, D.C.) Includes a detailed list of the goods and services considered necessary by four-person families to maintain the specified living standard as determined by levels of living actually achieved in the 1950's, and describes how this representative list was developed and priced. (See Reference No. 10 for description of original BLS City Worker's Family Budget.)

6. Orshansky, Mollie, "Budget for an Elderly Couple: Interim Revision by the Bureau of Labor Statistics," Social Security Bulletin, December 1960, pp. 26-36.

A summary report on "The BLS Interim Budget for a Retired Couple". (See Reference No. 7.) Includes a discussion of various conceptual problems encountered in developing normative living costs estimates for a retired couple, and some of the limitations of this particular budget for the multitude of purposes for which budgets for older persons and families are needed.

7. Stotz, Margaret S., "The BLS Interim Budget for a Retired Couple," Monthly Labor Review, November 1960, pp. 1141-1157.

Estimates of the cost of a "modest but adequate" standard of living for a man age 65 or over and his wife (living in rented housing), at autumn 1959 prices, in 20 large cities and their suburbs (cities are the same as those listed in Reference No. 5). Includes a detailed list of the goods and services considered necessary for retired couples to maintain the specified living standard as determined by levels of living actually achieved in the 1950's; and describes how this representative list was developed and priced. (See Reference No. 11 for description of original Budget for an Elderly Couple.)

8. U.S. Department of Labor, Bureau of Labor Statistics, "Estimating Equivalent Incomes or Budget Costs by Family Type," Monthly Labor Review, November 1960, pp. 1197-1200.

Describes a scale for measuring the relative after-tax income required by families of differing composition to maintain the same level of material well-being, or for estimating comparable costs of goods and services for families of different age, size, and type. (Scale values cannot be used to estimate relative costs of components of family budgets—food, housing, taxes, insurance, etc.)

9. Report of the Advisory Committee on Standard Budget Research, June 1963, 26 pp.

Members of the BLS Advisory Committee on Standard Budget Research:

Professor Gwen Bymers, Department of Household Economics and Management, Cornell University; Ithaca, N. Y.

Dorothy M. Durand, Private consultant on the development and use of standard budgets; Scarsdale, N. Y.

Gertrude Lotwin, Home Economics Consultant, State of New Jersey Division of Welfare; Trenton, N. J.

Charles A. Pearce, Director, Division of Research and Statistics, Department of Labor, State of New York; New York, N. Y.

Lazare Teper, Director, Research Department, International Ladies' Garment Workers' Union, AFL-CIO; New York, N. Y.

Gertrude S. Weiss, Chairman, Consultant; Washington, D. C.

C. Ashley Wright, Economist, Standard Oil Company (N. J.); New York, N. Y.

Contains recommendations of this committee of experts on the needs for various types of budgets, general concepts of the standards of living to be described by the budgets, and technical and other problems associated with estimating and publishing budget costs. Includes a selected bibliography on the major uses of standard budgets.

10. Workers' Budgets in the United States: City Families and Single Persons, 1946 and 1947, (BLS Bulletin 927, 1948) 55 pp.

Describes concepts, definitions, and techniques used in developing the original City Worker's Family Budget for a four-person family, detailed list of goods and services priced, and 1946-47 cost estimates for 34 cities. Also contains an historical survey of family budgets, and summary data on State budgets for single women workers.

11. U.S. Department of Health, Education, and Welfare, Social Security Administration, "A Budget for an Elderly Couple," Social Security Bulletin, February 1948, pp. 4-12.

Contains estimates of the cost of a "modest but adequate" standard of living for a couple age 65 or older, at March 1946 and June 1947 prices, in eight large cities. (Concepts and techniques used to compile this budget were the same as those employed in developing the original BLS City Worker's Budget. See Reference No. 10.)