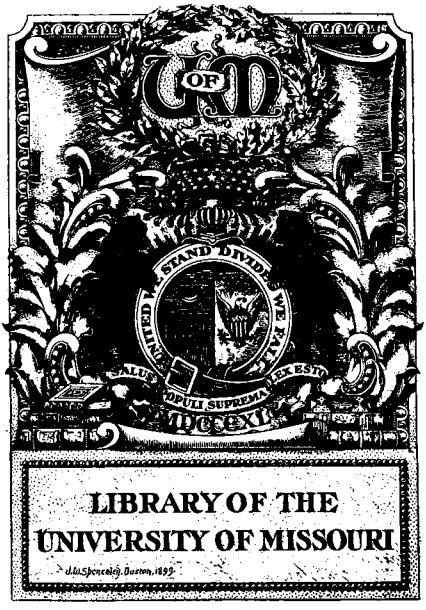

GETTING AND SPENDING

AT THE

PROFESSIONAL STANDARD OF LIVING

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A Study of the Costs of Living
An Academic Life

BY

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"The truth, nearly all the truth,
and very little but the truth."

PREFACE

Up to the present, with rare exception the precise terms of the getting and spending of professional people has been shut away in the romantic and shadowy domain of home life, "hopelessly private," "sacred." Conventions in high repute, a code of behavior that opposite habits of mind will style discreet or foolish, at present shroud in silence the details of what professional families buy. Canons of conduct run almost unquestioned to the effect that it is bad form to ask details of domestic expenditures or to give them. Indeed, many persons see something vulgar, ridiculous or unseemly in any exact showing of the way family income goes.

The study herewith presented represents a break in this conventional silence. What follows displays in considerable detail the getting and the spending of careful professional families. The data add, it is believed, to a very small stock of evidence in a part of the field of consumption wherein lie some of the most relevant questions of economic theory and business practice. The schedules analyzed all express the complexities of modern expenditures, at what is commonly called a "comfort" standard. The spending goes on at a level of income that permits choices in wider range than the majority of "budget" studies show. The data should therefore

aid to formulate both the terms of the typical American standard of living and of the theoretical American "demand," with greater respect for the verities than has hitherto characterized the attempt.

This examination of a reasoned professional standard should also contribute facts to answer the more immediate and practical question, what does the American standard of living cost a family of man and wife with the "standard" family of two growing children? The facts of this investigation and others the author has not yet published suggest the answer to be: It costs about $7,000 a year. The statement that a comfort standard spells desires which cost from $7,000 to $10,000, may at first thought seem to have in it more than one element of absurdity. Yet to the author, the pretension seems a sobering truth. The research here reported leads to this statement as a major conclusion. True, current statistics tell us that in our prosperous United States only one percent of the nation can command an income of $10,000 or more; that scarcely three percent of our people have $5,000 or over to spend. But the question is not of income. $7,000 is the sum needed to satisfy a set of desires for goods and services, desires that at the present time influence widely and profoundly the way men earn their money and the way they spend it. The unswerving faith of our time in the social value of a rising standard of living; the growing belief especially among wage earners in a universal "right" to a comfort standard; above all business influences new, pervasive, persuasive,—these are forces pri-

mary in shaping this American standard that costs at least $7,000. Because emporia, admirably equipped and stocked, lure consumers as the fairs of other days did, not annually or quarterly as in those other times, but daily and hourly through the press and the shop window, every man and his wife or perhaps more exactly and more compellingly, every man's son and his daughter, learn a new scale of wants. Cheapened imitations of luxury goods and installment selling do the rest. Business, acclaiming the thriftiness of budgeting to meet its new credit methods, brings into the average consumer's list of purchases, articles his theory of income and spending never before included in the possibilities. Credit methods now complete the work of developing a $7,000 theory of use goods. Thus the new single standard that presses on earning power is developed; industrial unrest is the reflection of this rising demand for a comfort standard.

Those who read the following pages are asked then to consider seriously the hypothesis that the items and costs of family expenditure the 96 families included in this study have reported, express the stock desires of the average American consumer in income classes other than the very wealthy and those who try to keep up with the rich. About this single standard, the mass imagination circles. The several "lower" standards most often considered are actually planes of living but not standards of living. In this study, the standard in question is designated a professional standard for reasons explained later. Is it a "high" standard? By what

test? Custom wants? High total costs? Ethical values? More light is certainly needed before deciding.

Not only the student of standards of living but also the searcher after an art of spending, may find something of interest in these expenditures at a professional standard. It would be a satisfaction, if in addition to making a rift in the darkness now surrounding the nature and the real costs of current spending habits at the professional American standard, this data should in however slight degree, serve to swing discussion of the art of spending from the abstract and normative foundations on which it now rests, to a more concrete and positive basis. Without passing judgment upon the character of the expenditures hereinafter shown, it is still possible to be somewhat enthusiastic about them as promising means for a reasoned examination of accredited theories and practices in the use of purchasing power, to consider them in fact, examples of what those who do pronounce upon the art of satisfying wants call "wise spending." This picture of the distribution of the "satisfactions" gained in the use of incomes that range from $1800 to $16,000 is certainly some index of what spending methods are like when they are both "rational" and in conformity with the accepted canons of reputable spending. In particular, the schedules give special opportunity to inspect and discuss those "wants for higher goods" generally and traditionally taken to be the criterion of the consumer's rationality.

Economists will then, it is hoped, find in the fol-

lowing pages more than an inquiry into the sufficiency of salaries.

The study that follows is none the less in first instance an investigation of the costs of living an academic life,—a description of the way the several ranks in a university faculty follow, on the one hand, the dictates of an academic standard of living and on the other hand try to "pay as they go" while making and using incomes ranging from $1800 to $16,000. Primarily and principally, the study sets forth the goods and service aspects of living an academic life at Berkeley and the costs thereof in 1922.

As a cost of living study, its immediate serviceability seems to be to show decisively that the salaries offered the faculty of the university under investigation, and in all probability the faculties of most universities, are below the amount required if an accepted standard of living for professional men is to be paid for out of those salaries.

The incentive to make this study of the way academic families live undoubtedly included an emotional interest. However, in plan at least, the investigation excluded both propaganda and special pleading. The controlling objective has been to gather the facts by methods calculated to give a reflex of reality and to interpret the data without bias. In short, the aim has been to let exact methods tell a story. It is believed this purpose has been consistently carried out. But the author is of the profession under investigation. In greater or less degree, this fact may have frustrated an honest in-

tention to treat the data dispassionately. The reader is at least assured of an earnest wish to interpret the findings without bias. It is hoped the study will seem as exact and free from partiality as it is intended to be. In any case, the tables permit each reader to draw his own conclusions.

J. B. P.

UNIVERSITY OF CALIFORNIA,
November, 1926.

NOTE:—Those lacking the time or the interest to read all the supporting details of this study will get the main purposes and the findings of the investigation by reading Chapter I and Chapter IX.

ACKNOWLEDGMENTS

The author is under many obligations. A word of deep appreciation is eagerly offered to the families who furnished the data that is the basis for this study. Those 96 professional families who generously consented to break through conventions, in doing so, have done more than give the details of how they used their incomes, given more than the facts about the direction, the relative occurrence and the emphasis in academic expenditure. They have brushed aside prejudice; they have courageously stepped beyond a traditional rule of conduct.

Also they took great pains to supply the facts analyzed here. The families themselves did not have at hand the precise knowledge the schedules called for. To get it and to give it required time and effort. Both were freely and competently given to help in displaying reality.

First of all then, my sincerest thanks to the husbands and wives who filled out the schedules. In particular, Mrs. G. P. Adams, Mrs. J. T. Allen, Mrs. C. H. Bell, Mrs. H. L. Bruce, Mrs. S. B. Freeborn, Mrs. I. M. Linforth, Mrs. Guy Montgomery, Mrs. T. Peterson and Mrs. E. C. Tolman, the nine wives who wrote the article on academic spending have been my prime aids in this modest endeavor to show things as they are.

Indebtedness is likewise cheerfully acknowledged for statistical and secretarial aid. In developing the facts the schedules contained, my most direct obligation is to Miss Mary Gorringe, statistician of the Heller Committee for Research in Social Economics. Her work in making most of the computations and in preparing the first draft of the data though done under my direction has been so helpfully done that certain paragraphs dealing with the figures raise embarrassing questions of authorship. Miss Martha E. Burrill has ably and conscientiously supervised the revision of the computations.

Finally, very generous pecuniary help has made both the field investigation possible and paid for the laboratory computations. Every search for new truth represents appreciable costs and in social research fairly high costs. The considerable sum necessary for the field and laboratory work has been generously given by interested friends. Mr. William Denman and Dean Lucy Ward Stebbins contributed sums that first encouraged the undertaking. Otherwise, the considerable expense has been paid for through an allotment from a fund for research in social economics generously given in 1923 to the Department of Economics by Mr. and Mrs. E. S. Heller of San Francisco as testimony of their appreciation of the importance and the necessity of social research, and made available for the author's use by the Committee in charge of the fund. Without the help of these sympathetic and discerning friends this study could not have been made.

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INTRODUCTORY

THE PAY CHECK AND THE PROFESSOR

I

The purchasing power of the academic man is low. To say this is to underscore the obvious, to state the already known. What is new in the present situation is the sound of objection.

Hitherto, to all appearances, academic faculties have not resented a salary scale notably disproportionate at the top to that of the successful in other professions. Today definite protest is plainly and generally audible.

Evidently this question of the rate of pay of all classes of instructors on academic faculties has interest for every citizen, an interest more than personal, occupational or industrial. Long ago, this nation committed itself to the program of university education. As time has gone on, particularly in the West, the idea has gained immense headway. It is a commonplace in the thinking of all but a few conservatives that high-grade universities should

be found everywhere offering the best education free for as many as could use it to advantage and maintaining the highest standards attainable. Deep-rooted among our national traditions of democracy and its implications lies the belief in an educational system captained by members of the academic profession, persons dedicated to a scholar's love of learning, even to a scholar's aloofness, but also quickened by the desire and the power to stimulate the thought and the imagination of youth. Also hitherto as today it has never been questioned that, given current methods of instruction, the grade of instruction depended upon the character of the faculties in the universities. The type and the standards of university faculty members determine the quality of the teaching.

Appraisement of this kind notwithstanding, and in an age whose social theory runs to the effect that the rate of earnings registers the social evaluation, university authorities pay small salaries. Those who may be called our captains of education get compensation that at best falls below what men with the same recognized competence can readily earn in other professions or in business. The salaries of the most accredited university teachers barely pay the costs of their way of living. Supplementary earning or vested income is a necessity.

Why are academic salaries always thus comparatively low? Why relatively speaking has the professor been patient under low pay? Why does he begin now to resent that which for so long he accepted as appropriate or inevitable?

II

Any individual will find his salary lessened if it remains unchanged (1) when prices rise, (2) when standards of living alter, (3) when new opportunities at higher pay present themselves.

The price fluctuations since 1913 brought to academic men the same exasperating sense of economic insufficiency that all the rest of the world felt.

The rapid rise in the cost of living which made the dollar of 1913 sixty cents in 1926 worked the same change for academic faculties that it made for all other classes of breadwinners. Rising prices have taught many hitherto ignorant of the distinction to appreciate the difference between money income and goods and service income, a concept until recently a commonplace for the economist only. But with regard to rising prices, the academic world has simply suffered along with all others living through the Great War. Always and by ritual the members of this class have saved. As prices rose, they tried to save a little more. Relatively speaking, most members of academic faculties accepted the fall in income through rise in prices with more patience than either organized workers or other salaried classes. Their expression of unrest comes later than other displays of impatience. But it has come. Why?

The chief causes of the present discontent lie less in the high cost of living than in a changed standard of living and in the appearance of opportunities

to do, at better pay, the type of work faculty people like best.

The traditionally low salary rate in academic circles connects easily with certain elements in an habitual standard of living. So far as the faculties themselves are concerned, low salaries in universities derive, in part at least, from the typical academic man's theory of spending and from his will and power to make a bargain, that is, his capacity for estimating and asserting the social value of his work,—his occupational self-respect, so to speak.

III

Let us examine first a little more fully the effect upon the salary level of the accepted academic theory of spending, obviously that theory implied by the old canon of "plain living and high thinking."

It is well known that in university circles the elusive term, the "simple life," describes customarily the accredited way of living. The concept associates closely morality and low income. Further, it includes a standard of spending that estimates highly any successful struggle to make both ends meet, irrespective of whether or no the ends are a fair distance apart. This spending standard is really obsolescent. However, verbally at least, it still has wide vogue among faculty people. All traditions in academic circles are colored by the fact that the profession began in the cloister where the rule of an isolated life consecrated to an appointed task modified

all other aspects of conduct. Thus, the precepts handed down to the men and women who go into academic life today imply in general a renunciation of "worldly" spending. In particular, this origin accounts largely for the well-defined doctrine of expenditure still "standard" in academic circles.

This theory needs no elaborated statement. Everyone knows the "rational" doctrine of spending that colors the average academic man's discussion of the use of goods, a theory that deprecates personal display, that scorns quantity consumption, above all competitive consumption. By conscientious scruple as well as because of income limits, most academic traditions about spending remain loyal in whole or in part to that reasoned code for the use of income most extensively and elaborately set forth by Alberti and most simply by Franklin.

Theoretically at least, the professor is by and large a buyer with a reasoned scale of wants. If tradition in academic circles makes it "undignified" openly to demand more income, this is in part at least because it is not usually good ethics to admit either the need for a large income or the obligation to spend freely. On the contrary, as has been said, spending proceeds upon the assumption that the supreme obligation is to try to "make both ends meet" however near together fate draws the "ends." If professors are not in the van with that effective minority who today aim to force income continuously upwards to meet a scale of wants that by formula grows legitimately in volume and intensity, this is because their formal allegiance goes

to Poor Richard. Loyalty to a creed that ties success in the search for truth with simple living, breeds patience with a scale of living that the successful in the business and professional world about them dub poverty.

First of all then, the professor bargains badly because he advocates simple living. In the next place, he is handicapped in bidding for better pay because native aptitudes draw him to the academic life. By and large, men and women offer themselves to universities because they see in university life a much desired chance for pioneering into the unknown. The vast majority of those who go into it feel a genuine "call" to the work. The rewards lie within the processes and the products of a chosen task. This occupational group evidences the good psychological foundations of Fourier's belief that talent will be content with the wage equivalent of merely basic needs if only the way is opened for self-expression in work. More than pay, members of academic faculties covet time to work and a place to work.

Finally, a divided estimate of the teacher in general and the faculty man in particular plays no mean part in keeping salaries low. The astonishing fact is that faculty men themselves assess uncertainly the human qualities, the services and the social utility of the profession. The employing class, the public, including the boards of trustees of universities, evidence the same divided state of mind.

The attitude in question can readily be noted within the profession. Indeed, ironical appraisal of

their own occupation is a favorite form of intellectual sport among professors. "Freedom" and the "self-sufficiency of the individual" are cherished watchwords. Certainly the best academic man is not lacking in "proper pride" but, to all but a minority, group action looks like a repellant duty to be avoided as far as possible. In face of innuendo or bald statement about the professor's lack of prestige or fair income, most academic men prefer a proud humility to a retort. A sense of their social value clashes with an embittered feeling that they are overlooked, rated second to athletic coaches within the university and to other professions in general. The solace of work takes precedence of any struggle for a more assured status or for a better money equivalent of the services they render.

In this habit of an uncertain, paradoxical or quizzical rating, the public meets the professor more than halfway. Particularly of late, publications, occasional, periodical and daily, give the academic faculty member a kind of prominence that indicates a curiously complex and contradictory attitude toward the professor, his personality, his powers, his duties, his ultimate usefulness and his money value.

Undoubtedly, all professions are looked at from different angles. The greater number of persons see in the lawyer a supreme, steadying social influence. Many thinkers not to be despised have however declared his real social rôle to be that of the mean panderer to controlling interests. By opposite dicta, the doctor is pictured both as the patient preserver

of the lives of thousands, and the commercial quack preying upon weaknesses he deliberately fosters or for which at best appraisal he can do little.

But this dual slant of opinion affects faculty members most often. Two widely divergent evaluations of this profession are always in evidence. All estimates of the academic profession, its social status and its measure of pay, are tinctured with one of two assumptions, or more intriguing still, with a blend of both.

One habit of speech places academic teachers where the Chinese have in all times ranked their scholars,—the world's leaders in thought. There is no lack of paragraphs wherein academic faculties are respectfully saluted as pioneers of knowledge, brave spiritual souls who for the sake of research separate themselves from the world, to dwell apart in companies of scholars, drawing about them a younger generation to walk presently in their footsteps.

The other way of thinking patronizingly regards the academic teacher as a respectable type of public drudge, a creature removed from realities whose single undoubted merit is a special stock of information, more or less useful. The long-standing scorn the man of action and the dilettante have for the aloofness and eccentricity of a life removed from the main business disciplines and devoted to specialized and painstaking research, is still current and just now quite popular. The novelist, the dramatist, the cartoonist and a wide following in the press more often than not picture the professor

to a tittering public as an "absent-minded beggar," stored with special knowledge perhaps but ludicrously ignorant of reality. Habits of speech frequently make it seem that what the professor offers in the classroom is the penalty collegians pay for the "real" advantages of college life, social activities and athletics. "Literary" circles delight in depicting academic faculties as assemblages of uninspiring pedants, men and women of the passive type isolated by native propensities, useful in a world of action for little beyond perpetuating that which is in good repute; dubiously serviceable even in their own rut. At worst, there is the Shavian formula that the professor does not act, he teaches and teaches outworn truths at that. At best, the professor figures in this version as the means whereby society gets its active "college bred" men and women.

Thus, the public and the profession itself oscillate between extremes of characterization. The market value of the scholar is the result. The community treats this professional who higgles rarely or not at all as it always treats the meek, especially those meek whose additional peculiarities lead them to be primarily interested in arranging and explaining known phenomena or absorbed in the search after new contributions to knowledge.

Accepting old canons out of the Greek world that ally pioneering for facts with My Lady Poverty and laud the alliance as the gospel in regard to goods and services, the professor and the community endorse the creed that poverty is opportunity; the

public comfortably assumes that academic life is inherently inexpensive.

Mild disdain on the one hand or high estimate of spiritual sufficiency on the other both lead easily to thinking that as a matter of course low salaries suffice for this cloistered life. The two lines of reasoning bring the same conclusion. To dwell apart in pleasant places and in "academic calm" need not cost very much.

Incarcerated by the terms of his occupation in classrooms and laboratories, the professor's requirements in commodities and services are evidently few. Even if valuable, the type need not be too highly paid.

IV

But things have really changed. Effective minorities of the profession and of the public have outgrown this habit of mind. In reality the situation is not actually what this ideology of the literati or of the conservatives of the profession conceives it to be. Institutional influences have made both the assumptions of simple living and of academic isolation belated and untrue to the main facts.

The professor's ways of living tend now toward the standards and the ways of the world at large. For better, for worse, he moves out into the general life or the public comes to him. In the world, "academics" hitherto relatively isolated, meet the so-called "upward" trend in the standard of living that has touched all of us. Whether advisedly or not, whether to his and to his contemporaries' ulti-

mate advantage or disadvantage is not the question. The fact is that the average faculty man is caught by the same influences which, to a greater or less degree, draw all effective members of modern democratic life into "standardized" ways of living.

In the first place the professor is no longer a celibate. As often as the rest of the world, he is a married man. His salary must pay not only his own living but also the rising costs of family life, and these are rising costs for more reasons than the rise in prices. Family life in universities takes on continuously more of the pattern of the common life. The facts now belie the thesis that professors live more secluded than the majority whom the business discipline chains inside an assigned task eight or ten hours daily. But even were the thesis true, even though the professor might be "shut in," his family is not. The academic man's wife and children have become participating members of the community. Going or gone are the days of gown separatism. As often as not "Town and Gown" meet now both in civic affairs and in social life. The public school, not education at home, fixes the aspirations of the professor's children. As consumers, these children learn the "new" plane of living that all who instruct about American economic life present so enthusiastically for the national delectation. The professor himself may still pay homage to Franklin; but his family takes over contemporary world habits of spending. As consumers, professors' families now come near to sharing the common lot. Their desires for goods and services are scarcely less tangled than

the demand of all those others who exercise consumers' choices today. With the world at large, the professor and his family have capitulated in greater or less degree to the standardizing influences that play unremittingly upon the purchasing public to extend their wants. The lure of industrial enterprise has caught even this small class of rational spenders.

Here is indeed the type of consumer universally classed as "highest," the consumer who exercises individual and group choices, who is aware of alternatives and reasons about them. But it requires little reflection to recognize that even consumers who, like those of the academic world, choose to think, find themselves in their endeavors to be rational torn by the two conflicting canons of spending that are just now the vogue all over the world, canons of spending that complicate and confuse thought and action. When any of us think about a rationale of expenditure, which is not often, a theory about "thrifty" spending competes for place with a code of "reputable" spending. At one and the same time, a dual respect engages the imagination. On the one hand, current rules arrest the attention, rules about the way men should satisfy their wants, whether the wants of the wage-earning class or any other class. All these admonitions are so many neat phrases exhorting to thrift and saving as the means to wealth. In the main, all precepts about expenditures now appearing in black and white urge stout resistance to new needs and praise a careful abstinence in the interests of saving against hazards and

for new accumulations of capital. The professor's spending code thus accords with that of the public moralists,—and just now, not only teachers but the government, bankers, insurance men, and storekeepers are among these public teachers of thrift.

But there is another convention about spending wholly contradictory, possibly stronger. Blended curiously with this announced respect for abstinence and saving, runs a fine faith in the grand gesture of easy spending. The conviction that spending freely is a practical means to win material prosperity is a belief dear to youth and to business. It seems true to the facts to assert that belief in the positive value of material prosperity, and a continuous show of it in ways of living is gaining upon the opposite position.

It seems permissible to maintain that the essential characteristic of the American standard of living is not belief in abstinence, but rather this exuberant creed that the scale of wants of individuals and families must and should increase in volume, in variety and in intensity; that expanding and varying wants spell increase of personal happiness and general well-being. Undoubtedly, it can be said that, explicitly or implicitly, this idea appears in every land touched by the dreams the industrial revolution has stirred. All economists sponsor the doctrine. With less emphasis and explicitness perhaps than Bastiat but by implication at least, in all schools of economic theory we find this belief in the beneficent effects of an expanding scale of wants usually called a rising standard of living.

In the United States, however, the creed of the personal and social utility of a "rising standard of living" applies more "democratically"; that is to say, it reaches wider circles. Impelled by its maxims, low income groups strain for "higher" standards. Almost without knowing it, the "reasonable" spender is also touched by it. His rationale of spending implies more goods and services and thus a desire for increased income wherewith to purchase them.

Those who above all others believe they spend by rational standards, that academic world which is possibly the last stand of the "rational" spender, have also succumbed to the spender's theory, more slowly but quite as certainly.

So true is this that, perhaps more than any other class in the community today, professors' families express the meeting of these two trends of influence. To the writer at least it seems but slight exaggeration to hold that the academic way of spending is the American method of expenditure per se. The story of spending shown in later chapters evidences plainly a theory of using income that neither frankly accepts the standard of free and easy spending, nor yet whole-heartedly endorses the old cautious standard of an exact and continuous calculus of thrift. Rather it is a curious combination of the two. Poor Richard's attitude toward goods and services still gets high encomium from the academic world as it does from all of us, though more especially from the well-to-do whose marginal spending is least affected by the

rule. But in reality, even in academic circles, praise of Poor Richard is now much of it lip service. As it concerns use of goods and as far as income will permit, the economic behavior of professors and their families responds, even though with a perceptible lag, to the precepts of the economist and the practices of business. However they may talk about the matter, like the effective minority in all income classes of our contemporary world, many professors as well as other folk see merit and even service to society in striving to be well-to-do and in spending somewhat as the dominant income classes spend. This shift in the theory and practice of spending, first perhaps on the part of the professor's family and from them to him, accounts in great part for the growing sense of an acute disproportion between income and needs.

A word to avoid misconception.

Those who believe that men find knowledge and wisdom best through dwelling apart from the world, will look with regret or disfavor at this suggestion of a change in the academic situation. Believers in the high merit of the medieval disciplines of seclusion in poverty and humility may think low salary the best means of attracting the class of men who find knowledge and keep wisdom. Their position is tenable.

But a discussion of what ought to be the mainsprings for the consumption of goods is not to the point here. Neither the theory that celebrates the uses of adversity nor the opposite doctrine of the close relation between material prosperity and

sound thinking is intentionally advocated. A trend of things is explained. The situation described may or may not be what ought to be. What appears above is only the writer's explanation of the "hard irreducible fact" that a new standard of living has come into academic circles.

Certain other factors besides this change in the theory of expenditure affect the erstwhile modest needs of the professor. Certain alterations in academic duties that conduce to widened human relations also tend to extend the scale of wants and thus add to the costs of living.

The busy world now comes to the professor in various guises, forcing him out of his study. The student body grows larger and more diversified, more insistent in its calls for "contact." An outside public enters university "enclosures" with increasing frequency. Adults as well as adolescents make their way to these "halls of learning" asking for "adult education," adding a complementary and alluring task to the regular instruction of youth. To these same "academic shades," all classes come for "expert" counsel on every conceivable subject. In reality most successful universities are no longer cloisters; rather they are market places. And into these market places there enter also the world's prevailing spending ways, a more complex standard that calls for more income.

Another influence that has changed the faculty member's way of living and increased its costs is the fact that the field wherein research goes on

has widened. Every one knows that university curricula now include new departments of inquiry and instruction. The social sciences set up laboratories; the applied sciences jostle the abstract sciences. Even the arts and crafts knock boldly at the sanctuaries of "culture for culture's sake." Often they have already entered in. In face of a conservative opposition, new groups of specialists appear in universities. The technician and the social scientist are now alongside the classicist, the mathematician and the physicist, dealing eagerly with "things in their complex entanglement." Responding to a well-defined utilitarian bias of mind, both with respect to modern inquiry and modern education, one-half at least of the work of the majority of faculty members now consists in training the younger generation to meet the practical, the immediate in modern life.

Before he can explain current issues accurately, the instructor must understand them himself. Unless he touches the life that he interprets as captain of education, he risks failure. The erstwhile closet philosopher must go out into the world; he does go out, to learn that he may instruct.

And it is not only as teacher and inquirer that he hears the call to leave his study. Democratic institutions today ask citizen service from all men and women. The times exempt no one worth while from a score of new civic duties and pleasures. For some time past democratic notions about self-government within the university have forced even the would-be recluse into faculty committees and other administrative work. Now comes public service, a

fourth aspect of the academic "job" often conceived as research and instruction at most. Custom now summons all loyal citizens to add social relationships, occupational or political, to the once paramount duties and pleasures of hearth and home. In many cases the academic faculty member admits the pressure of these duties reluctantly. Sooner or later, however, in one form or another, any faculty member who has made good, finds himself drawn into the general run of things, giving time to something called "public service." This certainty of more frequent meetings with men and affairs is noteworthy here particularly because it brings an almost unavoidable alteration in spending habits and adds new items to the cost of living.

To sum up. World notions about the "necessary" items and quantities of food, clothing and shelter alter; custom adds new items to the list now sometimes called "social needs"; the general tendency to the upward standardization of consumption passes even the barrier of university life and men and women on faculties become for the most part subject to the rising standard of living, that delight of the economist and the nation.

And they do it whole-heartedly. The world trend that refuses to tolerate the eccentric or caste ways of living is rapidly changing the appearance of university life. Traditions notwithstanding, the peculiar way of living regarded as "normal" for the intellectual of other days now falls slowly perhaps but certainly into disrepute. Unless he is a genius,

and as a matter of fact not then as a rule, the professor, American or any other, no longer allows himself to be characteristically a "queer" man, his head in the clouds, his clothing peculiar and neglected, his family restricted or differentiated in its way of living. Indeed, it may safely be asserted that the successful professor of our time is most often typically an alert man of affairs. Even though the academic man studies the stars or the electron, for the most part he steps readily and adaptably from his laboratory into everyday life; he can face reality without blinking. Though they strive to contemplate the eternal verities, the humanist and the natural scientist both will today commonly be found seeking these verities where Socrates, Erasmus and the great of all times have looked for them,—in frequent meetings with all sorts of men the world over. In terminology here to the point, the "academic" now purposes meeting the current conventions of consumption squarely.

To the question, "To be a professor, should a man live the cloistered and 'simple' life?", the profession itself and the world at large now answer with increasing frequency and conviction, "No." Long ago, Longfellow said the scholar should live "in the dark grey town." In growing numbers the scholars of today repeat this belief in the value and the stimulus of a life that is "liberal" in human relations as well as in its educational aspirations. Wherefore, while it may still be said that the universities draw seekers after truth, by the terms of that which many of them study and because of the

current trend in codes of behavior, "seers" will not live their lives too much apart; they mix with the world and the world with them.

The new factors in academic life now briefly reviewed all have place in a discussion of the adequacy of salary levels because each new influence indicates some added expenditure. This nearer approach of the common life to the professor and of the professor to the common life; this widening of the theory about the appropriate field for factual inquiry and where a man must go to do his research, have done much to emphasize the narrow limits of the professor's salary. As the world is now constituted, "associationism" unavoidably costs, in organization dues, in meals away from home at public functions and the like. Not only because costs of living have risen but also and more because the intercourse with the general world alters and "raises" the standard of living, does the professor now feel underpaid. Social life, even when the term in no sense implies what is commonly known as society life, is dearer than the domestic life, much more costly than the cloistered life. Pecuniarily speaking, wider contacts involve increased expenses. If, in addition to research and teaching, professors are to do extension work; social research; public service; citizen service;—increased income becomes a necessity.

It seems fair to believe that in principle at least the world agrees to this change. Even when paying

lip homage to one or another of the traditional conventions about the profession, the public in general and the American public in particular really want college professors and want to think of them as desirably men of the world even though also "ahead of it" or "above it." Not only does the public want the class; it wants the members of the profession to look like other people; to behave like other people; to take their place on even terms with other professionals. Indeed, the professor who in the universities of today elects to lead a strictly domestic and sequestered life can scarcely expect his public to consider him a success. Consciousness of this fact gives one more prod to the desire of the younger generation of faculty members, and to their wives perhaps more than to them, to have the pecuniary chances of those in other professional occupations.

The new restlessness under traditionally lagging salaries is then only an aspect of that tendency to standardization of consumption and to a rising standard of living which our age views on the whole with the greatest complacency. Like the rest of the world, faculties are now touched by the fact that the scale of wants of all income groups has shifted, intensified, and increased in volume and that advertisers see to it that new temptations to "wise spending" replace older canons of thrift through going without. When academic faculties begin to expect to live as most men live, when they become imbued with the average American's ideas of self-support, of family responsibility, of ways of living and of

the duty of social relationships, the desire for the income necessary to lead such a life becomes acute and is justified by prevailing concepts. The professor and the professor's wife have not responded to market influences as quickly as other consumers; their change in standard has moved more slowly; their choices are still relatively speaking more carefully considered. But the change has taken place.

The consequence of this new urge to live as other professionals live is the sharp irritation about the salary scale now evident all over the country.

V

The risk that, suitable income failing, young men will turn from academic life is no fanciful one. Standing at the cross-roads and comparing the opportunities in university life with other openings, young men are heard to say with alarming frequency, "I want to stay but I can't afford to"; "I can't ask a woman to make the sacrifice necessary if I adopt this career where even success promises so little pecuniary return as compared with the possibilities elsewhere."

If the upper levels of salary at least are not shortly made comparable in some degree with the best pay in other professions; if the services of the first few years are not soon paid for with a sum that will buy the minimum of a professional standard, it seems easily demonstrable that universities stand to lose their most able and aggressive teachers.

For the means to search for new truth are now obtainable outside academic life. Opportunities to satisfy the research impulse that is primary in deciding men and women to lead a university life present themselves with increasing frequency. Competition for good research workers is active. Public and private foundations for research increase in number, annually bidding generously for those who love to probe into the unknown. These foundations for special research in medical and social problems also set enviable standards of opportunity, work and pay. Business enterprise is entering just now upon investigations of many sorts requiring full-time work on problems of true research and, as is the way of business when seeking talent, is offering more attractive pay. Public service, too, presents similar openings. Excepting in the government bureaus and lately even in some of these, the salaries outside universities are uniformly higher than those paid within the universities. Association with research foundations has the additional advantages that, in the first place, apparatus, secretarial service, books, all the modern facilities for investigation still largely lacking in the vast majority of the colleges of the country are made available without stint, and that, in the second place, neither teaching nor administrative work interrupts the search for new facts.

Admitting the correctness of the position sketched above as to the shift in the standard of living and adding these considerations about the new opportunity at better pay, it is evident that the universi-

ties must meet this new competition or research agencies will draw men of imagination and initiative away from the colleges, leaving the conduct of university education to classroom plodders.

VI

If the picture now roughly sketched is true, if the standard of living has risen and salaries paid now are insufficient to meet a "fair" professional standard of living, what is to be done about it?

Can ways and means to assure reasonable income through earnings be devised, or is the provision for salaries to those who adopt this profession so inalterably fixed by custom and by available funds that the average professor must unquestioningly accept the low amounts now offered him or leave the profession? Are the communities that support universities going to keep their complex attitude toward the profession and select through a low payroll only those willing to continue to try to drive upstream to medieval simplicity? or are they going to accept the results of enforced conformity to the ways of the world and pay the costs of that conformity?

Ordinarily, in medieval times, scholars had no income, no fixed earnings. The church, some private foundation or a wealthy patron provided for the personal and professional needs of the members of the profession, usually celibates. From one or all these sources the seeker after knowledge unhesitatingly accepted gifts of any size obtainable. Far into the nineteenth century scholars and teachers

connected a celibate life, even a cloistered life of dependence, with the "search for truth." Must the source of adequate support for the "poor scholar" and his research be the bounty of the wealthy, a source that is often kindly and generous but usually insecure? or will the general public decide to pay the present real costs of a professor's living as determined by the usual influences controlling costs of living?

In the old world and on the Atlantic coast, in answer to this query we are often told that adequate pay is impossible and that those who select this profession must be "independent" members of society. Either, it is argued, aspirants to academic life should belong to the propertied classes and thus bring some vested income to their work, or they must marry wealth. The proponents of this position maintain that salaries can be considered only as payment for part-time service, a sort of retainer in return for loyalty to a given institution.

But this solution fits no modern theory of due return for effort. Our times call for pay that at least meets "the overhead" costs of the worker and holds that salary shall not be advisedly called a subsidy. Universities are no more entitled to the benefits derived from the independent resources of faculty members than any other class of employer is so entitled. If the facts of this study are as typical as there seems warrant for believing, evidently no large percentage of the faculty members in our universities really brings personal incomes or the incomes of rich wives to subsidize their living costs. As a rule,

the profession comes to its work from all income groups and should be assumed so to come. Only the small proportion common to the general population can count on vested income. Like the world at large, most faculty members must earn their own way. The outworn notion that universities are justified in obtaining services paid for only in part must therefore be discarded.

There seems room for some optimism. In other directions when it has become plainly evident that money is needed, slowly but certainly, with sufficient pressure, public and private appropriations have been increased to meet the need. For example, the call for funds to support research has been so clear and resounding in recent years that more endowments and in larger sums than ever before are now available to carry on such work.

The call to consider the question of the salary scale of academic faculties has possibly not yet been made explicitly enough. Thus far, the question of the professor's pay check has been discussed either with sympathy or with "loveless pity" by certain empty-handed persons in the community, or with intermittent petulance or characteristic irony by members of the profession who have either become embittered in it, are about to leave it or have left it.

Evidences of another period are in sight. Already the alumni of a few universities have raised specific funds to meet the situation. The advantages resulting for both professor and institution are de-

monstrable. The business man and the taxpayer must see the question clearly as a public issue; then they will act. When every citizen will ask himself some pertinent challenging questions concerning the reality of his respect for faculties in universities, this soul-searching must bring an answer. If a negative opinion of the social value of the class results, not more money should be spent, rather less; or none. Given such a decision, the millions now being set aside for the purpose are wasted. But if the time-honored status of the profession can be reaffirmed, if public opinion emphasizes once again older doctrines about the social serviceability of academic faculties, then increased allotments for salary should and will become available.

With clearer sense of the professor's utility and the new truism that cheap labor is dear labor as further guide and stimulus, the informed citizen will look to his public finances. In war-time, ingenuity raised vast sums. In peace-time as well, with conviction crystallized, the necessary sum whatever its size can also be raised. If opinion can be shaped and fortified by fact, the academic world will be paid enough to meet the requirements of modern life, and the return for academic services will no longer be the two-thirds subsidy which this study suggests most salaries now represent.

CHAPTER I

ECONOMIC UTILITY OF THE STUDY

I

What follows is an inquiry into the costs of that type of professional living which academic life typifies at present. Along with the costs, the study shows in detail the main classes of goods and services that 96 faculty families bought under the influence of customs, conventions, fashions and opinions that shaped their "academic" standard of living in the year 1922 and in the city of Berkeley where the University of California is situated.

The central problem to be answered was this: What is the cost of the way of living that, following current American conventions, college faculties ascribe to themselves? Does the prevailing salary scale meet these costs?

This inquiry is thus first of all a cost of living study. The data herein given should be, and are believed to be, a fair index of a standard of consumption, the costs of that standard and the relative sufficiency of certain salaries in relation to it.

It is fully recognized that a cost of living study is only one among several means to measure the adequacy of a wage or salary scale. Given prevailing conventions, a display of the cost of living in

relation to needs is neither the only criterion nor perhaps, all the facts considered, the fairest criterion of the appropriateness of a given rate of pay. The criteria of services rendered, of "productivity," of bargaining power, and even a simple comparison of pay in similar occupations still compete for place with that principle of payment according to needs which is the real point of departure of cost of living studies. Indeed, the other tests have on the whole wider acceptance than the test of needs. The utility of each of these tests is fully admitted. But cost of living studies are none the less respectable aids for both sides making a bargain. If not final determinants of the wage scale, they certainly make valuable talking points.

Whatever the logic of the situation, prevailing usage certainly justifies using the cost of living to clarify debates about the appropriateness of given wage and salary levels. Since the opening of the twentieth century, especially since 1917, as fluctuating prices have stimulated a new interest in defining the elements of various levels of living, budget studies have become an integral part of every dispute about the rate and range of pay. Some "total cost" is reached by old or new methods,—by the simple cost estimate, by the use of the account book and the interview, or by the quantity and cost estimate.

II

It is probable that each and all these methods of examining the costs of family life have their un-

doubted limitations, just as it is true that, except in times of rapidly rising prices such as the years just past, tests of adequacy other than the cost of living have right of way. These considerations notwithstanding, this study by the account book and interview method should be of some use for more reasons than merely because these budgets show a real discrepancy between costs of living and salary income.

An analysis of getting and spending such as this, an analysis that shows how 96 families of consumers actually used their purchasing power,—exchanged money for goods,—gives other information besides the cost of living. In addition, the study shows in the first place, and with considerable detail, a sample of the earnings and the supplementary incomes of a professional class. Data regarding the sources, the amounts and the variations of family incomes are still sufficiently scarce to permit the hope that the facts collected here contribute something.

Secondly, since the major household wants of professional families are enumerated and segregated, the tables sample in broad relief professional habits of selecting economic goods and services and show the direction, the relative occurrence and the emphasis of expenditures at this level of income and standard of consumption.

Finally, since these are the expenditures of "rational" professional consumers, the tables have also a certain scarcity value.

A moment's reflection will remind the informed reader that the facts now available about habits of spending show for the most part the spending ways

of two classes of consumers only. The first of these, the largest group in all human societies, are the "masses," the poor, those who live more or less below their own standard of living. The second is a small class of persons set apart by the fact that they are exceptionally desirous of freeing their spending from brainless wastefulness.

Another small but outstanding class, the so-called "spenders," a class that includes a varied lot of persons, is an important group about which nothing is known accurately. These are the consumers who get what they want when they want it; who force their income or their credit ever upward to meet needs that are largely dictated by the traditions of competitive display, the love of ease, of comfort, and of rapid change. It is these purchasers who have no standard but a rising standard, an expensive standard. The ways of such spenders are a favorite theme of the dramatist and the novelist; the scenario writer today fixes the envious regard of the masses upon them. Though the "thrifty," whether rich or poor, point at them the finger of scorn; though as a group such consumers pass generally as highly "immoral" or at least unmoral, none the less, like other criminals and semi-criminals, these spenders are much in the public fancy. Consciously or unconsciously, the imagination of most of us plays around that selection of goods and services dear to such as these. But records of expenditures are anathema to this class. Also the class submits to no questioning, rarely even to self-questioning. Thus far the scientist has passed

them by.[1] Only the two other classes have hitherto been the subjects of investigation.

The first of the two classes usually studied spends as it goes and as "needs must" forces it. The mass of published household expense histories and "estimates" are displays of the goods and services these low-skilled wage workers buy. We know much about the spending ways of the poor because, on the whole, unskilled wage-earners' families have been less inclined, or perhaps less able, to avoid the questioning of investigators interested in them or in their standards of living. Thus, the major part of the "budget" studies past and present, intensive or extensive, in Europe or the United States, shows the distribution of expenditures for those masses of a given population who live at or near the "subsistence" level. At all times, these family groups with low and irregular incomes supply themselves with meager and routinized dietaries, with clothing that is cast-off or common; with dwelling-places equally cast-off and common. "Higher wants" are "satisfied" spasmodically in a short though slowly lengthening list. All these studies of family expenditures are proof that a low level of earning power dries up a deep-set impulse to exercise choice. As exhibits of spending ways, this largest class of budget studies permits a generalization. The facts they assemble show plainly that small and insecure incomes breed a chronic dread of pauperism, accompanied by, if not actually causal to,

[1] Except of course as Veblen in his *Theory of the Leisure Class* has paid his respects to them with his well-known brilliant generalizations about conspicuous waste.

a dull patience that balks the human craving for variety which the economist and the business man value so highly. Thus low purchasing power is cause and effect of that "unconscious acquiescence of habit" expressed by "low" and routine ways of living.

The second class of budget studies includes in general, persons educated to expend "reasonably" and for "solid satisfactions"; which means, of course, spending according to a tradition well recognized though not easy to describe accurately. For this class of spenders the proclaimed object of all purchases is the satisfaction of physical and cultural needs which have after judicial deliberation been selected as "real" or "moral." One leading characteristic, the convention of "simplicity," may safely be indicated. The major influence directing choice is essentially a habit of resistance to innovation. Canons controlling the consumer's selection pronounce for durability, for costliness whenever it pays and only then; against the whimsical in fashion. The point of departure is "get your money's worth."

III

The expense histories contained in this study belong on the whole to this second class of spenders.

The standard of living presently to be shown is thus somewhat apart. The study increases by one a very small group of previous investigations that give precisely the nature and the costs of a year's satisfaction of household needs at a middle-class, professional or comfort standard.

Viewed as an earning group, the breadwinners

studied here are of the class that draws salary. Thus, these families have a flow of income that however small is at least regular and secure as compared with earnings of wage workers, which come in uncertainly day by day, or even as contrasted with the larger but relatively irregular and uncertain fees of the doctor or the lawyer.

But the standard of living that directed the expenditure of money in these 96 households is the same as that of the doctor and the lawyer. It is the nebulous though reputable brand of spending theory popularly known as a "simple" or "comfort" standard of living. The scale of living is a middle-class, professional, American standard of living.

The standard of these families may with good reason and without evidence of bias be thus creditably labelled. The way faculty families want to live, that is, the "standard" of living they ascribe to themselves has, I think, never raised any challenge of luxury living. On the contrary, it has been usual to recognize it as a scale of living where emphasis falls on wants for that class of needs most commonly indicated by the dubious term, "higher goods." In theory and method, the ways of expenditure shown in the tables which follow certainly conform to methods of using income most widely considered exemplary;—which is not, however, the same as to say that these are the spending ways generally regarded as the most enviable.

The standard guiding these household expenditures is not only the "exemplary middle-class" or

"comfort" standard; it is also the standard of the professional. The isolations and traditions of academic life may "rationalize" it slightly but the scheme of spending probably does not otherwise diverge far from the average in other professional groups. The trend of the times already discussed, a trend that acts with increasing force to lead the professor away from his study, or to direct the public to that erstwhile "closet," rapidly irons out any differences that may still exist between professionals. The professor may, like the minister and government official, be a poor relation among professionals. Nevertheless he is evidently of the class, subject to the same general vocational disciplines and exemptions and with the same objectives that shape the standards of all professionals.

Lastly it seems reasonable to call the standard of living these budgets express, the American standard of living per se. First, this is the American standard because it is a professional standard. The statement that the aspiration of all Americans strains toward the professional life and toward a professional standard of living is surely too obviously true to need supporting argument. What standard but this has American youth been admonished to strive for?

Perhaps less obviously but at least to the author quite as plainly, this standard of expenditure is American because in the scheme of spending the chief stress is laid upon "higher wants." American spending precepts always emphasize "wants for higher goods." Particularly the median expendi-

tures of these families show all the spending aspirations conservative Americans permit themselves. The tables show always a standard disciplined by and respectful of the currently preferred community conventions about using money.

Then too, the standard is American because the expenditures show the influence of the dual national standard already described wherein keen respect for thrift competes with approval of a generous satisfaction of increasing wants. Many of the spenders in view in the tables presently exhibited, took evident pride in thinking themselves among the few left who tread the Smilesian paths of thrift. Most of them professed allegiance enforced or real to "Poor Richard's" rules of spending. But with rare exception these 96 families illustrate the tendency Veblen first pointed out in explicit terms—the tendency for the standard of living to go as high as earning power "with a consistent tendency to go higher." The tables show plainly how, on the one hand protecting its own repute so to speak, this group responds to the levelling-up trend now affecting all classes of American consumers, charity levels of living not excepted. The "new known goods" such as automobiles for instance, appear as additions to its scale of wants. On the other hand, thrift, particularly in the purchase of food and clothing, is evidently an inherent part of their scheme of things.

Since then these household accounts show thrifty and reasoned spending according to a standard that desires "simple," "comfortable" living and since,

at the same time, they express the professional's preferences as a consumer, it seems fair to say that, in an exact sense, these tables show spending at the "American" standard of life and that the way of living hereinafter appearing expresses in items and costs 96 attempts to use income according to the national standard of living, the nation's received theory of spending.

IV

Naming the general standard these budgets show does not necessarily illustrate precisely the standard which directed the expenditures these expense histories detail.

Such exact specifications are rarely available but they are at hand for these budgets. Certain members of the 96 academic families have put on record their theory about what they considered a "reasonable" standard of living for their occupational group. Recently, the stock of needs a professor's family may justifiably consider "right and proper" has been worked out. It seems useful to preface the tables that follow with a brief of this analysis of the academic standard. When all is said, the specifications given remain sufficiently and undesirably incomplete and subjective. However, as compared with anything else of the kind available, the statement is definite and inclusive enough to merit a brief statement.

The immediate circumstance that brought out this analysis of a standard of consumption considered "just" for a professor,—for which read, that stand-

ard believed to be customarily recognized,—was an article that appeared in the *University of California Chronicle* of October, 1922.

When prices began to skyrocket after 1914, when the rising costs of living emphasized more sharply the fact of lagging salaries, the faculty at the University of California, like the academic world everywhere, felt the strain upon their habitual standards of living. By 1921 protests at first occasional and mild had acquired force and acrimony.

The authorities finally took account of the situation. In 1922 a change in the salary scale was announced. The new arrangement gave instructors $1,800 to $2,200 with promotion each year for three years if work was acceptable; assistant professors $2,400 to $2,700 on a similar three year promotion plan; associate professors $3,000 to $3,900; professors, a minimum of $4,000 and a maximum, for a very few, of $8,000.

An article in the *University Chronicle* [1] reviewed the salary scale announced. Admitting that the raise in pay was neither notable nor one that caught up to the recent rise in prices, it was argued that none the less the salary scale represented a sufficiency and that the announced system of advancement in rank and salary, on the one hand secured the University against superannuation and incompetence, and at the same time gave able men a new certainty of fairness. Expressing the conviction that the "plan was adequate" and might serve to

[1] Barrows, David P., What are the prospects of a university professor? *University of California Chronicle*, April, 1922. Vol. xxiv, p. 197.

draw and hold men of "patience, courage and sobriety,"—those men who loved "quiet for research and writing," the essential opportunities of a professor's working life,—the author said he believed the new salary scale "promised outside the work hour, wife, children, a few books and freedom from the anguish and humiliation of debts."

This essay and especially, I think, the "simple," sober, unpopular standard of living it implied, aroused strong feeling in certain quarters. In particular, the professor's wife raised her voice. Collaborating with eight other wives of the faculty, Dorothy Hart Bruce published a protest.[2] These nine wives of faculty members, all in excellent standing, give their answer to the important question, what is a college couple warranted in considering a legitimate way of living and what are the necessary costs of such a standard of consumption?

In brief, their theory of this professional standard and the amount it would cost runs about as follows:

College professors may justifiably claim:—food of the simplest with very occasional meals away from home; clothing of a quality sufficiently good to keep from being "ashamed"; a house large enough to make it unnecessary "to move again before the birth of the second baby,"—a house with at least two bedrooms,—desirably with a study, and some quarters for help. The house operation allotment,

[2] Bruce, Dorothy Hart, What are the prospects of the university professor's wife? *University of California Chronicle*, October, 1922. Vol. xxiv, No. 4, pp. 508-531.

it was decided, ought to be enough to include payments for water, light, fuel, laundry, repairs (including the garden and its upkeep), and some surplus for service. Income ought to furnish at least a minimum for savings, set at 10%. Maintenance of health was set at a minimum cost of $120, exclusive of special illnesses or special dental work, which it was recognized might suddenly run nearer a thousand. The right to satisfy a modest desire for books, music, the theatre, travel and entertainment of friends was taken for granted.

The "academic" standard of living having been thus outlined at a minimum, it was then bluntly asked: "Can the University salary scale satisfy these requirements even in their most modest expression?" "Given the salary scale proposed, what has the wife of a professor to expect of life?" "What can a university couple do with the amount the man receives in return for his engrossing work at the university?"

These questions were answered after (1) talks with "a number of the most intelligent, capable and level-headed" of the faculty wives; and (2) a review, on the part of these nine wives, of their own experience with the current costs of living.

A rough-hewn quantity and cost estimate testified to what the authors believed represented in Berkeley, and in the year 1921, the unavoidable expenses of a faculty family of two adults. This estimate led to the conclusion that "the least sum by which this type of family by 'extreme hard work' and 'due sacrifice' can meet their entirely legitimate and rea-

sonable expenses" was $248 or $258.85 a month, that is, about $3,000 a year.

Moreover, it was held that the sum of $3,000 a year would be enough only on condition that (1) there were not debts as was so often the case, money obligations holding over from the long period of training absolutely required before a man can get the post of instructorship; (2) that no dependents outside the home, neither parents nor other relations, were to be cared for; (3) that there were no children. The arrival of a child, it was estimated, would cost $500 [3] and therefore it was declared, a couple desiring two children must be able to set aside $20.80 a month for four years to provide for their coming.

When a total is given that does "not allow a dollar for books, for the doctor, for medicine, for the dentist, for any amusement, for any vacation nor for the birth, food, clothes or care of a child," the student of "minimum" estimates recognizes in this "estimate" a close relation to the many others where a "total" was made up before including the costs of imperative social needs.

In the way described these wives concluded that

[3] Estimates of the cost of being born become slowly available. One estimate recently made by the Metropolitan Life Insurance Company sets the average costs of the birth of a child at between two and three hundred dollars for medical and hospital charges alone. An estimate made by the Heller Research Committee of the probable costs, if the doctor's requirements at the present standard of health care are respected, proved to be about $375 including a layette already made and the services of a specialist at $100. A careful record of the arrival of her first baby, October, 1924, handed me by a young mother who kept her accounts accurately, put the figure at $888.26. This figure however included the purchase of a new washing machine at $150.

with the salaries now offered them, unless they had outside incomes, instructors and even professors could not meet the scale of living that habit and circumstance justified. Failing income from property, they declared that the low salary scale forced a faculty member to do outside work, overtime work, in order to supplement income; that such work frequently reacted adversely upon his health and teaching; even more frequently affected his progress in research and thus his status in the University and the world, while at the same time it balked his native propensities. Further, they found that all overtime efforts of the man notwithstanding, these low salaries could not ordinarily be sufficiently supplemented to make it possible to pay for domestic service. As consequence it was stated that perforce academic men's wives dedicated themselves unremittingly and for years to household tasks. Since as a group, women who married into the profession were specialized women "of education, refinement and good taste," with traditions that lead them to the more ladylike pursuit of the fine arts and of hospitality rather than to routine domestic work, these years of strain, of trying to content themselves with being "nothing more than a good cook, housemaid, seamstress, nurse and washerwoman," it was asserted, broke their health and constituted a long drudgery which undermined the morale of many of them.

Here is their conclusion in their own words:

"Thus it appears that the professor's wife, if illness, or children or other dependents have any

part in her life, cannot expect her husband to have leisure for research either during or between semesters, cannot expect freedom from debt, cannot expect her husband's income to increase in proportion to the increase in the size of their family and the needs of his growth and of her own, cannot expect sabbatical years, cannot expect any material expression in her home of her love of comfort and beauty, or any intellectual or artistic quality in her daily occupations; in fact can expect little but housework."

V

Thus, to the question "Does the average salary paid in a university buy the level of living which a professor thinks himself entitled to," the wives of the professors answered emphatically "NO." The direct reason for making the study whose results appear here was the desire to test the validity of their position by a more searching and sustained inquiry.

Obviously other queries are pertinent. It might be asked, What level of living is a professor really entitled to? Could not the range of salaries, or at least the average salary of the professor, buy all that reasonable desires ask for?

Such questions may not be answered with confidence. Only those will dare, who have adopted some positive theory of "wise" spending. To state what it is reasonable to desire is to indulge in a speculation. Data for any physiological or psychological certainties in this regard are still wanting.

Given the present lack of knowledge about real needs and nurture needs, safety in deciding on a reasonable scale of living lies in an appeal to current ideas of the proprieties in the use of goods. There seems good ground for contending that the only fair gauge of any standard of living, and just now the only ground on which it may be called "reasonable," is the way of living most widely accepted as "right and proper" for a given class. As Mill pointed out long ago, standards of consumption are human institutions. To date, our scanty stock of knowledge regarding what is physically useful influences our standards of living but slightly. Sumner's position that "the standard of living is the measure of decency and suitability in material comfort, (diet, dress, dwelling, etc.) which is traditional and habitual in a group," states the bald fact. It will not I think be doubted that the budgets analyzed here conform to the traditions and habits of the professional class under consideration. Thus they index a level of living to which the professor is "entitled" by accepted custom.

Further, it might be asked,—were the incomes of these academic men of whatever size expended to the best advantage?

To answer this query calls for some criterion as to what is the best advantage. That criterion is the accredited American plan for spending. If, as the writer believes and has already stated, these budgets express America's "standard" way of using income, that way which convention and opinion in this country most often agree to approve, then

these professors are thereby shown to have spent their incomes to the best advantage, as their world estimates the meaning of "best."

The attempt to argue the position taken here has its attractions. The temptation must however be resisted. In this connection and at this time, it seems best to rest content with simply naming the expenditure level and classifying the expenditure methods the study shows. On proof to the contrary but not until then will it be admitted that this picture of getting and spending is other than that *medias res* which preceptors teaching us how to spend the family income extol as "correct." Since habits of consumption very like those shown here are taught in the many books now giving dogmatic creeds of how to spend family income wisely, until evidence of error is available it will be assumed that students of consumption may study here the way careful Americans spend when trying to make both ends meet and to use their incomes after an approved national standard of expenditure.

Tabulation of the standard of living or expenditure level thus adopted has modified the finding in no way. Neither the plan of the investigation, the collection of the data, nor their interpretation, has, it is believed, been affected by the writer's way of classifying this group of spenders. The definite display of the ways in which faculty families earn and spend, immediately following, should give evidence upon which persons interested in spending ways may base their own conclusions.

CHAPTER II

THE METHOD OF INVESTIGATION

I. Schedule

The facts on which this study of 96 academic families is based were collected in six weeks during December, 1922, and January, 1923.

The schedule [1] and the instructions were planned to procure a detailed account of the incomes and the expenditures of each of the 96 families during the year December 1, 1921, to December 1, 1922. As means to analyze the social relationships and the details of income and expenditure, the form of the schedule proved sufficiently workable.

II. Collecting the Data

The data were all collected through interviews. Each interview was arranged for in advance and a schedule form sent out before the investigator's visit so that the family might be as fully as possible prepared with the facts desired when the visitor called.

The interviewers were all trained college graduates, all but one of them graduate students, some of them also wives of faculty members. Most of them had done previous field work,—all of them were ex-

[1] See appendix.

perienced in the problems of household expenditure. They were not paid.

III. Reliability of the Data

As to those interviewed, the investigators reported meeting everywhere a generous effort to make each schedule as accurate as possible. The thoughtfulness, genuine interest and superior training of the family groups under investigation guarantee the relative reliability of the information. Those who gave the facts for this somewhat intrusive and detailed schedule did it in a spirit of candor and co-operation, cordial and conscientious enough to warrant a sense of security about the data. When called upon to live up to their agreement, the vast majority of the families that consented to give a year's record were found ready. All resources for making the record accurate had been requisitioned. Where they had been kept, account books were freely put at the disposal of the interviewers. When, as in 60% or more of the cases, there were no account books, check books and bills for the previous year were as freely made accessible to the interviewers. These schedules are, in large proportion, pecuniary estimates of annual expenditures rather than bona fide expense histories. But when made as these estimates were, such family expense histories compare favorably it is believed with expense accounts kept under surveillance for a given number of weeks or months. With rare exceptions, the sources of income and the spending policies were frankly analyzed as check upon the figures. In

general, the habits of spending proved to be carefully planned and more or less inevitably routinized as, for that matter, most household expenditures prove to be on investigation. The interviewers reported none of the tendencies usual in studies of this sort. No one wanted to exaggerate or underestimate his expenditures though many deplored the nature of the cold facts they gave. The desire was not so much to make a showing, good or bad, as to furnish the real facts and to await the interpretation of the data. The method of selection secured the interviewers against the limitations of many earlier studies of the same kind. Nothing of the indifference, the suspicions or the inflations dictated by pride that have so often baffled other interviewers was met with among the families investigated.

IV. The Price Level

The price level herein recorded is that of 1922, a year when the prices for necessaries had dropped well below the peak of 1920. In the San Francisco Bay region the index number fluctuated during 1922 between 164 (December, 1921), and 157 (September, 1922).[2] In Berkeley the costs of housing were at that time notably high, possibly because Berkeley, also, had its full share of the national housing shortage.

V. The Method of Selecting the Families

The families selected are, it is believed, typical of the group they belong to. The survey contemplated

[2] December, 1914 = 100%.

a study of faculty families permanently settled in Berkeley. The plan thus excluded those engaged in the University's work elsewhere, as in the Southern Branch at Los Angeles and at the Medical School in San Francisco. Though resident in Berkeley, the members of the Department of Military Science and Tactics were also omitted because of their different relation to the University. Lecturers in residence for less than a year were likewise excluded from this investigation.

A count showed the total membership of the faculty at Berkeley to consist of 433 persons holding the ranks of professor, associate professor, assistant professor, instructor and associate, and giving what the administration considered full-time instruction. Obviously a study of families excluded the unmarried members of the faculty as well as the widowers and widowed. This unmarried class proved to be represented by 186 persons or 43% of the total faculty. (Table I.) When set apart, the married proved to be made up of 247 persons or 57% (Table I) of the faculty. The census of 1920 reports 60% of the population as married. The proportion of 57% married faculty members and 43% not married thus corresponds roughly to the general tendencies for the country as a whole.

It is interesting to note that when marital relations are correlated with rank (Table I) the academic rank affects the percentage of the faculty assuming matrimonial responsibility in just the way that might be expected. As the rank approaches the professorship, there is a steady in-

crease in the percentage of those married. In the lowest rank 20% only are married; in the highest rank—that of professor—75% are married.[3]

TABLE I

PROPORTION OF MARRIED AND OF SINGLE PERSONS IN EACH ACADEMIC RANK

ACADEMIC RANK	TOTAL FACULTY*		MARRIED		SINGLE	
	No.	Per Cent	No.	Per Cent	No.	Per Cent
All ranks	433	100.0	247	57.0	186	43.0
Associate	81	100.0	16	19.8	65	80.2
Instructor	53	100.0	25	47.2	28	52.8
Assistant Professor	105	100.0	63	60.0	42	40.0
Associate Professor	76	100.0	55	72.4	21	27.6
Professor	118	100.0	88	74.6	30	25.4

* Departments at Berkeley, excluding Department of Military Science and Tactics.

VI. NATURE OF FACULTY REPRESENTATION

A. Relative Number of Total Married Persons Included.—Invitations were sent to the 247 married members of the faculty, asking if investigators might call to get the information desired for a study of the cost of living an academic life.

One hundred and twenty-one or a little less than 50% of the 247 refused this invitation.

As to the reasons for refusing to share in the study, no reply was received in 17 cases. According to preference, this silence may be interpreted to indicate indifference, carelessness or disapproval.

[3] These figures may or not have significance as related to income. Instructors are at the typical "marrying age." It would look as though low pay postponed the period. But without more facts on this point, generalization is probably unwise.

Thirty-six refused without giving a reason, 11 families pleaded illness or bereavement that made the year too exceptional to warrant sharing in the study. The majority of those who refused really camouflaged lack of interest by pleading lack of time or inclination to do the necessary work.

The rank of the non-participants and in particular their reasons for not consenting to share in the annoyance of so personal a survey have a definite interest. The greatest percentage of refusals came from the full professors; the associate professors and the assistant professors were about equally divided in their willingness to participate. Proportionately speaking, the younger members, the instructors and the associates, co-operated most fully. It is probably hazardous to try to explain this greater willingness on the part of the younger faculty members. Does it mean they felt greater discontent because of lower pay? Does it imply more *esprit de corps* in men trained under the socializing influences of today? Is it the hope and faith of youth? The reader shall decide.

It seemed worth while to consider whether refusal to participate might be connected with the opportunities for large outside fees that inhere in certain departmental specialties.

A review of the facts makes it seem possible to assert there was no relation of this sort. In the first place, it was found that certain departments could not in any case have been represented in the study since all members of these departments were celibates. The University of California has 45 de-

partments of instruction. At the time this study was made, five [4] of these departments contained no married members.

Forty departments remained from which to draw family schedules. Examining the schedules finally obtained, with regard to departmental affiliations, we find that these schedules represent on an average about one-third of the members of each of these 40 departments. Inspection of Table Ia will show how safely it may be asserted that refusal to participate and willingness to take a share in this study were mental attitudes but slightly connected with the subject taught and its pecuniary opportunities.

TABLE Ia

PROPORTION OF THE MARRIED MEMBERS OF THE VARIOUS DEPARTMENTS WHO WERE INCLUDED IN THE SURVEY

LESS THAN 25% INCLUDED	25% TO 50% INCLUDED	MORE THAN 50% INCLUDED
Architecture	Agriculture	Astronomy
Art	Anatomy	Economics
Bacteriology	Botany	Geography
Biochemistry	Chemistry	Geology
French	Civil Engineering	German
Irrigation	Education	Greek
Music	English	Household Science
Oriental Languages	History	Mining
Physics	Hygiene	Philosophy
Political Science	Jurisprudence	Physiology
Spanish	Latin	Slavic
	Mathematics	
	Mech. Engineering	
	Physical Education–Men	
	Psychology	
	Public Speaking	
	Semitic Languages	
	Zoology	

[4] Anthropology, Household Art, Italian, Physical Education for Women, Sanscrit.

True, it can be seen that certain departments, e.g., architecture and irrigation—specialties in which earnings from outside sources are possible, are varied, and may be large in total—are among the 11 departments with less than 25% of the married members included in the sample. As compensation, the departments of economics and mining, with similar possibilities, are to be found among the 11 departments more than 50% of whose married members contributed to the facts of the study. Finally, the two departments of civil and mechanical engineering, whose members may command large fees, are of the 18 departments wherein 25% to 50% of the married members furnished data. Refusal to participate represents then no specific groups but scatters somewhat evenly through all departments.

For one reason or another, in addition to the 121 who refused to be interviewed, 30 families are not in the study. Five or ten families changed their original consent to a refusal when they faced the detail work the schedule required. Despite the cheerful co-operation of the group and the patience and competence of both families and interviewers, 15 or more schedules that came in were not complete enough or convincing enough to warrant using them.

When all returns were in, 96 schedules proved to be complete, comparable and ready for tabulation. As Tables III and IV show, this was 22% of the total number in the class under survey or 39% of the married faculty. Twenty-two per cent is a sam-

ple somewhat larger than it is usual to get by the voluntary questionnaire method; it is a fair sample. Therefore it is believed that the facts these 96 schedules contain may be assumed to be typical of the faculty as a whole.

B. Representation of the 96 Families Included by Professional Rank.—This 22% is not alone a fair sample of the whole number of faculty families. Tables II, III and IV give ample evidence that the sample also contains a fair representation of all the grades within an academic group. Each of the different ranks of the faculty appears in the sample at within 2% of its proportion in the total faculty for all groups except the associates and associate professors. Of the former, there are 10% less than the proportion in the whole faculty; of the latter, 10% more. As finally used, the sample includes 29% full professors; 27% associate professors; 23% assistant professors; 13% instructors, and 8% associates. (Table II.)

In the analysis that follows, in addition to considering the faculty group in general, each rank has been considered separately in order to obviate a possible overemphasis on the general average that may arise from the discrepancy in representation. Also throughout the study ranks have been considered separately because of a well-marked distinction of age and salary. Finally, this method seemed advisable since the situation in each rank is different and the highest rank has a special interest. One of the essential interests of the inquiry

TABLE II

NUMBER AND PER CENT OF REPRESENTATION OF THE DIFFERENT ACADEMIC RANKS IN (a) THE TOTAL FACULTY OF THE BERKELEY DEPARTMENTS, (b) THE TOTAL MARRIED FACULTY AND (c) THE 96 FAMILIES INCLUDED IN THE STUDY

ACADEMIC RANK	TOTAL FACULTY*		TOTAL MARRIED FACULTY		NUMBER INCLUDED IN THE SURVEY	
	No.	Per Cent	No.	Per Cent	No.	Per Cent
All ranks	433	100.0	247	100.0	96	100.0
Associate	81	18.7	16	6.5	8	8.3
Instructor	53	12.2	25	10.1	12	12.5
Assistant Professor	105	24.3	63	25.5	22	22.9
Associate Professor	76	17.6	55	22.3	26	27.1
Professor	118	27.2	88	35.6	28	29.2

* Departments at Berkeley, excluding Department of Military Science and Tactics.

TABLE III

COMPARATIVE NUMBER AND PER CENT OF FACULTY MEMBERS BY RANK (a) IN TOTAL FACULTY, (b) IN TOTAL MARRIED FACULTY AND (c) INCLUDED IN THE STUDY

(Percentage to total)

ACADEMIC RANK	TOTAL FACULTY*		TOTAL MARRIED FACULTY		NUMBER INCLUDED IN THE SURVEY	
	No.	Per Cent	No.	Per Cent	No.	Per Cent
All ranks	433	100.0	247	57.0	96	22.2
Associate	81	18.7	16	3.7	8	1.8
Instructor	53	12.2	25	5.8	12	2.8
Assistant Professor	105	24.3	63	14.5	22	5.1
Associate Professor	76	17.6	55	12.7	26	6.0
Professor	118	27.2	88	20.3	28	6.5

* Departments at Berkeley, excluding Department of Military Science and Tactics.

TABLE IV

PERCENTAGE IN EACH RANK AMONG THE MARRIED FACULTY MEMBERS REPRESENTED IN THE STUDY

ACADEMIC RANK	TOTAL MARRIED FACULTY*		NUMBER INCLUDED IN THE SURVEY	
	No.	Per Cent	No.	Per Cent
All ranks	247	100.0	96	38.9
Associate	16	100.0	8	50.0
Instructor	25	100.0	12	48.0
Assistant Professor	63	100.0	22	34.9
Associate Professor	55	100.0	26	47.3
Professor	88	100.0	28	31.8

* Departments at Berkeley, excluding Department of Military Science and Tactics.

here is to consider whether the abstinence of the earlier years of the academic career show proportionate pecuniary rewards clearly marked in the professor's income and expenditure.

VII. GENERAL APPLICABILITY OF THE FINDINGS

This is then a study of the family income and expenditures of 96 families of academic faculty members of whom 29% are full professors, 27% associate professors, 23% assistant professors and 21% instructors and associates.

It seems justifiable to believe that this detailed review of the incomes and the expenditures of 96 academic families at the University of California here following is a fair example not only of the married faculty families at this University but of university faculties in general. The connection between all universities is so close and the mobility among faculties at different universities so high,

that it seems permissible to assume this occupational group has a similar standard of living the country over. A show of the incomes, the standards and the costs of living of a sample of the academic families at one university should give facts that may be regarded as on the whole descriptive of the household problems of academic families at most of the universities in the United States.

The salary scale is also certainly typical. Both in terms of real and nominal income, the salary scale at the University of California is comparable with that paid at most of our universities, lower than a few but higher than many. Comparison of the salaries paid at the University of California with those paid at ten state universities of the Middle West and Far West in 1920, showed California ranking just above the average. The recent raises in salary would probably make her position still higher. Such facts as are available lead to the conclusion that the salaries paid at the University of California are comparable with those paid at most state universities and at certain of the largest universities on private foundations. The salary scale proved lower at some prominent Eastern universities, higher at half a dozen others. Outstanding in the California scale is the fact that, low as the salary is, instructors are paid as well as or better than at any other institution in the country.[5] It is

[5] This is however less advantageous than it sounds since at the University of California the rank of instructor is given only to those who have served the long apprenticeship of the Ph.D., while it is given even at Harvard, Yale and Princeton to young men working toward that degree.

the middle and upper ranks that are comparatively poorly paid at California.

It seems permissible then to believe that the facts which this study shows, probably indicate fairly well the situation all over the country. What is true of the University of California is likely with slight variations to be descriptive of the majority of the universities of the country.

CHAPTER III

THE SOCIAL DATA

The main purposes of this inquiry made it necessary to know certain salient characteristics of these faculty families. The age of the parents in the families had intrinsic interest but was of special importance in its bearing upon questions of academic rank and size of family. Especially interesting was the size and the composition of these academic families. How many persons must these salaries support? If the size of the family proves notably small, is this because the groups are made up of persons too young to have larger families or because incomes are so small that prudence dictates a restricted number of children? Or are the families small simply because these families fell in with the general tendencies of the day toward the "small family system"?

It was of interest to find what nationalities we were dealing with, not only because of the general interest such a question always has but here in particular because the place of birth explains certain main modifications of the standard of living.

I. The Number in the Study: Sex and Maturity

The schedules showed that the 96 households under review comprised some 387 persons; that in

addition to the 96 husbands and 96 wives, these family groups included 145 children, of whom 121 were under 16 and 24 were over 21 years old. In addition 19 adult relatives shared in the family expenditure entirely or in part. The facts of sex and maturity are shown in Table V.

TABLE V

TOTAL NUMBER OF PERSONS IN ALL HOUSEHOLD GROUPS OF THE 96 FAMILIES BY SEX AND MATURITY

MATURITY	TOTAL NUMBER*	SEX	
		Male	Female
Total number	387	177	210
Adults	266	109	157
Children under 16	121	68	53

* This number includes all persons who were members of the household group for more than three months during the year.

II. AGE

When inspected with regard to age, the majority of the faculty members studied proved to be between the ages of 35 and 50. (Table VI.)

TABLE VI

AGE OF FACULTY MEMBERS AND HELPMATES *

AGE	FACULTY MEMBER		HELPMATE	
	No.	Per Cent	No.	Per Cent
All ages	96	100.0	96	100.0
Less than 35 years	23	24.0	41	42.7
35 to 50 years	60	62.5	44	45.8
50 years and over	13	13.5	11	11.5

* The use of the word "helpmate" in the schedule and elsewhere may at first glance appear eccentric. But the sex of the faculty members was not always masculine and the more familiar terms "man" and "wife" could not therefore be used. The term "helpmate" was adopted because it seemed descriptive enough of either partner in the business of the household irrespective of sex.

One-fourth, it will be noted, were under 35; 14% were over 50. Though slightly younger than their husbands in every case, the wives fall into about the same age groups.

Table VII brings out certain facts that merit consideration.

TABLE VII

FACULTY MEMBERS BY ACADEMIC RANK AND SPECIFIED AGE

ACADEMIC RANK	ALL AGES		UNDER 35		35 TO 50		50 AND OVER	
	No.	% of all Ranks	No.	% of all Ranks	No.	% of all Ranks	No.	% of all Ranks
All ranks	96	100.0	23	100.0	60	100.0	13	100.0
Associate	8	8.3	4	17.4	4	6.7		
Instructor	12	12.5	10	43.5	2	3.3		
Assistant Professor	22	22.9	6	26.1	16	26.7		
Associate Professor	26	27.1	3	13.0	22	36.6	1	7.7
Professor	28	29.2			16	26.7	12	92.3

The data were compiled so as to find in what way the ages of these groups correlate with rank. As was to be expected, the largest single group of those under 35 were instructors. At 35, none are professors and only three had attained the rank of associate professor. Between 35 and 50, one-fourth, 27%, are professors; 63% are assistant professors or associate professors. After 50, only one is not a full professor.

When it is remembered that instructors' salaries run at highest to $2,400; that these men must have a minimum of seven years' training before they may get even the $1,800 that is offered them in return for a full-time teaching schedule, a clue is not wanting to the reluctance with which young men of

our times enter a profession where 35 years of age finds most of them still forced to practice the rigid economics an income of $2,400 to $3,000 entails.

III. The Family Type

A. Size and Composition of the Family —Following very common precedent, this study concerns itself with family groups only as so many persons dependent upon a given income. The facts given may or may not tell the actual birth-rate in each family. The term "size of family" as employed here means only those children who were partially or entirely dependent upon the family's resources. That is to say, size of family includes all children at home and children away from home to whom regular allowances were being sent.

One hundred and forty-five were living at home or otherwise dependent on the family income. Twenty-four of these, being over 16, are listed in Table VI as adults in the count of all persons dependent upon income but are counted as "children" when considering the size of the faculty families.

Of the children living at home, the average number in each family proved to be 1.5. Half of the families have one child or none. Twenty-eight per cent of the families had no children; nearly 80% had less than the three dependent children until recently considered the "normal" or "census" family.

Thus the average size of the family lies between three and four persons, that is, two adults and two children. (Table VIII.)

Since recent research shows that at the present

time, whether the family be in the wage-earning class or in some other occupational group, the typical number of children under fourteen is 1.9, these academic breadwinners may be said to have what recent investigations [1] suggest is the typical family of our time. In addition to the faculty member, who, with few exceptions, brings in the major part of the income, 2.5 persons depend as an average upon the total income.

TABLE VIII

NUMBER OF CHILDREN IN THE ACADEMIC FAMILIES STUDIED

NUMBER OF CHILDREN	NO. OF FAMILIES HAVING GIVEN NO. OF CHILDREN	PERCENTAGE OF ALL FAMILIES
All families	96	100.0
No children	27	28.1
One child	24	25.0
Two children	25	26.0
Three children	11	11.5
Four children	7	7.3
Five children	2	2.1

B. Size of Family in Relation to the Age and the Income of Faculty Members.—This study offers no confirmation of the theory that low academic incomes tend to reduce the number of children below that size family a faculty member would elect to have were a more generous income available.

Tables VII and VIII and Table IX which follows all illustrate these facts. The relation shown is between size of family and rank. As rank

[1] Douglas, Paul H., Wages and the family. University of Chicago Press, 1925. Chapter III. Also Douglas, Paul H., Is the family of five typical? *Journal* of the American Statistical Association, Vol. XIX: 322. September, 1924.

expresses roughly the gradations of income, the point seems sufficiently clear. No particular relation appears between the size of family and the income. The upper and lower limits in the size of income and the size of family are correlated to a certain extent. One family with an income of less than $2,000 has no children. The family with the

TABLE IX

SIZE OF IMMEDIATE FAMILY ACCORDING TO ACADEMIC RANK

ACADEMIC RANK OF FACULTY MEMBER	ALL FAMILIES	SIZE OF IMMEDIATE FAMILY					
		2	3	4	5	6	7
All ranks	96	27	24	25	11	7	2
Associate	8	4	1	3			
Instructor	12	3	6	2	1		
Assistant Professor	22	8	4	7	2	1	
Associate Professor	26	8	7	8	1	1	1
Professor	28	4	6	5	7	5	1
PERCENTAGE OF ALL FAMILIES							
All ranks	100.0	28.1	25.0	26.0	11.5	7.3	2.1
Associate	8.3	4.2	1.0	3.1			
Instructor	12.5	3.1	6.3	2.1	1.0		
Assistant Professor	22.9	8.3	4.2	7.3	2.1	1.0	
Associate Professor	27.1	8.3	7.3	8.3	1.0	1.0	1.0
Professor	29.2	4.2	6.3	5.2	7.3	5.2	1.0

highest income, $16,000, has four children but the two largest families, of five children each, have incomes between $4,000 and $5,000. In each thousand dollar income level, the average number of children is usually one and a fraction. No genuine deviation from the general average appears.

Neither does age seem to make any particular difference in the number of children. When the age of the head of the family is below 35, the aver-

age for the families of such faculty members is one child. When the average age is above 35, the average number of children is not quite two.

It would thus appear that, on the whole, the influences making for the small family must be sought elsewhere than in age and income.

IV. Place of Birth

The families are typically native American from the North and West sections of the country. (Tables X, XI, XII.) For the faculty members representation from the South is inconsiderable, less than 10%; 26% are natives of the Western states. One in every five was born on the Pacific Coast. Evidently a fair proportion of the faculty members came to the Coast and married here. An even larger percentage of helpmates, 30%, were also natives of the West. While more than half of the faculty members and their wives are from the Northern sections of the country, only 11% are from New England, customarily considered the home of academic traditions. The largest representation is from the North Central states whence come 40% of the faculty members and 31% of the helpmates.

Only 10% of the faculty members and 10% of their wives were foreign born; of those foreign born, all the men were European. Two of the helpmates were born in Asia, children of missionaries living there. Three were natives of Canada. As was to be expected, the larger proportion of the children are native born and Western. Ninety-eight per cent

were born in the United States; 84% in the West, and 76% on the Pacific Coast.

Along with many other influences standards of living are determined by early social habits. Geographical and occupational traditions possibly influence standards most directly. The origins of this

TABLE X

NUMBER AND PER CENT OF NATIVES AND OF FOREIGN-BORN AMONG ALL MEMBERS OF THE 96 FAMILIES STUDIED *

	ALL COUNTRIES		UNITED STATES		ALL FOREIGN	
	No.	Per Cent	No.	Per Cent	No.	Per Cent
All Persons	337	100.0	314	93.2	23	6.8
Faculty Members.	96	100.0	86	89.6	10	10.4
Helpmates	96	100.0	86	89.6	10	10.4
Children	145	100.0	142	97.9	3	2.1

* Excludes 50 persons other than members of immediate family who are otherwise included in survey.

faculty group would indicate that their ideas and ways of living and spending might be preponderantly those of the Middle West and the Pacific Coast always of course tempered by that respected academic standard developed and given its stamp in New England.

These data would suggest that if one may deal with a creature so mythical as an average person, the average faculty member of the particular group under consideration is a native American from the North or West, between the ages of 35 and 50, who has married and settled in Berkeley with one or two children born on the Pacific Coast.

TABLE XI

PLACE OF BIRTH OF ALL MEMBERS OF THE 96 FAMILIES STUDIED *

PLACE OF BIRTH	ALL PERSONS IN IMMEDIATE FAMILY *		FACULTY MEMBERS		HELPMATES		CHILDREN	
	Number	Per Cent	Number	Per Cent	Number	Per Cent	Number	Per Cent
All Countries	337	100.0	96	100.0	96	100.0	145	100.0
United States	314	93.1	86	89.6	86	89.6	142	98.0
North Atlantic	46	13.6	16	16.7	19	19.8	11	7.6
South Atlantic	11	3.3	4	4.2	5	5.2	2	1.4
North Central	76	22.5	38	39.6	30	31.3	8	5.5
South Central	6	1.8	3	3.1	3	3.1		
Western	175	51.9	25	26.0	29	30.2	121	83.5
All Foreign	23	6.8	10	10.4	10	10.4	3	2.1
Europe	16	4.7	10	10.4	5	5.2	1	.7
Asia	2	.6			2	2.1		
Canada	3	.9			3	3.1		
Australia	2	.6					2	1.4

* Excludes 50 persons other than members of immediate family who are otherwise included in survey.

Table XII

Further Details Regarding Place of Birth of All Members of the 96 Households

Geographical Division	All	Faculty Members	Helpmates	Children	Relatives	Others
Total of All Countries	387	96	96	145	19	31
The United States	329	86	86	142	9	6
The North	132	54	49	19	7	3
New England	35	11	11	9	4	
Middle Atlantic	18	5	8	2	1	2
East North Central	44	25	12	6	1	
West North Central	35	13	18	2	1	1
The South	17	7	8	2		
South Atlantic	11	4	5	2		
East South Central	3		3			
West South Central	3	3				
The West	180	25	29	121	2	3
Mountain	22	5	6	11		
Pacific	158	20	23	110	2	3
North Western Europe	6	4	2			
England	2	1	1			
Ireland	1	1				
Sweden	2	1	1			
Iceland	1	1				
Central Europe	3	3				
Germany	3	3				

Eastern Europe	6		3		3							
Russia		5		3		2						
Lithuania		1				1						
Southern Europe	1						1					
Spain		1						1				
Asia	3				2						1	
China		1				1						
Japan		2				1						1
America	3				3							
Canada		3				3						
Other Countries	2						2					
Australia		2						2				
Not Reporting	34								10		24	

CHAPTER IV

ANALYSIS OF SALARIES AND INCOMES

I. Salary and Income

With regard to salaries and incomes, the schedule was planned to secure all possible facts about the typical sources of each family income,—(1) the salary of each faculty member; (2) the relation of that salary to the total income; (3) the nature of the additions to salary and especially the way in which any supplementary income was divided between earnings and property income.

The findings of this report seem to justify entirely the protest that served as the immediate incentive of this study. The claim that the salaries now offered do not suffice for the standard of living of the group seems substantiated. Every one of the 96 families reported incomes higher in greater or less degree than the salary received in return for giving regular instruction in the university. If, as has been assumed, this faculty group is typical of all universities, university faculties are a class whose salaries do not meet the costs of their way of living. In these cases, the salaries proved usually to be about two-thirds of the total income, and were characteristically supplemented by an amount between $1,000 and $2,000.

A. Salary Range

1. General.—Customarily in all universities the salary schedule varies almost directly with academic rank. For this group as a whole, the average salary thus depends on the proportion of different ranks within it. As we have seen, this proportion is the same in the sample of 96 used in this survey as it is in the whole faculty. (Table I.) And it may be assumed these 96 families are typical of all the faculty group. The salary range at the University of California would thus seem to lie between $1,431 and $8,000. The great majority of the salaries, 90% in fact, are, however, between $2,000 and $5,000, only 5% getting less than $2,000 and 5% more than $5,000. Only a single individual of the 96 gets as high as $8,000 [1] and more than two-thirds get below $4,000. Hence the average salary [2] of the group is a trifle over $3,000.

2. Salary Range by Rank.—A more just idea of the distribution of salaries than the general average can give, is obtained when each academic rank is considered separately. The variation in the salary scale is greatest for the full professors, who

[1] There are but three such cases in the whole faculty.

[2] Given the data of this study it was decided the median is in most instances the better indication of the average salary in the sense of the most usual or most characteristic salary; the mean was made unduly high by a few individuals at the upper extreme. Also, in such a study as this, the mean indicates the likelihood of getting a certain amount whereas the median, of course, always indicates that half of the families get more and half get less. In both the salary and the total income data, the whole group and the different ranks are characterized by massing at the lower limits and tailing out at the upper. The few individuals who get very high amounts influence the mean out of all proportion to the ordinary man's chance at these sums.

received anywhere from $3,000 to $8,000. But the mass got between $4,000 and $5,000 with an average of about $4,000.

This range of $5,000 for the highest rank in a faculty is surprisingly long. The average of $4,000 explains the irritation of incumbents and the hesitations of young men contemplating entering the profession. Professors are those who are at the top of their profession, the men who have given the universities from ten to twenty-five years of service. Yet the average amount these men can earn is about $4,000.

The salaries of associate professors, also persons who have for the most part served at least ten years, ranged between $2,000 and $5,000. Nearly 80% got between $3,000 and $4,000 with an average a trifle over $3,400. The assistant professors got $2,000 to $4,000, three-quarters between $2,000 and $3,000 with an average of about $2,800. All the instructors after a minimum apprenticeship of six years were paid less than $3,000; their average salary is about $2,200. Half of the associates got less than $2,000, half $2,000 to $3,000, with an average just under $2,000.

B. Income Range.[3]—The total incomes have a range of $14,000, from $1,800 to $16,000, compared

[3] This study of total income is slightly affected disadvantageously by the fact that four of the family groups did not report their total income from all sources. Two refused to report the amount of the total income; two failed to give complete returns. However, by giving their salary and their expenditures, these four family groups furnished all the proof necessary to show that salary did not pay for living expenses.

with the salary range of $6,000, from $1,400 to $8,000. However, there are few at either extreme. Only one family reported a total income of less than $2,000; only two, more than $12,000. The massing is in the lower income groups. Sixty per cent of the families were living upon less than $5,000; nearly 80% upon less than $6,000. Almost three-fourths of the families, 70%, had between $3,000 and $6,000. In every group except the instructors, there were a few incomes of $10,000 or over. These extreme cases and the great variability naturally affect the average. The mean income is $5,300,[4] the median, $4,800.

As we have seen, more than half of the cases are under $5,000. By rank, the mean incomes are: associates, $5,665.29; instructors, $3,792.09; assistant professors, $4,187.47; associate professors, $5,419.25; professors, $6,681.66.

Further analysis within each rank showed the following details: The associates have by far the widest range of income. The 8 cases in this group included the lowest income studied, $1,800, and one income of $14,000. The others scattered between $3,000 and $8,000 with a median about $4,800, the general average for the whole study. This group of associates is, however, too small and too heterogeneous for any income to be really typical.

The 12 instructors present a very different situation. Three-fourths have incomes between $2,000 and $4,000. The others are isolated cases scattered be-

[4] Excluding the two cases in which the amount of income in addition to regular salary was not reported.

tween $4,000 and $8,000, so that the median of $3,500 is distinctly typical of this group, young men beginning their careers with closely similar resources.

The incomes of the 22 assistant professors show the same tendency to concentrate within a comparatively small range. Seventy-seven per cent of them lie between $3,000 and $5,000; half of them, between $3,000 and $4,000. The median, $3,500, is the same as that for the instructors but the mean is distinctly higher and indicates that the income of the assistant professor is, on the whole, higher than that of the instructor, and it is thus higher because a few of this group have incomes on higher levels. That is to say, the majority have progressed only a little; a few men have found new opportunities for distinctly higher incomes.

The incomes of the 26 associate professors are more variable. The nearest approach to a type income occurs between $4,000 and $5,000; 42% of the cases lie here. None of the associate professors command less than $3,000. Three-fifths of them reported incomes between $3,000 and $5,000.

As for the 28 professors, since the lower limit naturally rises as the basic salary is increased, none of them had incomes of less than $4,000. Their incomes varied from $4,000 to $16,000, but nearly 70% lie between $4,000 and $6,000; the median is $5,400. Above $6,000 there is no regularity in the distribution of incomes; 14% had $10,000 or over.

C. Salaries and Incomes Compared.—The total incomes of the group are thus higher than the salaries

and the variety is greater. While the salaries range from $1,400 to $8,000, the incomes have a range twice as great, from $1,800 to $16,000. Nearly 90% of the salaries lie between $2,000 and $5,000; 90% of the incomes, between $2,000 and $8,000. The total incomes exceed the salaries at every point. Five of the group received salaries under $2,000; only one had a total income as small; 70% of the salaries were below $4,000. Less than half as many incomes, 30%, were below that amount. Only one individual received a salary of $7,000 or over; 18% had a total income of that amount. Tested by the three methods of getting an average, all methods show the total income to be about $2,000 higher than the salary. In such data as these, the modes are not significant because there is no emphatic clustering at a single point. The modal income is between $4,000 and $5,000 while the modal salary is between $2,000 and $3,000. The median income is $4,800, the median salary $3,100, closer than the mean or the mode. The mean income is $5,300; the mean salary $3,400. These latter averages for the total income are based upon the 94 cases in which complete returns were given.

Thus the salary at the University of California seems to represent between three-fourths and two-thirds of the income of any faculty member. Also, typically, the salary is supplemented by an amount between $1,000 and $2,000. The median salary is 65% of the total income; the mean salary, 63%. Much the same relations of income and salary hold true for each academic rank. The associates show

the greatest discrepancy between salary and income. The median salary in this rank is only 40% of the income. The figures show that instructors' salaries were 62% of their income, assistant professors', 79%; associate professors', 70%; and full professors', 79%. Considered as separate groups, the assistant professors and professors depend most upon their salaries; the associates, least. The mean proportions of salary to income for different ranks are: associate 35%, instructors 57%, assistant professors 67%, associate professors 63%, professors 68%. These facts concerning salary and income appear in tabular form as Tables XIII, XIV, XV, and XVA.

TABLE XIII

RELATIVE AMOUNT OF REGULAR SALARY AND OF TOTAL INCOME RECEIVED BY THE 96 FAMILIES

AMOUNT OF SALARY OR INCOME	NUMBER OF FAMILIES RECEIVING A SPECIFIED AMOUNT OF	
	Regular Salary	Total Income *
All Amounts	96	96 *
Less than $2000	5 †	1
$2000–2999	35	7
3000–3999	28	21
4000–4999	23	28
5000–5999	1	18
6000–6999	3	4
7000–7999		6
8000–8999	1	1
9000–9999		2
$10,000 and over		8

* Includes 2 families who failed to report amount of income in addition to regular salary.

† Two men with reported salaries of less than $2,000, but who were employed for a half year only, are included in this table on a full yearly basis.

TABLE XIV

PERCENTAGE OF 96 FAMILIES WHO RECEIVED LESS THAN A SPECIFIED AMOUNT OF REGULAR SALARY OR OF TOTAL INCOME

AMOUNT OF SALARY OR INCOME	PER CENT OF ALL FAMILIES WHO RECEIVED LESS THAN A SPECIFIED AMOUNT OF	
	Regular Salary	Total Income
Less than $2000	5.2	1.0
3000	41.8	8.3
4000	70.9	30.2
5000	94.9	59.3
6000	95.9	78.1
7000	99.0	82.3
8000	99.0	88.6
9000	100.0	89.6
10000	100.0	91.7
All amounts	100.0	100.0

TABLE XV

MEDIAN AMOUNT OF SALARY AND OF TOTAL INCOME FOR GIVEN ACADEMIC RANKS

ACADEMIC RANK	REGULAR SALARY	TOTAL INCOME	PER CENT OF SALARY TO TOTAL INCOME
All ranks	$3125.00	$4784.17*	65.3
Associate	1941.65	4815.65	40.4
Instructor	2191.67	3535.48	62.0
Assistant Professor	2800.00	3532.50	79.3
Associate Professor	3412.50	4858.66	70.2
Professor	4250.00	5399.16	78.8

* Excludes 2 cases in which the amount of income above regular salary was not reported.

TABLE XVa

MEAN AMOUNT OF SALARY AND OF TOTAL INCOME FOR GIVEN ACADEMIC RANKS

ACADEMIC RANK	REGULAR SALARY	TOTAL INCOME
All ranks	$3375.76	$5343.50
Associate	1973.66	5665.29
Instructor	2152.77	3792.09
Assistant Professor	2814.39	4187.47
Associate Professor	3433.97	5419.25
Professor	4525.91	6681.66

II. THE SOURCES AND NATURE OF SUPPLEMENTARY INCOME

(Tables XVI to XXII, inclusive)

A. The General Findings about Supplementary Income.—The amount and the sources of additional income throw light upon much-debated questions of how far a faculty member has vested income; how far he is diverted from the major interests of a university career to do extra work; whether the work is undertaken to provide for his family needs or because of personal preferences.

All 96 families interviewed reported supplementary income.[5] The smallest addition to regular salary was $12.00, less than 1% of the family's total income. The highest amount was $12,500, or 87% of the total income. The median proved to be $1,212, or one-fourth of the total income; the mean, $2,000, or 38% of the total income.

The amount of outside resources seems to bear no relation to academic rank. For the whole group of 96, the mean, median and mode fall between $1,000

[5] Two failed to report the amount.

and $2,000 which is also the median for the additional income reported by professors, the associate professors and the instructors. The median for assistant professors is only $750. Of this rank, 86% reported additional resources of less than $2,000, which accounts for the close approximation of the total incomes of instructors and assistant professors. Possibly, with a raise of salary, the assistant professors took occasion to relax a little in their struggle for supplementary income. The median amount of outside resources reported by associates is $2,600; three-fourths of them have outside resources of $1,000 or more. In all ranks, at least one individual had additional income as high as $5,000.

More to the point than the total amounts added to salary is the question of the ways in which these additional funds come to each family.

To find the exact sources of income other than salary, the schedule asked for the figures bearing upon supplementary earnings and all other types of income. The additions to salary which the faculty member was able to get from extension work or summer session teaching, or public lectures; from research; from some other occupation alternating with his academic work, such as public service or some direct or indirect relation to a private business enterprise—these things were listed, as well as the earnings of the helpmate and of the children, the income from property, from gifts and any other miscellaneous additions to the family exchequer.

Barring a few exceptional cases, the main sources of additions to the regular salary proved to be (1) additional earnings through various types of extra work done by the faculty member and (2) returns from some form of ownership.

B. The Supplementary Income of the 96 Families from Work.

1. Faculty Members' Additional Earnings.

a. The Kind of Additional Work Undertaken and the Relative Frequency.—As has been said, the faculty members themselves contributed the largest share of the amounts that supplement salaries evidently felt to be inadequate.

Three-fourths of the faculty members added to their salaries by doing some work other than that called for by their regular schedule.

Generalizing from the facts the schedules show, it would seem that when these faculty members desired to add to their incomes by extra work they proceeded in one or more of several directions. They gave outside lectures or they taught additional hours, working usually with the extension division or in the summer sessions. In one or two instances, coaching was resorted to. A few did administrative work in the University. Many did research work; in particular they wrote textbooks. Finally, a definite number added some alternating occupation to the teaching required by their contract with the University, engaging in activities which for lack of a better phrase

have been gathered together under the title "business."[6]

Additional instruction is the most popular, perhaps because the most accessible or most congenial way of adding to income. But within the field of additional instruction, the specific activities vary with rank. Extension work is the resource of the associate, with representation here of associate professors and full professors. Summer session teaching appears most often in the middle grades. Nearly three-fourths of the assistant professors and associate professors gave summer school courses; only half of all other ranks. Public lectures are given by members of all classes; 17% of the whole group of the 96 faculty members gave public lectures at one time or another during the year. Coaching disappears in the higher ranks.

With regard to research, many more may have had studies under way but only 33 persons, or 34% of the 96, reported income from this type of work. As might be expected, full professors lead with this class of income, 43%, or 5, reporting returns from research as compared with 25% to 35% in the other grades. Text-book writing seems a prerogative of the three highest ranks and the rewards plainly increase with rank. Two groups have a monopoly of the administrative offices within the University; the highest pay for this work goes to full profes-

[6] As here adopted the term covers not only a few adventures in actual business enterprise but also any form of consultant work, either paid for by the job or by a regular salary when done for the business or the professional world. Though frequently called research, this work is less often true search after new facts and principles than it is the re-arrangement and interpretation of material.

sors. Though the opportunity is of course open to all grades, the highest rewards for work on special problems were reported by the lower ranks. Every grade is represented among those who have some relation to business, though all the men who made more than $1,250 were associate professors or full professors. Also those who did some "public service" work were in all academic grades, but with the exception of the full professor and one associate, such work was almost unpaid. Apparently public service is done for the love of it or for the prestige it may bring.

With the exception of the associate professors, there seems to be a general increase in the number doing outside work as the faculty member advances in rank and income. As the years go on, there is little or no change in the field of endeavor. Large returns from additional work seem possible for certain men of any grade. But the data suggest that the average man can increase his earnings only gradually and by much over-time work, between the years he enters as an instructor and the time at which he achieves a full professorship. In this as in all cases, the associates, who get the highest average returns, seem an exceptional class.

One outside occupation in addition to the regular teaching does not seem to preclude others. Many of the faculty group under consideration added to salaries by one or more of these expedients but only one or two used all of them. One professor with a salary of $6,250 undertook, in addition, public service for which he received $2,000, research at

which he earned $875, and additional instruction that yielded $150. One young man, an associate, besides his $2,400 salary earned $1,000 for additional instruction, $1,500 from research, and $750 from business. Such cases are however distinctly exceptional and the risks of overwork are evident.

Though outside opportunities to earn were widely employed, it may not of course be taken for granted that need or profit was the only incentive to undertaking the several forms of work. Indeed, given the facts that in many cases the returns are, in the first place, nominal, and that, secondly, much of this work is undertaken by professors with the salaries that supply the median requirements of the group, it would be difficult to argue that the necessities of the family budget were the sole driving force. Non-pecuniary motives doubtless entered into much of this kind of work. Figures can furnish no clue to the proportion.[7]

b. The Money Returns from the Several Classes of Work.

(1) GENERAL AMOUNTS.—With regard to the actual additions to income which the faculty members gained by additional work, the lowest amount earned was $12.00; the highest, $8,400. One-half

[7] Interviews on the question showed faculty members themselves distinctly uncertain about the ruling motive. No one was however uncertain about the relative size of the pecuniary returns available in return for the faculty member's painstaking efforts either inside or outside the university. There was general agreement that with rare exceptions the salaries and fees habitually asked by and offered to the academic man compared unfavorably with the sums that successful men habitually command in other classes of professional service.

these faculty members reporting supplementary earnings from work added $500 or less. Nearly one-third earned $1,000 or more by their labors; 11% earned more than $2,000; one individual reported $5,000 and one, as has been said, $8,400. The typical total earnings circle about $500.

(2) AMOUNTS MADE THROUGH OCCUPATIONS OUTSIDE THE UNIVERSITY.—Eighteen men earned more than $750 through work other than teaching, such as public service, administration, or that outside consulting work which has been classified as business. Half of those engaged in business got between $1,000 and $3,500. The man whose outside work added the most to his salary, $8,400, earned it as a consultant. The median amount from this type of work was slightly less than $1,200. Fifteen received pay for some public service work but in the majority of cases the sums were trifling. Three earned between $1,000 and $5,000 but the median for the group is only $75.00 and two-thirds reported $100 or less. Eight men reported some other alternate work which brought them from $100 to $360.

(3) GAINS THROUGH ADMINISTRATIVE WORK.—The five men doing administrative work for the University received between $400 and $1,000; the median return was $750.

(4) GAINS THROUGH ADDITIONAL TEACHING.—Forty-four of the faculty members (46%) added to their salaries by giving additional instruction in the summer session, in extension work, or elsewhere.

In point of the numbers affected, 28% of the whole

group of 96, the summer session work proved to be much the most important resource. Apparently the summer sessions afford the faculty member a convenient way of adding a moderate sum to his salary. Though it curtails, perhaps, his time for possible research and certainly shortens his much envied "long" vacation, he frequently takes advantage of the opportunity it offers.

The work rarely adds a large sum to income. The average earnings were $400. Of the amounts gained by summer session work, 85% lie within a range of $250, from $250 to $500. In a single case, the earnings were as high as $1,100.

Extension work, only half as popular with this faculty sample as summer session work, includes but one-eighth of the whole group of 96, 27% of those who gave additional instruction in some form. Also it yields earnings that vary much more than those yielded by summer session teaching, ranging from $35.00 to $1,700. The median of $300 is about $100 lower.

Lecture courses offered good rewards to a few. The pecuniary rewards for lectures are small. One individual earned thereby $1,900, but all of the others received less than $300 and half of these less than $100. Lecture courses to the public pay much better than the occasional lecture but the opportunities are less frequent. The four men who gave such lectures got average returns between $300 and $400; the possible gains appear to be as high as $900.

Since the average returns for coaching are but

$150, it is not surprising that this form of work proved to have been used by only 5% of the faculty members.

It is apparent, then, that of those faculty members who added to their income by additional instruction, nearly half of the total group did so through summer session teaching with average earnings of $400 or through extension work by which they made an average of $300. By additional teaching a faculty man may earn anywhere from a few dollars to $2,000. But half of those doing extra teaching earned less than $400; 11% less than $100; only 14% earned over $1,000. In other words, those who do additional teaching have one chance in seven of making over $1,000; one in nine, of making less than $100. Typically they may make between $300 and $400.

(5) SUPPLEMENTARY EARNINGS THROUGH RESEARCH.—As applied here, the term research covers more than its essential meaning of new contributions to knowledge. Wherever a man received a fee for some special isolated study, wherever he published in periodicals, wherever he wrote a book, textbook or other, such work was classified under research.[8]

Judged by this sample of the academic world, research work done at the University brings academic men who bravely undertake it less reward than teaching. Of the group, 34% added to their income

[8] There may be some slight confusion in the actual reporting or in tabulation. Work of this kind done as a business consultant may have been sometimes listed as research and sometimes as business but such work has never been counted in both places.

through research. But, supremely useful though it is to the world, research is evidently not a lucrative pursuit. The median earned was $200;[9] that is to say, one-half of those who spent long hours in assembling and recording facts or gathering new data got less than $200 for it. The majority earned from $100 to $300. Thus, although one-third of the faculty members added to income by research, 15% of those working in this way earned less than $100. The 12% who earned $1,000 or more might possibly have been better classed with those engaged in a distinctly alternate occupation. With the single exception of the instructor who got $3,500 for the piece of research work on a special problem he undertook for a private corporation, the research work seems to bring the average individual, returns lower at every point than those he would get from additional instruction.

Apparently two fields only among those that have been called research add appreciably to income,—special or consultant research and text-book writing.

Special consultant research offered higher rewards—$1,000 or more—to the few, 10%, who engaged in consultant research on special problems and earned through this channel amounts varying from $125 to $3,500. Here, again, no representative amount is earned. Sixty per cent got $300 or less; 40%, $900 or more. This grouping really represents two distinct types of work, the one, occasional; the other, something approaching an alternate occupation. Therefore, in this type of work there seems

[9] This is probably not net returns.

equal possibility of very appreciable rewards or of a return less than that which comes from the unexciting average of occupation and earning that summer session teaching and extension work usually offer.

(6) TEXT-BOOK WRITING.—Writing text-books is not only the most frequent form of "research"; it is also the most generally remunerative. To those who succeed, text-books bring the same remuneration as additional teaching. Of this faculty group, 15% had written text-books. From these they reported returns of $40.00 to $1,000; the mean and the median returns lie between $350 and $450. Naturally there is no definite assurance of any typical returns.

In the cases under inspection, no appreciable gain seemed to come from writing books other than text-books. In contrast to the 14 authors of text-books, only five wrote other classes of literature. The difference in profit is striking. During the year in question three got $25.00 in royalties; one, $100; another $166, a decided contrast to the text-book average of between $300 and $400.

This particular group of families seems to include no very fortunate authors. Contributions to periodicals also yielded but little. Though 10% published articles, the highest amount thus gained was $170; the average gain was between $50.00 and $75.00. From the minor sources classified as research, the income was generally less than $100.

It is a good thing for human progress that men who engage in research are usually prompted by mo-

tives other than that of adding to income. Were this not so, were pecuniary reward, rather than new facts, the only incentive, with money payments at the rates shown above, the search for new facts would swiftly cease. As things are, though research is not actually cut off, real search for new knowledge is undoubtedly halted because pressing needs turn energies away to more lucrative though less socially valuable occupations.

c. Additional Earnings in Relation to Rank.— It seemed worth while to inquire whether the possibilities of added income within these different fields vary much with the academic rank. Of the 96 faculty members, 71 earned something above their salary. The proportion within the several academic ranks adding to income by earnings does not differ greatly from that within the group of 96 as a whole, —there are a few less associates and associate professors and a few more professors. That is to say, a trifle over 60% of the associates and of the associate professors, 75% of the instructors and assistant professors and 86% of the professors added to their salaries. In so far as it is a function of academic rank, there seems to be an apparent increase in the number of those in the higher ranks who earn additions to their salary. If love of the work and habituation to it are taken as motives entering into or competing with the desire for profit, additional work proves to be definitely most common among full professors and brings them a better return. Also it was to be expected, and the facts prove, that between the period of the instructorship

and that of the full professorship, the faculty member's gains from outside work apparently increase. A comparatively smaller percentage of associate professors were engaged in outside work. The explanation of this latter fact is not clear. It may possibly derive from the further fact that this is a group of men many of whom may possibly never reach the full professorship. This associate professorship is their ultimate goal, and they may therefore have settled down to live upon their salaries without the ambitions that seem necessary if professorships are to be won. It is also possible that the proportion of those in the higher academic ranks doing additional work is greater because this outside work, particularly research, becomes a part of their professional duties, or interests, or habits. The financial returns are thus in part the by-product rather than the end.

At any rate and whatever the reasons, the mass of faculty members increase their outside earnings as they advance in rank from instructor to associate professor. The increase is not a question of the highest amount that may be earned, since all ranks except the assistant professors have within them representatives earning $3,000 or more above their salary, and all have representatives earning less than $300. The increase is not necessarily due merely to rank except as rank is connected with the fact that the individual is advancing at the same time in age, experience and reputation.

Examination of figures concerning each rank, the number within each university grade that do extra

work and the kind of work each rank undertakes, revealed nothing surprising, but experience was verified satisfactorily. Nearly 80% of the instructors made $500 or less; 50% made less than $250. The mass of instructors is at the lower levels of additional income, scattering out up to a single individual who made $3,500. The assistant professors show a small but perceptible increase in earnings. True, none of them made as much as $1,500 but only 70% made $500 or less, and the median, $400, is $150 higher than that of the instructors. In other words, the unexceptional man of higher rank makes more than the instructor. As has been said, the associate professors differ from other ranks. The group has the fewest members earning anything in addition to their salary. Those who do earn show a curious distribution; 56% earned $600 or less; the other 44% earned $1,400 or more, apparently again representing two distinct points of view, the one to which the outside interest is only incidental, and the other to which it is an important financial and probably intellectual interest. With such a distribution, there can be no valid average. This group also apparently got the best returns. The full professors showed a smaller proportion of very high earnings; only 12% of professors earned more than $1,400 as contrasted with 44% of the associate professors, and they showed to some extent the same curious gap though they divide less evenly into two groups: 88% earned under $1,400; the other 12% earned over $2,500. About one-third got less than $500.

About half of the associate professors received less than $500. The increase in the earnings of the average man, however, is shown by these decreasing percentages of small rewards, one-third of the full professors and 50% of the associate professors, two-thirds of the assistants and 70% of the instructors being in the group under $500. Probably the additional annual earnings of the full professors lie typically between $600 and $700.

Some further particulars concerning the earnings through work according to each grade in the faculty are given below in the belief that the facts have a certain interest.

(1) ASSOCIATES.—The associates it will be remembered are a peculiar group in the general academic ranks. Of the associates, 63% report more earnings, and those who do earn more than salary have the highest average additional earnings. Typically the outside interests of this group are pecuniarily important to them. Is the new generation a better bargainer? The average associate who did supplementary work—about two persons out of three—got at least $900 for it. Usually he earned this sum through additional instruction. The group has representatives among those who do extra work in the fields of research, business and public service. But four out of five, one-half of the whole group of associates, did extra teaching. All of them did some extension work; half of them gave occasional lectures; half taught in summer session and one did coaching. Extension work proved most profitable. One earned only $50.00; but the typical

earnings were about $750. The group is too small to generalize about its opportunities in research. Only two men represented the group here, one making $150; the other, $1,500. One associate made $750 in business; one, $1,350 in public service.

(2) INSTRUCTORS.—Three out of four of the 12 instructors (75%) added to their salaries. Here also additional instruction is the most common recourse but a smaller percentage of the instructors (42%) made use of this expedient than among the associates. One-third engaged in research; one was in public service and earned $100; another was in business. His additional income was $1,100. Of those who did extra teaching, none earned over $500. The average was about $250. Unlike the associates, the instructors did no extension work, possibly because of less eligibility or of preoccupation in the courses which they were offering for the first time. Two taught in summer sessions; three lectured; two did coaching. In research, consulting work or periodical articles appear to be the only possibilities for the lower grades. Apparently none were yet writing text-books. One of this group made $50.00 by writing for periodicals; one, $175 for consulting work; one, $3,500 for research under private employment.

(3) ASSISTANT PROFESSORS.—Of the 22 assistant professors, the number who did outside work proved but slightly higher than the proportion of instructors, 77% as compared with 75%. As in all ranks, additional teaching was the most popular re-

source; also, as usual, about half of the men of this rank made use of this expedient. One-third were employed in research, five in public service and one in business. The returns from additional instruction were all under $700. The most typical returns lay between $300 and $350, a slight gain on the earnings of the instructors. Three-fourths of those giving additional instruction taught in summer session; only one did extension work. Coaching and lectures are represented, one man making $350 from a lecture course. The gains from research are all under $900 with an average around $350, higher by $150 than the median of $200 for all ranks. With this group text-books and other books appear as source of income. One assistant professor received the largest sum for a non-text, $166. The highest return for text-books quoted in this rank was $630. The number who did consulting work, on special research problems, almost equal to the number of those who did research, made between $125 and $900 thereby. One reported a business income of $1,200. The five who were in public service received less than $100 for their work. Three had $100 to $250 from other sources. The assistant professors are the only group besides the full professors who earned an appreciable amount from administrative work; two assistant professors were paid respectively $650 and $750 for this class of extra work.

(4) ASSOCIATE PROFESSORS.—The proportion of the 26 associate professors doing outside work is as low as that in the "associate" rank. Only 42% of this rank did extra teaching; 35% did research.

This is the group for which the business interest was the most important. Three men had outside business relationships yielding them respectively $300, $3,000 and $8,400. On the other hand, the men in this group doing public service all reported earnings less than $100. None of those doing extra teaching selected the refuge of coaching. Lecture work on the contrary was often listed in this rank, one man making as much as $1,900 from it though the others made $250 or less. Of the eleven, three did extension work. Summer session teaching was the chief resource for this associate professor group. The gains in this field have the same range, $150 to $600, as for the whole group. Research work scattered over all fields. The returns range from $12.00 for an article in a periodical up to $1,500 for consultant work. Two of the four men who got $800 and over for text-books were associate professors.

(5) FULL PROFESSORS.—Of the 28 full professors, 86% did additional work. Rank counts. This rank had a practical monopoly of the good positions in administrative and in public offices. Three of the five administrative positions were held by full professors including the two posts paying over $750. Two men in this rank got $1,000 for administration. All the positions in public service paying $250 or more were held by full professors; two of the five professors in public service got $2,000 and $5,000 respectively while only one got under $100, a sharp contrast to the assistant and associate professors, whose public service work brought them for the

most part less than $100. All the men earning over $1,200 in business are associate professors or full professors. One professor's business connections bring him $2,100. An average number, 46%, did additional teaching. As might be expected, the proportion of full professors engaged in research is much higher than in any other rank; research is an intrinsic attribute of the professor's rank. The most striking fact about the group of full professors engaged in research is the absence of all of them from the field of special problems. None of the large rewards which this work offers were paid to full professors. The highest sum a professor reported for this kind of study was $200. The only substantial pecuniary resource reported by these full professors was the writing of text-books. The very highest annual return reported from this source, $1,000, went to a full professor. One-fourth of all the professors got some return from texts and one-half of all the text-book writers were full professors as compared with 29% associate professors and 21% assistant professors. Also, the largest incomes from texts went to full professors; an associate professor occasionally earned as much. Contributions to periodicals and other books also added a fair sum to professors' incomes. The median amount earned for all types of research is a trifle above the general average of $200; the mean is $340. Of the full professors, 40% earned between $100 and $300 in research.

As for additional teaching, the majority of the professors who gave any additional instruction

taught in summer session, receiving on the average $500, a trifle above that of the lower ranks. Several earned comfortable sums by lecturing; the lecture course by which the largest amount was earned, $900, was given by a full professor. A few of this rank did extension work. When contrasted with all the other ranks, the full professors show no unusual distribution of gains through additional teaching. Probably they taught less, for the stipend paid to this rank is slightly higher than the ordinary amount.

In other words, provided always that this group is representative, professors have little or no chance of large extra gains. On the other hand, the unexceptional man has a good chance of moderate returns. (See Tables XVI and XVII.)

TABLE XVI

MEAN AND MEDIAN AMOUNT OF ADDITIONAL EARNINGS OF FACULTY MEMBERS OF SPECIFIED ACADEMIC RANKS

ACADEMIC RANK	PER CENT REPORTING ADDITIONAL EARNINGS	AMOUNT OF ADDITIONAL EARNINGS	
		Mean	Median
All ranks	73.9	$ 992.43	$500.00
Associate	62.5	1378.60	895.00
Instructor	75.0	706.39	250.00
Assistant Professor	77.2	529.70	400.00
Associate Professor	61.5	1550.38	560.00
Professor	85.7	975.05	681.83

2. HELPMATE'S SUPPLEMENTARY EARNINGS.—The faculty member's helpmate supplemented the family income in 40% of the cases. Nine helpmates reported a regular remunerative occupation; that is,

TABLE XVII

SOURCE OF EARNINGS BY FACULTY MEMBERS WITH MEAN AND MEDIAN AMOUNTS FROM EACH SOURCE

	ALL OCCUPATIONS	REGULAR INSTRUCTION	ALL ADDITIONAL OCCUPATIONS	ADDITIONAL INSTRUCTION	RESEARCH	PUBLIC SERVICE	EXPERT ADVICE OR BUSINESS	ADMINISTRATIVE	OTHER
Number Reporting..	96	96	71	44	33	15	8	5	8
Mean Amount	$4002.71	$3375.76	$992.43	$505.36	$485.16	$645.67	$2153.56	$766.66	$183.74
Median Amount	3787.50	3125.00	500.00	400.00	200.00	75.00	1164.25	750.00	160.94

TABLE XVIII

ALL SOURCES OF INCOME OF THE FAMILIES STUDIED WITH MEAN AND MEDIAN AMOUNTS FROM EACH SOURCE

	INCOME FROM FACULTY MEMBER'S WORK			INCOME FROM OTHER SOURCES					
	TOTAL INCOME	REGULAR SALARY	OTHER EARNINGS	TOTAL	EARNINGS OF HELPMATE	EARNINGS OF CHILDREN	INCOME FROM PROPERTY	GIFTS	OTHER
Number Reporting..	94*	96	71	86†	38	4	64	57	11
Mean Amount	$5343.50	$3375.76	$992.43	$1099.61	$723.41	$58.75	$1006.64	$366.08	$948.05
Median Amount	4784.17	3125.00	500.00	492.50	271.93	30.00	288.00	100.00	350.00

* Excluding two cases in which the amount of income above regular salary was not reported.
† In two additional cases the amount was not available; in two of the cases included here only a part of the amount was available.

an occupation bringing in more than $750. This figure includes the husbands of three female faculty members. Twenty-nine wives reported some alternate occupation; that is, one in addition to their regular housewifely occupation. But at the alternate occupation, not usually a full-time job, all earned less than $750. While teaching was the most popular form of work, the list of occupations shows a wide scattering of endeavor all the way from seamstress work to acting as a government official. (Table XIX.)

TABLE XIX

REGULAR AND ALTERNATE REMUNERATIVE OCCUPATIONS OF HELPMATES

OCCUPATION OF HELPMATE	NUMBER REPORTING REGULAR† OCCUPATION	NUMBER REPORTING ALTERNATE† OCCUPATION
Total number reporting	9	29
Lawyer*	2	
Teacher	3	4
Government official	1	1
Salesman*	1	
Sewing		1
Coaching		1
Music teacher		1
Reader (at University)		2
Manager of apartment house	1	
Organist		1
Writer		1
Not reporting‡		9
Boarding and lodging	1§	8

* Male helpmates, husbands of female faculty members.

† Alternate occupation for helpmate is occupation yielding an income of less than $750 during the year. Regular occupation for helpmate is occupation yielding an income of more than $750 during the year.

‡ These persons reported earnings without naming the source. Three of them, however, reported total earnings of less than $100 for the year in question.

§ This woman also earned $54.00 during the year as a part-time library assistant.

Reviewed by rank, the associates, a group belonging by and large to the younger generation, had the largest percentage of gainfully occupied helpmates; 50% of the wives were at work; the full professors had the smallest percentage, 32%. In the other ranks, 41% and 42% of the helpmates were to some extent wage-earners. Thus, every academic grade shows helpmates with regular outside occupations. The amount of the earnings varies from a nominal salary of $1.00 for government work to $7,500.[10] Of those gainfully occupied, 76% earned less than $750; nearly one-half, less than $250; and two-thirds, less than $500. The three highest amounts, all above $2,200, were earnings of the husbands of women faculty members. However, three wives earned from $1,200 to $2,200. The amounts earned in alternate occupations were widely scattered, except in the case of the instructors; in this group all the wives but one earned, individually, less than $250.

In nine cases the helpmates' earnings included gross returns from boarders and lodgers. In eight of these cases, the earnings were exclusively from boarders and lodgers and in the other case $880 out of $935 gross earnings was gained in this way. If boarders and lodgers are cared for, this is usually the sole occupation. In only one instance was this type of effort to earn combined with another pursuit and in this case boarders and lodgers were the major source of revenue. The returns varied from $30.00 to $880, with an average between $250 and $350, though two-thirds earned less than the latter

[10] A male helpmate.

sum. Earnings from this source are limited to the three principal ranks in about equal proportions. The reasons are not plain.

In summary, the figures suggest that other influences besides real need acted to make the helpmates of these academic men seek paid work. Particularly this seems true of the associates, whose average incomes were larger than those of instructors or assistant professors yet whose wives were adding a greater proportion to income than the wives in the other academic ranks.

3. Supplementary Earnings of Children.—In only four cases, the children contributed to the family income; in one case, $150, in the others $25.00 or $30.00. The contributions are relatively insignificant in three out of the four cases. All this class of contribution to income comes, as might be expected, from the children of associate or full professors, the families in this rank being ordinarily the only ones who have children old enough to earn.

C. Income from Property.—As has been said already in preliminary, returns from property come next in point of frequency to income from the extra earnings of the faculty member. One-third of the 96 have no returns from property. In two-thirds of the 96 cases returns from property supplement the regular salary. The amounts vary from $3.00 to $5,000. Indeed one-third of these families quoting property incomes have only nominal returns below $100. Evidently therefore, contrary to the usual notion, less than half of this faculty come to the

profession with any appreciable outside resources. No significant average for property income appears since half the incomes from this source are below $288; 30% amount to $1,000 or more. Five families of the 96 have incomes from property greater than the salary of these faculty members.

As related to rank, the percentage of rentiers is much the same for all the academic ranks, being from 58% to 68% for all cases except the associates, of whom only 50% own some form of income-bearing property.

But the amount of income from this source is definitely correlated with rank, probably because of the age factor and the well-defined habit of accumulating new capital. According to the several ranks, the general average was as follows: for associates, $2,608; for instructors, $95.00; for assistant professors, $100; for associate professors, $510; for professors, $903.[11] Once again the associates are the exception. One-half of this rank got less than $500 from this source; half reported $5,000. But all the instructors had less than $2,000 from property income. Three-fourths had less than $250. Half of these youngest additions to the faculty had $100 or less from investments or savings to count upon as addition to earning power. For the majority of these instructors, then, income from property is an insignificant factor in the family budget.

[11] The median is more indicative than the mean in this case, since it shows the low sums characteristic of the majority of the group. Due to the presence of occasional large figures, the means are very much higher: all ranks, $1,007; associate, $2,560; instructor, $312; assistant professor, $479; associate professor, $970; professor, $1,390.

For the assistant professors the upper limit was $3,000. Nearly two-thirds reported less than $250 from property income. The median for this rank is $100, an amount very close to that of the instructor. For the upper 50%, however, property incomes were slightly higher than those of the instructors. Of the associate professors only 47% had less than $250. In contrast with the half of the instructors and assistant professors whose income from this source was $100 or less, half the associate professors were able to quote property income in the amount of $500 or over. Indeed, the associate professor's income from property ranges as high as $5,000 though two-thirds got less than $1,000. Of the full professors, only 37% quoted less than $250 from this source; more than half got $600 or more; one-third reported between $2,000 and $5,000 as contrasted with 13% of the associate professors. Only one of the assistant professors and no instructors are within these limits.

These figures seem to justify the generalization that as the faculty member advances in age, and also more slowly and in a less natural course of things in academic rank, with rigid economy the average increase in his property income will be from $100 to $900.

D. Income from Gifts and Miscellaneous Sources.— Gifts added something to the income in 59% of these families. In the majority of cases, however, the addition to income from gifts proves an unimportant item in the total income. In 18% of the

cases, the gifts reported amounted to less than $25.00; in half, to less than $100. There was however a minority, 14%, who reported income from this source of $1,000 or over. All gifts over $500 but one were in money. The gifts in kind were chiefly clothing.

With regard to the several ranks, the associates, again the exception, reported gifts to only 25% of their number. Otherwise the number reporting gifts decreases as we ascend in rank, falling from 83% of the instructors to only 54% of the full professors. The amount of the gift does not, however, seem to depend upon rank. Therefore, despite the greater frequency of gifts among the younger men, it is not quite safe to say that the figures show the salaries of the lower ranks to be subsidized by gifts presumably from relatives.

TABLE XX

MEDIAN AMOUNT OF TOTAL INCOME SHOWING (1) AMOUNT AND PER CENT OF INCOME FROM EACH SOURCE AND (2) NUMBER REPORTING EACH TYPE OF INCOME

SOURCE OF INCOME	NUMBER REPORTING	MEDIAN AMOUNT	PER CENT OF MEDIAN TOTAL INCOME OF ALL FAMILIES REPORTING INCOME FROM THIS SOURCE
Total Income	96	$4784.17	100.0
Faculty Member's Salary	96	3125.00	65.3
Faculty Member's Supplementary Earnings..	71	500.00	10.3
Helpmate's Earnings ...	38	271.93	5.6
Children's Income	4	30.00	0.4
Property Income	64	288.00	5.8
Gifts	57	100.00	2.2
Other	11	350.00	7.2

Eleven of the 96 families reported unspecified sources of income bringing in from $36.00 to $4,000.

Tables XX to XXII give in tabular form the facts just discussed.

TABLE XXI

MEDIAN INCOME OF EACH ACADEMIC RANK ACCORDING TO SOURCES

INCOME	ALL RANKS	PROF.	ASSOC. PROF.	ASST. PROF.	INSTRUCTOR	ASSOCIATE
	$	$	$	$	$	$
Total Income	4784.17	5399.16	4858.66	3532.50	3535.48	4815.65
Income from Work...	4085.00	4933.82	4141.00	4072.50	2440.00	3157.50
Faculty Member Earnings	3787.50	4879.66	3937.50	3200.00	2363.65	2792.50
Salary	3125.00	4250.00	3412.50	2800.00	2191.67	1941.65
Supplementary Work	500.00	681.83	560.00	400.00	250.00	895.00
Helpmate's Earnings.	271.93	300.00	240.00	350.00	80.00	1715.00
Children's Earnings..	30.00	30.00	30.00			
Income from Property	288.00	903.00	510.00	100.00	95.00	2607.50
Gifts	100.00	59.00	107.50	56.50	268.50	685.00
Other	350.00	500.00	120.00	1625.00	500.00	

TABLE XXII

MEAN INCOME OF EACH ACADEMIC RANK ACCORDING TO SOURCES

INCOME	ALL RANKS	PROF.	ASSOC. PROF.	ASST. PROF.	INSTRUCTOR	ASSOCIATE
	$	$	$	$	$	$
Total Income	5343.50	6681.66	5419.25	4187.47	3792.09	5659.66
Income from Work...	4350.89	5527.74	4633.02	3415.35	2804.19	4207.79
Faculty Member Earnings	4062.61	5361.67	4388.05	3223.71	2682.56	2835.29
Salary	3375.76	4525.91	3433.97	2814.39	2152.77	1973.66
Supplementary Work	992.43	975.05	1550.38	529.70	706.39	1378.60
Helpmate's Earnings.	723.41	493.89	576.29	468.46	291.90	2757.50
Children's Earnings..	58.75	68.33	30.00			
Income from Property	1006.64	1389.65	969.89	479.27	312.29	2560.00
Gifts	366.08	360.43	300.00	211.14	773.40	685.00
Other	948.05	500.00	181.67	1821.00	699.17	

E. Non-pecuniary Income.

1. Vacation.—Money income it is now often said is accompanied by certain benefits or opportunities that may be regarded as in the nature of real income. Frequently we are told that the professor has such non-pecuniary income. What though his money income is relatively small, certain opportunities of status and work it is urged constitute real additions to salary. The non-pecuniary incomes most frequently named include the satisfactions of work done for the joy of the process and the product, and not for money; the security of tenure, with certain though slow advancement and a pension; freedom to select a schedule for the working day that may vary in hours and emphasis; and finally, the long vacation.

The data permitted dealing statistically with only two of these so-called privileges of the profession, to-wit; opportunity for a long vacation and the chances of advancement.

One-third of the faculty members and their wives reported that, if vacation be taken to mean a break from some kind of regular work, they had no vacation at all in 1921. Forty per cent took less than two weeks of real vacation; 60% less than four weeks and nearly all—that is, 90%, reported less than two months. Since 27 of these men report summer session teaching, evidently for 28% of these academic men the three months' holiday from teaching reduces at once to only six weeks' exemption from teaching. In general, the helpmates reported

less vacation than the faculty members. While this absence of real cessation from work is in part compensated for by some change in the type of work done during the vacation months, certainly there seems little evidence in support of the popular conception of the academic instructor who for three happy months of the year betakes himself in cheerful irresponsibility to a "wise passiveness" in the mountains or to country clubs and the golf links.

2. Opportunities for Promotion.—Since the schedule also permits some study of advancement from rank to rank, the moot question of the rate of advancement could also be examined. Since advancement to higher ranks means service recognized and pecuniarily rewarded, light on this subject should show the opportunities for pecuniary as well as honorary progress in the profession.

We have seen that at a given time, this sample of 96 faculty members showed 29% professors, 27% associate professors, 23% assistant professors, 13% instructors and 8% associates. Thus, the average faculty member in these family groups will certainly be within one of the upper ranks. It will also be remembered that four-fifths of these instructors and one-half of the associates were under 35. None of the assistant professors was over 50; nearly three-fourths were over 35. Of the associate professors, 83% were between 35 and 50; only 10% gained this rank before 35; only a small fraction remained there after the age of 50. No full professors were under 35 and nearly half were over 50. Thus, it would seem that the man under 35 would probably

be an instructor with one chance in four of an assistant professorship and one in eight of an associate professorship. Between the ages of 35 and 50, 10% still lingered as instructors or associates, though the vast majority not promoted have been eliminated from the profession through disheartenment or sense of incompetence. Associates, a special group outside the regular academic progression, need not be considered.

Granted that conditions at the University of California are representative, it would appear that, typically, few men under 50 can expect a full professorship with its present minimum salary of $4,000, its average of $4,000 to $5,000 and its maximum of $8,000.

3. Length of Service and Salary.—Length of service is also an aspect of opportunity. How long do men wait for advancement? Over half the men included in this study have been with the University between two and eight years; 12% have been on the faculty over twenty years; 6% less than two years. All the instructors had been on the regents' roll less than six years; one-fourth of these, less than two years.[12] The associates had served between two and nine years. One assistant professor attained to this rank in less than two years; another assistant professor failed of promotion during fourteen years' service.[13] None of the associate pro-

[12] The prevailing custom established four years ago tends to eliminate men who after four years' service as instructors do not seem to merit promotion.

[13] The present system of promotions eliminates this type of men since assistant professors may now consider failure to get advancement after three years, evidence that they cannot expect reappointment.

fessors had served less than two years; one, more than twenty-four. As the length of service increases, between two and fourteen years characteristically, the men move up gradually from the rank of assistant professor to that of associate professor [14] when they may usually consider themselves permanently attached to the University. The full professors sharing in this study had served anywhere from six to more than twenty-six years. Thus, the most probable term of service is between fourteen and eighteen years. Of the 96, 85% had served less than eighteen. The man reporting under two years' service will, of course, be an instructor or an associate unless called at higher rank from another university. An assistant professorship is not assured until after six years of service. At the University of California, one-fourth of the men in this study were still instructors after two to six years on the regents' roll. One-tenth were still associates. None were as yet full professors. Between six and ten years' service the first opportunity appears of becoming a full professor—one chance in four. The incumbent may linger on as an associate, the lowest rank of all. Probably however he will be either an assistant professor or an associate professor. When he has served between ten and fourteen years, he will most probably be an associate professor, his chances of becoming a full professor increasing to one in three. If he is on the faculty at all, he will

[14] At the time this study was made the more definite scheme of promotion had just been made effective. However, the new plan naturally did not apply to many of the faculty members in this study since they had been with the University previous to the new ruling.

certainly by this time—that is, after ten years—be an assistant professor. After eighteen years, there is only one chance in fourteen that he will not have attained full professorship.

If the story of the professional history which the 96 schedules tell be typical, during the past twenty years at the University of California progress has meant an instructorship for the first two years at least; an assistant professorship or associate professorship between two and ten years' service with the first chance of a professorship after six years' service; an associate professorship between ten and fourteen years' service. Between fourteen and eighteen years of incumbency, a full professorship is to be expected; after eighteen years it is practically assured.

Hence, given such conditions as those that controlled salary rates at the University of California up to 1922, during his whole working time the average man in academic life can apparently count upon an increase in salary of only a little over $2,000. He will begin at about $2,000. When, after a service of anywhere from six to eighteen years, he has attained full professorship, the highest possible rank, he usually gets about $4,000; one in twenty has a chance of the higher rewards of $5,000 to $8,000.

Since salary is thus correlated with academic rank, the salary prospects of a given age or term of service will be much the same as the chances of advancement in rank. Of the salaries under $2,000, 72% are paid to men under 35. The majority of salaries between $2,000 and $5,000 are paid to men

between 35 and 50 with a distinct increase of the older men at the $4,500 level; all the salaries of $6,000 or over go to men over 50. As things were in 1921, a man under 35 could not expect as much as $4,000; most probably he would be earning between $2,000 and $3,000 with one chance in six of getting $3,000 or more. Between 35 and 50, his opportunities are more widely varied. In the vast majority of cases, however, he will be earning between $2,000 and $4,000 with one chance in 60 of getting $5,000 or more. When he has passed 50, he is sure of getting $3,000 or more; the typical salary is between $4,000 and $5,000 with a fair chance, one in four, of $6,000 or $7,000. Even among the elderly men, 15% continue to get between $3,000 and $4,000.

The term of service affects the salary more or less directly. With regard to the length of time they have been with the University, two individuals have served between six and eight years and still get less than $2,000 but these must of course be exceptional instances. The majority of salaries under $2,000 are paid to men who have been with the University less than two years. No one who has served less than six years has as much as $5,000. The highest prizes, however, are not necessarily gained by the longest service. The single $8,000 salary is that of a man who has served the University between ten and twelve years. The $6,000 salaries are paid to men who have served anywhere from six to twenty-five years or over. Those who have served less than two years all get less than $3,000; two-thirds get less than $2,000. In the two to five years' service

group, the majority get between $2,000 and $3,000; there is only one man who receives more than $4,000. Where service has been between six and ten years, salary lies probably between $3,000 and $4,000, certainly between $2,000 and $5,000. The same salary is typical for the next four years; but the few who have lingered on at salaries below $2,000, presumably because they were considered less competent, are weeded out at the end of eight years, and one-third of the men in the six to ten year service group have salaries over $4,000 with a chance—"their main chance"—of a salary of $8,000. The progress toward a salary of $4,000 appears to begin with the twelfth year of service. After twelve years of incumbency, salaries below $3,000 are not found except in one isolated case in the fourteen to sixteen year group; after twenty-five years, every incumbent appears to be certain of $4,000. Fourteen years of service will bring at least two-thirds of the men to $4,000 or $5,000 with about one chance in ten of earning $5,000 to $7,000.

If these facts are typical of university salaries in general, and, as has been said, comparison with available facts about other universities warrants the belief that they are representative, the young man entering university work after a preparation averaging from eight to ten years can only expect less than $2,000 the first two years; $2,000 to $3,000 the next three years; $3,000 to $4,000 between six and fifteen years of service with the chance of rising to a salary between $4,000 and $5,000 during the latter years of that period. After fifteen years' service,

this salary is assured, with one chance in ten at the higher salaries.

Just now, the top of the academic ladder seems below a level that would admit faculty men to the 1% of the nation that earns $8,000 and up, the group pointed out to sanguine young Americans as the objective of just ambitions.

A comparatively low level of earning at the top of the ladder and a comparatively long period to wait before reaching that level represent factors of this type of professional life discouraging enough. Yet to these another exasperating fact is added. The slow process of advancement in rank and salary which this investigation has revealed can rarely be hastened except when offer of a higher salary comes from another university. Reward in money and rank in many instances still comes on a competitive basis. Increased returns come more rapidly upon evidence that another employer estimates the individual highly than they can be earned by services conscientiously rendered to a given university. The man who desires rapid rise in rank and salary in most institutions of the country finds it almost necessary to feel only a moderate loyalty to a given institution. He who desires rapid advancement must be always ready to hear and to respond to a call at higher rank and salary. On the contrary, those who receive no offers from other institutions at salaries higher than the regular promotion scheme their own university would give them, even those who receive an offer but decide to stay with the institution, ordinarily find themselves practically penalized by a

TABLE XXIII

LENGTH OF SERVICE OF THE 96 FACULTY MEMBERS STUDIED

LENGTH OF SERVICE	NUMBER	PER CENT OF ALL FACULTY MEMBERS
All terms of service	96	100.0
Less than 2 years	6	6.3
2 to 5 years	37	38.5
6 to 8 years	16	16.7
10 to 13 years	13	13.5
14 to 17 years	10	10.4
18 to 21 years	6	6.3
22 to 25 years	5	5.2
26 years and over	3	3.1

TABLE

ACADEMIC RANK OF FACULTY MEMBERS

ACADEMIC RANK	ALL TERMS OF SERVICE		LESS THAN 2 YEARS		2 TO 5 YEARS		6 TO 9 YEARS	
	No.	Per Cent of All Ranks	No.	Per Cent of All Ranks	No.	Per Cent of All Ranks	No.	Per Cent of All Ranks
All Ranks	96	100.0	6	100.0	37	100.0	16	100.0
Associate	8	8.3	2	33.3	4	10.8	2	12.5
Instructor	12	12.5	3	50.0	9	24.4		
Assistant Professor	22	22.9	1	16.7	12	32.4	5	31.2
Associate Professor	26	27.1			12	32.4	5	31.2
Professor	28	29.2					4	25.0

rigid and slow process of promotion for preferring to remain at the one institution. Almost, the present scheme of things offers the incentive to move about from place to place and limits unfortunately to a minimum the loyalty given to any one university.

The basis of the above generalizations will be found numerically set forth in Tables XXIII and XXIV.

XXIV

RELATED TO A SPECIFIED LENGTH OF SERVICE

10 TO 13 YEARS		14 TO 17 YEARS		18 TO 21 YEARS		22 TO 25 YEARS		26 YEARS AND OVER	
No.	Per Cent of All Ranks	No.	Per Cent of All Ranks	No.	Per Cent of All Ranks	No.	Per Cent of All Ranks	No.	Per Cent of All Ranks
13	100.0	10	100.0	6	100.0	5	100.0	3	100.0
3	23.1	1	10.0						
6	46.2	2	20.0			1	20.0		
4	30.7	7	70.0	6	100.0	4	80.0	3	100.0

CHAPTER V

GENERAL CHARACTER OF EXPENDITURES

I. The Standard of Expenditure

The main question that gave the impulse to this study was whether or no these 96 families had salary enough to pay for an accepted standard of living. The breadwinners of these families did not seem to think so themselves, since, as has been shown, most of them felt obliged to add to salary in order to meet the annual expenditures that their standard of living led them to make.

But how did they spend what they made? The best available index of the sufficiency of a salary is the use made of it. Were these salaries spent wisely? In other hands, could these salaries have bought all that was really needed?

A close inspection of what these 96 families bought with the incomes they derived from various sources with differing costs in time and effort ought to give solid grounds for a confident answer to the fundamental question.

The facts set down in the expenditure tables here following register several things. In the first place, these expense histories show the purchasing power in money and credit of each family and of the 96 families as a whole. In the second place, since more

than the usual detail of a scale of wants appears, the reader interested in evaluating the disbursements can study the general selection of goods and services, the plan that allotted expenditures to each of the major divisions of household expense histories, and the way in which the emphasis fell among the expenditures within the major subdivisions of these expense accounts.

A. The Method Used.—In framing the questions calculated to show what expenditures were made, it was assumed (1) that the accuracy of the results in this section of the inquiry would depend fundamentally upon the completeness with which "household needs" were analyzed and listed; (2) that all the facts were to be gathered by interviews; (3) that account books were not likely to be serviceable. Even if in a minority of cases they proved to have been kept, the form used would probably not be planned to meet the purposes of this study.

The good-will and the intelligence of the groups to be interviewed seemed warrant for using a long list of items. The analysis finally adopted (see schedule) was made in the belief that the more detailed the list of goods and services, the greater the probability of accurate totals and sub-totals. Only a deterring respect for precedent and a desire to keep the results comparable with earlier studies kept the analysis from being carried farther.

The classification of wants adopted varies somewhat from precedent. Traditionally the major divisions have been listed as "food," "shelter," "fuel

and light," "clothing," and "sundries." The five main headings used here, food, clothing, shelter, house operation, and miscellaneous, seemed to promise both order and completeness in showing the facts of first importance.

The sub-classifications under each major division of goods and services need no explanation. It is hoped they will seem appropriately placed as well as inclusive.

It is regrettable that the study could not include a story of the quantities used. Data of this kind were not available. However, if the hypothesis of "standard" habits of selection be true, the direction and emphasis these buyers give their purchasing, particularly the way they selected among a possible list of items of house operation and miscellaneous, may contain some general implications worthy the consideration of students of marketing and demand.

B. The Standard of Living and Expenditures.—In what follows the aim has been to show with as many details as accuracy permitted the range of the scale of wants satisfied with the incomes in question and also to show where the emphasis fell. When the reader has before him the details of the decisions regarding the way the incomes were used, when he has seen how the money was apportioned for food, clothing, shelter, savings and investment, and other "social needs," he can decide concerning the propriety of these allotments and expenditures. By such tests as each has at hand, those examining the

following tables will be free to pronounce for themselves upon the methods of purchasing and to classify the standard of living.

The reader is reminded that to the writer the tables following seem to show the details of a standard widely accredited though far less widely practiced, a standard that was classified though not evaluated in Chapter I as American, professional, middle class. This is to say that the scheme of disbursements here following in the main conforms to that theory of spending which the phrase "plain living and high thinking" expresses.

II. The Total Expenditures

The total amount of money spent for family needs has less interest than other points when the amount of income is the issue.

The relation between the range of the total income and the range of expenditure is of course significant. In these cases where, it will be remembered, the incomes ranged from $1,800 to $16,000, the range of expenditures proved to be from $2,200 to $14,000.

When family groups are of the type under consideration here, it was to be expected that the amount disbursed would in each family correspond fairly closely with the total income available. It was also a foregone conclusion that the spending would be cautious. On the whole these assumptions proved to be the case. With few exceptions the limits of income set the limits of expenditure. Broadly speaking, the amount of family expendi-

ture varies just as widely as income and a little more.

However, discrepancies between income and expenditure, a recurrent fact in budget studies of all times, reappear even in this essentially "rational" spending group. The average of the expenditures under examination goes always a trifle above the income.

The spenders gave varying reasons for these discrepancies. In only a few cases was this fact admittedly due to an absolute deficit. Rather it was attributed either to some error in calculating the expense of the year analyzed, or to the fact that expenditures were running perforce something more or less than a month ahead of income. When the truth is better known, this sort of discrepancy will probably prove to be fairly typical of contemporary middle class household expenditures at least in the United States where credit is so generously offered to consumers of all classes. Actually these budgets verify Veblen's theory of the relation between earning capacity and spending already referred to.[1]

For the 96 families taken as a whole, the mean expenditure proved to be $5,511.77. The median of $4,893.22 indicates the average more precisely.

The total expenditure varies of course with income and salary. When correlated with rank the variations in total expenditure show the results displayed in Table XXV.

Obviously, from the figures in this table, the spending of all 96 families tends to about the same

[1] Veblen, *Theory of the Leisure Class*, p. 112.

TABLE XXV

MEAN AMOUNTS OF EXPENDITURE FOR EACH RANK

RANK	AMOUNT
All Ranks	$5,511.77
Associates	6,169.27
Instructors	4,016.08
Assistant Professors	4,298.96
Associate Professors	5,407.30
Professors	7,014.88

standard. Typically the instructors, whose salaries never exceed $2,200, supplement earnings to larger amounts than the other ranks so as to meet at least the minimum needs of an expenditure standard common to all ranks. Typically, as will be emphasized again later, impelled by the standard, instructors allot a most unusual proportion of expenditure to miscellaneous.

III. THE RELATION BETWEEN THE MAJOR DIVISIONS OF THE HOUSEHOLD EXPENDITURES

A. General Relationships.—Tables XXVI to XXVIII inclusive here following show how as an average the emphasis fell when these families selected goods and services.

The most cursory examination of these expenditure tables shows the proportional allotments to the major divisions of expenditure to be exceptional. These faculty families allot as an average only a trifle over half of what they spend, 57%, to the recurrent aspects of expenditure that food, shelter, house operation and clothing represent. Food and shelter it will be noted cost equally, each absorbing

an average of 17% of the income. The costs of house operation come next with an average of 13%. The three classes of expenditure which group together as general household expenses offer in reality a wide range of choice within each division. For these three divisions of expenditure, however, no striking tendency to differ from customary expenditure appears when the average expenditure of these

TABLE XXVI *

MEDIAN DISTRIBUTION AMONG DIFFERENT ITEMS OF EXPENDITURE FOR ALL 96 FACULTY FAMILIES

ITEM	AMOUNT OF EXPENDITURE	PER CENT OF TOTAL EXPENDITURE
Food	$807.50	16.8
Clothing	440.33	8.8
Shelter	684.50	15.8
House Operation	568.21	12.2
Miscellaneous	2047.19	41.2

TABLE XXVIA *

MEAN DISTRIBUTION AMONG DIFFERENT ITEMS OF EXPENDITURE FOR ALL 96 FACULTY FAMILIES

ITEM	AMOUNT OF EXPENDITURE	PER CENT OF TOTAL EXPENDITURE
Total Expenditure	$5511.77	100.0
Food	893.73	17.3
Clothing	487.78	9.4
Shelter	871.11	17.1
House Operation	746.49	13.1
Miscellaneous	2512.44	43.1

* The percentages of these two tables do not represent the exact relation of the average amount spent for each item to the average total expenditure. They are instead the mean and median respectiyely of the series of percentages that food, for example, bears to total expenditure in each of the 96 families. It is believed that in this way a more accurate idea of the typical proportional expenditure is obtained than by reducing the average amounts to percentages. The mean percentage figures for this latter method would be the same as those in Table XXVII.

96 families is examined. Quite the contrary is true of the division, clothing. Here, a well defined "standard," a decision for rigorous simplicity,

TABLE XXVII

DISTRIBUTION OF THE EXPENDITURES OF THE WHOLE GROUP *

ITEM		PER CENT	
Total expenditure of 96 families	$529,130.82	100.0	
Food		16.2	
Clothing		8.8	
Husband			3.1
Wife			3.4
Children			2.3
Shelter		15.8	
House Operation		13.5	
Light			0.7
Heat and Fuel			1.9
Ice			0.1
Telephone and Telegraph			0.7
Service			4.2
Garbage Removal			0.1
Personal Cleaning Supplies			0.5
House Cleaning Supplies			0.2
House Laundry and Supplies			0.7
Furniture and Furnishings			4.2
Stationery and Postage			0.2
Other			0.3
Miscellaneous		45.6	
Investment			13.1
Automobile			7.0
Recreation			5.2
Health			5.7
Dependents			1.6
Gifts			2.3
Education			3.0
Professional			3.0
Incidentals			1.6
Associations			1.4
Church			0.6
Charity			0.7
Tobacco			0.4

* Since no one family spends for every item of the budget as enumerated here, the sum of the average expenditures for the different items would not constitute a representative budget for an "average" family. However, the group as a whole does spend for all the items, and the above table shows how the total annual expenditure of the 96 families, $529,130.82, is distributed.

TABLE XXVIII

MEAN AND MEDIAN AMOUNTS AND PERCENTAGES OF TOTAL EXPENDITURES ALLOTTED TO EACH ITEM OF THE BUDGET

	Number of Families Reporting Expenditure	Amount of Expenditure		Per Cent of Total Expenditure	
		Mean	Median	Mean	Median
Total Expenditure	96	$ 5511.77	$ 4893.22	100.0	100.0
Food	96	893.73	807.50	17.3	16.8
Clothing	96	487.78	440.33	9.4	8.8
Shelter	96	871.11	684.50	17.1	15.8
House Operation	96	746.49	568.21	13.1	12.2
Total Miscellaneous	96	2512.44	2047.19	43.1	41.2
Investments	90†	774.34	357.50	12.7	7.9
Automobile	55	673.35	364.00	10.3	6.2
Recreation	96	286.50	197.85	5.1	4.1
Health	95	316.33	203.16	5.7	3.9
Dependents	34	250.39	200.00	5.1	3.1
Gifts	94*	123.41	100.00	2.3	2.0
Education	96	164.06	69.30	2.6	1.5
Professional Expenses	93*	169.27	60.00	2.9	1.3
Incidentals	95	93.23	55.00	1.7	1.2
Associations	94	75.74	49.70	1.3	1.1
Church	52	64.01	30.00	1.3	0.6
Charity	90§	41.47	27.00	0.7	0.6
Tobacco	61†	34.21	25.00	0.6	0.4

* In 1 additional case, expenditure was reported but the exact amount was not available.
† In 2 additional cases, expenditure was reported but the exact amount was not available.
§ In 3 additional cases, expenditure was reported but the exact amount was not available.

shows plainly. For middle class incomes, custom has long assigned to clothing costs for a family an allotment of 15% to 25%. In these expenditures now under consideration, the average costs of clothing form scarcely 10% of the outgo. All the remaining expenditure, 43%, goes for miscellaneous.

B. The Proportionate Expenditures According to Expenditure Levels.—A much more distinct relationship to changes in the proportional distribution of expenditure is apparent when, by grouping the families according to total expenditure by thousand dollar levels, from $2,000 to $10,000 and over, the different income levels are considered separately, as in Tables XXIX and XXX (pp. 133-134).

1. Food.—Examination of these family expenditures in this way shows that the proportion assigned to food definitely decreases in relative importance as the total expenditure increases. The range is 11%, from 9% to 20%. Those with incomes of $2,000 to $3,000 spend almost 21% on food. Where incomes range from $3,000 to $4,000, almost 19% is allotted to this division of expenditure. But when incomes rise to between $4,000 and $8,000, there is no appreciable decrease; about the same proportion goes to food. As was to be expected, the $8,000 to $10,000 group spends proportionately least. When the income goes over $10,000, the proportion again rises, as it does also with clothing. This would seem to indicate that the groups with incomes lower than $10,000 are spending what they consider an absolute minimum upon food; that, as incomes increase, they

assign only a trifle of the additional funds to this item, though they add more to food than they do to clothing. With larger incomes they get either more food or a little more costly food. But they soon cease increasing their absolute expenditure for this item. Only with the very highest incomes a new standard of food consumption appears.

2. Clothing.—The proportion assigned to clothing shows the traditional tendency that Engel pointed out; it decreases as the total expenditure increases. The average proportion given to clothing was 9% with a variation of about 7%. All families spending less than $5,000, spend above the average amount for clothing; all spending $6,000 or over, pay out less than the average for clothing; and the decrease is a fairly steady and apparent one with only occasional fluctuations. The group spending $10,000 or more, shows the only real increase in the allotment for clothing. Exactly the same absolute amount is not, of course, spent for clothing by all families. On the whole, however, as incomes increase, a definite willingness to retrench on clothing expenditures is regularly evidenced. Other needs continue to take precedence. Not until we reach families spending above $10,000, the highest income group, does a standard of dress other than that of the majority of the group come into view. Even then, the "standard" allots an exceptionally low proportion to this division of expenditure.

In fact, economies are most evident and startling in the clothing expenditures, particularly in those of the wives. One family, consisting of a man, wife

and two children, reports using less than $200 to clothe the whole family during the year. For the whole academic group, the average is less than $500 a year for the clothing of a family of four. Only one family spent over $1,000 and this family had four growing children in the house.

3. SHELTER.[2]—The cost of shelter tends also to decrease as income rises though neither so markedly nor so consistently. Beginning at 17% for both the $2,000 to $3,000 and the $4,000 to $5,000 expenditure groups, the cost of shelter rises to more than 20% when, with larger incomes, the families begin to buy their own homes. The peak is definitely reached in the $6,000 to $7,000 class. The proportional expenditure then drops irregularly to 6% or 7%. A distinct if irregular decrease appears in the higher income groups, but the costs of housing do not rise when the expenditures are greater than $10,000 as the costs of food and clothing do.

The academic standard for housing can best be described by the English term, "house proud." This is an occupational group that will eat the plainest food and spend resignedly a total sum upon clothing that underpaid clerks would rebel against, but as a class they will insist upon owning a home in a good neighborhood with at least six rooms and

[2] Viewed as a whole, the housing costs of these groups were increased and complicated by the fact that certain costs of purchase appear along with the regular running expenses directly comparable to rent. Costs of housing include payments made toward ownership, partial or total if made during the year. The decision to include these was an alternative to arbitrary omissions and computations that seemed to introduce even greater risks of inaccuracies than including all actual expenditures for housing.

usually more. Housing is, what clothes and food are not, a vital item in this class standard of life, a supreme source of "psychic income." The fact that the professor's house is part of his stock in trade; that he feels called upon to do a certain amount of general entertaining, as well as to invite students to his house, is doubtless an element in shaping this bias of mind. A comfortable and presentable home seems to him a necessity. The well-defined standard of living in respect to housing finds expression as soon as possible. The standard may confidently be said to be the same for all the income classes.

4. House Operation.—In general, house operating costs do not show the regular increase with rise of income that might be expected. Clearly differing possibilities of expenditures inhere in a group of expenses that cover the costs of light, fuel, heat, ice; of telephone and telegraph and garbage removal; personal and house cleaning supplies and house laundry; domestic service; furniture and furnishings; stationery and postage; and incidentals. Costs of fuel, heat and light, of telephone and garbage removal are the most regular, due in part no doubt to the fact that they are largely the fixed charges of public or quasi-public utilities. Housekeeping details like the cost of ice, of cleaning supplies, laundry, stationery and especially of furnishings, show wide variation according to size of the house, personal preferences, theories of economy and the amount of income.

The lowest amount spent for house operation was

$175, the highest $3,000, 4% to 30% of the total budget. But half of the families spent between $300 and $700, a range of 7%, from 8% to 15%. Where the expenditures for running costs were peculiarly high, this was due to the inclusion of some large bill for additions to furniture, either in furnishing a new house or re-furnishing an old one. The four families who spent more than 25% on this item did it for this reason. Three families at the other extreme spent less than 5%. In one case, the amount was not phenomenally low, but the size of the household, 7 persons, so increased the size of the food bill that the relative cost of house operation was dwarfed in comparison, since this item is only secondarily affected by variations in the size of the family. The instructor and his wife who spent only $173 for their running expenses, less than 5% of their total budget, represent the maximum of abstinence or of management. They were renting; they spent little or nothing for furniture, nothing for service, nothing for ice, less than $50.00 for all the costs of personal and house cleaning supplies and laundry. This was also the situation in one large family. An associate professor with a household of eight and an income of $5,000 reported only $230 for house operation. With student help, the family spent only $10.00 for service,[3] nothing for ice, $50.00 for furniture. And in this case also the size of the food bill dwarfed the relative cost of household operation.

[3] The student's food costs that appear in the family's food expenditure are of course really a cost of service, which could not however be thus ascribed.

A second generalization about the cost of house operation seems warranted. This item of expense does not follow closely that of housing. With a range of about 6%, tendencies are uncertainly apparent but are all toward a slight increase in the proportion the higher income groups allot to these needs. This division of expenditure remains, however, irregular in its fluctuations. Running expenses relatively are lowest for the $7,000 to $8,000 group, next lowest for the $4,000 to $5,000 group and at highest for those with $9,000 to $10,000. The standard of life gives the urge to residence in a certain neighborhood and for a house of a certain size and quality, but it does not apparently dictate as definitely the details of household operation. The needs in this budget group seem to be more a matter of individual choices, and in particular related to varying theories about what constitutes thrifty methods of management.

5. Miscellaneous.—Naturally the group of items headed "miscellaneous" shows the greatest diversity. Taken together, these items may be called the field of choice. On the average, with these families, miscellaneous absorbs 43%, ranging over variations of 20%, and increasing with fair regularity as the income grows. Unquestionably, these nonphysical necessities control the "standard" and absorb the margin of income in these 96 families. In the lower income groups, a third of the total expenditure goes to miscellaneous; in the upper levels, the proportion grows to more than half.

The amount spent for the 13 items under miscel-

laneous is necessarily closely correlated with the amount of total expenditure. All the families who spend below $1,000 for miscellaneous, report total expenditures under $7,000: 80% of those who spent less than $1,000 report total expenditures below $4,000. Of all the families that spent between $1,000 and $1,500 for miscellaneous, 60% reported total expenditures between $3,000 and $4,000 while 100% reported less than $5,000. Nearly three-fourths of those spending from $1,500 to $2,500 are in the $4,000 and $5,000 expenditure groups. Two-thirds of those spending more than $4,000 for miscellaneous have total expenditures of more than $9,000.

Examining the different items of this group to see how the distribution of the miscellaneous sub-items varies with an increase in the total appropriation for miscellaneous also has interest. When considered by $500 levels, the expenditures move from a group spending less than $1,000 to one spending more than $3,500 for this division of expenditure.

The proportion spent for miscellaneous varies for the whole group from 12% to 77% of the total annual expenditure.[4] But more than half the families spent between 30% and 50% of their income in this division and, as has been said, the average is 43%. As has been the case in previous studies, the proportion spent on miscellaneous rises as the total income increases. But it does not follow that all the high allotments for miscellaneous lie in the large incomes.

[4] Five families reported spending something more than 70% of their total budget for miscellaneous items.

The group that spends more than 50% for miscellaneous includes families with total expenditures anywhere from $3,000 to over $10,000 although most of the families with high incomes are included here. On the other hand, though the majority of those allotting less than 30% to this division have total budgets under $5,000, two families spending more than $9,000 are also included here. Evidently, both large and small income groups will elect to spend more than half of what they disburse for miscellaneous. These 96 families include some household groups who devote a large proportion of their income to miscellaneous items whenever they can afford it and some who do so even when they cannot. Though the rigid necessities of minimum requirements for food, clothing and, to a less degree, shelter force most of the families with small incomes to apportion less to miscellaneous items, any expansion permitted by increasing purchasing power seems to go first in this direction. In the academic world, as Tables XXIX, XXIX$_A$ and XXX plainly show, the lowest income group, spending between $2,000 and $3,000, holds insistently to a minimum, a "decency" standard, as applied to items included under miscellaneous, and therefore will not reduce the proportion devoted to miscellaneous as low as it goes commonly with other classes of spenders, even when incomes are larger. If, in maintaining this standard for miscellaneous items, economies are necessary, these are apparently made as has been shown by refusing to expand expenditures for food and clothing.

TABLE XXIX

MEAN AMOUNTS SPENT FOR DIFFERENT ITEMS OF BUDGET BY FAMILIES WITH A GIVEN AMOUNT OF TOTAL EXPENDITURE

AMOUNT OF TOTAL EXPENDITURE	FOOD	CLOTHING	SHELTER	HOUSE OPERATION	MISCELLANEOUS
	$	$	$	$	$
All Amounts	893.73	487.78	871.11	746.49	2512.44
$2000–2999	543.91	310.95	431.83	334.36	990.19
3000–3999	657.38	362.66	683.81	453.29	1352.09
4000–4999	779.21	441.73	736.71	499.70	1981.46
5000–5999	969.20	522.74	1084.39	740.08	2082.08
6000–6999	1162.90	515.68	1401.97	1023.28	2334.17
7000–7999	1326.67	519.13	830.84	764.01	4190.55
8000–8999	1187.40	719.20	1107.72	1042.72	4264.59
9000–9999	857.29	430.47	1235.83	1493.92	5322.40
10,000 and over ..	1477.11	935.78	861.07	1727.82	6450.74

TABLE XXIXA

MEAN PERCENTAGE DISTRIBUTION OF EXPENDITURE AMONG THE DIFFERENT BUDGETARY ITEMS FOR A GIVEN AMOUNT OF TOTAL EXPENDITURE

AMOUNT OF TOTAL EXPENDITURE	NO. OF FAMILIES	ALL ITEMS	FOOD	CLOTHING	SHELTER	HOUSE OPERATION	MISC.
All Amounts...	96	100.0	17.3	9.4	17.1	13.1	43.1
$2000–2999 ...	8	100.0	20.9	12.0	16.5	12.8	37.8
3000–3999 ...	22	100.0	18.8	10.4	19.5	13.0	38.3
4000–4999 ...	21	100.0	17.8	10.0	16.5	11.2	44.6
5000–5999 ...	17	100.0	17.9	9.6	20.3	13.4	38.7
6000–6999 ...	8	100.0	18.1	8.0	21.7	15.8	36.4
7000–7999 ...	3	100.0	17.6	6.8	11.0	10.0	54.7
8000–8999 ...	4	100.0	14.4	8.7	13.1	12.7	51.1
9000–9999 ...	5	100.0	9.1	4.6	13.3*	16.0	57.1
10,000 and over	8	100.0	13.0	8.2	7.6	15.2	56.0

* One item of 50.7%, the other 4 less than 10.0%.

TABLE XXX

MEAN AND MEDIAN PERCENTAGE DISTRIBUTION OF EXPENDITURE AMONG THE DIFFERENT BUDGETARY ITEMS CORRELATED WITH GIVEN AMOUNTS OF TOTAL EXPENDITURE

AMOUNT OF TOTAL EXPENDITURE	No. OF FAMILIES	ALL ITEMS	PERCENTAGE DISTRIBUTION OF EXPENDITURE									
			Food		*Clothing*		*Shelter*		*House Operation*		*Miscellaneous*	
			Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
All Amounts	96	100	17.3	16.8	9.4	8.8	17.1	15.8	13.1	12.2	43.1	41.2
$2000–2999	8	100	20.9	22.0	12.0	12.0	16.5	16.8	12.8	13.6	37.8	36.4
3000–3999	22	100	18.8	17.8	10.4	9.7	19.5	19.0	13.0	12.4	38.3	36.7
4000–4999	21	100	17.6	16.7	10.0	9.0	16.5	15.3	11.2	9.8	44.6	43.2
5000–5999	17	100	17.9	15.9	9.6	10.1	20.3	18.7	13.4	10.8	38.7	40.2
6000–6999	8	100	18.1	17.3	8.0	7.8	21.7	23.3	15.8	11.9	36.4	36.4
7000–7999	3	100	17.6	18.7	6.8	6.9	11.0	10.7	10.0	9.5	54.7	48.2
8000–8999	4	100	14.4	14.7	8.7	7.9	13.1	7.9	12.7	11.9	51.1	44.1
9000–9999	5	100	9.1	10.4	4.6	4.2	13.3*	2.7*	16.0	17.6	57.1	55.6
10,000 and over	8	100	13.0	9.7	8.2	8.4	7.6	6.4	15.2	12.7	56.0	61.6

* One item of 50.7%, the other 4 less than 10.0%.

C. The Allotment of Expenditures According to Academic Rank.—The proportionate allotment of expenditures among the several divisions of a family household expense does not differ strikingly when considered according to the different academic ranks.

TABLE XXXI

PER CENT DISTRIBUTION OF THE MEAN EXPENDITURE AMONG THE DIFFERENT ITEMS OF THE BUDGET FOR GIVEN ACADEMIC RANKS

ITEM	GENERAL AVERAGE FOR ALL RANKS	ACADEMIC RANK				
		Prof.	Assoc. Prof.	Asst. Prof.	Instructor	Associate
Food	17.3	16.4	15.4	16.8	17.5	15.8
Clothing	9.4	9.1	9.0	8.6	8.6	8.0
Shelter	17.2	12.1	16.8	20.1	12.9	22.2
House Operation	13.1	14.4	12.1	16.3	10.6	11.9
Miscellaneous ...	43.1	48.0	46.7	38.2	50.4	42.1

Clothing proves least variable when rank is considered just as it did when related to income levels. On an average there is a difference of only 1% between the lowest proportion spent for clothing, that spent by the associates, and the highest proportion spent by the full professors' families. There seems to be a slight tendency to increase expenditure for clothing with higher rank but not enough to insist upon, given such small limits. Food also shows very little variation, less than 2%, and no definite order of increase shows as rank changes. The cost of household operation varies more than twice as much as food, 6%; the highest costs are for the assistant professors, the lowest for the instructors. Possibly this may be attributed to the fact that the instruc-

tors do not yet own their houses; that they have smaller families and hence have smaller costs than the older men, for furniture, for service and for general running expenses. But the relation of this cost to rank is certainly not distinct. The cost of shelter is still more variable among the several ranks, 10%; the lowest amount, 12%, the highest, 22%. This charge is lowest for full professors and for instructors, probably because the instructors have not yet bought houses and the professors have finished paying for theirs. Also, the professor's costs seem lower than they really are because, since it did not seem wise to disregard a poor tradition, the interest on the money invested in these homes has not been included here as a housing charge on owned houses. With the exception of the instructors, proportional housing costs seem to decrease with rank, being highest for the associates and lowest for the full professors. The proportion assigned to the group of miscellaneous items is the most variable of all the main classes of expenditure, highest for the instructors, lowest for the assistant professors. No relation to rank is apparent nor are there any striking variations. Probably this group of items would always take the largest proportion of the incomes of the instructors with their lower salaries because of the fact already emphasized that, in the academic way of living, a definite minimum standard prevails concerning this class of expense, a standard below which instructors as well as professors will not go. When this class standard touches the expenditure plans

of those with relatively smaller incomes, high proportionate costs for miscellaneous in all classes and especially among instructors with lower total expenditures become almost a certainty.

D. Broad Details Concerning Expenditures for Miscellaneous.—What does the average faculty member do with the relatively large allowance for these thirteen items of miscellaneous? He certainly does not smoke it up; less than two-thirds report any expenditure for tobacco. What tobacco is used takes less than 1% of the total miscellaneous.[5] He does not give it to charity. The contributions in this direction are relatively small, though nearly all the families give something. Three-fourths of the contributions were less than $50.00 annually. Nor is it contributed to the church since the amounts in this class are relatively low; in fact, not much more than half of the families give anything to support churches. Those who contribute reported in two-thirds of the cases contributions of less than $52.00 a year. Seventy dollars a year or 1.5% of the total budget for edu-

[5] Owing to the smaller number of cases and the greater irregularity in the expenditure figures, together with a tendency already observed for the cases to cluster at the lower end of the scale with one or two disproportionately high individuals at the upper end, the means for these sub-items of expenditures are even more unreliable than for the data already discussed. Hence, the medians have been used as more indicative of the mass of the families studied. The very high cases must not of course be ignored completely since it is characteristic of this group to show always a few individuals who devote a preponderant share of their income to a single item but they should not be allowed to exert undue influence upon the type which is supposed to characterize the general spending tendency. The means have, therefore, been included in all of the tables and have been used in a few cases where the median is obviously fallacious.

cational facilities seems a small expenditure for a group whose interest in the best training is presumably high. Only $60.00 a year as an average for professional expenses means that in most cases the faculty member, or his wife for him, has spent many hours at clerical drudgery. Automobiles consume a large proportional amount; slightly more than half the families own them, but those who do, spend almost as much for them as for clothes. More than a third of the families were contributing to the support of dependents outside the home. Items, each one of which absorbs 3% or more of the total expenditure, are investments, automobiles, health, recreation and dependents. All spend the largest amounts on investments, on health and on automobiles. But, while practically every family must and does meet the charges for recreation, for the preservation of health and for investments, only 57% have automobiles and only one-third gave to dependents outside the home. The gifts that cost 2% of the total expenditures probably do not often include gifts made within the family, which are sometimes counted under the costs of clothing or of furniture.

Taken as percentages of the total allotment for miscellaneous, it appears that more than one-fourth of the amount which is not spent for what it is usual to call physical necessities, is invested in some way calculated to meet the hazard of the future. Seventeen per cent is spent on the automobiles though by only 57% of the families. About the same amount, 10%, goes for each of the three

items, health, dependents outside the home and recreation. The gifts take nearly 5%, and education, professional expenses, incidentals and associations about 3% and 4% of the total amount spent for all miscellaneous items. Church and general charity absorb less than 1½% of this quota of expenditure. The same is true of tobacco.

It is interesting and important to note how the direction of expenditure among the different items of miscellaneous varies with increases in the total expenditure and in the total appropriation for miscellaneous.

As the total expenditure of these faculty groups rises, more is spent for investments, especially in the groups with incomes above $5,000. The proportion spent for automobiles fluctuates. Expenditures for gifts, professional expenses, church and charity, the costs of recreation remain a fairly constant proportion of the total. As purchasing power increases, the cost of maintenance of health decreases. The burden of dependents is heaviest on the $3,000 to $6,000 expenditure groups, and lowest actually and proportionately for the high incomes. The costs of tobacco are so notably irregular as to lead to the inference that its use is a matter of personal preference rather than of budget planning.

E. Summary.—Summarily reviewed the spending ways of these 96 faculty families and thus possibly academic families in general show that regardless of income they tend to spend a fixed amount for food and clothing, an amount that approaches the

minimum. Indeed, most of them seem to set so little relative value upon these two classes of needs that added income does not lead to more expenditures for either of them. With a proportion that is low at the lowest levels, the proportional cost of food and clothing regularly decreases as income rises,—the new standard of spending that appears above $10,000 possibly excepted. Disbursement for shelter also follows very definitely a class standard. This is the item least modified by size of income. The expenditure for housing is thus fairly constant, although it bears most heavily upon the middle class income groups who are beginning the enterprise of owning a home, and decreases evidently for the higher income groups. The expenditures in the division of house operation rise to a certain extent with income but variation shows here more plainly than in any other division. Since the housing is so notably alike for most of the incomes, a certain proportion of the operating cost will necessarily be constant and the percentage should decrease with increased income. But this tendency is in great part balanced by individual economies in service in the lower income groups or by the expansion of the apportionment to this item in the upper income groups, notably for service.

The proportionate decrease in the cost of the so-called physical necessities as income rises is of course compensated for by the expansion in the proportion devoted to miscellaneous items, although the proportion given to this latter from the outset is notably high.

These findings prove expenditures that conform amazingly to the theories about the class standard under consideration. In 1912, Mr. and Mrs. Robert Bruère recorded the average expenditures of a group of educators, largely high school teachers. The table here following shows how these high school teachers as an average allotted their expenditures among the major items of a family expense account. The similarity to the way the academic families under inspection allocated their incomes is evident and surprising.

TABLE XXXIA

COMPARISON OF FACULTY ALLOCATION OF EXPENDITURES WITH THAT OF HIGH SCHOOL TEACHERS IN BRUÈRE STUDY, 1912

	FACULTY (1922)	BRUÈRE (1912)*
Food	17.3	17.7
Clothing	9.4	10.4
Shelter	17.1	12.9
Operation	13.1	12.7
Miscellaneous	43.1	45.6
Advancement Incidentals		(deficit .6 makes up 100.0%)

* Bruère, M. B. and R. W., *Increasing Home Efficiency*, New York, Macmillan, 1912, pp. 316-17.

Only one important discrepancy appears between the spending of these two groups. The academic groups reviewed here pay 4% more for shelter, as a result perhaps of disproportionate increases in general housing costs during the past ten years. This extra expense for house room reduces directly the amount devoted to miscellaneous in 1922, al-

though the higher charge for housing is partly offset by a 1% economy on clothes.

Both these expenditure allotments differ markedly from that "division between departments according to ideals" laid down by Mrs. Richards twenty years ago and continuously repeated today with but slight variation in the percentage distribution assigned by banks and other agencies suggesting methods of thrifty spending. Table XXXII permits comparison of the currently advertised schemes of allotment with Mrs. Richards' oft-quoted allotment and the average allotment of these 96 families.

In most of these plans for "ideal" expenditure, it will be noted that 75% of the income must supposedly go to physical necessities, leaving only 25% for "higher life." Within the same range of income, $4,000 to $5,000, the Berkeley families allocate to this division of expenditure at lowest 36%, at highest 44%, and as an average for all incomes, 43.1%. The 96 families of this academic group elect to save, for save they must, chiefly on food and clothing. On food, they spend 8% less than the ritual allowance of 25%, and a trifle less than any but the unusually low Pittsburgh allotment of 16%. To clothing they have assigned 6% less than the rigid "New England" standard of 15%. Rent and house operation also fall 3% below this standard. The Bank of Italy estimate for the San Francisco Bay region and that of a Pittsburgh bank both of which gave 15% to shelter and 15% and 20% respectively to house operation show interesting de-

TABLE XXXII

PERCENTAGE DISTRIBUTION OF EXPENDITURE FOR THE MAIN ITEMS OF THE BUDGET FOR A FAMILY OF FOUR WITH AN INCOME EQUIVALENT TO $4,800 PER YEAR—THE FACULTY DISTRIBUTION COMPARED WITH DISTRIBUTIONS PROPOSED BY VARIOUS ORGANIZATIONS

	TOTAL	FOOD	CLOTHING	SHELTER	HOUSE OPERATION	MISCELLANEOUS	INVESTMENT AND SAVINGS
Faculty Study	100.0	17.3	9.4	17.2	13.1	30.4	12.7
Richards, Mrs. E.*	100.0	25.0	15.0	20.0	15.0	25.0	
Metropolitan Life Insurance Company, New York	100.0	22.0	15.0	23.0	14.0	11.0	15.0***
Anglo-California Trust Company,† San Francisco	100.0	20.0	12.0	25.0		15.0	28.0
Society for Savings, Cleveland **	100.0	21.3	15.0	25.0	13.7	12.5	12.5
Peoples Savings & Trust Co., Pittsburgh	100.0	16.0	14.0	15.0	15.0	13.0	27.0
Bank of Italy,†† San Francisco	100.0	18.3	18.3	15.0	20.0	15.0	13.3
Pacific Oil Co., Amalgamated Oil Co., and Affiliated Co.§	100.0	25.0	11.7	18.3	13.3	20.0	11.7

* Mrs. Richards, Cost of Living, p. 39 (apportionment for $4,000 in 1900). John Wiley & Son, N. Y., 1900.
† Size of Family not given. No explanation of classification of items. Item under shelter called "Maintenance" probably includes both shelter and house operation.
** Size of family not given.
†† Income of $3,600.
§ Income of $3,600.
*** Includes 8% for insurance.

partures from Mrs. Richards' pioneer theory of division of income on the one hand and a nearer approach on the other to the spending habits of the 96 families under survey.

Even at the lowest income levels, $2,000-$3,000, "wants for the higher goods" are sharply in evidence. Given the income range, in order to satisfy this desire for "higher goods," at least half these family groups must hold "physical" requirements uncompromisingly in check.

As result of such studies as those of Engel and Le Play and a few studies of professional groups with low but regular earning power, it has become an established habit to look upon the number and kind of the wants in addition to those comprehended in the class of food, shelter and clothing, as the real index when the standard of living is to be evaluated as high or low. The dictum goes to the effect that the best general index of a "high" standard of living is the amount spenders assign to the group of items herein collected together under the word "miscellaneous." The standard is said to rise as the proportion spent for these less tangible items in a scale of wants rises. Most theories about the art of spending consider a rational standard of spending indicated when expenditure for this class of need goes above 25% of income.

Accepting this position without debating its merits, the facts just noted make it obvious that, since they assign all increase in income to "miscellaneous" rather than to a more lavish dietary or to more and more expensive clothing, these expendi-

ture tables prove these 96 families to be consumers with spending ways that are "high."

Still another outstanding point appears as the data are reviewed. The rank and income of the faculty member make very little difference in the scheme of expenditure. A well-defined class standard of living seems to control the spending in all ranks. At every level of income, the same standard of consumption is plainly evident. A pricking temptation to pause and analyze that standard must at this time be resisted.

Whatever relationship existed between changes in the standards of living and the distribution of expenditure appeared when the families were grouped according to their total expenditures by thousand dollar levels from $2,000 to $10,000 and over. For the different ranks, the variations in the allotments to the several divisions of expenditures seem largely incidental to the factors of age, income and salary and, to a less degree, to the size of the families involved. Only in small degree do the variations seem to result from differing theories about the use of consumption goods.

The important index of standard is the rise or fall of the percentage distribution between the several divisions of expenditure. For the group as a whole, this index shows plainly a common set of preferences that control decisions as income rises. No matter whether income is $4,000 or $7,000, irrespective of size of income, this group as has been pointed out keeps the proportion it spends for food and clothing about the same. This fact is less true

of housing and is not true of expenditure for house operation or miscellaneous, where the proportions allotted to this item vary with income or rise as income rises. Viewed according to rank,[6] the evidences of a common standard are even clearer. At the median level of incomes for the instructors, $4,016.08, 50% of expenditure goes to miscellaneous. The assistant professor shifts some of the expenditure in this field to invest it in a house, thus reducing the allotment for these items to 38.2%. Through devoting more income to investment, the associate professor returns to within 4% of the proportion set by the instructors' expenditures, giving 46.7% to this division of expenditures as compared with the instructor's 50.4%. The professors permit themselves apparently more of the positive satisfactions in this division of expenditure such as an automobile and other forms of recreation, but they continue to have about the same allotments for food and clothing and thus give the same proportion as the instructor to shelter and slightly more to house operation. Thus they approach again the median expenditure of the instructor class, allotting as median nearly 48% to miscellaneous expenditure—only 2% less than at the lowest income level. As might be anticipated the instructors, the group with the lowest average of income, allot the highest proportion to this division of household expenditure.

Grouped according to rank and taking the average within each group, the expenditures of the several ranks go contrary to what proved to be a regular

[6] See Tables XXV and XXXI. Also chart in appendix.

example of Engel's law when the expenditures were reviewed by income levels. With median incomes slightly above $4,000, the amount allotted to sundries is highest when the average income is lowest. As the average of incomes rises, the proportion allotted to this division of expenditure diminishes instead of increasing as it does when these family incomes are viewed simply as income levels. The proportion thus subtracted reappears irregularly in the divisions of shelter or house operation, while food and clothing and miscellaneous remain almost constant throughout all ranks.

CHAPTER VI

FURTHER DETAILS OF THE EXPENDITURES FOR FOOD, CLOTHING, SHELTER AND HOUSE OPERATION

In Chapter V the main lines of spending theory have been outlined, and the reader has been informed concerning the broader facts which characterized the allotment of the incomes of these 96 families.

The student of consumption will it is believed welcome further details. In this chapter and Chapter VII, a series of facts appear, facts significant both for the immediate purposes of this inquiry and as an index of the spending ways of professionals in general.

I. Food [1]

To examine first certain aspects of food selection and costs.

[1] The schedule called for little beyond the broad details of food costs. It was certain beforehand and proved to be true, that those interviewed could not give the separate totals of the several classes of food-stuffs. Since the investigation contemplated neither a subsistence nor a dietary study, omitting these subheadings of a food list does not, it is hoped, work seriously against the merits of the findings. In many cases the sublists helped to make the total more accurate. Some of the traditional inaccuracies that arise from the fact that the average grocery bill includes small items of household goods such as brooms, matches and soap, may still inflate the food charges but every effort was made to transfer such charges to the costs of household operation where they belong.

A. Amounts Allocated for Food.—The food requirements naturally vary with the size of the family more directly than any other item of the budget. Where large proportionate expenditures for food appear in this study, these are almost uniformly the expenditures of the larger households. The general average of $900 for a family of four is by no means unusual. This average allotment, 17%, it will be recalled, is close to the figure given in government and other quantity and cost estimates as the proportion required at the wage earner's subsistence plus level. It is current belief that with careful management, $900 per annum provides a frugal but sustaining dietary for a family of four.

The amounts spent for food vary from $400 to $2,500. Sixty per cent of the families spent between $500 and $1,000. Food took 10% to 25% in the case of 82 families. There are exceptional cases of high expenditures for food. One family of four spent one-third of an income of $4,100 on food, at the expense of course of the miscellaneous items which thus amounted to only 27% of expenditures. The housing costs for this family were low; food and clothing seemed to furnish their major satisfactions. But this is the only case of the kind. Another family that spent a large proportion upon food cut down its clothing proportion rather than its miscellaneous—the man, his wife and their two children each spending less than $100 on dress. At the other extreme, where the amount devoted to food seems very low, it can sometimes be explained by the absence from home of some member of the family.

The family of four which spent the lowest amount for food, $370 for the year, was that of an associate professor, who was absent for at least one meal in nine, these meals away from home paid for by the University for some reason. Another family which spent only $427 for food consisted of only two, a man and his wife, therefore no illustration of exceptional economy.

Food is an absolute requirement of existence, both as to quantity and quality. The question of how far expenditure can go below the general level of the average allotment made in these budgets without risking the health of these families seemed worth examining. Considering the relatively small sum of money expended, were the quantity and the variety of food adequate for this class of family or for any family? The attempt to answer this question precisely brought no satisfactory result for two reasons. In the first place, the "standard" of diet requirements that specialists set in practice applies to "relief" dietaries only. Should it be used as the test for the professional standard? Certainly a debatable question. In the second place, the data permitted no computations about the food values of these food purchases. Only primary comparisons were possible.

Within these limitations, the comparisons that follow were made. They permit at least a guess about the relation of these money expenditures for food to money's worth. Certainly, once more and beyond cavilling, the figures prove this at least, that the food standard under inspection is a simple standard.

A weekly per capita cost was estimated for sixty-five families. Only these sixty-five of the ninety-six families sent in schedules wherein details as well as totals of food costs were sufficiently available. Since many of the food estimates were originally computed from weekly expenditure records, it seemed best to calculate the costs on a weekly basis. Due allowance was made for meals eaten away from home, though no general and regular habit of this kind had to be taken into account. Where meals were eaten out, a deduction was made from the regular costs of food at home. In this way, an average weekly per capita was found.

For the average household of 3.9 persons, the usual cost proved to be $4.25 per capita per week or $.60 per day per capita. This per capita and total is well above the sum that makers of minimum diet requirements assigned as "standard" costs in 1922.

All the relief offices in the San Francisco Bay district use the Jaffa budget, named for Professor Meyer E. Jaffa, the widely-known food specialist of the University of California, who computes such a "relief budget" annually. In 1922, Professor Jaffa estimated that the minimum diet requirements of a family of four persons represented a necessary expenditure for food of $2.50 per week per capita or $.36 per capita per diem. Dr. Agnes Fay Morgan, head of the Department of Household Science in the same University, using a somewhat different theory of food supply and scale of food values, estimates the necessary minimum per capita at $2.75 per week or $.39 per diem. Accepting either one of these

estimates as standard, and accepting the comparison of money expenditures with all its limitations as criterion, these faculty families, even those below the average, still spend enough to buy more than the minimum diet requirements. (Table XXXIII.)

Little though the quota allotted to food appears to be, these faculty wives seem to have spent money enough to purchase a plain but nourishing dietary.

B. Food and the Size of the Household.—The relationship between total expenditure and amount or proportion spent for food is always complicated by the factor of size of household. Both a larger total expenditure and a larger family tend to affect the actual amount spent, but total expenditure seems to count more. The proportional expenditure is more closely related to these two factors than is the actual amount. Also, since the proportion spent for food decreases as the total expenditure rises but increases as the family grows, their influence is diametrically opposed. When each is considered separately, by means of a partial correlation, the proportion allowed for food falls even more sharply as the total expenditure increases while it rises almost as steadily with an increasing family.[2] In

[2] The correlations and partials are:

Between amount for food and total expenditure	.57
With the influence of size of household partialled out	.51
Between amount for food and size of household	.46
With total expenditure partialled out	.37
Between the proportion for food and total expenditure	—.45
With size of household partialled out	—.60
Between proportion for food and size of household	.31
With total expenditure partialled out	.53
Between total expenditure and size of family	.30

so far as the character of the data will justify sweeping inferences, it would seem that the academic family thinks in terms of an amount to be spent for food rather than a proportion of its total budget and that this amount does not increase as rapidly as does the total expenditure. Thus the proportional importance decreases. Inspection shows that the size of the family exerts surprisingly little influence upon the amount which is spent for food but a great deal more upon the proportion.

TABLE XXXIII

COMPARISON OF AVERAGE WEEKLY FOOD COST PER CAPITA FOR FACULTY FAMILIES WITH AN ESTIMATE BY DR. AGNES FAY MORGAN AND PROFESSOR JAFFA'S RELIEF BUDGET BY SIZE OF FAMILY (PRICES AS OF 1922)

	ALL FAMILIES	ESTIMATED WEEKLY COST PER PERSON FOR FAMILY OF					
		2	3	4	5	6	7
Faculty Families ...	$4.25	$5.00	$4.66	$3.94	$4.10	$3.49	$2.94
Morgan *		3.80	3.10	2.75	2.52		
Jaffa		3.05	2.85	2.50	2.30	2.35	2.50

* The Morgan food budget, as yet unpublished, was compiled only for a family of five. The estimate of per capita costs for families of 2, 3 and 4 given above are based upon the assumption that such costs would be 151%, 122% and 109% respectively of the per capita cost in a family of five.

Thus the conclusion already drawn is justified concerning the way the proportional importance of food costs decreases as the income rises, is independent of the size of the family, and indeed becomes more marked when this element is withdrawn. Tables XXXIIIA and XXXIV here following plainly show this tendency.

TABLE XXXIIIA

SIZE OF FAMILY CORRELATED WITH THE AMOUNT SPENT FOR FOOD *

	ALL FAMILIES		NUMBER IN FAMILY													
			2		3		4		5		6		7		8	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
All Amounts..	96	100.0	21	100.0	22	100.0	21	100.0	18	100.0	9	100.0	4	100.0	1	100.0
$250–499	11	11.5	6	28.6	3	13.6	2	9.5								
500–749	28	29.2	11	52.4	9	40.9	8	38.1								
750–999	30	31.2	3	14.3	6	27.3	7	33.3	7	38.9	5	55.6	2	50.0		
1000–1249 ...	11	11.5			3	13.6	3	14.3	3	16.7	1	11.1			1	100.0
1250–1499 ...	9	9.4	1	4.8			1	4.8	2	22.2	2	22.2	1	25.0		
1500–1749 ...	3	3.1							4	11.1			1	25.0		
1750 and Over	4	4.2			1	4.5			2	11.1	1	11.1				

TOTAL EXPENDITURE	AVERAGE NO. IN FAMILY
2-3000	3.1
3-4000	3.5
4-5000	3.5
5-6000	4.1
6-7000	4.2
7-8000	5.0
8-9000	6.0
9-10000	4.0
10,000 & over	4.5

* Some of the apparent correlation between the amount spent for food and the number in group is attributable to a correlation between the amount spent for food and the total expenditure—or vice versa—since the size of the total family group has a slight positive correlation with the amount of total expenditure. (More than when children alone are counted in size of family, due to presence of servants, student aid, etc.)

See footnote on p. 152 for partial correlations.

TABLE XXXIV

SIZE OF FAMILY CORRELATED WITH THE PER CENT OF TOTAL EXPENDITURE FOR FOOD

	ALL FAMILIES		NUMBER IN FAMILY													
			2		3		4		5		6		7		8	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
All Amounts.	96	100.0	21	100.0	22	100.0	21	100.0	18	100.0	9	100.0	4	100.0	1	100.0
5– 9.9	8	8.3	1	4.8	3	13.6	3	14.3			1	11.1				
10–14.9	27	28.1	9	42.9	6	27.3	6	28.6	5	27.8	1*	11.1				
15–19.9	29	30.2	8	38.1	7*	31.8	4	19.0	4	22.2	3	33.3	3	75.0		
20–24.9	21	21.9	2	9.5	5	22.7	5	23.8	5	27.8	3	33.3			1	100.0
25–29.9	9	9.4	1	4.8	1	4.5	2	9.5	3	16.7	1	11.1	1	25.0		
30–34.9	2	2.1					1	4.8	1*	5.6						

* See footnote to Table XXXIII

II. Clothing [3]

In addition to what has been already said about clothing, some detail of the relative expenditure of the man, the wife and the children seemed worth seeking out and recording.

A. Expenditures of Husbands and Wives Compared.—Ninety-two families reported the clothing costs for husband and for wife separately.[4] In these 92 families (Tables XXXV and XXXVI), the men have a notably constant standard of clothing expenditure, probably the absolute minimum of decency. Two-thirds spent between $100 and $200; 80%, between $100 and $250. Thirteen women spent less than $100 in contrast to the 8 men. On the other hand, 13 women spent over $300 while only 3 men were so extravagant. The maximum amount, about $500, was spent by individuals of both sexes. These figures indicate further a class ideal that cares little about fashion even when income permits some emphasis in this direction.

As for the comparative expenditures of husband and wife, the facts are surprising and unusual at this level of income. Although most faculty men are traditionally and obviously not extravagant in dress, yet in some forty per cent of the cases the

[3] The schedule provides only such analysis of clothing as would show the total each member of the family spent for clothing. It was well understood at the outset that, like the world in general, these families kept no detail of each individual's clothing list. Reviewing the data it seems that the clothing lists on the schedule might have been more detailed.

[4] Estimates for children were obtainable only as a lump sum and therefore have not been further analyzed.

TABLE XXXV

PERCENTAGE SPENT FOR CLOTHING BY THE HUSBANDS AND BY THE WIVES OF THE FAMILIES STUDIED

AMOUNT OF EXPENDITURE FOR CLOTHING	HUSBANDS		WIVES	
	Number Spending a Given Amount	Percentage of All Husbands	Number Spending a Given Amount	Percentage of All Wives
All Amounts ...	92*	100.0	92*	100.0
Under $100	8	8.7	13	14.1
$100–$149	28	30.4	27	29.4
150– 199	33	35.9	17	18.5
200– 249	12	13.0	13	14.1
250– 299	8	8.7	9	9.8
300 and over ..	3	3.3	13	14.1

* Excludes four families where the total amount expended for clothing was given but not allocated.

TABLE XXXVI

MEAN AND MEDIAN AMOUNT OF EXCESS OF WIFE'S EXPENDITURE FOR CLOTHING OVER THAT OF HER HUSBAND AND VICE VERSA

	EXCESS OF WIFE'S CLOTHING EXPENDITURE OVER HUSBAND'S	EXCESS OF HUSBAND'S CLOTHING EXPENDITURE OVER WIFE'S
Number Reporting	48	39
Mean Amount	$83.27	$56.89
Median Amount	65.20	41.00

wife's bill for clothes was even lower than that of the husband. In face of all current estimates which usually presume the social necessity of a greater quantity and cost allotment for the clothing of women living at middle class standards, this fact is especially noteworthy. A dozen wives and eight

husbands each reported spending less than $100 on clothes during the year. An exceptional woman reported an expenditure of only $27.50, a dress allowance below even the subsistence working class standard, evidence of course that no actual replenishment of the wardrobe took place during the year.

B. Costs of Clothing and Gifts.—A factor which partially accounts for the very limited total of the clothing expenditure is the gifts of clothing slightly more than one-third of the families received. In half of the families with a total expenditure for dress of $300, gifts supplemented the stock of clothing. The difference is not always appreciable but at least one in five of these very economical families received clothing worth $100 or more and the gifts of this class amounted in one family to more than $400. Thus the proportion registered by the expense account does not in some cases at least indicate fully the amount of clothing which the family really had.

Half of the families where the man spent less than $100 for clothes and 60% of those where the woman did likewise, had received gifts of clothing. The women received gifts of less amount than the men but one-third of each sex listed gifts of clothing worth more than $50.00. Of the men's gifts, none was worth $100; of the women's none as much as $200.[5]

[5] This fact of gifts that supplement clothing needs is more usual than reports on expenditure would, in general, lead us to believe. The account of it given by these families under inspection is probably extraordinarily accurate.

There remain, however, 50% who dress themselves without gifts on less than $300. It is a satisfaction to note how the figures show that the people who spent the very smallest amounts for clothing received supplementary gifts more commonly than those whose expenditures were higher. However, the woman who spent only $27.50 received no gifts at all.

At least one-third of the families who spent less than $800 a year on this item, reported gifts of clothing. It is, of course, impossible to say whether, in every case, those who spent more than $800 did so because they had no gifts of clothing or whether no gifts came to them because they could afford to dress themselves.

The lower income groups are definitely those who reported the most frequent gifts. More than half the families having incomes of less than $4,000 had gifts of clothing though, to be sure, half of these gifts were worth less than $50.00. One-third of the families with incomes between $4,000 and $6,000 reported clothing expenditure supplemented in this way, half of the gifts, however, being again worth less than $50.00. Beginning with the $6,000 income level, such gifts become sporadic; for incomes above $9,000, they disappear.

C. Expenditures for Clothing and Academic Rank. —The same tendencies hold true by academic rank. None of the associates received any gifts of clothing. Of the instructors 58% received gifts and the gifts that came to them were the most valuable,

one-third of the whole group receiving clothing worth $100 or more.

The percentage receiving such gifts decreases regularly with the increase in rank; thus, only 25% gifts were worth less than $50.00. One-third of the the families may receive such gifts but they are usually unimportant. Half were worth less than $50.00; only 17%, $200 or more; 20% were worth less than $25.00, the latter probably trifling Christmas or holiday gifts. Clothing is evidently more often given to children than to adults since less than one-fifth of the families with no children reported gifts, nearly one-half of the others. The first child receives more clothing than successors do. When the family has four or five children, in most cases the income is again supplemented by gifts of clothing.

All this fails to bring these clothing expenditures up to any "standard" estimate. The amounts these faculty wives report make current estimates of the working girl's minimum for clothing look unduly large. The amount the faculty wife quotes approaches the old "subsistence" estimates for women wage-earners.

What pressure forces down these allowances for clothing is not clear. Is it preference, the ingenuity of "fairy fingers" or genuine privation? It might be the size of the family, those costs of children, that Dr. Ogburn tells us usually enforce a cut downward in the woman's wardrobe among the working classes. On examination it proves true that the husbands and wives who spend less than $100 apiece

on clothing are typically the parents of several children. Such self-sacrificing parents occur in 40% of the families with two or more children and these seem to be the groups in which economic pressure is greatest. But 7% of the families having no children and 8% of those with only one child also contain a husband or a wife spending less than $100 on clothes. If we except two families with five children, in both of which cases the wife spent less than $100, since families with three and four children show only 27% and 28% of the parents spending less than $100, the uniformity of clothing expenditure is striking. Nearly 50% spent between $250 and $500, and the general tendency to spend below standard is even more pronounced when allowance is made for the size of family.

These facts account for the sentiment expressed in Mrs. Bruce's penetrating phrase "We save on clothes—and are ashamed."[6] Quite possibly viewed from a high spiritual plane they should not be ashamed. But, as has been pointed out, these are the days of the "rising standard of living." The mother of a working class family can somewhat deliberately cut her clothing allowance and not suffer relatively a sense of serious privation. Her many household duties keep her at home. As a busy housewife and by a usage still widely controlling though changing, she needs less for street clothes and for ceremonial dress, the latter always the most expensive part of a woman's wardrobe.

[6] Bruce, Dorothy Hart, *et al.*, What are the prospects of a professor's wife? *University of California Chronicle*, October, 1922, p. 527.

On the other hand, theoretically at least, a part of the rôle ascribed to the college professor's wife is entertaining and dining out, attending college functions, receiving students and the like. If economic pressure from other sources deprives her of at least the elements of a formal wardrobe, there must be, and there evidently is, a continued sense of going without. As we shall see presently when examining the items of miscellaneous, this restriction in clothing expenditure really arises just as it does with the worker's wife from economic pressure in other directions. Money that with less thoughtful women goes for clothing, that with poorer women must be absorbed by food costs, is spent here on the costs of the children's illness, perhaps in particular on the care of their teeth. It goes to provide against the hazards of life. In 55 cases the belief in the importance of the out-door freedom and relaxation which using an automobile makes possible is probably the influence that offsets and suppresses some of the desire for better or more clothing.

III. Shelter [7]

A. Further Details of Cost of Shelter.—As we have already seen, the mean amount spent for housing was $870; the median, $684. Beginning with the

[7] With regard to housing, the schedule was designed to get those facts that would show the exact character of the dwelling, the type of tenure and the details of the main running costs. The general object in making this part of the schedule was to get not only the precise items of the costs of housing, but also to provide the material by which to show the relative costs of owning and renting. Also the questions were aimed to bring out facts that would make possible some accurate statement about the general character of the dwelling quarters used by the group.

middle incomes, the proportional cost seems to decrease as income rises.

B. Owners or Tenants.—In further explanation of the relatively high proportion that goes to housing, Berkeley conditions fairly force the faculty member to own his home as soon as possible. The houses to be found for rent are few, are often obsolescent or in poor condition. Apartments and flats are not only small and very dear but this class of spender considers them no place in which to bring up children. Both rents and land values tend to be speculative and high though Berkeley dwelling site property is, on the other hand, on the whole readily sold or rented and thus a good investment. Because of the desire to have a house that expresses their ideals of a home, because ownership is almost necessary and relatively speaking a slight risk, we find nearly every one of these families whose income is over $4,000 beginning to buy a house or owning one. No family spending under $3,000 owns a house; only 40% of the $3,000 to $4,000 group do so. But 61 out of the group of 96 or nearly two-thirds,[8] 80% spending $4,000 or more, are householders. Of the 35 tenants, 60% have total expenditures below $4,000; 80% spend below $5,000.

C. Academic Rank and Tenantry.—The percentage of owners increases with each step up the academic ladder. In view of the distinct relation between total

[8] In the few cases where the family is scheduled as both owning and renting, because the house was bought in the middle of the year, these people have been excluded from the group of renters and classed as owners.

income and academic rank, it is not surprising that 86% of the professors own homes and only 25% of the instructors. Over 70% of the tenants are below the rank of associate professors. The associates as always are the exception, half owning and half renting. Income is of course not the only factor in this situation. The men of the lower academic ranks are less permanently settled; the families are smaller; there are less demands on their hospitality. The housing demand is not identical for the different academic ranks as might be the case with food or clothing or certain of the items in the miscellaneous group.

D. Relative Costs of Owning and Renting.—The relative costs of renting and owning did not prove readily comparable in this study because the tenants and the householders are distinctly different groups with different requirements, such as space, which is dependent upon the size of the families, different incomes, and, hence, different possibilities of paying a given amount for shelter.

Selected housing is an item to which the margin of income is devoted as soon as possible and the traditional choice between an owned home and a rented one holds for these families. Renters seem clearly to be those who cannot afford to pay as much as can the owners. The cost of renting for this group in Berkeley ranges between $200 and $1,400, though 60% pay between $400 and $700. The total housing costs of the owners are usually sup-

posed to represent a certain expenditure for investment as well as for shelter.

What seemed an unavoidable inclusion of payments toward meeting the original price of the house causes rather wild fluctuations in the report on housing costs for the several families who own. These may be anywhere from $200 to $15,000. Some are under $200; some, over $2,000; 36 are paying installments on the principal; 39, interest on the mortgage. Those paying $1,000 or more upon the initial cost are almost exclusively in the expenditure groups between $4,000 and $8,000; half of them between $6,000 and $8,000. In the upper expenditure levels, the cost of housing decreases because the payments are already made.

The size and kind of house also follows traditional expenditure standards. These families are not patrons of apartment houses or flats; they are householders. Also the number of rooms occupied by these faculty families in their separate dwellings increases very definitely both with the size of the household and with the amount of total income, though a trifle more perceptibly with the former, the correlation being .51 and .46. Part of the relationship between the number of rooms and the size of the household is due to the factor of increasing income, but not all. When the factor of income is partialled out, the correlation between the number of rooms and the size of the household becomes .45. Whether this is really a close degree of relationship cannot be determined in the absence of a control group which would give the correlation for

the world at large. These facts with regard to size of household and number of rooms appear in Tables XXXVII to XLIII.

TABLE XXXVII

PERCENTAGE OF TOTAL EXPENDITURE DEVOTED TO HOUSING

PERCENTAGE OF TOTAL EXPENDITURE DEVOTED TO HOUSING COSTS	NUMBER OF FAMILIES WITH A GIVEN PER CENT OF HOUSING COSTS
All Amounts	96
Less than 5%	7
5.0– 9.9	14
10.0–14.9	20
15.0–19.9	26
20.0–24.9	14
25.0–29.9	6
30.0–34.9	4
35.0 and Over	5

TABLE XXXVIII

MEAN AND MEDIAN AMOUNTS AND PERCENTAGES SPENT FOR SHELTER FOR A GIVEN AMOUNT OF TOTAL EXPENDITURE

AMOUNT OF TOTAL EXPENDITURE	MEAN		MEDIAN	
	Amount	Per Cent	Amount	Per Cent
	$		$	
All Amounts	871.11	17.1	684.50	15.8
$2000–2999	431.83	16.5	426.00	16.8
3000–3999	683.81	19.5	633.47	19.0
4000–4999	736.71	16.5	669.50	15.3
5000–5999	1084.39	20.3	954.80	18.7
6000–6999	1401.97	21.7	1492.03	23.3
7000–7999	830.84	11.0	838.00	10.7
8000–8999	1107.72	13.1	643.68	7.9
9000–9999	1235.83	13.3*	246.56	2.7*
10,000 and Over	861.07	7.6	773.30	6.4

* One item of 50.7%, the other 4 less than 10.0%.

TABLE XXXIX

RELATIVE HOUSING COSTS FOR OWNERS AND TENANTS

AMOUNT OF HOUSING COSTS	PER CENT OF ALL FAMILIES	OWNERS PAYING A GIVEN AMOUNT	TENANTS PAYING A GIVEN AMOUNT
		Per Cent of All Owners	Per Cent of All Tenants
All Amounts	100.0	100.0	100.0
Less than $200	1.0	4.9	0.0
$200–399	13.6	18.1	11.4
400–599	20.8	13.1	34.3
600–799	22.9	9.9	37.1
800–999	13.6	18.0	11.5
1000–1199	9.4	11.4	2.9
1200 and Over	18.8	24.6	2.9

TABLE XL

NUMBER AND PROPORTION OF OWNERS AND TENANTS FOR A SPECIFIED AMOUNT OF TOTAL EXPENDITURE

AMOUNT OF TOTAL EXPENDITURE	ALL FAMILIES		OWNERS		TENANTS	
	No.	Per Cent	No.	Per Cent of All Families	No.	Per Cent of All Families
All Amounts	96	100.0	61	63.5	35	36.5
$2000–2999	8	100.0			8	100.0
3000–3999	22	100.0	9	40.9	13	59.1
4000–4999	21	100.0	14	66.7	7	33.3
5000–5999	17	100.0	14	82.4	3	17.6
6000–6999	8	100.0	7	87.5	1	12.5
7000–7999	3	100.0	3	100.0		
8000–8999	4	100.0	4	100.0		
9000–9999	5	100.0	4	80.0	1	20.0
10,000 and Over..	8	100.0	6	75.0	2	25.0

TABLE XLI

NUMBER AND PROPORTION OF OWNERS AND TENANTS FOR SPECIFIED ACADEMIC RANK

ACADEMIC RANK	ALL FAMILIES		OWNERS		TENANTS	
	No.	Per Cent	No.	Per Cent of All Families	No.	Per Cent of All Families
All Ranks	96	100.0	61	63.5	35	36.5
Associate	8	100.0	4	50.0	4	50.0
Instructor	12	100.0	3	25.0	9	75.0
Assist. Prof.	22	100.0	10	45.5	12	54.5
Assoc. Prof.	26	100.0	20	76.9	6	23.1
Professor	28	100.0	24	85.7	4	14.3

TABLE XLII

MEAN AND MEDIAN NUMBER OF ROOMS OCCUPIED BY HOUSEHOLD OF A SPECIFIED SIZE

SIZE OF HOUSEHOLD	NUMBER OF FAMILIES	NUMBER OF ROOMS	
		Mean	Median
All	96	7.6	8.0
2	21	5.5	5.0
3	19	6.5	6.0
4	24	8.2	8.0
5	16	9.4	9.0
6	10	8.7	9.0
7	5	10.8	12.0
8	1	8.0	8.0

TABLE XLIII

MEAN AND MEDIAN NUMBER OF ROOMS OCCUPIED BY HOUSEHOLD OF A SPECIFIED INCOME

SIZE OF INCOME	NUMBER OF FAMILIES	NUMBER OF ROOMS	
		Mean	Median
All	96	7.6	8.0
Less than $2000...	1	6.0	6.0
$2000–2999	7	4.6	4.0
3000–3999	21	5.8	5.5
4000–4999	28	7.5	7.5
5000–5999	18	8.7	9.0
6000–6999	4	10.2	10.0
7000–7999	6	9.5	8.5
8000–8999	1	11.0	11.0
9000–9999	2	12.5	12.5
10,000 and Over ...	8	9.0	9.0

IV. HOUSE OPERATION

Exact knowledge about what really are the costs of "house operation" and of "miscellaneous," these two important and growing sections of expenditure in all standards of living, is still singularly lacking. For the reason in general that such knowledge is needed and because in particular it seemed a foregone conclusion that, given the group to be dealt with, these two divisions would prove to absorb a large proportion of the total expenditure, every effort was made to provide the means for complete and accurate returns.

It is hoped that the classification used to gather the data for house operation will recommend itself. Certain of the items appearing here under house operation have heretofore gone into "sundries" or "incidentals." The list of twelve items worked out

under "house operation" is somewhat insistent. Four of the items, "service," "personal cleaning supplies," "house cleaning supplies," and "furnishings," were given subheadings that have, it is believed, aided in yielding accurate results.

The item of "furnishings," a constant charge on income, has no established position in household accounting. Some authorities make the item a separate division. Others class the more durable articles of furniture such as a dining-room set, a piano and the like as investments, and then charge upkeep to "incidentals" or to a separate item called "furnishings." Logically, furnishings could be better placed than under "house operation," where it appears in this schedule. But well-known habits of keeping household expense histories that charge all annual expenditure for furnishings in one column made it seem expedient to deal with the item in this way. In spite of all attempts to eliminate such items, it is possible that some purchases added during the year to the previous total permanent investment in furniture, and really chargeable to general capital investment in furniture, are in a few cases charged under "additions."

Laundry costs, it will be noted, were divided into two classes. The cleansing of household goods was charged to "house operation"; the costs of cleaning the family's wearing apparel was ascribed to the clothing costs of each member of the family. The plan may be open to the criticism of being more logical than practical, and to the further and more serious charge that separating costs habitually kept

under one item risks additional error in computing the several items. But the separation of these charges was, it is believed, with few exceptions made successfully and the costs of clothing are thus more really shown.

As for carfare, except for those recurrent payments of carfare made in going to and from work, all charges of this nature were charged to "incidentals."

The further details about the several items of house operation here following are given in the belief that each section throws considerable additional light upon a division of expenditure not always suspected of absorbing a sum as large as it actually takes.

A. Light, Fuel, and Heat.—Costs of fuel and heating depend largely upon the type of housing and the heating arrangements. Unavoidably in a few cases these items appear included in the rent of an apartment. The costs of heating a home and of fuel for cookery, and, for that matter, lighting also, depend on certain other factors;—the types of fuel available and their price; the climatic conditions; finally, upon the "gumption" shown in using the goods and services. Throughout this study, the group under consideration have all been assumed to be, relatively speaking, possessors in considerable degree of the last of these qualities. In California the close proximity of oil fields creates in the householder tendencies toward the disuse of coal. Anthracite has always been a luxury in California. Bituminous

coal is dear and from the housekeeper's viewpoint also dirty, heavy and inconvenient. Therefore, it can be safely said, and the schedules also suggest it, that the costs of lighting, fuel and heat recorded here are mainly those that derive from the use of gas, gasoline, electricity and kerosene.

Since charges for gas and electricity are often rendered on the same bill, accounts compiled from check stubs were apt to confuse the two items. Of the 96 families, 68 only reported expenditures for light and for fuel and heat which seemed to be genuinely separated and fairly complete. In the following analysis of costs of lighting and of heating, only those 68 families have been used. All 96 families were included when light, fuel and heat were considered as a total.

The amounts spent for light vary from $12.00 to $135 a year, but 44% lie between $35.00 and $50.00, the most recurrent estimate being $3.00 or $4.00 a month. Only 19% spent over $50.00 a year and these estimates are very scattering in contrast to those below $50.00. The mean is $40.78, the median $36.00. Since the average number of rooms is 8,[9] the average cost of lighting per room per year is $4.50 or $5.00. The amount spent for light increases fairly regularly with the number of rooms, but the cost per room decreases from about $7.00 for the smallest houses to about $4.00 for ten rooms or more. The amount spent for light also increases with the total income, due evidently to the increasing size of the houses since the cost per room does not increase.

[9] The mean number of rooms is 7.6, the median, 8.0.

From this cursory analysis, the cost of lighting would seem to be chiefly affected by the size of the house.

Fuel and heating costs show little or none of the tendency toward a standard amount seen in the lighting bills. The figures given vary evenly from $20.00 to over $200. The only evidence of a central tendency is between $100 and $105, where 10% of the cases lie. The average is about $100 [10] or between $12.00 and $13.00 per room. The total cost increases with the number of rooms in the house, but the cost per room decreases more or less. The same tendencies appear as the total expenditure increases. For the majority of families, i.e., those spending from $3,000 to $6,000, the cost per room is about $14.00. This figure, however, is much less significant than is that for lighting, since it includes the cost of gas for cooking, which is independent of the number of rooms, varying instead with the size of the family and the possibilities of economies.

The total cost of light, fuel and heat combined is about the same for the entire group of 96 as for the smaller group which has just been considered, that is, $140.[11] The range is very wide, from $38.00 to $347, and there is little or no standardization, the estimates scattering fairly evenly from $60.00 to $210. The nearest approach to a control tendency is the group of 21 cases lying between $100 and $125, inclusive. Although very irregularly, and with tendency not markedly pronounced, the cost increases

[10] The median amount is $96.12, the mean $102.95.
[11] The median amount is $137.50, the mean $143.74.

with the number of rooms and the amount of total expenditure. The cost per room of course thus decreases. The average annual cost for fuel, light and heat per room is $18.00.

The cost of fuel, light and heat naturally increases with the size of the household. Personal and family preference in relation to quantity of light and heat cannot be overlooked. Such habits of using constitute a regular source of variability in relation to cost. Since, however, the number of rooms also increases with the size of the household, the cost per room remains about the same whether the family be large or small. The exact interrelationships are impossible to determine without more elaborate statistical procedure, but it seems safe to hazard a guess that the cost of fuel, light and heat is more dependent upon the family income and the size of the house than upon the size of the household. Therefore the average per capita cost of $35.00 is less significant than the cost per room.

B. Ice.—Only 28 of the 96 families spent anything for ice. In Berkeley, this is not a routine need as it is in climates where at certain seasons of the year the thermometer mounts higher and where houses are not built with cool closets. The presence of an ice chest in a home in Berkeley is no test of the level of income. Rather it expresses a personal preference.

Only ten families spent as much as a dollar a month on ice, that is, included a small quantity of ice regularly as an item of family expense. The lower

income groups evidently purchased neither ice nor an ice chest. None of the families spending less than $3,000 bought any ice and only one family in the $3,000 to $4,000 group. As income rises to the higher levels, the percentages increase distinctly; one-third of those in the $4,000 to $7,000 group, 55% of those with incomes of $7,000 or more, purchased ice. Though a small expenditure and therefore not an appreciable economy in the total budget, ice is a rather typical example of the academic family's cautious way of spending.

C. Telephone and Telegraph.—Custom has now made a telephone a routine necessity in most homes. Only two families reported no expenditure for telephone. Of these, one was a case of the telephone being disconnected for uncertain reasons; the other family had the use of a telephone as part of their apartment service.

The costs of this public utility naturally tend to uniformity. For two-thirds of the families, the annual charge was $30.00 to $50.00. Evidently the two types of service are used. Those at $30.00 had the two-party service and kept the toll charges at a minimum; those in the $50.00 group probably used a one-party line the annual charges for which amount to $42.00, leaving a small margin for tolls.

D. Service.—As striking as the clothes allowance are the costs of domestic service. The amounts spent are all small relatively speaking.

On the Pacific Coast the price of domestic service has always been high as compared with eastern

rates. Since the war, this class of service has been both scarcer and more expensive.

In Berkeley, the going-rate for one really competent resident helper of the old-fashioned general housework variety, has for the past six years or more been about $75.00 a month or $900 a year. Even at this rate, help is hard to find and harder to keep. Helpers who live out are more readily obtainable than those who live in. All this accounts in part at least for the fact that of the 96 families under consideration, only 7 had full-time resident domestics and that all of these families with this traditional form of help were among the 28 families who spent more than $6,000 per annum. The reason may be in part other than pecuniary, for there seems something distinctly exceptional in the fact that only three of the eight families spending more than $10,000 had this class of service.

Student help is the most available class of assistance. In Berkeley as in all college towns, but possibly here in larger proportion than in the average college community, students can be found who will work at household tasks by the hour or for three or four hours daily in return for board and lodging. Student aid may appear in these families without being classified as a cost under service where the cost of such aid was only board and lodging. Fourteen families, chiefly those who expended between $5,000 and $6,000, employed this type of assistance. On inspection, however, these helpers proved to do little or none of the heavy work. They were reported as coming in chiefly for the care of the

children or for the lighter domestic tasks. The housewife of the academic family or her husband or both must do a notable amount of the heavy work of the household.

The most amazing fact that develops on analyzing these schedules with regard to service, is the apparent absence in certain cases of any assistance, part-time or other, in house cleaning and in the laundry work. Although the regular rate for those who come in to do cleaning in Berkeley is high, $4.00 a day, this type of aid is readily available. The cost of such service one day a week for thorough cleaning would amount to a little over $200 a year. More than half the families studied must lack such assistance since 10% paid out absolutely nothing for domestic service; 15% paid less than $25.00, a group which evidently calls in outside workers upon extraordinary occasions only.

That the absence of the use of domestic service represents a stern economy in favor of expenditures in other directions is proved by the fact that the amount of service definitely increases with the income. Of those spending less than $3,000, only 75% paid for outside workers. In only one case is there regular part-time assistance, assuming $200 to be the minimum cost for such assistance. Above $6,000 all the families report at least occasional assistance. Thus it would appear that with the $6,000 salary and not before, the faculty member and his wife feel they can pay for some service. No families with a total expenditure below $6,000 have any full-time resident servants. Only two-thirds of the families with in-

comes above $6,000 pay out $200 or more for this item of house operation. As has been said, the majority of such servants are found where incomes are $8,000 or over. The usual cost of these resident servants is $60.00 a month.

The 38 women who added something to the family income through outside work used house servants no more than the group as a whole. In fact the proportion with no household assistance of any sort is somewhat higher. However, this is chiefly true of the women whose earnings are small. The dividing line is apparently close to $350. Women earning less than that sum do practically all their own housework in addition to their efforts to add to income, for 22% of this class have absolutely no assistance and only 17% have service of the kind which costs $200 or more a year. On the contrary, of the 15 women earning $350 or more only one has no service at all; two-thirds spend more than $200 a year for it, and four spend over $500, which is a far higher proportion than for the whole group of 96. But there are always the wives who do both. One woman taught for five months of the year and, at the same time, did all her own work including the laundry. Another earned $750 as a reader at the University and spent $6.00 for service during the year. Of the three women who taught in the University, only one had a resident servant. The women who do work outside the home are, however, better off for servants than are those who add to the family income by taking in boarders and lodgers, although the latter implies work that is more phys-

ically exhausting. Nearly 30% of these latter women cared for their enlarged household with no assistance at all. From this review of domestic service it would appear that the heavy work of household administration remains upon the shoulders of the housewife, shared perhaps by her husband and children in "free" hours. Probably however such work is for the most part the wife's responsibility. If budget studies mirror the facts, she carries this mass of duties along with her self-denial in clothes, as most women carry it, quietly, courageously, as matter of course.

The facts about household expenditure give pretty clear evidence that, given this controlling standard of living, where salaries are less than $6,000, the housewife will feel that she must face what the housewives already quoted have less patiently but quite aptly called "the never lightening burden of too great physical labor."

E. Garbage Removal.—In Berkeley in 1921, garbage was taken away by city contract. The charges, fixed according to the quantity and the frequency of calls, are collected from each householder by the city. The city garbage department reports that practically no one has garbage removed more than once a week. The climate makes this fact less shocking than might appear.

The reports for this item of expenditure evidence wide variations in practice. Six spent less than the minimum for garbage removal and eleven reported no expenditures at all. The family spending

$.50 and four others reporting no expenditure had chickens to which they fed the garbage. The dry trash may be and still is burned in the garden or the open street. In four cases, the rent included the charge for garbage. One of these families had moved into their own home where they had an incinerator. Two reported the city had never presented any charge for this service. One family included this item under taxes. Another family reporting an expenditure of $4.80 divided this expense as well as the telephone with another family in the same house. Though not so stated, this is probably also the case with a family living in an apartment whose reported expenditure for this item was $2.70 for nine months.

With regard to the amounts spent, the range of expenditure is from $.50 to $36.00. The minimum charge for regular weekly service is $6.00 a year. Fifty per cent of the families spent between $6.00 and $7.20. The most usual expenditure was $6.60, 27 spending this amount. Twelve spent $7.20.

Amounts more than the regular charge that sum up from one dollar to five dollars a year are probably accounted for by the fact that these families paid additional charges for carrying away extra trash. Five families, however, reported an expenditure of $15.00 and over, the highest being $36.00. One spent $25.00; one, $19.20, and two, $15.00 and $15.60 each. These amounts, while more difficult to explain, are probably the costs of special services.

F. Personal Cleaning Supplies.—Ninety-nine families made estimates of the cost of personal cleaning supplies, which term includes tooth brushes, combs and brushes, shoe polish and brushes, listerine and other drugs for hygienic purposes, toilet and bath soap, bathroom and toilet equipment. Two of the five families who failed to report on these goods had included them inextricably in some other sub-item, such as "incidentals," the grocery bill or the druggist's account.

In the 91 cases reporting, the average amount spent falls between $25.00 and $30.00. The mean is $30.27, the median $24.40. The estimates vary from $3.00 to $150 but more than 75% lie between $10.00 and $50.00. The greatest concentration is in the $10.00 range, from $17.50 to $27.50, where lie 35% of the cases. Two of the estimates over $50.00 include house cleaning supplies as well and three include all drugs, while two others include a bill for drugs of $50.00 or more. One assistant professor's family of four, spending $9,000, give the following detail of a $90.00 total: tooth brushes, $2.50; combs and brushes, $5.00; shoe polish, $15.10; listerine and similar drugs, $15.00; toilet and bath soap, $13.00; bathroom and toilet equipment, $39.40. The lowest figure, $3.00, is only a partial total, and all others below $10.00 are undetailed estimates and hence probably low even though all of them are for families below the average income.

G. House Cleaning Supplies.—Only 66 families reported house cleaning supplies as a separate item.

The real range for the 66 reporting is from $2.50 to $62.00, but more than 75% of the estimates are between $5.00 and $25.00 and 50% are between $5.00 and $15.00. The mean is $15.15 and the median, $11.41. The two largest expenditures, $62.00 and $41.00, are for large families with expenditures of $10,000 and $6,500. The reports on this item are undoubtedly the least satisfactory of any item in the whole annual expenditure.

H. House Laundry.—A study of the reported laundry costs gives further index of the rigorous type of domestic economy that a professor's wife must face. Twenty-one wives of faculty members, most of them college bred, did their own laundry work including all the heavy house laundry, sheets, towels, and table linen. Of these 21 women, 70% were doing washing for a household of four or more persons; five did general washing for a household of six or seven. That the majority were driven to this labor by pressure of low incomes and a long and insistent scale of wants for miscellaneous, seems evident when it appears that 80% of them were housewives in families spending less than $5,000. Only 4 were in families where expenditures were from $5,000 to $9,000. Possibly these four hold to earlier ideals and believe that the home should be the economic unit; or, possibly they shared a widespread and deep-rooted objection to public laundry work yet could not find laundresses to come to the house. For 70% of the 21 women, the work was less arduous than might on first thought appear

since this proportion had electric washing machines to mitigate the drudgery. But even with this labor-saving device, doing the family laundry is exacting and time-diverting work. No mangles were reported.

I. Furnishings.[12]—Most of the families spent very little for new furnishings during the year in question. Only eight of the 93 making statement about this item spent $700 or more. These expenditures seem very definitely to represent new investment rather than replenishing or repairing old stock. Five of the eight bought houses in the same year; one was obviously refurnishing an old house; two were renting. Given the current costs of furniture and furnishings, $200 is an amount that would cover little more than repairs and some one addition to a stock of furnishings. Nearly three-fourths of all the expenditures are less than $200. The proportion of these low allowances for furnishings decreases, however, as the total expenditures increase. Those buying houses on incomes of $3,000 to $5,000 felt as most purchasers of furniture do under such circumstances. Some outlay for this item seemed unavoidable regardless of ability to afford it. Those with incomes above $6,000 did more than repair. They bought new furniture or redecorated. As re-

[12] As it appears in the list under house operation, the item furnishings presents the same problem met with under housing. In a few cases a lump sum reported to have been expended on a permanent investment has been included along with the statement of annual costs of additions and repairs. Given the few schedules in which the error occurred inclusion seemed unavoidable. Changes in the few cases in which the fact occurred risked greater inaccuracies than those which arise from computing in this way.

sult, the moderate amounts of expenditures for furniture, $200 to $300, appear more commonly with the higher income groups. It is not possible to say how far this purchase of furniture was made on the installment plan.

J. Stationery and Postage.—Eighty-six families reported the costs of stationery and postage. It varies from less than $5.00 to as much as $50.00 or $120. Twenty-five dollars a year will buy stamps and reasonably good stationery for an average family of

TABLE XLIV

MEAN AND MEDIAN EXPENDITURE FOR ALL ITEMS OF HOUSE OPERATION AND MEAN AND MEDIAN PERCENTAGE TO TOTAL EXPENDITURE

ITEM	NUMBER REPORTING	MEAN		MEDIAN	
		Amount	% of Total Expenditure	Amount	% of Total Expenditure
		$		$	
All House Operation	96	746.49	13.1	568.21	12.2
Light	80	48.96	0.9	39.50	0.8
Heat and Fuel	96	102.95	1.9	96.12	2.0
Ice	28	11.88	0.2	6.00	0.1
Telephone and Telegraph.	94	39.59	0.7	38.04	0.8
Service	86	260.93	4.7	153.50	3.1
Garbage Removal	84	8.13	0.1	7.20	0.1
Personal Cleaning Supplies	91	30.27	0.5	24.40	0.5
House Cleaning Supplies.	66	15.15	0.3	11.41	0.2
House Laundry & Supplies	71	49.27	0.9	36.00	0.7
Furniture & Furnishings..	93	236.56	4.3	126.00	2.6
Stationery & Postage	88	15.15	0.3	12.00	0.2
Other	9	15.70	0.3	4.00	0.08

NOTE: The mean and median percentages were obtained by taking the per cent of the mean and median amounts to the total instead of calculating the mean and median of the actual percentages for each item, as has been done in all other tables.

four. Nearly one-third of these 86 families spent between $10.00 and $15.00, and three-fourths of them between $5.00 and $20.00. The man's right to use professional stationery at the University may account for something of the characteristic smallness of this item among families that undoubtedly have considerable correspondence. These were all estimates, possibly none of them absolutely accurate.

Tables XLIV to XLVII inclusive (pp. 184, 185 and 186) show the proportionate expenditures for household operation to total and the proportion each

TABLE XLV

MEAN AND MEDIAN EXPENDITURE FOR ALL ITEMS OF HOUSE OPERATION AND MEAN AND MEDIAN PERCENTAGE TO TOTAL COSTS OF HOUSE OPERATION

ITEM	NUMBER REPORTING	MEAN		MEDIAN	
		Amount	% of Expenditure for H.O.	Amount	% of Expenditure for H.O.
		$		$	
All House Operation	96	746.49	100.0	568.21	100.0
Light	80	40.78	5.5	36.00	6.3
Heat and Fuel	96	102.95	13.8	96.12	16.9
Ice	28	11.88	1.6	6.00	1.1
Telephone and Telegraph.	94	39.59	5.3	38.04	6.7
Service	86	260.93	35.0	153.50	27.0
Garbage Removal	84	8.13	1.1	7.20	1.3
Personal Cleaning Supplies	91	30.27	4.1	24.40	4.3
House Cleaning Supplies.	66	15.15	2.0	11.41	2.0
House Laundry & Supplies	71	49.27	6.6	36.00	6.3
Furniture & Furnishings..	93	236.56	31.7	126.00	22.2
Stationery & Postage	88	15.15	2.0	12.00	2.1
Other	9	15.70	2.1	4.00	0.7

NOTE: The mean and median percentages were obtained by taking the per cent of the mean and median amounts to the total instead of calculating the mean and median of the actual percentages for each item, as has been done in all other tables.

item bears to total expense of house operation, the expenditures for furniture and service correlated with size of income and family.

TABLE XLVI

FAMILIES REPORTING EXPENDITURE FOR FURNISHINGS

AMOUNT OF TOTAL EXPENDITURE	TOTAL NO. OF FAMILIES WITH A GIVEN AMOUNT OF TOTAL EXPENDITURE	NUMBER OF FAMILIES REPORTING ANY EXPENDITURE FOR FURNISHINGS	PERCENTAGE REPORTING EXPENDITURE OF LESS THAN $200	PERCENTAGE REPORTING EXPENDITURE OF MORE THAN $200
All Amounts ...	96	93	73.1	26.9
$2000–2999	8	8	87.5	12.5
3000–3999	22	22	86.4	13.6
4000–4999	21	20	90.0	10.0
5000–5999	17	17	82.3	17.7
6000–6999	8	8	50.0	50.0
7000–7999	3	3	66.7	33.3
8000–8999	4	4	25.0	75.0
9000–9999	5	5	20.0	80.0
10,000 and Over.	8	6	33.3	66.7

TABLE XLVII

FAMILIES REPORTING EXPENDITURE FOR SERVICE

AMOUNT OF TOTAL EXPENDITURE	TOTAL NO. OF FAMILIES WITH A GIVEN AMOUNT OF TOTAL EXPENDITURE	PERCENTAGE REPORTING ANY EXPENDITURE FOR SERVICE	PERCENTAGE REPORTING EXPENDITURE OF LESS THAN $200	PERCENTAGE REPORTING EXPENDITURE OF MORE THAN $200
All Amounts ...	96	89.6	52.1	37.5
$2000–2999	8	75.0	62.5	12.5
3000–3999	22	90.8	86.3	4.5
4000–4999	21	81.0	47.7	33.3
5000–5999	17	88.2	41.2	47.0
6000–6999	8	100.0	50.0	50.0
7000–7999	3	100.0	33.3	66.7
8000–8999	4	100.0	50.0	50.0
9000–9999	5	100.0		100.0
10,000 and Over.	8	100.0	25.0	75.0

CHAPTER VII

INTENSIVE ANALYSIS OF THE ITEMS OF MISCELLANEOUS [1]

I. The Direction, the Relative Occurrence and the Changes in the Direction of Miscellaneous

The facts concerning expenditure for "miscellaneous" given in Chapter VI show plainly that academic families hold expenditures for the so-called physical requirements of food and clothing rigidly to a subsistence plus standard so as to make a larger surplus of income available for the so-called social needs classified here as miscellaneous.

[1] The nondescript word "miscellaneous" was selected for use in the schedule as an act of mere conformity. The term seemed the least undesirable among several,—"sundries," "higher life," "advancement," "miscellaneous,"—now passing muster as the means to draw together under one heading, twelve or more important and recurrent classes of expenditure. Some of the items classed under "miscellaneous" customarily appear in a division called "incidentals" or are listed as separate items. The method adopted here of listing these less material needs essential to group life, even to the absolute existence of civilized beings, will, it is hoped, seem acceptable and sound. The thirteen items and subheadings, a considerable number, represent a comparatively insistent analysis that might have gone even farther. As it stands, the list has made it possible to collect and compute the details and the totals of "miscellaneous" as of "house operation" with much more than the traditional completeness. Together, these two fields of expenditure represent a steadily rising proportion of the living costs in all income groups. The detailed analysis of these costs herewith presented, show, it is confidently believed, a more than ordinarily accurate approximation to the sums middle class professional families must actually spend for these two divisions of household expenditure given current ways of living.

The findings showing the exact nature and special emphasis of the expenditures for miscellaneous items whose general character has been outlined in Chapter VI seemed interesting and novel enough to warrant giving a chapter to further details about the direction of the expenditures for the several items of this important major division.

Little is really known about the distribution and the emphasis of the expenditures within this department of wants though, as has been already pointed out, it is orthodoxy to regard the total proportional amount allocated to it as the ear-mark of the standard of consumption and the test of the wise use of income, that is, of reputable habits of choice, and the real criterion of the kind of welfare which the money expended secured. Detailed consideration of the emphasis in this division thus promises more light in a shadowy field of knowledge. At the same time, the way is thus opened further for those who desire to pronounce.

To these ends, the 13 classes of needs assigned to miscellaneous are here intensively analyzed to show for each item the frequency distribution and the changes in the direction of expenditures for each and all of them as income rises.

II. The Relation of the Items of "Miscellaneous" to Total Expenditure and to the Total for Miscellaneous

A. Investments, Insurance, Savings.—As classified here investments include the purchase of real estate other than a home; stocks and bonds; savings; and

the various forms of insurance other than the fire insurance charged to shelter costs.

The most recurrent type of investment is insurance, carried by 90 families including one with a paid-up policy.

Sixty families reported some savings other than insurance; 36, savings; 38, investments in stocks and bonds or forms other than savings or insurance. The average amount spent for investment is $500, twice as great as the average savings of $270, 9% and 5% of the total expenditure respectively. It is natural to find that the higher income groups are more apt to make investments than to deposit savings. Of the investments, 34% were made by people spending $6,000 or more. Only 22% of those recording bank savings came from these groups. Excluding the three families who devoted more than one-third of their expenditure to investment in the form of new houses, the range of the amounts of investments and of savings is very nearly the same. But there are twice as many savings accounts under 2.5% as there are investments and half of all the savings are less than 5% of the total expenditure while this is true of only one-third of the investments. Forty-seven per cent of the investments are over 10% of the total expenditure and only 22% of the savings.

Only four families made no investments whatsoever during the year under consideration.[2] The

[2] In the succeeding description the two cases which reported expenditure for investment but not the amount thereof are included although they are necessarily excluded wherever the actual amounts invested are used.

total expenditures of these families, 2 in each class, are between $3,000 and $5,000, and between $6,000 and $7,000. Their appropriations for miscellaneous are all below $2,500, and, except for a single case, below $1,500. This last instance is a childless family with an income of $6,000, half of it from sources outside the University. Of these four cases there is only one where the absence of investment is obviously forced by low income. This is the case of a full professor with three children living on $4,000, with little or no outside resources and economizing at every point; spending only $370 for clothing for a family of five; only $1,200 for miscellaneous and $800 of the $1,200 for "health," very little indeed for recreation and professional expenses, and nothing for tobacco. The other families not investing are childless. Two bought houses within the year, doubtless considering these an investment and an adequate protection for the wife.[3]

The facts demonstrate beyond question that the habit of foresight controls the group as a whole. Whether they are poor or are already well protected by outside resources, the overwhelming majority of the families invest nevertheless.

1. Relation of Amount of Investment to Total Expenditure.—In considering the percentage of the total expenditure which is invested, two distinct groups appear: one whose investments represent less than 7½% of their total expenditure, one where

[3] It is of course possible and even probable that certain assets not reported here such as the definite hope of inheritance, small funds not yielding incomes, etc., are reasons for the absence of savings against hazards.

they represent 15%. Taking the 96 families by expenditure levels, those having $8,000 and over show a percentage of investment that rises from 15% to 21%. These are the groups which for the first time have a real margin from which to make substantial provision for old age without robbing themselves of items considered present necessities. All those in the income groups below $8,000, invest less than 7½% on an average with the exception of the $4,000 to $5,000 class which is saving 17%. When the individual cases are investigated, it becomes apparent that this group and some of the members of the $3,000 class are saving to buy a house. Two types appear within this $3,000 to $5,000 expenditure group: those saving less than the general average, those saving much more. The latter are almost exclusively families which do not yet own their house and are saving to purchase it; the former, those who have already done so. With the exception of this latter group, the necessity for providing against hazard naturally presses harder upon those with expenditures between $2,000 and $4,000 than upon those with incomes between $5,000 and $8,000 though in all cases the proportion is low, between 4% and 7½%.

2. Relation of Amount of Investment to Total Miscellaneous.—Considered as percentages of total miscellaneous rather than of the total expenditure, the same tendency is apparent though in a less striking degree. There is a gradual rise from 20% of miscellaneous set aside for investing among those spending $2,000, to 36% for this purpose given by

the $4,000 group, falling after $4,000 to 13% and rising again to 35% at $8,000. In other words, while the families with expenditures below $4,000 do not invest much more proportionately of the total expenditure than do those with incomes between $5,000 and $8,000, their appropriation for all miscellaneous expense is first reduced by the demands of physical subsistence and then the necessary saving steals more from the other miscellaneous items.

In general, investments preempt 20% of the miscellaneous appropriation when it is below $1,000; but the median proportion decreases up to the $3,000 group with the exception of those already mentioned who are saving to buy houses. After $3,500, there is an irregular increase. More than half of the large proportions for "miscellaneous" prove to be for investment. Where more than half of the miscellaneous allotment is reinvested, in these cases the total miscellaneous expenditure is either between $1,500 and $2,500 or $5,500 and over.

3. General Facts About Investment.—Both the amount and the proportion invested by different families vary enormously. Four families invested less than 1% of their total expenditure; 8, more than one-third of their total expenditure. Eight families spent less than 5% of their miscellaneous appropriation on investments and 14 more than half of it. There is no very typical amount of investment. The investments of nearly half of the families are between 2% and 10% of their total expenditure; for one-third of the families, between 2% and 6%. The median is 8% or about $360. The mean is

twice as great.[4] One-half of the dozen families who invested more than 25% of their total expenditure made large purchases of real estate. Those who reported very small investments, less than 2%, with two exceptions had incomes around $5,000 and most of them had, in the same year, made large payments either on houses or on automobiles which they probably regard as liquid assets. One of the exceptions was a family whose total expenditure of $9,000 dwarfed the reasonable amount of insurance which was carried. The other was an instructor's family with one child and no dependents living on $2,600 and paying only $40.00 premium on insurance.

4. Insurance.—For this academic group, insurance[5] is the most typical way of providing against the hazards of the future. This favored form of investment is carried by 85 families; 83 carry life insurance; two others, accident but no life. The tendency is apparently to insure in proportion to income rather than for a fixed amount, and for the appropriation to be increased when it is felt that income permits. Only 4 paid premiums of more than $500 a year; 6 paid less than $50.00 and the most typical sums, paid by a third of the families, were between $50.00 and $150.00. The average

[4] Three of the families that invested more than 40% of their incomes bought houses within the year and entered the purchase costs here instead of under the costs of housing.

[5] As used here, this term includes only life and accident insurance. Fire insurance premiums are included under housing costs, automobile insurance under the costs of automobiles. Fire insurance is a necessity for all these householders. There were 62 policies and 61 house owners. The average costs are less than half of 1% or less than $25.00 annually.

was $162, or about 4% of the total expenditure. If the average cost of life insurance be considered as $26.00 per thousand, this would represent a policy of about $6,000. Every one with a total expenditure below $3,000 and all those spending between $7,000 and $10,000 were insured as were 80% to 90% of those with expenditures from $3,000 to $6,000. But of the $6,000 to $7,000 income groups and of those with $10,000 and over, only 75% were insured. Possibly the latter had certain assets considered sufficient to provide for the family in case of emergency. The $2,000 to $3,000 group probably represents young men recently married who took out a policy at the time of their marriage. The $2,000 to $3,000 group carries by far the lowest absolute amount but, due to the small incomes, the proportional costs of insurance average 3½%. The $3,000 to $4,000 group shows distinctly the highest percentage of the total expenditure, 4.7%, and carries the highest absolute amount until we reach expenditures of $7,000. From $4,000 to $7,000 the proportion devoted to insurance goes below the average; from $7,000 to $10,000, it increases and, after $10,000, the groups with incomes from property, there is a distinct decrease absolutely as well as relatively.

In almost every level of income there are a few families with insurance costs of less than 1% or more than 10% of their total expenditure.

5. Accident Insurance.—Nearly one-third of the families had accident insurance including three cases in which the accident insurance was covered

TABLE XLVIII

MEAN AND MEDIAN AMOUNT AND PERCENTAGE OF TOTAL EXPENDITURE DEVOTED TO DIFFERENT TYPES OF INVESTMENT AND INSURANCE

	ALL FORMS OF INVESTMENT		INVESTMENT AND SAVINGS						INSURANCE *							
			Total		*Investment*		*Savings*		*Total*		*Life*		*Accident*		*Fire and Miscellaneous*	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Number reporting ..	90 †		60		38		36		89		82 §		27		62	
Mean	$774.34	12.7	$832.42	13.0	$919.13	13.6	$429.39	7.1	$246.72	4.7	$219.55	4.3	$58.21	1.2	$40.07	.07
Median	357.50	7.9	514.00	10.2	510.00	9.2	271.50	5.0	202.00	4.1	162.00	3.7	30.00	0.6	23.75	.05

* Includes fire and miscellaneous insurance which are included elsewhere, under housing and house operation, not under total investments.

† Two additional cases reported expenditure; amount not available.

§ Includes 3 cases of combined accident and life insurance; excludes one paid-up policy.

by the same policy as the life insurance. Costs are usually less than 1% of the total expenditure. Table XLVIII gives the main facts with regard to investment.

B. Automobiles.—The schedule called for the original purchase price and upkeep of cars. Though obviously for most professors primarily an instrument of recreation, the cars used by this group are considered apart from the general expenditures for recreation because special interest attaches to a relatively new type of expenditure that custom is rapidly ranging in the class of necessities though comfortable conservatives still regard it darkly as a luxury.

1. Amount of Expenditure for Automobiles.—The costs of an automobile fall into two distinct groups, the original purchase price and upkeep. Nearly two-thirds of the 55 car owners spent less than $500; one-fourth, more than $1,000. More than half spent less than 20% of their total miscellaneous for this item but one-tenth spent more than 50%. The average expenditure is 6% of the total expenditure, 17% of the total miscellaneous, or about $360 a year. High expenditures for a car are not necessarily restricted to high incomes; they also appear in the $4,000 to $6,000 expenditure groups though less commonly. The expenses of car-owning are not apparently adjustable to income. The alternative is the decision not to purchase rather than economies in the proportionate expenditure. Twenty-two spent less than 5% of

their total expenditure upon automobiles but 3% spent more than 25%.

2. Frequency.—The proportion of motor owners increases very definitely with a rise in total expenditure and is almost as regular for increases in the total miscellaneous. In the group spending between $2,000 and $4,000 for all purposes, a trifle over one-third own cars; between $4,000 and $6,000 more than half, between $6,000 and $10,000 three-quarters, and over $10,000 nearly 90% have automobiles. The increase is regular in the lower levels of the total expenditure for miscellaneous but grows irregular after the total expenditure for miscellaneous exceeds $2,500.

3. Relation to Amount of Total Expenditure.—As the total expenditure increases, not only does the total number of automobile owners rise, but the proportion of the budget devoted to automobile costs also increases. It begins at 4½% of the total expenditure for those members of the $2,000 to $3,000 expenditure group who own cars and increases gradually until the $6,000 level is reached. Above $7,000, the costs drop until the very highest expenditure groups where they rise to 12% of the total expenditure. The same is true for the absolute amounts. There is a distinct peak for the families spending from $6,000 to $7,000. It is here that we see a sudden increase in the proportion of car owners; this is apparently the income at which many feel free to buy. In this class are two groups, —one spending a small proportion obviously for

running expenses, and one a large proportion to meet the original purchase price, the latter being in the majority. In cases like the latter type, 14% of the total expenditure and 40% of the expenditure for miscellaneous goes into a car. When 40% of the miscellaneous is spent in this fashion unavoidably this means little or no other amusement. These expenditures for the automobile are a nice illustration of the general tendency of this faculty group and doubtless other groups, if comparative data were available, not only to concentrate expenditures first in one direction and then in another but to consider a car the most adequate form of relaxation for leisure hours.

4. Relation to Total Expenditure for Miscellaneous.—Only three families spending less than $1,000 for miscellaneous own automobiles and these were not bought within the year so that the expenditure on them is less than 20%. Between $2,000 and $3,000, one-fifth are spending more than half of their miscellaneous on automobiles and one-third are spending 30% or more, for it is here that the group is buying cars. Thereafter, it decreases until the very highest miscellaneous groups when it once again approaches more than one-fourth of the total.

C. Recreation.—The costs of recreation include recurrent expenses for social entertainment, theaters, concerts, lectures, sports, toys; finally, the costs of vacation. Every family of the 96 reported some expenditure for one or more of these forms of recreation.

1. Relation to Amount of Total Expenditure.—The proportion of total expenditure devoted to forms of recreation other than automobiles varies comparatively little with the amount of total expenditure. Remembering that an automobile is a form of recreation and that more than half of these families own cars will help to interpret why recreation is apparently an item that does not expand proportionately with income. In fact, the relative costs of recreation decrease in the higher levels of total expenditure and the absolute amounts increase but little. At $4,000, we find the peak for the percentages. Further study shows that this expenditure is subject to sharp economies in individual cases but this does not appear when considering the ranks of income. The amounts expended vary around 4% of the total.

2. Relation to Total Expenditure for Miscellaneous.—As regards recreation, the proportion of families spending over 20% of their miscellaneous appropriation for it remains the same up to a total miscellaneous allotment of $2,000 although the number spending very little decreases. That is to say, a very small absolute appropriation for miscellaneous will not prevent some families from spending a good proportion of it for recreation, although others will find in the same recreation expenses, their opportunity for enforced economies. When the total miscellaneous expenditure is between $2,000 and $3,000 about one-tenth of it is spent for recreation. This 10% is the general average. Thereafter, the proportion decreases so

that apparently the greater appropriations to miscellaneous are not expended in the direction of diversion.

3. Amounts and Types of Expenditure.—The amounts spent for recreation are fairly evenly distributed over a range from a fraction of 1% to 15% of the total expenditure or to 25% of the total miscellaneous. Half of the families spent less than 10% of the total miscellaneous for recreation; 7% spent more than 25% of total expenditure for miscellaneous and 10% of the families spent less than 1% of their total expenditure on this item. The average was between 4% and 5% of the total budget.

The median amount allocated to recreation is about $200. The high amounts reported are costs of vacation journeys which sometimes include living expense for the time spent away from home. For example, one family took a three-months' vacation which cost nearly one-third of their total income but the food expenses for this family were calculated for 9 months only, the other three months being included in the vacation costs. Like clothing purchases, expenditures for recreation offer a traditional opportunity for economies. A dozen families reported less than $50.00; two less than $20.00. Of these latter, one was a childless family living on $3,400; they had bought a house that year and undoubtedly found the recreation they sought in their automobile which they already owned, economizing meanwhile on all the other recreation expenses. The other family was that of an instructor living on a salary of $2,400. There was one

child and a visiting relative; the health bills constituted 70% of the $840 allotted to miscellaneous. A family spending such an amount on doctors and drugs has little choice except to practice the most rigid economy at every point. Much the same is true for the assistant professor with two children on a $2,700 salary who, out of $900 allotted for miscellaneous, spent $144 for dependents outside the home; he had nothing left for recreation. Of the other families spending less than $50.00, one was on sabbatical leave. The charges comparable to recreation appear under travel. Another had bought a car the same year. The others, all living on less than $5,000, had made large expenditures for health, for investments or for houses within the year under consideration.

4. Commercial Amusements.—Economy is clearly indicated by the amounts spent for "recurrent recreation" such as theaters, concerts and the like. This is especially true of those families with total expenditures between $3,000 and $4,000, none of whom spent over $100. It is not clear whether this allotment represents a preference, a pet economy, or an enforced saving since larger incomes do not necessarily show a more frequent use of commercial amusements. The small amounts expended may represent a "standard" concerning the patronage of commercial amusement or perhaps a bias in favor of types of relaxation that cost nothing, walks, evening reunions, club gatherings, etc., influences the amount of time available for theaters and the like. Of those with total expenditures over

$10,000, 25% still spent less than $100 for recurrent recreation. Nearly half of the 96 reported less than $50.00 for recurrent expenses of this nature; more than three-fourths, less than $100. Five of the six who spent more than $200 for these items had incomes of $6,000 or more. The other was a childless family with a $4,000 income, already owning its own house and comfortably settled. It looks as though commercial amusements would fare badly if they had to depend upon academic faculties for their patronage.

5. Vacation.—Taking a vacation seems also to depend on other factors than the amount of income. Surprisingly little relation appears between the costs of vacation and income. About two-thirds of the families on each level of total expenditure had some vacation, 71% of the whole 96. For every expenditure group except the lowest, the average cost is close to $200. Faculty families would seem to have well-defined ideas about vacation. This cost seems to be a standardized charge for all classes rather than a prerogative of higher incomes. The 28 families who took no vacation were for the most part rather obviously economizing. One-third had bought a house or a car in the same year; one was on sabbatical leave. Several had large health bills. In some cases, the lack of the vacation was compensated for by a larger recurrent expenditure for other pleasures. In other instances, the figures tell plainly a story of a family of four living on $2,700 or of six on $3,300, scrimping desperately at every point.

6. Social Entertainment.—The social entertainment data proved practically worthless except as index of each family's general theory about the relative deductions from or additions to food costs that might be made for this item. With these academic groups as with most family groups, the costs for guests consist mainly of extra meals at home. Such costs are included in the general bills for food and overhead. Of the 72 who reported amounts spent in social entertainment including the costs of guests outside the home, only 8 estimated expending more than $100. The faculty member with a $16,000 income who estimated $780 for the cost of entertaining guests at the club, is far from typical.

D. Health.—The maintenance of health includes the costs for dentists, doctors, nursing, drugs, hospital and opticians. Reports did not permit dissociating the costs of preventive medicine from those due to neglect or to too great economy in regard to the care of health, nor can any evidence be given about the sudden emergencies or serious illnesses which overtook a few families.

One fortunate family reported no expenditures for health. This was the family of an instructor with a small child of 3, all three members of the family living upon an income of $3,400 and saving $1,200 of it.

1. Amount and Types of Expenditure.—By and large, the costs of health maintenance constitute a very appreciable item in the average academic family's budget. To be sure, 9 families spent on

health or, more accurately on sickness, less than 1% of their total income but six spent more than 15%. One instructor's family of four people, living on $2,400, spent $600, 25% of their total expenditure, 70% of their total miscellaneous, for health. The average for the whole group is 4%, about $200. Two-thirds spent less than $250; 25%, less than $100, but 16% spent more than $500. Five families, two of which had incomes under $5,000, spent between $1,000 and $2,000 for health. The tendency to economize in this direction whenever it is possible shows plainly. Of the 8 families spending less than $50.00, all have total expenditures less than $6,000 and 7 of the families have a total of less than $5,000.

As to particulars in the health expenditure, 82 families reported physicians' bills averaging $75.00; 40 paid for specialists at an average of $35.00; 55 had optometrists' bills averaging $20.00; 90 reported dentists' bills whose average size was $50.00. There were 36 who had hospital bills averaging $62.00. Twenty-three had nursing charges averaging $45.00, 66 reported the costs of drugs as averaging about $10.00, the latter usually an estimate. In the matter of cost, physicians' bills are the heaviest item, although the dentists' bills affect more people. Next in importance are hospital costs, then nursing, specialists, optometrists and drugs in the order named.

As has been said, it is not possible to differentiate the costs of preventive medicine and by inspection of these charges determine whether low salaries

force the academic class to economize on this item of expenditure. Dentists' bills, however, have perhaps something of this quality since dental care may be temporarily neglected as an acute appendicitis or any disabling sickness cannot be. An inspection of the outlay of these families for dental care seems to bear out the presumption that lack of funds, not ignorance of the value of dental prophylaxis, forces neglect of proper precautions, for the amount spent on dentistry increases directly with the amount of total expenditure. The six families reporting no dentist bills were all living on amounts less than $5,000 and the six who spent less than $10.00 on dentistry are in the same income group. A total expenditure of $6,000 seems very definitely the dividing line. Below that income, 50% to 60% of the families spent less than $50.00 a year; more than 80% spent less than $100. The exception is the $4,000 to $5,000 group. Here only one-third spent less than $50.00; 28% spent $100 or more. This increase and emphasis is probably due to the presence of growing children in these families. When the total expenditure exceeds $6,000, the cases spending less than $50.00 practically disappear and more than half spent over $100. For the first time, we see some families spending more than $300. It may be argued that the higher expenditure groups as contrasted with the higher income groups, for they are not completely identical, have a few more children and that these children are perhaps older and more in need of dental care. But inspection proves this to apply accurately only to the

lowest group with expenditures below $3,000, who are all younger men with the average of only one child. From the data, it seems fairly certain that the faculty group economizes on preventive dental work because it must. Indeed, the higher costs for the higher expenditure levels may be in part at least due to previous neglect enforced by lack of surplus for this purpose, by poor food or some other among the unfortunate by-products of low income.

2. Relation to Amount of Total Expenditure.—The proportionate cost of health decreases steadily as the total expenditure increases although distinctly lower for the $4,000 group than for others. Even the absolute amounts increase very little; health costs are apparently a fairly constant sum regardless of income. The proportional costs would, of course, bear most heavily upon those with the lowest incomes. But the group spending $10,000 or more shows a sudden increase in the absolute amount and in the proportional cost of health maintenance, rising from 2% to 5% of the total expenditure and from 4% to 11% of the miscellaneous. Is it because with incomes over $10,000 one can make a luxury of being ill? The answer, based on facts long observed, may safely be that faculty families do not as a class "enjoy poor health." Is it because the doctor, informed about increased income, raises his charges? Given the average physician's well-known leniency toward the academic beginner and the growing practice of pro-rating doctors' fees to income, the latter interpretation would seem to have some relevance.

3. Relation of Health Costs to Total Expenditure for Miscellaneous.—The costs of health maintenance average about 15% of the miscellaneous in cases where the total for all miscellaneous is less than $2,000; in a few cases more than half of miscellaneous is spent for health. Above $2,000, health is less than half as absorbing of income and the cases in which much of the miscellaneous goes for this purpose practically disappear. In fact, where health costs are 25% or more of the miscellaneous expense, the total for miscellaneous appropriations was in most cases under $3,000.

E. Dependents Outside the Home. —As classified here, dependents are persons maintained or partially supported outside of the home.

1. Amount of Expenditure.—The support of dependents outside or in the home proved fairly typical in these faculty families. Many families had relations living with them in the household.[6] More than one-third of the 96 contributed to the support of dependents outside the home. These families were usually childless. To the families thus sending help to relatives not in the home, the cost of dependency constitutes a distinct additional burden upon income, possibly a substitute for the costs of children, averaging 3% to 5% of the total expenditure. A little more than one-third spent only 2% or 3% of their total expenditure but for three-fourths this item absorbed close to 7½% of the total or

[6] Following custom, dependent relatives living with the family were counted in the general household and any charges upon income they may represent are included in general family expenses.

something under 15% of the miscellaneous expenditure. There is only one case where outside dependents cost less than 1%; three cases cost more than 10% of the total expenditure. The highest proportion appears in a case where the dependents were given 22% of the total expenditure and 54% of the expenditures for miscellaneous. This was a childless couple, apparently supporting their relatives as well as themselves on $3,600. No other case represented a total support of the outside dependents. Half a dozen contributed less than $100 annually but all of these cases occur in families with small incomes. The most typical amounts thus expended lie between $100 and $400, with the average between $200 and $250. The burden of dependency falls most heavily on the moderate incomes. Five out of the six families who gave over $400 for dependents have total expenditures below $6,000, typically $5,000.

2. Frequency.—By and large, the support of dependents is only indirectly a matter of choice. The number of families making this expenditure, 34 all told, bears little apparent relation to the income. Those with total expenditures between $3,000 and $4,000 and between $8,000 and $10,000 reported a larger proportion of outside dependents than for any other expenditure levels. The group with the smallest proportion of dependents was that spending between $6,000 and $7,000. Also a decrease was evident in the number of dependents among those with incomes that exceed $10,000.

3. Relation to the Amount of Total Expenditure.—The real burden of dependency is indicated by the relative costs as well as by the number reporting. Dependents outside the home were not an appreciable burden upon families spending less than $3,000, costing them only 2% of their total expenditure. This item is heaviest for the families spending between $3,000 and $6,000. Something over a third of the families have such dependents; they spend over 5% of the total and 14% of their miscellaneous expenditures upon them. Above $8,000, a definite falling off is apparent, the expenditure decreasing in absolute amount and dropping to a third of the previous proportional costs. The burden of dependency falls heaviest upon the moderate income groups who have also the highest costs for other items, such as housing.

4. Relation to Total Expenditure for Miscellaneous.—The most notable effects of this burden of dependency upon other expenditures for miscellaneous appear where the total appropriations for miscellaneous are small. In the group under $2,000, cases occur where the cost of dependents is one-fourth of the total miscellaneous. Where appropriations to miscellaneous were largest, none of the families spent more than 5% for dependents.

F. Gifts.—The term gifts includes presents made upon all occasions, such as Christmas, birthdays, weddings or in times of illness. Gifts of clothing or household furnishings made between members of the family may not, in some cases, have been in-

cluded under this heading; but to compensate for this inaccuracy it seems probable that in five instances at least those making the schedules classified flowers sent to funerals under incidentals instead of under gifts.

Ninety-four reported expenditures for gifts.

1. Amount of Expenditure.—Gifts tend to take a fairly standardized amount. These families assigned in this direction from one-tenth of 1% to 8% of their total expenditures, or ½% to 25% of the total expenditure for miscellaneous, averaging about 2% of the total expenditure and 5% of the miscellaneous. The amounts are more constant. One-third of the families spent between $50.00 and $100; half, between $50.00 and $150. The average is $100.

2. Relation to Amount of Total Expenditure.—The relation of the proportionate costs of gifts to the amount of total expenditure is obscure, if indeed any relation exists. Gifts are apparently a more important item of expenditure for families spending between $4,000 and $5,000 and between $8,000 and $9,000 than for those with the very smallest or very largest incomes or for the middle groups spending between $5,000 and $8,000. But this may very well be the result of chance factors rather than of any determining influence exerted by the size of the income. While actual amounts increase with total expenditure, the increase is irregular. Habit and human relationships are determining factors here.

3. Relation to Total Miscellaneous.—Given the above fact of a tendency to a standard amount apportioned to gifts, it is not surprising to find that as the amount allotted to miscellaneous increases the relative cost of gifts decreases although unsteadily. All families wherein gifts cost more than 10% of the total miscellaneous have a miscellaneous appropriation of less than $3,000. In the higher expenditure levels, this item becomes more stereotyped.

G. Education.—The item education includes periodicals and books of general rather than purely technical interest, the cost of the children's lessons and, in some cases, college fees for the wife. The man's technical books are included in professional expense.

1. Amount and Type of Expenditure.—All of the families studied reported some expenditure for these items. The nearest approach to a characteristic amount expended lies between $20.00 and $60.00. The average amount is $70.00. It is difficult to say what would be a "normal" allotment for educational costs. To be sure, this group has extraordinary advantages. The whole family may use the facilities of the University with its library and many free lectures; for the man, his faculty club also provides easy access to many newspapers and periodicals. If such facilities are lacking in the home, it is the faculty member's wife, characteristically a woman of education and intelligence, who is deprived.

The average proportion absorbed by this item of expense is 1½% of the total expenditure but one-third spent less than 1% on the expenses classed under this general heading. One childless family spending $4,700 bought only the daily paper during this period; they were saving to buy a house and economizing in every direction. Half a dozen others spent less than $20.00, which would obviously permit only the purchase of one daily paper, perhaps a couple of magazine subscriptions or three or four books. At the other extreme, six families spent over $500 and three, over $1,000.

2. Relation to Amount of Total Expenditure.—In the amounts devoted to education, those of the lowest and highest income groups show about the same proportion to the total expenditure although the lower spend nearly twice as much of their miscellaneous appropriation. In fact, the actual amount spent by those in the $2,000 group is higher than for the $3,000 or $4,000. The younger and more poorly-paid men are apparently the more ambitious and may also have young wives finishing a college course hitherto interrupted by matrimony, the fees for this training causing the increase in the educational costs. The proportional importance of educational costs increases up to $9,000 but the expansion is appreciable only in the $7,000 and $8,000 groups and decreases again from $9,000 on.

3. Relation to Amount of Total Miscellaneous.—The educational costs in proportion to the total miscellaneous are scattered and no relation to the total amount spent for miscellaneous is apparent.

4. Expenditure for Books.—All 96 families reported some expenditure for periodicals or books; two-thirds spent less than $50.00 a year and practically all, less than $150. The expenditure here increases, of course, with the income although up to $7,000 some still spent less than $25.00 a year. But of those with total expenditures over $8,000, at least half spent over $100. The average expenditure, however, for all except the very lowest group is between $25.00 and $75.00.

5. Expenditure for Instruction.—Two-thirds of the 69 families having children reported making expenditure on special or general aspects of their education. In the $4,000 to $6,000 expenditure groups, more than 90% of those having children reported some education costs. This expense, however, depends of course upon the age of the children. It happens that the children of the four families spending between $9,000 and $10,000 are, with one exception, under 6 years old, so that there is only one family in this group with any expenditure for the children's education. The age factor also explains the solitary expenditure for children's education in the $2,000 to $3,000 group and the small percentage of such expenditures, 43%, in the $3,000 to $4,000 class. The age of children also affects the amount of the expenditure for their education so it is not solely a matter of economy that makes the amount so spent rise with the income. The number of very small expenditures decreases with increasing income. Eighty-three per cent of the $3,000 to $5,000 class; 50% of the $5,000 to $7,000; one-third

of the $7,000 to $9,000 and none of those with total expenditures over $9,000 spent less than $100 on the children's education. None of the families with total expenditures under $8,000 spent more than $400 here. But some with incomes as low as $4,000 spent $300. Evidently, as a class, these faculty groups do not patronize the private school. A cost of less than $50.00 for one-third of the families and less than $25.00 for one-fourth proves the rule to be occasional lessons, not paid schooling. The average cost for the children's education lies between $50.00 and $100.

H. Professional Expense.—Professional expenses include the costs of technical books and magazines, secretarial work, supplies, professional organizations and travel for professional purposes.[7]

1. Amount and Type of Expenditure.—The professional expenses show a wide range of variability, absorbing from one-tenth of 1% to 38% of the total income. In the majority of cases, these expenditures are very small. Two-thirds allotted to such items less than 2% of their total costs and 22 men out of the 96 spent less than one-half of 1%. The average is 1.3% or $60.00. Ten faculty members reported less than $10.00 spent for professional expenses. One of these is a woman associate with a total family income eight times as much as her university salary and her only professional expense,

[7] The last item makes the total under this heading unduly high in a few cases by including the food and lodging and costs of a sabbatical trip. Also in two cases, report of professional expense was omitted.

$6.00 for a professional organization. The other 8 all have incomes under $6,000. Professional expenses are highest for associates who, here as everywhere else in this study, are outside the usual academic progression; otherwise these charges increase in the higher ranks. Over 80% of the assistant professors, 73% of the associate professors and 58% of the professors spent less than 2% of their total income in this way. Nineteen per cent of the professors spent over 5%, twice as much as in any other rank except the associates. Three of the four men who spent over $1,000 were taking sabbaticals. They were all members of the two highest ranks. The fourth made a trip to Europe financed by a gift of $1,000.

Of the main types of professional expenses, organization dues, books, secretarial assistance and travel, 86 reported organization dues averaging $14.00; 78, books and technical magazines at a cost of $25.00; 29, travel for professional purposes averaging $55.00; and 16, secretarial service costing an average of $16.00.

2. Organization Dues.—The bulk of the professional organization dues are between $10.00 and $20.00. Eleven per cent spent under $5.00; 7%, $50.00 or more and only one spent more than $100 in this direction. This was a man with a $16,000 income.

3. Technical Books.—Of the expenditures for technical books 25% was in sums under $10.00; 55%, under $30.00; 72%, under $50.00. Only 8%

spent more than $100 on professional relationships. The latter group includes one man whose expenditures seem to satisfy the cartoonist's idea of the typical professor. In 1922 he reported spending $57.00 on clothes and $800.00 on books. But a childless man with an income of $9,000 can afford this decision. Many however are indubitably starving their research work or overworking themselves on details.

4. Secretarial Service.—Only 16 of these 96 faculty members reported any secretarial assistance; four men in addition received it from University funds.[8] More than half of these 16 men paid out $20.00 or less. The highest expenditure for secretarial assistance was $230, reported by an instructor whose total expenditure was $6,000. With the exception of one instructor whose $65.00 expenditure for secretarial assistance was probably the typing of his thesis, all of the men reporting secretarial assistance had incomes of $4,000 or over.

5. Professional Travel.—Only 26 reported the amounts spent in professional travel. These were chiefly minor amounts, surcharges not paid by the state while visiting schools or on extension lectures. Thirty-eight per cent spent less than $50.00 and only 23% above $100. Probably the only amounts that represented travel for professional advancement rather than unavoidable supplements to an expense account for school visiting or extension work are

[8] It is possible that a few others misclassified this charge under the costs of the typewriter; almost certainly one did who assigned $200.00 to that item.

the expenses for the three sabbatical periods and the one European trip already mentioned.

6. Relation to Amount of Total Expenditure.—The actual amount spent for professional expenses increases hardly at all between the $2,000 and the $4,000 expenditure groups. Thereafter, the actual amounts and the percentages of the total increase slowly up to the $7,000 income level. In this sample, the group with total incomes between $7,000 and $8,000 is very small and happens to include a family on sabbatical leave so that the figures for professional expenses are completely thrown off. After $8,000, the cost of professional expenses drops and even the actual amounts are lower so that the surplus is applied to professional expenses no more than to educational, and it cannot be said that this is attributable to the receipt by men in the higher ranks of clerical and research assistance from University gifts, since the cost of professional expenses does not decrease with academic rank.

7. Relation to Total Expenditure for Miscellaneous.—Equally little relationship appears between the professional costs and the amount of total miscellaneous expenditure except that they are lower proportionately for the higher groups. Most of those with a total appropriation for miscellaneous over $5,000 spent less than 2½% for professional expenses.

I. Incidentals.—Incidentals include such items as carfare other than that of the faculty member in going to work and of the children going to school;

lawyer's fees, the barber's services, moving expenses, funerals, and items not otherwise classified.[9]

Practically all families reported expenditures for some of these items.

1. Amount and Type of Expenditure.—Nearly half of the expenditures for incidentals are between one-half of 1% and 1½%, the median being 1.2% or $55.00. Nearly 80% spent less than $100. The only expenditure over $400 for incidentals includes the allowance of a daughter away from home for a visit. Only 80% reported the exact amount of additional carfare. Twenty-five reported moving expenses and 7, lawyer's fees, both items averaging about $20.00.

All reported tonsorial costs for man, wife and children. The average was $13.00 per annum. Twenty-eight per cent spent less than $10.00 a year; only 4%, more than $60.00, that is more than $5.00 a month. Is the barber the subject for a careful minor economy? Are the family long-haired by preference or are they "too busy"?

Only two funerals occurred in this group, one costing $25.00, one $92.00. Five other sums reported, of $15.00 or less, were doubtless the gifts of flowers misclassified here.

The item under incidentals which is entitled "other" was the unavoidable catch-all for expenses otherwise unclassified. Thirty-nine made some re-

[9] Unavoidably, incidentals cover items difficult to classify as well as those occurring very irregularly. In 5 cases, in order to balance her budget, an arbitrary figure has been thrown in here by the housewife when making out the schedule. In other instances, a similar item affected the size of the allowance for incidentals.

port here, the average amount being $38.00, but there is the widest possible variation. In the five cases where the sums were admittedly included to balance the budget, the amounts recorded range from $30.00 to $290. Included here are taxi charges, photography, plants, ice cream and candy, baby buggies, traveling expenses for relatives, bank charges for carrying accounts under $50.00, taxes, allowances to children away from home. The last includes the one case of $1,000 allowance already mentioned. Since some of these items were probably scattered out under other headings by the rest of the families reporting, the costs for incidentals as given in the schedules are not worth comparing.

2. Relation to the Amount of Total Expenditure.—Incidentals are a larger factor for the very lowest income groups than for any other but since in all cases these expenditures vary only slightly from the average of 1%, they have, it is believed, been kept an appropriate proportion of total expense.

3. Relation to Total Expenditure for Miscellaneous.—The relative cost of incidentals, on the other hand, decreases distinctly especially where the amount for miscellaneous exceeds $1,500.

J. Associations.—Association costs, as differentiated from professional organization expense, represent the social clubs of the faculty member or the helpmate. The charges here listed include social and civic clubs, alumni obligations, the Faculty Club for the faculty member and the social and pro-

fessional clubs of the helpmates. Two families reported no associations for either man or wife; these, groups obviously deprived themselves through motives of economy since the total expenditures of both were under $4,000 and their miscellaneous expenditure under $2,000. Ninety-two faculty members and 72 helpmates reported some association expenditures.

1. Amount and Type of Expenditure.—The distribution of costs is like that of incidentals, nearly half between .5% and 1.5%, the median 1.1% or $50.00. Seventy-five per cent spent less than $100; four over $250, the highest amount was $425. Three are families with incomes over $10,000. The exception is one family with 3 children and a total expenditure of $6,000, the expenditure in this case being for a country club. Alumni obligations are an important factor in increasing association costs. In each of the four cases where over $250 was spent, the helpmate had contributed $100 toward alumni obligations. Of these 96 faculty members, 85 belong to the Faculty Club, which costs $26.40 per annum. Of the 11 who did not belong, seven are living on small incomes and economizing everywhere. One is an assistant professor whose family of five lives on $3,500, and who did not feel able to spend anything for association expenses. Two others have only recently joined the University. Two could obviously afford the Faculty Club but inspection of the distribution of their expenditures suggests that these two are not "joiners." Not only do more faculty members report association

dues than do their wives, but where both expend, the faculty member's item is usually three times as great. The median annual expenditure for the faculty member's associations is $36.60, for the helpmate's, $10.50. Indeed 89% of the latter's bills are below $50.00, and in only 4 cases, all over $200, do they exceed $75.00. Of these 4, one is the male helpmate of a woman faculty member, two of the others paid alumni contributions of $200 and the third contributed over $100 to the same purpose.

2. Relation to Total Expenditure.—As the total expenditure rises, the costs of associations vary but little from the general average of 1% possibly decreasing a trifle until we reach the $10,000 level, the country club class, when it increases distinctly in importance.

3. Relation to Total Expenditure for Miscellaneous.—The cost of associations remains almost a constant proportion of the total amount of miscellaneous when the allotment to this division exceeds $1,500, varying around 2%; below $1,500, it is distinctly more absorbing, averaging 3%.

K. Church and Charity.—These items are self-explanatory. It would seem improbable that the number of church supporters is determined by financial status, especially in view of the fact that the 52 members of this group who report church contributions are mainly those with small total expenditures. Indeed, with the exception of those families with total expenditures between $8,000 and $10,000, the percentage supporting church decreases as the total

expenditure rises, from 62% of those with expenditures below $3,000, to 38% of those with expenditures above $10,000. Three families in the low income groups reported no expenditures for charity. Three others declined to state the amount of their contributions.

1. Amount of Expenditure.—Of the 96 families, 52 were church supporters giving contributions that varied from one-tenth of 1% to 7½% of their total expenditure. Only two spent over 5%. The median is .6 of 1%, or $30.00. Two-thirds spent less than a dollar a week and 23% of those reporting contributed less than one dollar a month. Seventeen per cent gave more than $100 during the year and three more than $250 but these sums in some cases include the gifts to charity. The highest contribution to church alone was $350, or 7% of the total expenditure. The one family living on $3,000 that contributed $270 to church and charity together is good evidence that the size of the church contributions does not depend upon income. The largest sums, however, appear to come from full professors.

2. Relation to Amount of Total Expenditure. —The range of charitable contributions is from one-tenth of 1% to nearly 4% of the total expenditure. There are fewer high contributions than to church. The median is about the same, $27.00. Three-fourths spent less than 1%, that is, less than $50.00. The 8 contributing $100 or more to charity all have a total expenditure over $6,000 and are associates or in the

two upper ranks. The 11 contributing less than $10.00 all have total expenditures below $6,000 with the exception of one family having four children, living on $8,000 with peculiarly heavy expenses.

The percentage spent for church and charity remains fairly constant so that these items are a proportional rather than an absolute cost, apparently controlled somewhat by the old theory of the tithe though the amounts are not a tenth but less than one one-hundredth of the total incomes.

3. Relation to Total Miscellaneous.—Church contributions for families with a miscellaneous budget less than $3,000 average between 1% and 2% though sometimes they rise to nearly 15%. Thereafter, they are less than 1%.

Charitable contributions vary most for those with low miscellaneous expenditures; some spending less than $1,500 give to the needy more than 5% of their allotment to miscellaneous. The average is around 2%. As in the case of church contributions the proportion given decreases to less than 1% for the higher groups.

L. Tobacco.—No expenditure for tobacco may indicate either an enforced economy, or a conviction about morals, a theory of personal hygiene or simply a preference. With the exception of the lowest income groups spending under $1,000 for all miscellaneous items, the percentage of those who buy tobacco increases rather regularly with the size of the total allotment for miscellaneous. In the higher income levels, however, where the elimi-

nation of this expense would count relatively little, the percentage of those who buy fluctuates.

1. Amount of Expenditure.—Of the 63 who reported expenditures for tobacco including two who did not report the amount, three spent less than one-tenth of 1% for smoking. Only one gave over 2% of the total expenditure to this item. The median is less than half of 1%, about $25.00 per annum; 75% reported spending less than $4.00 a month. Eleven spent less than $10.00 per annum, only a half dozen spent $100 or more. The highest amount was $170 spent by an assistant professor living on $6,500; though he is probably quite unaware of it, tobacco constitutes 20% of his total expenditure for miscellaneous.

2. Relation to Amount of Total Expenditure for Miscellaneous.—In particular, tobacco is an important item of miscellaneous for the groups spending less than $3,000 all told. The pleasures of the weed absorb nearly 2½% of their miscellaneous as contrasted with the general average for all incomes of less than a 1% expenditure for tobacco, higher for this group than for any other. Other fluctuations are irregular. The main point is that the cost of tobacco does not appear to be a perceptible economy of lower incomes. The cost of tobacco definitely decreases as the amount of miscellaneous increases. Under $1,000 the costs represent 3%; between $1,000 and $1,500, 2%; and over $3,000, less than 1%.

Tables XLIX, L and LI and Tables LV to LX inclusive, Appendix III, show the facts just reviewed.

Table XLIX

Median Amount and Percentage of Specified Items of Miscellaneous to Total Expenditure

Item	Amount	Per Cent
	$	
Total Miscellaneous	2047.19	41.2
Tobacco	25.00	0.4
Charity	27.00	0.6
Church	30.00	0.6
Associations	49.70	1.1
Incidentals	55.00	1.2
Professional	60.00	1.3
Education	69.30	1.5
Gifts	100.00	2.0
Dependents	200.00	3.1
Health	203.16	3.9
Recreation	197.85	4.1
Automobile	364.00	6.2
Investment and Savings	357.50	7.9

Table L

Median Amount and Percentage of Total Miscellaneous Allotment Spent for Specified Items of Miscellaneous

Item	Percentage of 96 Families Reporting Expenditure for Given Item	Miscellaneous Expenditure for Given Item of Miscellaneous	
		Amount	Per Cent of Total Miscellaneous Expenditure
		$	
Total Miscellaneous	100.0	2047.19	100.0
Investments	95.8 †	357.50	26.3
Automobile	57.3	364.00	16.9
Recreation	100.0	197.85	10.0
Health	99.0	203.16	9.9
Dependents	35.0	200.00	10.2
Gifts	99.0 *	100.00	4.8
Education	100.0	69.30	3.7
Professional	97.9 *	60.00	3.0
Incidentals	99.0	55.00	2.8
Associations	97.9	47.70	2.7
Church	54.2	30.00	1.4
Charity	96.9 §	27.00	1.4
Tobacco	65.6 *	25.00	0.9

* Includes 1 case where expenditure was reported but amount was not available.
† Includes 2 cases where expenditure was reported but amount was not available.
§ Includes 3 cases where expenditure was reported but amount was not available.

TABLE LI

NUMBER AND PERCENTAGE OF FAMILIES WITH A GIVEN AMOUNT OF TOTAL EXPENDITURE WHO REPORTED EXPENDITURES FOR CERTAIN SPECIFIED ITEMS UNDER MISCELLANEOUS

AMOUNT OF TOTAL EXPENDITURE	ALL FAMILIES		AUTOMOBILES		DEPENDENTS		CHURCH		TOBACCO	
	No.	Per Cent	No.	Per Cent of All Families	No.	Per Cent of All Families	No.	Per Cent of All Families	No.	Per Cent of All Families
All Amounts	96	100.0	55	57.3	34	35.0	52	54.2	63*	65.6
$2000–2999	8	100.0	3	37.5	3	37.5	5	62.5	4	50.0
3000–3999	22	100.0	8	36.3	10	45.4	13	59.1	12	54.5
4000–4999	21	100.0	12	57.2	6	28.6	12	57.2	13*	61.9
5000–5999	17	100.0	10	58.8	6	35.3	8	47.1	14	82.3
6000–6999	8	100.0	6	75.0	1	12.5	2	25.0	6	75.0
7000–7999	3	100.0	2	66.7	1	33.3	1	33.3	3	100.0
8000–8999	4	100.0	3	75.0	2	50.0	4	100.0	3	75.0
9000–9999	5	100.0	4	80.0	3	60.0	4	80.0	3	60.0
10,000 and Over	8	100.0	7	87.5	2	25.0	3	37.5	5	62.5

* Includes 2 cases where expenditure was reported but amount was not available.

CHAPTER VIII

TYPICAL FAMILY EXPENSE HISTORIES AT A PROFESSIONAL STANDARD

A series of twelve typical family expense records appears in this chapter as further illustration of the characteristics of income and expenditure peculiar to this professional standard. For certain persons, concrete expense accounts give perhaps a clearer picture of the standard of living and the methods of expenditure than the massed statistics of previous chapters.

Twelve expense accounts have therefore been selected from among the 96 household expense histories collected. Each budget record shows the particulars of income and expenditure of a given family. The expense records were chosen to show the range of income, $1,800 to $10,000, and to illustrate the variations in type of family rather than because they were especially exemplary specimens of the art of spending. They are simply examples at characteristic income levels.

Students of habits of choice and expenditure will find each record an illustration of the variation in the emphasis, the direction and the distribution of expenditures at the professional standard of living. Those who study the poverty line will also get new

light. These are families with total incomes higher than 84% of the population of the United States can command.

The level of living shown is none the less invariably "simple." It will be enlightening to any who are making quantity and cost estimates to contrast the costs of living and the proportional allotments among customary goods and services given here with the decisions that have been made by specialists deciding by items, quantities and prices what it costs to live at a subsistence plus level. On the whole, these budgets show what has been called "the cost of better living."

Those looking for practical inspiration in the perplexities of spending their own incomes may also find suggestions in these expense histories. Since the expense histories of the kind here displayed are ordinarily so "sacred to family life" that the student of choices in goods and services or those engaged in the business of buying for families are not frequently able to examine this class of expenditure table, a certain novelty and possibly a practical utility are also justification for giving them.

Finally it seems fair to expect that a candid inspection of these expense histories will bring the conviction that the expenditures are those of a spending class consciously seeking the means whereby to be able to acquire and give knowledge, a class with no desire to make an appearance of material prosperity, rigorously holding food, clothing and shelter as secondary to some scheme of expenditure that calculates the hazards of life, while it at the

same time aims to pay for those things that express simply the satisfactions of hospitality, generosity and citizen life.

BUDGET NO. 1.

Family of 2.

Man and wife, both under 35; no children.

The regular salary of $1,431 was supplemented by $260 from outside work of the faculty member including extension and high school work and $100 from the wife's sewing. Twenty-five dollars additional income derived from property.

A deficit of $400 was met from previous savings.

Income		Expenditure			
		Total	Amount	Per Cent	
Total Income	$1819.00	Total Exp. ..	$2235.00		
Earnings		Food	460.00	20.6	
Man		Clothing ...	325.00	14.5	
Regular salary	1481.00	Man	175.00		7.8
Teaching in High School and non-scientific article.	213.00	Wife	150.00		6.7
Wife		Housing ...	270.00	12.1	
Occasional sewing	100.00	House Operation	333.60	14.9	
		Miscellaneous	846.40	37.9	
Income from property	25.00	Investment.	218.00		9.8
		Automobile.			
Deficit of $429 taken from savings		Recreation.	185.00		8.3
		Health ...	90.00		4.0
		Dependents.	50.00		2.2
		Gifts	45.00		2.0
		Education .	62.00		2.8
		Professional	85.00		3.8
		Incidentals.	43.00		1.9
		Associations	26.40		1.2
		Church ...			
		Charity ...	27.00		1.2
		Tobacco ..	15.00		0.7

The food costs are comparatively low though they include two weeks' vacation.

Clothing costs are comparatively high, averaging $162.50 apiece.

Shelter is very much lower than the average because the couple were living in the house of a friend for six months at a nominal rent. The other half of the year they rented a six-room flat at $35.00 per month.

The proportion assigned to house operation is a trifle above the average because the family spent $200 for furniture. But no domestic service of any kind was employed; the wife did all the laundry work without the aid of a washing machine.

The proportion for investments runs a good deal over the average. Savings takes the form of insurance, the couple paying $218 premium on insurance and having no other savings. There is no automobile. The proportion spent for recreation is twice as large as the average. Recurrent recreation absorbed $100 including $25.00 for movies and $50.00 for the theater. A two weeks' vacation cost $50.00 and $35.00 went toward entertaining guests. Other than $90.00 spent for the dentist, health—ill-health—cost nothing. This is an expenditure total below the average. Dependents, gifts and education, which includes $50.00 for books, was average. The family did not skimp professional expenditure as most families with low incomes did; $60.00 was spent for technical books. Expenditure for incidentals was the average. The only expenditure for associations was the Faculty Club. Expenditure for charity was above the average, for tobacco below. No expenditures whatever were reported for church.

This family declared itself comfortable and contented. The "comfort" is in part due to a subsidized housing cost, to no large burden of health or dependency, and to a cheerful faith in insurance as the only vital form of savings. They are willing to work. Surplus is spent on pleasure-giving activities. There is no outside income but savings are being used up. The family economizes only on food and service. They "would like to own their own home" but are not saving for it. Though they say they "would rather stay at home and read than go about" their recreation allotment is nearly twice as large as that of the average of their colleagues! Since they "ask no better way of living," they are a rare and notable example of persons content with their lot!

BUDGET NO. 2.

Family of 2.

Man and wife both born about forty years ago; no children.

There are no outside resources. With a salary of $3,200, the faculty member feels forced to supplement income by teaching

in summer school. As consequence, he regrets lack of time and quiet for research. The couple reported a six weeks' vacation during which the man was probably chiefly recuperating from teaching and preparing for the next winter's work.

Income		Expenditure			
		Total	Amount	Per Cent	
Total Income	$3200.00	Total Exp.	$3394.25		
Earnings					
Man					
Regular salary	2850.00	Food	564.60	16.6	
Summer session	350.00	Clothing	484.20	14.3	
		Man		277.70	8.2
		Wife		206.50	6.1
		Housing	528.50	15.6	
		House Operation	399.25	11.7	
		Miscellaneous	1417.70	41.8	
		Investment.			
		Automobile.			
		Recreation.		320.50	9.4
		Health		140.00	4.1
		Dependents.		325.00	9.6
		Gifts		100.00	3.0
		Education.		51.80	1.5
		Professional		37.00	1.1
		Incidentals.		339.00	10.0
		Associations		53.40	1.6
		Church			
		Charity		25.00	0.7
		Tobacco		26.00	0.8

Examining the expenditures it will be noted that only 17%, less than the average, was spent for food. The actual expenditure, however, is greater than that of a family of three living on $9,000. They are not economizing here; neither are they wasting. Seventy-seven cents per day per person provides a generous but not a luxurious dietary.

Clothing is much higher than the average, over $200 apiece.

Housing costs are lower because the couple are renting. For $40.00 a month they were getting an undesirable four-room house partly furnished and in bad repair. The amount allocated to house operation is below the average partly because water and telephone are included in rent. Since the housewife employs only occasional service, the total yearly cost was $50.00. The laundry being sent out adds to the total of this division.

No investments of any kind, not even furniture insurance, were reported. The couple did not own an automobile. Recreation, however, is comparatively high; $75.00 went for recurrent recreation and $175 for vacation. The faculty member had six

weeks and his wife had two weeks, a trip to New York not primarily a pleasure trip.

The proportional expenditure for health is average. The burden of dependency outside the home is large, 10% of the total income going for this purpose. The $50.00 spent for education is about average. Professional expenses are also just average, $37.00. Faculty Club costs were $25.00. No expenditure was made for church; the expenditure for charity was a trifle above the average as was the allotment for tobacco. The trip to New York by the wife, which was necessitated by illness in her family, cost $250. A deficit of $90.00 thus created was met out of the wife's savings.

This family lacks insurance, service, and leisure. Only by reducing the food and clothing expenditures could they have found the money for additional savings. Should they have done so?

BUDGET NO. 3.

Family of 4.

Faculty member and wife, both between 35 and 45; two children, boy aged 8, girl aged 2.

No outside resources. The $3,000 salary was supplemented by $295 earned at odd jobs.

Income		Expenditure			
			Total Amount	Per Cent	
Total Income	$3295.00	Total Exp.	$3282.42		
Earnings					
Man					
Regular salary	3000.00	Food	683.60	20.8	
Lectures—occasional	120.00	Clothing	275.10	8.4	
Consulting work	125.00	Man	151.00		4.6
University Examiner	50.00	Wife	61.00		1.9
		Children (2)	63.10		1.9
		Housing	523.00	15.9	
		House Operation	429.07	13.1	
		Miscellaneous	1371.65	41.8	
		Investments	408.00		12.4
		Automobile.	132.00		4.0
		Recreation.	128.00		3.9
		Health	106.00		3.2
		Dependents.	200.00		6.1
		Gifts	69.00		2.1
		Education.	130.70		4.0
		Professional	41.25		1.3
		Incidentals.	16.50		0.5
		Associations	49.20		1.5
		Church	60.00		1.8
		Charity	31.00		0.9
		Tobacco			

The food expenditure is somewhat above average, being nearly 21% of the total expenditure.

Clothing cost is below average. The faculty member spent $150, his wife, $60.00; she "hadn't had a new dress in three years."

Housing cost is below average. They rent a four-room unfurnished house, apparently in poor repair, paying $40.00 a month. The investment of $500 in furniture includes no conveniences. The house operation costs are about the average, though only $20.00 was spent for occasional service. This wife does all the laundry for four.

Expenditure for miscellaneous, due to relatively large investments, goes well above the average for incomes of $3,000 to $4,000. A large life insurance is carried and the family saved $80.00. Investment and savings consumed 12% of total income.

Expenditure for dependents is also large, 6% of total income. A regular allowance of $200 is annually sent to dependents outside the home, a distinct burden on a $3,300 income. For the income level, education expenditure is very large, 4%; $52.00 was reported spent for children's lessons, presumably for elder child; $50.00 went for books. Expenditure for church and charity is comparatively high, 3%. Expenditure for professional associations, for gifts and for recreation was average. A week's vacation cost $11.00. Of the $69.00 reported for gifts, $40.00 went for stadium subscription. The faculty member belongs to the Faculty Club and his wife to a social club. Professional books cost $35.00. The faculty member employed no clerical help and belonged to no professional associations. Costs for the automobile were below average as well as costs for health, though a child was reported in need of an operation. The faculty member does not smoke.

The family has no funds wherewith to take a sabbatical leave. They reported themselves needing seriously a larger home, more clothing and an operation for one of the children.

BUDGET NO. 4.

Family of 3.

Faculty member and wife, both over thirty;
one child a year old; no other dependents.

A $3,000 salary is supplemented by $350 in gifts, $90.00 from property and $500 from the sale of stocks and bonds.

Neither man nor wife does any outside work. The supplementary income, $940, is less than average.

Income		Expenditure			
		Total	Amount	Per Cent	
Total Income	$3940.00	Total Exp.	$3840.00		
Earnings		Food	490.40		12.8
Man		Clothing	265.50		6.9
Regular salary	3000.00	Man		138.00	3.6
Income from property	90.00	Wife		127.50	3.3
Sale of stocks and bonds	500.00	Child*			
Gifts		Housing	1040.00		27.1
Money	250.00	House Operation	746.70		19.5
Clothing	100.00	Miscellaneous	1297.40		33.7
		Investment.		370.00	9.6
		Automobile.			
		Recreation.		47.00	1.2
		Health		517.00	13.4
		Dependents.			
		Gifts		50.00	1.3
		Education		27.00	0.7
		Professional		107.00	2.8
		Incidentals.		114.80	3.0
		Associations		49.60	1.3
		Church			
		Charity		15.00	0.4
		Tobacco			

* Gifts covered all costs of the child's clothing for the first year.

The food bill is very small, $490, 13% of total expenditure as compared with the average expenditure for food of 17%. There are only two adults but during part of the year at least food must have been provided for the child.

The family elected to spend a comparatively comfortable sum for clothing, $265. Husband and wife each spent between $125 and $150, personal laundry excluded. Clothing for the child was all gifts. Seven per cent spent for clothing is a small proportion as conventions go but in this group, it is well to remember, 10% is the average.

More than one-fourth of their income, over $1,000, goes to housing costs. With an income less than $4,000, the family owns a comfortable eight-room house in a good location, with all modern conveniences. It is well furnished. The house was purchased in 1919 for $6,000 and the family is carrying a $4,800 mortgage. During the year reported upon, they paid $700 on interest and capital, and installed a furnace costing $200.

Household operation also cost above the average, being $746.70,

19.5% as against an average of 12.2%. Of this amount $300 went for furniture. No regular service is employed but $165 was spent for occasional service, largely in times of illness.

Miscellaneous is 34% of total expenditure, a trifle lower than the average for this income level, 38%. The amount spent on miscellaneous seems regularly to fall when housing costs are high.

Investments are above the average, absorbing $375 or 9.6%, including life insurance premiums of $250 and $120 invested in stocks and bonds. There is no automobile. Recreation expenditure is small, the family having spent $20.00 for music, $15.00 for a three-weeks' vacation for the faculty member. The wife had no vacation, a fact which the family explained by reporting the birth of a child within the year.

Health costs absorbed 13% of the total expenditure. The greater part of this sum, $500, was paid for the birth of a child—specialist's fees, hospital and nursing, etc. The $50.00 spent for gifts is a trifle below the average. Education is also relatively low, $27.00, but of course there was no expense for the child. The $27.00 all went for papers and periodicals; no books on general subjects were purchased. Professional expenses were quite high, $60.00 being spent for professional books and magazines, $107 in all going for this item. The faculty member belongs to the Faculty Club; his wife to a social club.

There was no expenditure for church nor for tobacco. Fifteen dollars was given for charity.

This was a "thrifty" year for this family, buying and furnishing a house. They are well insured and are saving money. The child was born without disrupting the family finances. They want a car but feel that otherwise they are comfortable. The striking economies in recreation, books, gifts and other items were possibly enforced by the birth of the child. They were probably also economizing on food. The faculty member has a relatively high expense allotment and is doing no outside work. The strain, if any, does not fall on him.

BUDGET NO. 5.

Family of 6.

Faculty member and wife, both between 35 and 50. There are four children, born in California: 15, 14, 13 and 4 years of age respectively.

The family is practically living on the $4,200 salary, with $90.00 from property and $50.00 worth of minor gifts in kind. The faculty member does no outside work.

Income		Expenditure			
			Total Amount	Per Cent	
Total Income	$4340.00	Total Exp.	$3961.05		
Earnings					
Man					
Regular salary	4200.00	Food	979.80	24.7	
Income from property	90.00	Clothing	440.66	11.1	
Gifts		Man	211.00		5.3
Clothing and books	50.00	Wife	101.90		2.6
		Children (4)	127.76		3.2
		Housing	626.29	15.8	
		House Operation	525.99	13.3	
		Miscellaneous	1388.31	35.1	
		Investment.	232.80		5.9
		Automobile.	246.00		6.2
		Recreation.	197.71		5.0
		Health	248.50		6.3
		Dependents.			
		Gifts	112.00		2.8
		Education.	99.40		2.5
		Professional	92.50		2.3
		Incidentals.	42.20		1.1
		Associations	62.40		1.6
		Church	16.80		0.4
		Charity	37.00		0.9
		Tobacco	1.00		0.0

This family spent what is usually considered the average proportion, 25% for food, 8% above the general average for this group. This is partly due to the size of the family but they are no doubt well fed. They use very little meat but have plenty of milk, butter and eggs.

Clothing expenditure is also above the average, though not so much above as food. "Mrs. X insists that her husband be decently dressed, so has worked out for him a certain clothing replacement cost," $211.

Housing costs are below the average, because the family rents an unfurnished house at $45.00 a month. It is large and apparently in fair repair. They own their own furniture.

The house operation expenditure is average, and includes $160 for furniture. Service costs above the average, being $178, $12.00 a month and $34.00 for occasional service. The wife does the laundry and also dry cleans her own and the children's clothes. She has a vacuum cleaner and an electric washer.

For miscellaneous the total spent is a trifle below the average for this expenditure level. Investments are somewhat lower.

The faculty member carried life and accident insurance but reports no other savings. They are not saving toward a house. The absence of savings is anxiously regretted. They have an automobile and the upkeep for it, $246, is below the average. Recreation costs are about average, recurrent expenses of this class being small, especially for four children, but the item includes a two-weeks' vacation that cost $100. Expenditure for health is above average. More than one-half of the sum spent went for dentist bills. There are no outside dependents. Forty-six dollars was spent for children's lessons; $20.00 for magazines and papers; nothing for books. Though this expenditure is above the average it cannot be called large. Costs of maintaining a large family do not deprive the faculty member of necessary professional expenses. His secretarial service is supplied by the University but he has large organization dues, spends $50.00 for professional books, a sum which, though anything but extravagant, is above the average. He belongs to the Faculty Club. His wife belongs to no clubs. Expenditure for church and charity is below the average. The faculty member uses practically no tobacco.

The apparent surplus is probably due to some error of estimate since the family complains of lack of savings. Investigator reports, "the children particularly attractive" and a notably reasoned wifely management of funds.

BUDGET NO. 6.

Family of 4.

Faculty member and his wife, both past 35 and two daughters, 20 and 16 years of age respectively. The elder daughter married during the year. The parents of the faculty member visited with the family for part of the year, affecting the food costs.

Property resources negligible; but the faculty member adds to a $3,400 salary by summer session teaching and the wife's work adds $750.

Expenditure for food was $835 for five grown people but the daughter left in August. This is exactly the median proportion for the $4,000 to $5,000 level of expenditure.

Clothing expenditure is above the average. The faculty member used $190, his wife $180. Clothing for the two girls cost $250.

Housing costs are a trifle below the average, including $350 rental for nine months. The family purchased a new house in October making a first payment of $2,000 which, being taken out of savings, does not appear in the schedule. They pay $80.00 a month principal and interest on a $6,000 mortgage.

Income		Expenditure			
			Total Amount	Per Cent	
Total Income	$4822.80	Total Exp. . .	$4997.80*		
Earnings		Food	835.00	16.7	
Man		Clothing ...	626.60	12.6	
Regular salary	3425.00	Man	191.75		3.8
Summer session	500.00	Wife	181.35		3.7
Other	100.00	Children (2)	253.50		5.1
Wife		Housing ...	669.50	13.4	
Reading at the University occasionally	741.80	House Operation	431.60	8.6	
Income from property	56.00	Miscellaneous	2435.10	48.7	
		Investment.	841.90		16.9
		Automobile.	420.00		8.4
		Recreation.	385.00		7.7
		Health ...	77.00		1.5
		Dependents.	120.00		2.4
		Gifts	260.00		5.2
		Education .	106.20		2.1
		Professional	65.00		1.3
		Incidentals.	80.00		1.6
		Associations	45.00		0.9
		Church ...	15.00		0.3
		Charity ...	20.00		0.4
		Tobacco ..			

* Deficit met by surplus in savings but possibly in part a hold-over of bills from previous year.

House operation expenditure is low. Only $6.00 went for service although the housewife also does outside work. However, two grown daughters at home doubtless helped in the housework. There is a vacuum cleaner but no washer. The family purchased very little furniture for the new house. Light and heat costs were low; little economies show everywhere.

Miscellaneous costs were distinctly above the average, especially those for recreation, education and gifts. A six-weeks' vacation and week-end trips cost $250 a year. They have an automobile and use it more than the average, $35.00 a month being spent for this purpose. Entertainment costs of $75.00 are the expenses of a wedding just as the $200 for gifts is largely an expenditure for the trousseau, etc., of the bride. Under "education" $90.00 went for music lessons. No books were purchased. The faculty member spent but $25.00 for professional or tech-

nical books, $65.00 being the total for professional expenses. This is average. The health of the family is evidently good for health costs are very low, $77.00. Dentist bills amounted to only $25.00. Of course, there are no young children in this family. The support of dependents outside the home amounted to $120 a year. The faculty member belongs to the Faculty Club and his wife to one social club. The expenditure for associations is below the average. Church and charity expenditures are also small. No tobacco was purchased.

"This family is industrious and frugal, having a few comforts and substantial savings," said interviewer. The family knew how to enjoy what they had. The wife said she needed household "help."

BUDGET NO. 7.

Family of 7.

Faculty member and wife, both over 35. Three boys, 12, 4 and 2 years old, 2 girls, 11 and 7. The family employs student help which is included in the family group. An eighth person thus enters into food and housing costs. There are no outside dependents.

Income		Expenditure			
			Total Amount	Per Cent	
Total Income	$4875.00	Total Exp.	$5074.61		
Earnings		Food	1139.00	22.5	
Man		Clothing	383.00	7.6	
Regular salary	3125.00	Man	100.00		2.0
Extension	900.00	Wife	83.00		1.6
Occasional lectures	250.00	Children (5)	200.00		4.0
Summer session	400.00	Housing	1127.60	22.2	
Gifts		House Operation	230.36	4.5	
Money	50.00	Miscellaneous	2194.65	43.2	
Clothing	100.00	Investment.	492.00		9.7
Furniture	50.00	Automobile.	1178.50		23.2
		Recreation.	42.75		0.8
		Health	163.00		3.2
		Dependents.			
		Gifts	45.00		0.9
		Education.	36.00		0.7
		Professional	83.00		1.6
		Incidentals.	28.00		0.6
		Associations	57.40		1.1
		Church	35.00		0.7
		Charity	32.00		0.6
		Tobacco	2.00		0.0

Except for gifts of $200, consisting principally of clothing, this family has no vested resources. This means that the faculty member, brave father of five, must do all sorts of odd jobs to supplement his salary of $3,100. He has been with the University since 1919 only. He supplements his salary by extension work, lectures, summer session, the largest sum, $900 being obtained from extension work. As might be expected, he complains of lack of time for research.

Food and housing each absorb about one-fourth of the total income. With eight people in the family, food is naturally high.

The faculty member's clothing only cost $100, the wife's but $80.00. With $200, they clothe the five children.

When they came to Berkeley in 1919 the family bought a seven-room house for $4,750. It is too small for the family, there being but two bedrooms. The first year, they paid $900 on the mortgage.

Economizing is most notable in clothing and house operation. The latter is only one-half of the average proportion spent for such running expenses. Only $10.00 was spent for service in addition to the aid of the student helper who, since no remuneration was given in actual money, gave, evidently, the three hours daily of aid generally accepted at the University of California as equivalent for payment of room and board. They bought practically no furniture. Expenditure for fuel and light was very low.

The expenditure for miscellaneous is just the average. More than half of miscellaneous went for the car,—one-fourth of the total income, as much as for housing. Here is, indeed, an imperative desire for a "new known good." Life and accident insurance cost 10% of the total. Three per cent, $163, for health, is just average; the five children must be healthy for there is no complaint of enforced economy here. Professional associations, church and charity are also average, but represent a very small proportion of the total. Only $40.00 went for technical books. The faculty member said he needed clerical help badly. Faculty member belongs to the Faculty Club and to civic clubs. The wife belongs to none. Church and charity together comprise about 1.5% of the total expenditure for miscellaneous. Gifts and recreation are especially low. Only $45.00 was spent for gifts and there are five children to claim birthday and Christmas gifts or to go without them. Still less went for

recreation. The family took no vacation, $20.00 was spent for one brief trip. Education items were reduced to a minimum.

The family reports a serious lack of service, of enough house room, of opportunity for travel and for professional activities.

BUDGET NO. 8.

Family of 4.

Faculty member and his wife both under 50.
Boy, 10; girl, 7.
The family also includes a student helper.

The family has no outside resources but the regular salary of $4,250 is augmented by summer session teaching. The faculty member does no other outside work. The family received gifts of books and clothes amounting to $60.00, and $125 for rental of their house during the summer. This about covered their vacation expenses.

The deficit of $1,800 was covered by previous savings.

Income		Expenditure		
		Total Amount		Per Cent
Total Income	$4934.00	Total Exp.	$6770.58	
Earnings				
Man				
Regular salary	4250.00	Food	1250.50	18.4
Summer session	500.00	Clothing	516.60	7.6
Income from property		Man	169.60	2.5
Rent of house for summer	125.00	Wife	235.00	3.5
Gifts		Children (2)	112.00	1.6
Clothing	29.00	Housing	1703.33	25.1
Books	30.00	House Operation	614.75	9.1
		Miscellaneous	2685.40	39.7
		Investment.	330.00	4.9
		Automobile.	1538.00	22.7
		Recreation.	267.50	4.0
		Health	90.20	1.3
		Dependents.		
		Gifts	10.00	0.1
		Education	229.00	3.4
		Professional	108.00	1.6
		Incidentals.	24.60	0.4
		Associations	68.10	1.0
		Church		
		Charity	20.00	0.3
		Tobacco		

Food costs are a trifle above the average for the expenditure level; $1,250 was spent for this item for five people.

Clothing costs of $500 for the four is about average. The

wife spent $235. They also received $30.00 worth of clothing as gifts.

Housing is somewhat above the average for the expenditure level, 25%, and took more than one-third of the annual income. During the year, this family paid off one-half of a $1,200 mortgage along with the interest. The family also spent $700 for a garage and additions to the house, which has ten rooms.

House operation costs are distinctly lower. Service is limited to a resident student helper, who receives carfare; and to a seamstress. The total amount spent for this item was about $100. The wife does the washing with their electric washing machine and says "she suffers physically for it and wants service," but she spent $225 on new furniture rather than on laundry.

Miscellaneous is also below the average for the income level, being 40% of the total expenditure. During this year they bought an $1,100 car and spent $300 on its upkeep. Thus, the automobile and the housing costs absorb two-thirds of the total income. Recreation is about the average. The family spent $60.00 for recurrent recreation and $200 for a six-weeks' vacation, renting the house for $125 during this period.

BUDGET NO. 9.

Family of 4.

Faculty member and wife, both over 35. Two girls aged respectively four and two. No outside dependents.

The faculty member has been with the University since 1918. His salary of $2,800 is less than half the total income. The family's income from property amounts to $1,700. The wife earns $900 as a teacher; gifts amount to $730 of which $400 is cash. The apparent surplus of $130 over expenditures is ascribed to some error in estimating.

Actual food costs are above the average, being $936. This is 16% of total expenditure for the family of five including servants. This sum includes a comparatively large number of meals away from home for faculty member and wife are both working.

Clothing costs are about average, being 10%, but this expenditure really represents more than appears on the surface because the children are young and their clothes cost less. The

faculty member received $50.00 in gifts of clothing and his wife received $90.00. In addition to these gifts, each spent $250.

Housing costs are quite low, 13%, or $776. They bought a ten-room house in 1920 for $7,000 with a $1,200 mortgage and very small payments. They complain that they are unable to spend enough on upkeep and that the house is too small. There is no space for a quiet study.

Income		Expenditure		
		Total	Amount	Per Cent
Total Income	$6316.89	Total Exp.	$5860.14	
Total Money Income *	5998.39			
Earnings				
Man				
Regular salary	2800.00	Food	936.00	16.0
Extension	140.00	Clothing	587.95	10.0
Visiting junior colleges	35.00	Man	263.00	4.5
Wife		Wife	248.25	4.2
Salary as teacher	868.60	Children (2)	76.70	1.3
Occasional earnings	40.00	Housing	776.65	13.3
Income from property	1704.79	House Operation	1403.46	23.9
Gifts		Miscellaneous	2156.08	36.8
Money	180.00	Investment	349.18	6.0
Money for travel	230.00	Automobile	690.00	11.8
Clothing and jewelry	283.00	Recreation	379.50	6.5
Books and artist's materials	35.50	Health	218.50	3.7
		Dependents		
		Gifts	72.00	1.2
		Education	115.50	2.0
		Professional	163.00	2.8
		Incidentals	28.00	0.4
		Associations	103.40	1.8
		Church		
		Charity	32.00	0.5
		Tobacco	5.00	0.1

* Deducting $283.00 and $35.50 of gifts in kind.

House operation is relatively high, being one-fourth of the total expenditure, due to service at $850 including one resident servant and regular weekly cleaning and laundry. Apparently they had student aid for five months and a resident servant for seven. Otherwise the costs are about normal.

Miscellaneous expenditure is close to the average for families with $6,000 to $7,000, being $2,150 or 37% of total expenditure. This is lower than the general average, due to the costs of service in house operation. Nearly one-third of miscellaneous expenditure went for an automobile, 12% of the total expenditure. This per cent is about average. The initial payment was $450, the upkeep $240. Six per cent of income is investment, which amounts to $350. Fifty dollars of this sum goes for life insurance, $200 toward sabbatical expense and $100 into general

savings. General recreation amounts to more than this, being $380. Of this amount, $213 went for a vacation, three weeks for faculty member and two for his wife. Recurrent recreation cost them $100, there being a comfortable allocation for theaters, music, excursions, etc. Entertainment cost $60.00. Health costs were about 4%, a trifle over $200, more than half being doctors' bills. This is about average. About 3% of the total expenditure went for professional expenses. This included no secretarial service. $100 went for travel; $50.00 for books. The faculty member complains that this is a scanty allowance for books, but it is well above the average. Only $5.00 was spent for books other than professional and most of the educational expense is tuition for children. Associations absorbed $100, the faculty member belonging to the Faculty Club and the wife to social clubs. They spent $58.00 for alumni obligations for both faculty member and wife. Gifts cost $72.00, charity but $5.00. Only $5.00 went to the purchase of tobacco.

BUDGET NO. 10.

Family of 6.

The household consists of man and wife, both over 50, their three children, two daughters of 17 and 14 respectively and a boy of 12, the man's mother and a resident maid.

The family income derives from the man's salary of $4,000 and $1,000 for his administrative work, and is supplemented by about $3,000 from the wife's private means. She declared that "the family could not possibly exist" on the man's earnings alone.

The total yearly expenditure is $8,000. The percentage expenditure for food is a trifle higher than usual and the actual amount considerably higher, necessitated of course by the large household.

The 12% for clothes is considerably above average. The amount, $1,000, is comparable only to the $10,000 income class. This is partly attributable to the young daughters but the wife spends more on dress than is customary in the academic circles.

Housing costs, consisting chiefly of taxes and repairs, are on the contrary low on an owned home.

The most unusual expenditure is $900 for service, 11% of the total budget. This makes the total for house operation nearly

twice the average, although the other items in this group are about customary. It is noticeable that there is a regular servant, additional aid for cleaning, sewing and gardening, and that all the laundry is sent out, so that the wife is relieved of a large portion of the household tasks.

Income		Expenditure		
		Total	Amount	Per Cent
Total Income	$7692.77	Total Exp.	$8049.36	
Earnings				
Man				
Regular salary	4000.00	Food	1470.00	18.3
Administration	1000.00	Clothing	995.00	12.4
		Man	174.00	2.2
		Wife	224.00	2.8
		Children (3)	597.00	7.4
Income from property, rent, interest, etc.	2692.77	Housing	854.36	10.6
		House Operation	1829.00	22.7
		Miscellaneous	2901.00	36.0
		Investment.	161.00	2.0
		Automobile.	364.00	4.5
		Recreation.	575.00	7.1
		Health	325.00	4.0
		Dependents.		
		Gifts	275.00	3.4
		Education	882.00	11.0
		Professional	20.00	0.2
		Incidentals.	17.00	0.2
		Associations	52.00	0.6
		Charity	150.00	1.9
		Church	50.00	0.7
		Tobacco	30.00	0.4

The division of expenditure thus far discussed implies necessarily that the expenditure for miscellaneous is less than the customary average for incomes over $7,000, only 36% instead of the usual 50%. Much the most important item in "miscellaneous" is the children's tuition at a private school, which with their music lessons costs close to $800 a year. The family has an automobile which costs about the usual amount, $364, for upkeep and provides the means for a vacation in the form of a camping trip that involves small additional expense. They spend very much more for recreation than is customary, $200 for a country club, $100 each for music and the theaters, though the latter may be an overestimate. Savings, on the contrary, are limited to an insurance policy and the man reports practically no professional expenses. There are no dependents, other than the old mother living in the household. Health costs are not exorbitant.

In short, this family approaches much more closely to the

general idea of what a professional standard of expenditure is, than it conforms to the usual academic type. This is particularly true for clothes, amusements and service.

BUDGET NO. 11.

Family of 2.

Faculty member and wife both over 50 years old.
No children. Resident student aid.

The salary of $6,200 is supplemented by $950 from the faculty member's outside work, $600, of which is public service, and there is a $2,000 income from property.

Income		Expenditure			
		Total Amount	Per Cent		
Total Income	$9160.22	Total Exp.	$9043.27		
Earnings					
Man		Food	549.77	6.1	
Regular salary	6208.33	Clothing	221.30	2.4	
Research	150.00	Man	57.22		0.6
Public service	600.00	Wife	164.08		1.8
Other	196.89	Housing	246.56	2.7	
Income from property	2000.00	House Operation	1588.35	17.6	
Gifts	5.00	Miscellaneous	6437.29	71.2	
		Investment. Automobile.	3658.36		40.4
		Recreation	444.40		4.9
		Health	127.92		1.4
		Dependents.	265.00		2.9
		Gifts	208.96		2.3
		Education	329.80		3.7
		Professional	869.17		9.7
		Incidentals.	not reported		
		Associations	101.78		1.1
		Church	431.90		4.8
		Charity	not reported		
		Tobacco			

The food costs are very low, even though only three are being fed.

Clothing is also low, being only a quarter the average amount spent by all the family groups. The faculty member spent only $57.00; his wife, $160.

Housing costs are small, $247, because the 11-room home, built in 1904, is owned and cleared of indebtedness. Thus only taxes, insurance and minor repairs must be taken care of.

House operation is above the average, but this cost statement includes an expenditure of $950 for furnishings. Service cost

$310 for the year and included resident student aid, help for one full day weekly for cleaning, some help for gardening and for sewing.

These expenditures accounted for 29% of the total expenditure. Of the 71% remaining for miscellaneous, 40% was reinvested as well as any possible surplus over this amount. The family has no car. They report no recurrent expenditures for recreation. Four hundred dollars was spent for vacation, the faculty member taking two weeks, his wife, six.

They reported spending $26.00 for guests. Health costs are well below the average but there are no children. Expenditure for dependents and for gifts are average. Two hundred dollars went for books of general interest. This expenditure and the general professional expenditure of $870 is relatively very high; $800 of this latter item went for technical books. Association costs are in major part those of the helpmate. The faculty member's association costs are chiefly for professional entertaining. He does not belong to the Faculty Club nor any other. Very large gifts are made to church, 5% of total income. They declined to state how much money they gave to charity.

This family spent $1,000 for books, only $200 for clothes. They are living to a scale below $6,000 including a small sum for savings. They are really living on less than their salary despite the outside income. They have no car and disapprove of expensive dress. The faculty member has had sabbatical leave twice and will not leave his work to take another.

BUDGET NO. 12.

Family of 3.

Faculty member and his wife both between 35 and 50; their only child, a boy of ten.

This family has a private income of at least $5,000. The faculty member earns $1,700 in addition to his salary. Probably he engaged in outside activities for reasons professional rather than economic.

Food costs appear to be lower than the class average. However, they cover only a period of nine months and for only three people; also, the family had a three-months' vacation. In reality $760 is much above the general standard considering these conditions. It is apparent in looking over the itemized expendi-

Income		Expenditure		
			Total Amount	Per Cent
Total Income	$10418.00	Total Exp.	$10405.91	
Earnings				
Man				
Regular salary	3725.00	Food	762.06	7.3
Lecture courses	126.00	Clothing	905.70	8.7
Summer session	600.00	Man	186.95	1.8
Textbook	800.00	Wife	551.70	5.3
Periodicals	167.00	Child	167.05	1.6
Income from property	5000.00	Housing	315.84	3.0
		House Operation	754.61	7.3
		Miscellaneous	7667.70	73.7
		Investment.	3000.00	28.8
		Automobile.	180.00	1.7
		Recreation.	3228.65	31.0
		Health	341.00	3.3
		Dependents.		
		Gifts	185.00	1.8
		Education	156.90	1.5
		Professional	141.75	1.4
		Incidentals.	58.00	0.6
		Associations	336.40	3.2
		Church		
		Charity	30.00	0.3
		Tobacco	10.00	0.1

ture that this family spends a larger proportion than many for meat and fruit.

Clothing is high for this group, the family spending $900 in all for clothing. The faculty member's clothes cost $187 but the wife spent $550 on hers. The boy's clothes cost nearly as much as his father's. This expenditure probably compares with the average clothing expenditure in well-to-do families outside university circles.

Housing costs are very low. Their home, an eight-room house built in 1914, is owned and free of all debt. It is furnished with special taste.

House operation is relatively low; a fact due in part to the three-months' absence. However, there is very little service. No resident servant is kept and only $143 was spent for non-resident help. Laundry was done outside the house.

Miscellaneous items absorb three-fourths of the budget, owing to large investments and the fact that a three-months' vacation, including meals, shelter, etc., appears under recreation. The faculty member pays $400 premium on life insurance. The policy total would equal earnings for two years. Other investments are large, more than one-fourth of the total income. Recurrent amusements cost $100, and the three-months' vacation

over $3,000. Associations are also high due chiefly to wife's alumnæ contributions. Each belongs to several clubs. Professional expenditures include $75.00 for books, $66.00 for organizations—which may include some professional publications since some organizations carry publications with dues; no secretarial service. This is average for the expenditure level as are also costs for gifts. Health costs below average. There was no serious illness. The health costs consisted chiefly of a large dentist bill. Educational costs are very much below the average. There is a very small allowance for books and papers, $57.00, and, since there is only one child, they spent only $100 for lessons. Charity expenditure was somewhat small, being $30.00, and nothing went for church. Ten dollars was spent for tobacco.

The faculty member has taken no sabbatical leave because the University has thus far paid his expenses on his special leaves of absence.

CHAPTER IX

SUMMARY OF FINDINGS

Chapters III, IV, V, VI, VII and VIII contain on the whole a mass of detail interesting rather to the specialist than to the general reader. Something may be gained therefore by gathering up into a chapter the principal findings of this study. The specialist will thus find a résumé—the general reader will perhaps prefer to read this chapter first and go farther if he becomes interested in the supporting data.

When tabulated and interpreted the data gathered to test the assumptions of Mrs. Bruce's article amply justify the protest of the professors' wives. The facts show plainly that, given prevailing prices, and recognizing that a simple, middle-class, professional standard of consumption is permissible and necessary for this academic group, "no due care in spending" can make three thousand dollars pay for the needs of a professor's family. If in addition to exceedingly modest allotments for food, clothing and shelter these families are to pay the costs of sickness and of indebtedness carried over from apprenticeship days; pay for children, for dependents away from home, for domestic service enough to relieve the housekeeper of the heavier physical strains of house management, for church and charity, for a

very modest supply of the positive satisfactions that derive from such social needs as hospitality, associations and gifts, and are to save a little, the minimum sum required in 1922 seems to be five thousand rather than three thousand dollars. (See Table XXVIa.) And only persistent care in spending could make $5,000 suffice. Let us review the facts that are the basis of this statement.

I. The Social Data

The investigation has analyzed the income and outgo of 96 married faculty members and their families, some 22% of the faculty at the University of California.

A. Rank.—Of these faculty members, 8% held the rank of associates; 12% were instructors; 23% assistant professors; 27% associate professors; and 29% professors. The proportion corresponded closely to the proportion of each rank in the total faculty at the University in December, 1922, when the investigation was made. Thus fortunately all ranks seem fairly represented.

B. Nationality.—Analysis of the social data the schedules contained showed these families to be typically native Americans from the North or West of the United States.

C. Age.—Characteristically the heads of these 96 family groups composed of 387 persons, 266 adults and 121 children under 16, were in the prime of life.

Sixty-two per cent of the faculty members reported their age as somewhere between 35 and 50. Their wives were in about the same age range, though slightly younger.

D. Size and Composition of Families.—Tabulation showed these 96 families to represent the "small family" system. Half the families had one child or none; 28% had no children; 80% had less than three children. The average number of children in a family proved to be 1.5. The average family is 3.5 persons. An average of 2.5 persons thus depend upon the earnings of the faculty member.

Neither age nor income seemed to have any share in making for these small families. The facts of the schedule do not support the theory that the small size of the academic families was directly caused by low salary. Nor does the small family correlate with age. Influences affecting the size of the family must be sought for outside both age and income.

In 19 cases adult relatives lived with the families, sharing in part or in whole the family expenditure.

II. Salary and Income

As a rule, the salaries of these university professors did not pay their living expenses. To live even at the advisedly modest type of the professional standard which a university circle represents, supplementary income was needed. The data make this very plain. As will presently be seen the spending program was uniformly worked out according to a spending plan in good repute among those teach-

ing "how to spend wisely." None the less in three-fourths of the cases, the average salary did not pay for those things regarded as needs; 75% of the faculty considered supplementary earnings necessary. In some way, amounts representing as a median or mean from one-fourth to a little more than one-third of the total income are obtained from a source other than salary.

If this University of California group is typical, —and a careful review of the facts in other universities gives good ground for believing it is typical, —faculty members form a class giving services for which they receive a subsidy rather than a fulltime salary.

As matter of fact, while salary is more than three-fourths of income in 47% of the cases, for 40%, the salary is less than two-thirds of the total income. For all ranks, the median salary is 65% of the total income; the mean salary, 63%. On the other hand, the type sometimes assumed to be common in university circles, the family whose vested income largely exceeds salary, was found in 5 cases only. There was one case where the salary was only 13% of the total income, the other 87% was made up of returns from property and additional earnings. For the major part of the group of 96, however, the median and the mode for the additional resources reported by the professors, associate professors and instructors who constitute 64% of the group ranged between $1,000 and $2,000 and resulted largely from supplementary earnings.

This relation of salary to income holds true for each academic rank.

A. Salary Range.—The salary range proved to be about $6,600; from $1,400 to $8,000. The average salary was a little over $3,000. Five per cent received salaries of less than $2,000. Another 5% were paid more than $5,000. But the mass of the salaries, 90%, lay between $2,000 and $5,000.

1. Salary Range by Rank.—The mass of those with a professor's rank got between $4,000 and $5,000. Of the associate professors, 80% were receiving between $3,000 and $4,000; the average, $3,400. Three-fourths of the assistant professors got less than $3,000. After an apprenticeship whose minimum term was probably six years, instructors, men between 30 and 35 as a rule, all of whom must have trained for at least three years after taking a bachelor's degree, were paid less than $3,000. The average salary for instructors was $2,200.

B. Income Range.—The total incomes ranged more widely than salaries, from $1,800 to $16,000. Only a few were at either extreme. The massing is in the lower income groups. One family alone of the group was trying to live on less than $2,000. Only two commanded more than $12,000. For all ranks, the mean income proved to be $5,300, the median, $4,800. Thus, more than half of these 96 families, 60%, have total incomes of less than $5,000, that amount which to the writer's mind represents the

minimum cost of health and decency, granting the accepted needs of a professional standard.

As for range of income in relation to rank, the associates, a heterogeneous group, showed the widest range, $1,800 to $14,000. Instructors, in quite the opposite case, proved to have a short range between $2,000 and $4,000 with a median of $3,500 distinctly typical of the group. The same median income of $3,500 typifies likewise the assistant professor. With regard to the associate professors, three-fifths of them reported total income between $3,000 and $5,000. For the 28 professors, incomes ranged from $4,000 to $16,000; 70% being between $4,000 and $6,000; 14% had $10,000 or over.

1. Sources of Supplementary Income.—To make up the difference between an average salary of $3,000 and an average income of $5,300, certain additions to salary were drawn from three directions: (1) from supplementary earnings of the faculty member or his family, (2) from property income, (3) from gifts.

As might be anticipated, of these three sources of additional income, that one most often used and which added most appreciably to income, was additional work of the faculty member. Returns from property were next in importance. But the most superficial inspection of the data shows plainly that vested income was not the important factor in providing additional means of expenditure which tradition has supposed it to be. The theory of the large vested income which faculty members bring to their career gets no support.

a. Supplementary Earnings.—Inquiry into the kind of work which faculty members undertook in order to supplement their salaries showed interesting though not surprising facts. Three-fourths of the faculty members reported earned income beyond what the University paid them. To supplement salaries considered insufficient the breadwinners of this group resorted habitually to one or more of the following forms of work: additional teaching, paid administrative work, research or consulting work relating to business. One or two were found actually sharing in some business venture.

Additional instruction was the expedient most frequently resorted to. During the year under investigation, 46% reported having done either extension work, summer session teaching, public lecturing or a little coaching, one, two or all three. Five, or 5%, did administrative work; 34% reported income from research; 10% did consultant work of some type outside the University.

(1) ADDITIONAL AMOUNTS EARNED.—Through some or all of these activities, at the sacrifice of both time and effort, one-half of these faculty members added $500 or less to their salaries during the year under analysis. The least amount earned was $12. A little less than one-third earned a thousand dollars or more; 11% gained more than $2,000. One individual reported earnings of $5,000 and one, $8,400.[1]

[1] This large sum was earned as a consultant. This faculty member has since left the University where he was receiving $3,000 in salary to accept a salary of $20,000 as consulting expert in a national business enterprise.

The typical earnings, however, range around $500. The 46% who did more or less additional teaching reported average earnings between $300 and $400. These sums contrast disadvantageously with median earnings of $1,200 reported by those who did non-teaching work outside the University. Administrative work within the University also yielded more than teaching. The income from this source ranged from $400 to $1,000 with a median of $750. Such work was however apparently available only for men in the higher ranks. Public service work appeared to be but poorly paid. Those who did it reported a median return of $75.00. Research, the work most attractive to the larger number in this profession, proved also to yield relatively small returns. The median gains for this class of work were $200. The most remunerative form of research, if the rearrangement and simple presentation of facts that this kind of work usually represents may be called research, was text-book writing. Those who published such books reported median returns of between $350 and $450.

As the faculty member rises in rank supplementary income from work increases slightly but undoubtedly.

b. Supplementary Earnings by Other Members of the Family.—As for earnings other than those of the faculty member, 40% of the families reported helpmates who brought in additional earnings. Three husbands of female faculty members contributed relatively large additions to faculty earnings. These men added from $2,400 to $7,500.

Twenty-nine wives contributed something. Three wives earned $1,200 to $2,200. The average amounts earned were less than $750, mainly through teaching with a fair margin of other occupations. The children proved slight contributors to income. Only four families reported this source of income, in negligible sums ranging from $25.00 to $150 with a median of $30.00.

c. Income from Property.—Property income appears next to supplementary earnings in point of frequency. Two-thirds of the 96 cases, that is, 64 families, reported some form of income-bearing property, the amounts ranging from $3.00 to $5,000. There is no significant average. One-third had merely nominal property incomes in amounts less than $100. One-half of the property incomes were below $250; 28% reported vested income of $1,000 or more. The five with incomes from property greater than their salaries have already been mentioned. Reviewing these income figures certain points stand out clearly. First, evidently for the majority of these faculty members, property income is an insignificant factor in the family budget. We are thus led to believe that men are venturing into this profession without private incomes. Next, these findings on property income emphasize again the fact that as the faculty member advances in age and rank not only his salary but his property income increases. This is also true for the minority whose total income is relatively high. The fact of this regular increase in property income seems convincing evidence that we are dealing with a group

which habitually uses surplus for new accumulations of capital rather than for the satisfaction of whim or for shifting the standards of consumption.

d. Income from Gifts.—In the majority of cases the gifts received proved a relatively unimportant portion of the total income Fifty-seven families reported gifts in money or in kind. The latter were chiefly clothing. Of 11 gifts above $500, all except one were in money. Fourteen per cent reported income from this source of $1,000; 18% reported less than $25.00; one-half reported less than $100. Those receiving the large money gifts were most frequently in the lower ranks. But it cannot therefore be fairly said that the figures show the lower ranks to be regularly subsidized by gifts.

C. Non-pecuniary Rewards.—Income other than money is not readily measurable. It is broadly customary to believe that certain non-pecuniary rewards inhere in the academic life and constitute a respectable portion of the returns of the profession. In particular the long vacation, the security of tenure and a definite certainty of promotion in return for creditable work, are pointed out as such genuine non-pecuniary advantages.

The data the schedules contained permitted an examination of the merits of this position as it concerns vacations and promotions.

1. Vacation.—As for the long vacation, the professor's three months' holiday proved a theory. One-third of the faculty members and their wives

reported no vacation at all; 40% had taken less than two weeks away from regular work; 60% less than four weeks and 90% less than two months. In general the helpmates reported less vacation than the faculty members.

2. Promotion.—Studying what the schedules told about the certainty of advancement in return for service brought out little that justified favorable assumptions about advancement presumed to offset the anxieties and humiliations of low salary. The facts tell the young inquirer into this professional opportunity nothing especially attractive or advantageous. If the chances for promotion or security of tenure these schedules show are typical, the occupational history of faculty members seems neither exceptional nor alluring.

Given that the facts these schedules contained are the fair sample of academic life they are believed to be, the characteristic progression in most universities, or at least at the University of California, is an instructorship for the first two or three years' service; an assistant professorship or an associate professorship after a service of between two and ten years. At the end of ten to fourteen years' service, the associate professorship seems to be a certainty. The first chance of a professorship appears after six years' tenure, but the persons who reported for this study had given an average service of fourteen to eighteen years before they obtained full professorship.

Thus when the average faculty member passes 50 years of age, he seems practically assured of an

associate professorship the rank at which the average reward it will be remembered is between $3,000 and $4,000 and tenure becomes certain for the first time. At the same age, he has 12 chances in 13 of a full professorship.

As for age and advancement, the man under 35 proved to be an instructor, with one chance in four of an assistant professorship and one in eight of an associate professorship. Between the ages of 35 and 50, 10% still lingered as instructors or associates. It is hard not to think of this 10% as the residual failures in the profession. Others were progressing to the full rank of professorship. In the profession under examination, men may serve from twelve to twenty-five years and be close to 50 years of age before they may be sure of getting $3,000 to $4,000. Only after fifteen years of service, $4,000 to $5,000 a year is typically assured, with one chance in ten of earning $5,000 to $7,000.

Assuming the situation in this University before and during 1922 to be representative, it seems safe to say that a young man entering a university faculty after three to five years' apprenticeship as a teaching fellow or a candidate for a higher degree, can command a salary of less than $2,000 for the first two years; $2,000 to $3,000 for the next three years; $3,000 to $4,000 after six to fifteen years of service. The chance of a salary of $4,000 to $5,000 comes only during the later years of this six to fifteen year period. Fourteen years of service are necessary to bring two-thirds of the faculty group to

security of tenure and a salary between $4,000 and $5,000.

The further noteworthy fact derived from these salary figures is this: After serving for years, after slowly reaching the top of his profession in rank at least, the median salary of the full professor is $4,250—as contrasted with a median income of $5,399.16; the mean salary was $4,525.91—as contrasted with a mean income of $6,681.66.

The facts seem to permit the statement that the full professor who has given fifteen years of service at the least, and is, so to speak, at the top of his career, unless he has the property income which few professors can reckon upon, must still do overtime work to meet the expenses of family life. Moreover, the average must do a considerable amount of such overtime work before he can get a regular income of more than $6,000 to meet his own personal, professional and social needs as well as those of a family.

Also, these facts seem to warrant the attitude of mind sketched in the Introduction. This is the pecuniary situation that turns ambitious young men to other professions and at the same time disheartens and embitters many of those actually engaged in the work.

III. Expenditures

Custom and logic warranted testing the adequacy of income by the use that was made of it. Much of interest appeared when the expenditures of these families were thus analyzed.

In general when statistically examined the expenditures all showed small but undoubted margins of personal preference. Taken separately, each family expense account registered both individual differences and tendencies common to all. When allocating expenditures to the five main divisions of a family budget and to the subdivisions within each of these larger budget parts, a given family was always found emphasizing some need in a way peculiar to itself. Some one item, shelter or furniture, or food, or books or travel or sickness, absorbs an atypical amount. On the other hand, the 96 family groups proved alike in that the expenditure details show that all these families were cautious spenders, that they tended to standardize their food and clothing expenditures and to hold them to a less expensive standard than they were relatively willing to assign to shelter and to miscellaneous items.

The spending was obviously careful. Usually it followed a plan. In many cases the plan was reported to be a routine that perforce repeated itself in the main year by year except as the hazards of life interfered.

In all the expense histories, the emphasis of expenditure falls most heavily on what in conservative circles it has been usage to call "higher life." The items in the subdivisions under "miscellaneous" and shelter express with especial clearness the ideological spending objective current in universities, "plain living and high thinking."

A. Making Both Ends Meet.—The amount of family expenditure was found on the average to vary just as widely as income and a little more. Arithmetical discrepancies between income and expenditure appear frequently. The average of expenditures under examination went a trifle above the income. This fact was however admittedly due to a bank deficit in a few cases only. On the whole these expenditures verify the tendency Veblen has pointed out. Careful spenders though they are, spenders who are still without "important and desirable things," the expenditures of these family groups run close to income with a further irregular tendency to go higher.

B. Total Amounts Spent.—For the whole group of 96 families, the mean cost of family living, for families whose average size it will be remembered was 35 persons, at the standard that social habit prescribed, proved to be $5,511.77. Possibly the median of $4,893.22 is more indicative. (See Table XXVIII.) The amount of expenditures varies with the income of course but also with the salary and with the rank of the faculty member.

Reviewed according to rank, the average full professor proved to have spent $7,014.88 to meet his costs of living; the average instructor spent $4,016. The discrepancy between the average income and these amounts was $333.22 for the professor and $223.91 for the instructor.

C. Allocation of Expenditures.—Reviewing the distribution of expenditures among the major items of

the household budget as set forth in the schedule, food, clothing, shelter, house operation and miscellaneous,—the facts showed that these families habitually purchased unusually small quantities of food and clothing. As an average, 17% of income was allotted to food and 9% to clothing. Shelter took an average of 17%; house operation 13%; miscellaneous 43%. These percentages contrast notably with the percentage distributions of expenditure now being sent out for popular consumption wherein at the same level of income, say about $4,800, the expenditure for food is set at from 18% to 25%; for clothing at from 11% to 18%; for shelter from 15% to 25%; house operation from 13% to 20%; and miscellaneous, including investments and savings, ordinarily from 26% to 40%. Professors as a group spend 48% of income for miscellaneous; associate professors, 46%; assistant professors, 38.2%; instructors and associates give 50.4% and 42% respectively to these thirteen items. (See Table XXXII.)

1. Food and Clothing.—As the total amounts expended annually increase, the percentage assigned by these families to food and clothing regularly decreases to reappear in increased expenditures for the items of miscellaneous. Engel's law is once more verified. It would seem that, viewed as an average group, these families when they spend, think about food and clothing in sums with fixed upper limits. Wherefore the proportion decreases as income rises. An average expenditure of $900 for food to feed a

family of four passes everywhere just now as the cost of minimum food requirements for those living at a subsistence plus level. This sum of $900 is the average amount spent by these families. The same extreme simplicity plainly controls clothing costs. Two-thirds of the husbands and one-half of the wives reported spending between $100 and $200 apiece annually. Thirteen women and eight men reported spending less than $100 each; the maximum spent by either sex in families with the highest incomes was about $500. Forty per cent of the wives spent less than husbands whose traditional simplicity and economy in clothing verify the figures. The reason for this low expenditure moreover does not seem to lie in the costs of the children's clothing. The low costs of clothing for the adults appear as well in the expenditures of childless families with fairly large incomes. Plain clothing is "standard."

Food costs, like clothing costs, may be generally reported as approaching an upper level which conforms to the amount for food just now being ascribed to the subsistence plus standard. Also, comparatively speaking, this amount remains unchanged as income increases.

2. Shelter.—Definite standards are also evident with regard to shelter. Comparatively, this standard is at a higher level of living, and so costs more than the food and clothing standard does. Since the standard of living as it regards a home leads to selecting an owned dwelling whose size averages seven or eight rooms, the relatively high proportion that shelter bears to the total expendi-

tures is accounted for. Thus, although the average allotment for housing costs of 17% is not high as compared with the generally accepted estimates about the appropriate apportionment among the several divisions of expenditure, the percentage subdivision is disproportionate when compared with the percentages these families spent for food and clothing.

3. House Operation.—Running the house took 13% on the average, with a range from 4% to 30%. Fuel and heating costs run from $20.00 to $200 with an average of $100. Fuel, heating and light average $140. The cost of fuel, heating and light per room averages $18 and seems a significant unit of cost for this item. Annual costs of light averaged $4.50 to $5.00 per room; heating, between $12.00 and $13.00 per room.

All of the families in this faculty group showed a consistent effort to dispense with domestic service or to use a minimum of it. Ten per cent spent nothing for help in the home; 15% paid out less than $25.00 a year. No family with a total expenditure below $6,000 had full-time domestic service. In the families with incomes above $6,000, two-thirds paid only $200 or more annually for "help." The mean spent for domestic service was $260; the median $153. Even when the wives go out to work, the situation was but slightly changed. Evidently the purposes for which these women supplemented income had no close connection with the desire to shift housework to some one else. The desire to save the costs of domestic service was so thoroughgoing that

21 of these wives, most of them college bred, did all their laundry work, their husbands aiding perhaps. Of these 21 women, 80% were housewives in families spending less than $5,000. A stern theory of domestic thrift or an eager striving for other things plainly dictates a policy such as these figures show.

Garbage removal was reported as an average annual charge of $6.00 to $7.20.

Only 91 families estimated the costs of personal cleaning supplies, a term that included tooth brushes, combs and brushes, shoe polish, listerine, etc. The average amount spent for these things falls between $25.00 and $30.00; 75% of the estimates reported amounts between $10.00 and $50.00.

Only 66 families were able to make report for house cleaning supplies as a separate item. The range of expenditure for these 66 families was from $2.50 to $62.00 but 75% of the estimates were between $5.00 and $25.00 and 50% were between $5.00 and $15.00. The mean of $15.00 is probably less characteristic than the median of $11.41.

The costs of furnishings proved to be uncertainly, and on the whole unsatisfactorily, estimated. Most commonly a flat sum of $200 to $300 is recorded for the higher income groups.

Eighty-eight families reported on stationery and postage in amounts that vary from less than $5.00 to $120. But three-fourths of the families spent from $5.00 to $20.00.

4. Miscellaneous.—In general, these family groups gave precedence to the thirteen items classified here under "miscellaneous." All the margin of

income goes into this division of household needs. This margin is available only because, as has been shown, a policy of stern economies controls the spending for the items of food, clothing and house operation. In the low income groups this division of "miscellaneous" absorbs a little over one-third of all expenditures; at the higher income levels, it takes one-half or more. The median proportion of expenditure allotted to miscellaneous is 43% with a range of 64%.

The details of these miscellaneous items give special and interesting evidence as to the level of consumption of professional groups in general, and the standard of living of these academic family groups at the University of California in particular.

a. Dependents Outside the Home.—One-third of these families, usually but not always those who were childless, paid out of "miscellaneous" for the support of some one or more dependents outside the home. This charge on income took from 3% to 10% of the total expenditures. In one case only such expense cost less than 1%. In three cases the cost was more than 10% of the total expenditure. The average was 3% to 5% of the total. A majority of the families allocated between $100 and $400 to this item with an average of about $200.

b. Automobiles.—Out of 96 families 55 reported owning automobiles. For these 55 families, automobiles absorbed on the average about $360 a year, 17% of the miscellaneous expenditure or 6% of the total expenditure. When incomes ranged from

$2,000 to $4,000 a trifle over one-third of such families owned cars. At the level of $4,000 to $6,000 more than 50% had their own automobiles. Between $6,000 and $10,000, three-fourths had automobiles. With incomes over $10,000 nearly 90% reported cars. The increase in the number owning automobiles shows most distinctly when incomes are at the level of $6,000 to $7,000. Apparently this is the income level where the professional family with rational spending ways feels freest to buy. Also the figures seem to permit the conclusion that, like the rest of the world, faculty families consider a car a most satisfactory way to occupy spare time.

With regard to the costs of automobiles, nearly two-thirds of the car owners spent less than $500 annually; one-fourth spent more than $1,000.

The strong lead in favor of owning a car is further shown by the fact that in this group that own automobiles 11% reported no expenditure for domestic service, apparently preferring to spend for the combined service and recreation an automobile represents.

c. Recreation.—The average amount spent for forms of recreation other than the automobile proved to be $200. The majority of these families assigned to these items between 1% and 8% of their total expenditure, or an average of 10% of the total miscellaneous. Apparently, with the standard of spending under examination, the cost of recreation is an item that does not expand proportionately as income increases. In fact the relative costs of recreation decrease in the higher levels of total

expenditure; the absolute amounts increase but little. The percentage peak appears at the income level of $4,000. The proportion of families spending over 20% of their miscellaneous appropriation for this item remains the same up to a total miscellaneous allotment of $2,000. Or to put it in another way, where the absolute appropriation for miscellaneous is small, families insist none the less on spending a fair proportion of this division for recreation. Only a few select this recreation expense as an opportunity for enforced economies. The general average of the relation of recreation expenditure to total expenditure for miscellaneous is 10%. It is possibly worth noting that a special standard of living is plainly evident in the amount spent for commercial amusements,—the theater, concerts, the movie and the like. Whether this is a constrained economy or whether the fact represents a preference is not quite clear. The tables show that certain of the possessors of large incomes also patronize commercial amusements infrequently, so it looks as if, relatively speaking, members of academic faculties use other classes of recreation more than commercial amusements. Judged by their expenditures, social entertainment for instance seems their preferred form of recreation. Hospitality took a proportionately large sum. Seventy-two out of 96 estimated spending about $100 annually on this item.

d. Health.—The cost of maintaining health was examined in considerable detail. The totals quoted include subtotals for the costs of the doctor, the

dentist, nursing, optician's fees, drugs and the hospital.

Only one family reported no expenditure for health. For a few the amounts were very high indeed; 5 families, 2 of whom had incomes under $5,000, reported health costs between $1,000 and $2,000. One instructor's family of four persons living on $2,400, during the year 1921-1922 spent 25% of the total income on this item. For two-thirds of the families, health expenditure absorbed less than 6%, $325; for 16% the same item took $500 and more.

As to the particulars in health expenditure, 82 families reported physicians' bills averaging $75.00 a year; 40 paid specialists an average amount of $35.00; 90 reported dentists' bills whose average size was $50.00; 55 had optometrists' bills averaging $20.00; 23 set down nursing charges which averaged $45.00 and 36 reported hospital bills averaging $62.00. Sixty-six reported that drugs cost an average of about $10.00.

From the data it seems fairly certain that these faculty families economize on preventive dental work because they must. In this they are probably representative of a large class of spenders in the world at large. All higher costs of dentistry appear in the higher expenditure levels only. From this fact it seems fair to argue that the lower costs of dentistry in the lower income groups may be due in part at least to inability to pay or to a relative unreadiness to allot surplus to dental prophylaxis.

e. Investment and Savings.—Expenditure to provide against the future takes first place in the general spending plan of these families. The largest single item among the expenditures for miscellaneous is investment. As a whole, investments absorb 26% of miscellaneous and 13% of the total expenditure. Only 4 families report setting no money aside for investments during the year in question. Of these, however, 2 families bought homes, a purchase popularly classified as investment. There is no significant average for investment as an expenditure. About one-half of the families assigned from 2% to 10% of their total expenditure to this class; about one-third gave between 2% and 6%; the median is 8% or $360. It will be remembered that the reported average expenditure for the 55 families who owned automobiles was just this same amount of $360 and that two-thirds of the families spent $325 on health.

The most recurrent type of investment was life insurance. Ninety per cent of the families carried some form of insurance; 83% carried life insurance. All the men with incomes below $3,000 were insured but only 75% of those spending $10,000 or more carried insurance. The average premium is $162 and there is a distinct tendency to insure proportionately to income up to $10,000.

Sixty families reported savings other than insurance. In 36 cases these were bank savings; 38 reported stocks, bonds or other forms of securities on real estate. Those making investments of this

class set aside $500 on the average. Those reporting savings reported an average of $270.

f. Gifts.—Gifts, which term includes Christmas, birthday and wedding presents, and gifts to the sick, took a fairly standardized amount. The average expenditure for all types circles about $100 annually, 2% of the total expenditure and 5% of the miscellaneous. Gifts are apparently a more important item of expenditure for families with incomes between $4,000 and $5,000, or $8,000 and $9,000 than for those with the very smallest or very largest incomes. But this may be the result of some chance factors. The tendency is toward a standard amount apportioned to all classes of gifts. Evidently, therefore, as the proportion allotted to miscellaneous increases, the relative cost of gifts decreases.

g. Professional Expenses.—Review of the costs of technical books, magazines, secretarial service, supplies, professional organizations and travel for professional purposes, brought out a wide range and variability in expenditure. This charge absorbs from one-tenth of 1% to 38% of the total income. In the majority of cases, however, the expenditure for this item was very small. Out of 96 men, 22 spent less than one-half of 1%. Two-thirds allotted less than 2% of the total expenditure to the costs of such items. The average is $60.00 or 1.3%.

h. Incidentals.—Nothing especially notable appears as result of examining such items of expenditure as carfare other than that of the faculty mem-

ber going to and from work and the children going to school, lawyers' fees, barbers' services, moving expenses, funeral expenses, etc. Nearly 80% spent less than $100 on this item. All reported tonsorial costs for man, wife and children averaging about $13.00 annually. The questions arise whether long hair is preferred, whether preoccupation with other things or plain economy influences the smallness of this amount. The reader is left to decide. The study gives no positive ground for an answer.

In the lowest income groups of course, incidentals form a large proportion of expenses. Since, however, when all cases are considered, these expenditures vary only slightly from the average of 1%, it is confidently believed these residual items have been kept to a due proportion of the expenses.

i. Association Dues.—In most instances, the faculty member or his helpmate or both reported some expenditures for associations, in 92 cases for the faculty member and in 72 cases for the helpmate. Two families reported no association for either man or wife; the budgets made it obvious that this fact was part of a scheme of economy. The distribution of costs for this item varies little until we reach the country club class at the $10,000 level when it increases distinctly in importance. The average charge upon miscellaneous of this item of associations is 3%. The costs of associations remain almost a constant proportion of the total amount of miscellaneous when the allotment of this division exceeds $1,500; below $1,500, it varies around 3%. As

to the relation to total expenditure, the costs of association vary but slightly from the general average of 1%.

j. Church and Charity.—In studying the items of expenditure for church and charity, it was evident that the expenditure for church support was only slightly related to financial status. The 52 members of the group who reported church contributions were mainly those with small total expenditures. Indeed it may generally be said that the percentage supporting churches decreases as the total expenditure rises. It is 62% of those with expenditures below $3,000; 38% of those with expenditures above $10,000. For the 52 families out of 96 who supported churches, the contributions varied from one-tenth of 1% to 7.5% of their total expenditure. Only two spent over 5%; the median is six-tenths of 1% or $30.00. Two-thirds spent less than $1 a week; 23% of those reporting contributed less than $1 a month. Three of the family groups contributed $250 a year which included gifts to charity as well as to church. The highest contribution to church alone was $350 or 7% of the total expenditure. The larger range of charitable contributions is from one-tenth of 1% to 4% of the total expenditure. The median is $27.00. Eight contributed $100 or more to charity. The total expenditure of all these families was over $6,000. The whole expenditure for this item seems controlled somewhat by the old theory of the tithe. Although the amount given is less than the one-tenth, the tendency to a quota is unmistakable.

k. Tobacco.—Sixty-three families reported expenditures for tobacco. Thus thirty-three families did not use the weed. Of those who did, three families spent less than one-tenth of one per cent for smoking. The highest and exceptional amount reported was $170. The median amount was less than one-half of one per cent of the total median expenditure, about $25.00 per annum. Eighty per cent spent less than $4.00 a month. In general, tobacco is an important item of miscellaneous for groups spending less than $3,000. The pleasures of the weed in this class absorb 2½% of their miscellaneous as contrasted with the general average for all incomes of less than 1%. But for those who do smoke, the costs of tobacco definitely increase as the amount assigned to miscellaneous increases. Tobacco is apparently regarded as a fixed charge rather than as a luxury permissible only when income rises.

To summarize. With these 96 families, those items of expenditure least frequently analyzed yet of such increasing importance at every income level, —investments, automobiles, health, recreation and dependents outside the home,—each absorb as an average 3% or more of the total expenditure. Every family meets charges for recreation, health and investment, but only 57% have automobiles and only one-third have dependents outside the home.

Two per cent of the total expenditure goes for gifts. Education takes 1½% of total expenditure. Professional expenses, incidentals and associations

are about the same charge on income, taking a trifle over 1%; church, charity and tobacco absorb less than 1%.

The outstanding fact concerning the expenditures of these faculty families is this: as the total expenditure increases, more is spent for investments especially after the income becomes $5,000. The proportion assigned to automobiles is fluctuating. The proportionate cost for recreation and for the maintenance of health decreases with increase of income. The burden of outside dependents is heaviest on the $3,000 to $6,000 expenditure groups. Expenditures for gifts, professional expenses, church and charity remain a fairly constant proportion of the total for all classes of income. The cost of tobacco is irregular and scarcely related to purchasing power.

In general, of the amount not spent for those things commonly called "physical necessities" such as food, clothing, shelter,—one-fourth goes toward preparing to meet the hazards of the future by insurance and investment. For health or more properly for sickness, an average of 10% is spent. Which is to say that providing against the future and the mischance of illness absorbs 35% of that 43% assigned by these families as an average to that division of a budget euphemistically called "higher life," and supposed to represent the field of choice.

To get a conclusive opinion about the standard of living and of spending, the reader is asked to look

again carefully at Table XXVIII and then at Table LII here following.

TABLE LII

EXPENDITURES OF PROFESSORS' FAMILIES (MEAN AMOUNTS)
(Average Size of Families: Four Persons)

	AMOUNT	PER CENT	AMOUNT	PER CENT
TOTAL EXPENDITURE	$7014.88	100.0		
Food	1151.70	16.4		
Clothing	638.71	9.1		
Husband				
Clothing			$153.57	2.2
Upkeep			27.78	0.3
Wife				
Clothing			169.06	2.4
Upkeep			20.57	0.3
Children				
Clothing			246.48	3.5
Upkeep			41.50	0.6
Housing	848.56	12.1		
House Operation	1007.97	14.4		
Service			455.69	6.5
Fuel and heat			132.82	1.9
Garbage removal			89.68	1.3
Light			62.22	0.9
Household laundry & supplies			56.53	0.8
Telephone and telegraph			48.16	0.7
Personal cleaning supplies			39.18	0.6
House cleaning supplies			18.38	0.3
Furniture and furnishings			23.03	0.3
Stationery and postage			21.10	0.3
Ice			12.32	0.2
Other			3.52	0.0
Miscellaneous	3367.85	48.0		
Insurance and investment			874.77	12.5
Automobile			852.16	12.1
Health			499.33	7.1
Recreation *			339.82	4.8
Education			315.38	4.5
Professional expenses			295.29	4.2
Dependents			295.00	4.2
Church and charity			164.99	2.4
Gifts			159.62	2.3
Incidentals			130.77	1.9
Associations			110.94	1.6

* Includes tobacco.

In Table XXVIII the details of the median expenditure by the 96 families are given. Table LII shows the mean expenditure of the twenty-eight professors' families included in this inquiry. For the author at least it is difficult to believe that anyone, after carefully examining these two tables, can find in either table grounds for any imputation of extravagant spending. Rather it seems that a fair judgment will pronounce them the simple and minimum expression of the ideological American middle-class demand for goods and services. The tabular form displays a satisfaction of needs without wastefulness and with the use of foresight though with an intelligent interest in finding and enjoying in moderation the "new known goods." In particular these tables were warrant for the statement that the minimum sum required at any rank in academic life to meet the professional academic standard without annoying and impeding anxiety about spending is an amount near $5,000 and not the average of $3,000 which is now usually available. With less than $5,000 needs go unsatisfied that it is now socially conceded desirable and professionally necessary to satisfy. When carefully inspected, Table XXVIII makes absurd the contention that a comfort basis to professional life can be maintained on less than $5,000. Indeed, Table LII shows plainly that $7,000 is requisite to maintain a reasonable comfort basis for professional life. With any sum less than $7,000, much energy is deflected from constructive tasks, either to be used up by the abstinence attitude so at variance with the dominant

thinking of our American life, or to go toward efforts to force a lesser total upward.

To the question originally raised,—"Does the average salary of $4,000 represent a sum large enough to attract and hold competent and aggressive men," the answer seems to be emphatically, "No." Today, with this income, the man on the University staff who has arrived at the top, has not enough to permit him to join freely either in business hours or socially in the life of other professional subgroups. A sense of serious financial limitations forces him, first, to an effort to earn supplementary income, or frequently out of the university life to other opportunities where his mental powers and special aptitudes find play at better pay.

Since, as things now are, it takes most professors a fifteen year period of service to get a salary of $5,000; since this salary buys only the bare minimum of the goods and services that it is recognized his professional standard of living requires; since many never get even $5,000, the case seems clear. Offering as universities now do, $2,000 to $3,000 less than $7,000 to men who have given from ten to fifteen years service, after an apprenticeship rather longer than that given in other professions, universities lose out. To set this salary scale for men whose promotion to the professorship declares them satisfactory members of their craft, is to ask of these men one of two things. Either they are tacitly told they may consider the university job a part-time

occupation or it is implied that academic men must live in other ways than the professional classes in general. If the assumptions in the Introduction are true, to ask either of these things is probably to lose in the coming generation many desirable additions to the profession.

The limits of this study are reached. The findings about the cost of living an academic life in general and the story of how 96 families got income and spent it in Berkeley in 1922 are before the reader. The stock of evidence presented with regard to the spending ways of the academic world, will, it is hoped, merit attention from those interested in the problem of the professor's pay and, since there is probably in these spending ways a close resemblance to middle class spending ways in general, also from those who give special attention to the consumer problem. If this study gives an impetus for similar studies that will test the general application and the special merits of this inquiry, something will have been accomplished.

APPENDIX

TABLE

TABLE SHOWING NUMBER AND PERCENTAGE OF FAMILIES WITH WHO REPORTED EXPENDITURES FOR THE DIFFERENT ITEMS

EXPENDITURE FOR MISCELLANEOUS	NUMBER AND PERCENTAGE REPORTING													
	All Families		*Investment*		*Automobile*		*Recreation*		*Health*		*Dependents*		*Gifts*	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
All Amts...	96	100.0	92†	95.8	55	57.3	96	100.0	95	99.0	34	35.0	95*	99.0
Less than $1000..	12	100.0	11	91.7	3	25.0	12	100.0	12	100.0	5	41.6	12	100.0
1000–1499..	20	100.0	18	90.0	7	35.0	20	100.0	20	100.0	7	35.0	20	100.0
1500–1999..	15	100.0	15	100.0	7	46.6	15	100.0	14	93.3	2	13.3	14	93.3
2000–2499..	19	100.0	18	94.7	15	79.0	19	100.0	19	100.0	8	42.1	19	100.0
2500–2999..	10	100.0	10*	100.0	7	70.0	10	100.0	10	100.0	3	30.0	10*	100.0
3000–3499..	3	100.0	3	100.0	2	66.7	3	100.0	3	100.0	1	33.3	3	100.0
3500–3999..	3	100.0	3	100.0	3	100.0	3	100.0	3	100.0	1	33.3	3	100.0
4000–4499..		None												
4500–4999..	3	100.0	3	100.0	3	100.0	3	100.0	3	100.0	1	33.3	3	100.0
5000–5499..	3	100.0	3	100.0	2	66.7	3	100.0	3	100.0	2	66.7	3	100.0
5500 and over..	8	100.0	8*	100.0	6	75.0	8	100.0	8	100.0	4	50.0	8	100.0

* Includes one case where expenditure was reported but the amount was not available.

† Includes 2 cases where expenditure was reported but the amount was not available.

§ Includes 3 cases where expenditure was reported but the amount was not available.

LIII

A GIVEN AMOUNT OF TOTAL EXPENDITURE FOR MISCELLANEOUS UNDER THE GENERAL HEADING OF MISCELLANEOUS

EXPENDITURES FOR

Education		*Professional*		*Incidentals*		*Associations*		*Church*		*Charity*		*Tobacco*	
No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
96	100.0	94	97.9	95	99.0	94	97.9	52	54.2	93§	96.9	63†	65.6
12	100.0	11	91.7	12	100.0	11	91.7	5	41.6	10	83.4	10	83.4
20	100.0	20	100.0	20	100.0	20	100.0	10	50.0	19	95.0	9*	45.0
15	100.0	15	100.0	15	100.0	14	93.3	8	53.4	15*	100.0	10	66.6
19	100.0	19	100.0	19	100.0	19	100.0	12	63.2	19	100.0	13	68.4
10	100.0	10	100.0	10	100.0	10	100.0	6	60.0	10	100.0	7*	70.0
3	100.0	3	100.0	3	100.0	3	100.0	..	.....	3	100.0	3	100.0
3	100.0	3	100.0	3	100.0	3	100.0	3	100.0	3	100.0	2	66.7
3	100.0	3	100.0	3	100.0	3	100.0	1	33.3	3	100.0	1	33.3
3	100.0	3	100.0	3	100.0	3	100.0	1	33.3	3	100.0	3	100.0
8	100.0	7*	87.5	7	87.5	8	100.0	6	75.0	8†	100.0	5	62.5

TABLE

TABLE SHOWING NUMBER AND PERCENTAGE OF FAMILIES WITH EXPENDITURES FOR THE DIFFERENT ITEMS UNDER

AMOUNT OF TOTAL EXPENDITURE	NUMBER AND PERCENTAGE OF FAMILIES													
	ALL FAMILIES		*Investment*		*Automobile*		*Recreation*		*Health*		*Dependents*		*Gifts*	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
All Amts...	96	100.0	92†	95.8	55	57.3	96	100.0	95	99.0	34	35.0	95*	99.0
$2000–2999..	8	100.0	8	100.0	3	37.5	8	100.0	8	100.0	3	37.5	8	100.0
3000–3999..	22	100.0	21	95.4	8	36.3	22	100.0	21	95.4	10	45.4	22	100.0
4000–4999..	21	100.0	20*	95.2	12	57.2	21	100.0	21	100.0	6	28.6	21	100.0
5000–5999..	17	100.0	17	100.0	10	58.8	17	100.0	17	100.0	6	35.3	16*	94.1
6000–6999..	8	100.0	6	75.0	6	75.0	8	100.0	8	100.0	1	12.5	8	100.0
7000–7999..	3	100.0	3	100.0	2	66.7	3	100.0	3	100.0	1	33.3	3	100.0
8000–8999..	4	100.0	4	100.0	3	75.0	4	100.0	4	100.0	2	50.0	4	100.0
9000–9990..	5	100.0	5	100.0	4	80.0	5	100.0	5	100.0	3	60.0	5	100.0
10,000 and over..	8	100.0	8*	100.0	7	87.5	8	100.0	8	100.0	2	25.0	8	100.0

* Includes one case where expenditure was reported but the amount was not available.

† Includes 2 cases where expenditure was reported but the amount was not available.

§ Includes 3 cases where expenditure was reported but the amount was not available.

LIV

A GIVEN AMOUNT OF TOTAL EXPENDITURE WHO REPORTED THE GENERAL HEADING OF MISCELLANEOUS

REPORTING EXPENDITURES FOR

Education		*Professional*		*Incidentals*		*Associations*		*Church*		*Charity*		*Tobacco*	
No	%	No.	%	No.	%	No	%	No.	%	No.	%	No.	%
96	100.0	94*	97.9	95	99.0	94	97.9	52	54.2	93§	96.9	63†	65.6
8	100.0	8	100.0	8	100.0	7	87.5	5	62.5	7	87.5	4	50.0
22	100.0	21	95.4	22	100.0	21	95.4	13	59.1	20*	91.0	12	54.5
21	100.0	21	100.0	21	100.0	21	100.0	12	57.2	21	100.0	13†	61.9
17	100.0	17	100.0	17	100.0	17	100.0	8	47.1	17	100.0	14	82.3
8	100.0	8	100.0	8	100.0	8	100.0	2	25.0	8	100.0	6	75.0
3	100.0	3	100.0	3	100.0	3	100.0	1	33.3	3	100.0	3	100.0
4	100.0	3	75.0	4	100.0	4	100.0	4	100.0	4	100.0	3	75.0
5	100.0	5	100.0	4	80.0	5	100.0	4	80.0	5*	100.0	3	60.0
8	100.0	8*	100.0	8	100.0	8	100.0	3	37.5	8*	100.0	5	62.5

TABLE

TABLE SHOWING MEAN AND MEDIAN PERCENTAGE OF THE UNDER THE GENERAL HEADING OF MISCELLANEOUS BY

PERCENTAGE OF TOTAL

AMOUNT OF TOTAL EXPENDITURE	*Total Misc.*		*Investments*		*Automobile*		*Recreation*		*Health*		*Dependents*		*Gifts*	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
All Amts..	43.1	41.2	12.7	7.9	10.3	6.2	5.1	4.1	5.7	3.9	5.1	3.1	2.3	2.0
$2000–$2999....	37.8	36.4	8.4	6.5	7.5	4.6	4.9	4.1	9.9	6.5	2.9	2.2	1.8	2.0
3000–3999....	38.3	36.7	12.5	7.3	5.0	5.0	5.2	4.1	5.7	4.1	6.9	5.3	2.2	2.2
4000–4999....	44.6	43.2	16.4	16.9	13.0	7.3	6.0	5.6	4.2	3.4	5.1	4.6	2.9	2.6
5000–5999....	38.7	40.2	6.9	4.1	10.2	7.0	3.5	3.1	5.9	3.9	6.5	6.8	2.1	1.8
6000–6999....	36.4	36.4	7.7	5.3	12.6	13.6	4.3	3.9	4.2	3.8	3.2	3.2	1.6	1.1
7000–7999....	54.7	48.2	8.8	4.2	4.8	4.8	5.8	7.8	7.5	2.6	5.1	5.1	2.3	1.8
8000–8999....	51.1	44.1	22.1	15.3	8.9	4.5	4.2	4.4	4.2	2.7	2.4	2.4	2.6	2.6
9000–9999....	57.1	55.6	22.1	16.7	11.2	12.2	5.2	4.3	5.3	2.2	3.4	2.9	2.4	2.3
10,000 and over....	56.0	61.6	19.2	21.0	12.7	12.1	7.1	3.5	7.3	4.8	1.6	1.6	2.0	1.7

LV

TOTAL EXPENDITURE SPENT FOR THE DIFFERENT ITEMS FAMILIES WITH A GIVEN AMOUNT OF TOTAL EXPENDITURE

EXPENDITURE SPENT FOR

Education		*Professional*		*Incidentals*		*Associations*		*Church*		*Charity*		*Tobacco*	
Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
2.6	1.5	1.3	2.9	1.7	1.2	1.3	1.1	1.3	0.6	0.7	0.6	0.6	0.4
2.8	2.7	1.5	1.2	1.8	2.0	1.1	1.2	1.3	0.5	0.8	0.7	0.8	0.8
1.7	1.1	1.6	1.0	2.2	1.2	1.2	1.0	1.6	0.7	0.8	0.5	0.6	0.5
1.7	1.2	1.2	1.2	1.6	1.3	1.6	1.3	1.1	0.6	0.7	0.6	0.6	0.5
2.4	1.6	5.4	1.7	1.7	1.4	1.2	1.0	1.3	0.8	0.5	0.4	0.7	0.3
2.2	1.4	3.8	1.7	1.5	1.2	1.2	0.6	1.5	1.5	1.0	0.6	1.0	0.5
7.7	3.1	15.5	7.8	0.7	0.5	0.5	0.6	0.1	0.1	0.7	0.6	0.2	0.2
5.6	5.0	0.9	1.0	0.6	0.6	1.1	0.5	0.8	0.6	1.2	0.8	0.3	0.3
3.8	1.3	2.9	0.7	1.4	1.2	1.3	1.3	1.4	0.5	0.6	0.6	0.4	0.4
3.9	2.4	2.0	1.4	2.4	1.3	2.0	1.9	0.8	0.3	0.7	0.5	0.6	0.7

TABLE

TABLE SHOWING MEAN AND MEDIAN PERCENTAGE OF THE TOTAL ITEMS UNDER THE GENERAL HEADING OF MISCELLANEOUS BY

AMOUNT OF TOTAL EXPENDITURE	*Total Misc.*		*Investments*		*Automobile*		*Recreation*		*Health*		*Dependents*		*Gifts*	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
All Amts.			27.5	26.3	22.5	16.9	12.2	10.0	14.9	9.9	11.9	10.2	5.8	4.8
$2000–2999	100	100	21.3	20.1	17.5	9.1	12.8	10.7	26.8	17.4	8.2	5.9	4.6	4.6
3000–3999	100	100	29.8	27.7	14.4	13.6	13.3	9.7	16.1	12.4	17.6	13.9	6.4	6.0
4000–4999	100	100	35.2	35.7	25.0	17.8	13.7	14.2	17.3	6.7	9.9	10.5	6.0	5.3
5000–5999	100	100	18.3	13.3	24.9	16.4	8.6	8.1	15.2	9.9	15.9	16.3	6.1	4.3
6000–6999	100	100	16.2	13.3	30.7	35.9	13.9	12.5	12.8	11.9	9.7	9.7	4.8	3.8
7000–7999	100	100	17.6	7.3	10.2	10.2	12.0	16.3	14.9	3.8	10.6	10.6	4.4	3.5
8000–8999	100	100	38.6	34.9	17.4	12.6	9.6	8.6	8.7	7.3	3.9	3.9	5.7	6.3
9000–9999	100	100	33.9	30.1	20.1	20.6	8.9	6.2	11.8	4.0	5.7	4.1	4.5	4.0
10,000 and over.	100	100	37.3	39.1	20.2	18.5	11.7	6.8	14.4	10.9	2.5	2.5	4.2	2.4

LVI

EXPENDITURE FOR MISCELLANEOUS SPENT FOR THE DIFFERENT FAMILIES WITH A GIVEN AMOUNT OF TOTAL EXPENDITURE

Education		*Professional*		*Incidentals*		*Associations*		*Church*		*Charity*		*Tobacco*	
Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
6.5	3.7	6.4	3.0	4.5	2.8	3.3	2.7	2.8	1.4	1.9	1.4	2.0	0.9
8.2	7.4	4.5	3.4	5.0	5.5	3.2	3.0	3.0	1.3	2.1	1.6	2.2	2.4
4.9	2.8	4.1	3.0	5.7	3.5	3.5	3.4	4.2	1.6	2.5	1.5	1.6	0.8
4.3	2.8	2.9	2.1	4.4	2.9	3.7	3.3	2.2	1.2	1.7	1.3	1.7	1.2
6.4	5.0	12.1	3.8	4.4	4.3	3.2	2.2	3.0	1.8	1.4	1.1	2.2	0.8
8.7	3.9	8.9	4.6	3.2	2.4	2.9	2.2	3.2	3.2	2.4	2.2	5.1	1.8
12.2	6.4	24.6	16.3	1.3	1.1	1.0	0.9	0.3	0.3	1.3	0.9	0.4	0.4
12.3	8.1	1.8	1.7	1.1	1.0	2.2	1.3	1.9	1.2	2.9	1.6	0.6	0.7
7.1	5.0	5.8	1.1	2.7	2.8	2.6	2.0	2.5	1.6	1.8	1.0	0.7	0.7
8.0	3.7	4.7	2.1	4.5	3.8	4.2	3.6	1.1	0.5	1.3	1.3	1.4	1.1

TABLE

TABLE SHOWING MEAN AND MEDIAN PERCENTAGE OF THE TOTAL ITEMS UNDER THE GENERAL HEADING OF MISCELLANEOUS MISCELLANEOUS

EXPENDITURE FOR MISC.	*Total Misc.*		*Investment*		*Automobile*		*Recreation*		*Health*		*Dependents*		*Gifts*	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
All Amts.	100	100	27.5	26.3	22.5	16.9	12.2	10.0	14.9	9.9	11.9	10.2	5.8	4.8
Below $1000.	100	100	20.5	21.1	16.3	22.7	12.9	9.1	19.6	11.8	10.3	10.0	9.0	6.4
1000–1499	100	100	22.2	18.7	14.5	9.6	14.2	13.0	22.7	18.9	20.2	14.6	6.6	6.9
1500–1999	100	100	27.5	13.3	17.6	13.0	14.7	14.2	15.0	14.8	18.0	18.0	5.6	4.3
2000–2499	100	100	33.3	35.1	25.9	17.8	10.9	9.9	9.3	6.7	10.9	11.5	5.6	4.3
2500–2999	100	100	22.7	14.4	30.6	33.4	11.8	9.5	11.7	8.4	16.9	16.9	5.4	5.3
3000–3499	100	100	26.7	37.4	9.5	9.5	7.7	3.7	6.6	7.1	10.6	10.6	3.4	3.5
3500–3999	100	100	29.4	21.5	16.4	6.8	9.7	5.6	18.5	13.9	3.6	3.6	5.0	4.2
4000–4499	None													
4500–4999	100	100	21.6	12.9	16.5	8.6	6.2	3.7	23.2	19.0	11.1	10.6	5.4	5.4
5000–5499	100	100	13.1	6.1	34.6	34.6	10.0	6.2	3.7	3.8	6.5	6.5	4.0	3.4
5500 and over.	100	100	51.0	53.0	22.2	25.3	10.7	6.3	8.5	6.1	3.3	3.7	2.8	2.5

LVII

EXPENDITURE FOR MISCELLANEOUS SPENT FOR THE DIFFERENT BY FAMILIES WITH A GIVEN AMOUNT OF TOTAL EXPENDITURES

Education		*Professional*		*Incidentals*		*Associations*		*Church*		*Charity*		*Tobacco*	
Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
6.5	3.7	6.4	3.0	4.5	2.8	3.3	2.7	2.8	1.4	1.9	1.4	2.0	0.9
11.1	7.4	3.1	2.4	5.3	6.0	4.0	3.2	4.7	1.4	3.0	2.7	4.8	2.8
4.5	3.4	4.4	3.0	7.3	5.3	3.7	3.5	3.0	1.5	2.4	1.6	2.2	1.8
7.3	4.7	9.6	3.4	4.1	2.3	2.8	2.2	3.7	2.1	1.6	1.4	1.4	0.9
3.9	2.8	3.9	2.0	3.3	3.2	3.2	1.9	1.3	1.2	1.5	1.3	1.7	1.2
8.8	4.3	5.1	3.8	0.4	1.5	3.6	2.6	5.2	4.3	1.1	1.0	1.7	1.0
2.1	2.2	33.8	31.2	2.2	2.8	3.9	1.8	..	..	1.2	0.9	0.5	0.5
4.3	5.3	2.4	2.4	1.6	1.1	1.0	1.2	2.1	1.4	5.7	6.1	0.6	0.6
4.4	2.6	7.4	8.2	5.6	6.5	6.1	5.4	0.1	0.1	1.6	1.6	2.6	2.6
17.2	22.9	19.0	1.1	2.4	1.8	1.9	1.2	0.2	0.2	1.0	1.0	0.5	0.6
6.2	3.7	3.1	1.4	2.5	0.8	2.1	1.8	1.9	0.7	0.8	0.6	0.5	0.4

TABLE

TABLE SHOWING MEAN AND MEDIAN AMOUNT SPENT FOR THE DIFFERENT ITEMS UNDER THR GEN

AMOUNT OF TOTAL EXPENDITURE	AMOUNT OF											
	Total Miscellaneous		*Investments*		*Automobile*		*Recreation*		*Health*		*Dependents*	
	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
All amounts	$2,512.44	$2,047.19	$774.34	$357.50	$385.77	$364.00	$286.50	$197.85	$316.33	$203.16	$250.39	$200.00
$2,000–$2,999	990.19	899.53	220.21	170.25	203.56	120.00	126.94	113.25	258.86	179.75	74.66	50.00
3,000–3,999	1,352.09	1,334.53	444.94	256.00	183.22	168.90	181.60	138.00	198.34	140.00	240.44	175.00
4,000–4,999	1,981.46	2,034.76	732.46	841.90	575.23	351.90	268.35	240.00	258.16	153.00	231.66	215.00
5,000–5,999	2,082.08	2,164.40	369.24	209.00	559.15	375.00	193.61	169.80	319.16	218.50	350.83	385.00
6,000–6,999	2,334.17	2,296.95	484.25	347.50	820.69	854.50	274.82	245.75	273.11	224.25	200.00	200.00
7,000–7,999	4,190.55	3,789.00	648.83	327.00	357.50	357.50	439.73	560.00	581.66	200.00	400.00	400.00
8,000–8,999	4,264.59	4,107.35	1,868.20	1,305.10	722.40	364.00	346.72	366.50	347.50	223.50	202.50	202.50
9,000–9,999	5,322.40	5,391.05	2,052.88	1,620.00	1,069.30	933.59	485.26	402.50	494.99	205.00	321.66	265.00
10,000 and over	6,450.74	7,028.94	2,256.50	2,372.46	1,486.58	1,696.12	779.51	425.80	836.05	592.00	210.00	210.00

LVIII

ERAL HEADING OF MISCELLANEOUS BY FAMILIES WITH A GIVEN AMOUNT OF TOTAL EXPENDITURE

TOTAL EXPENDITURE SPENT FOR

Gifts		*Education*		*Professional*		*Incidentals*		*Associations*		*Church*		*Charity*		*Tobacco*	
Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median	Mean	Median
$123.41	$100.00	$164.06	$69.30	$169.27	$60.00	$93.23	$55.00	$75.74	$49.70	$64.01	$30.00	$41.47	$27.00	$34.21	$25.00
47.33	47.50	71.66	62.50	38.89	32.50	47.37	48.75	29.39	31.40	34.10	12.00	20.29	20.00	19.62	20.50
76.89	72.00	58.00	37.28	58.23	36.80	76.42	43.10	43.60	37.40	59.29	25.00	30.92	17.50	18.53	16.00
127.18	105.00	75.23	30.30	54.37	48.50	67.46	55.00	69.21	56.00	50.95	25.00	29.65	25.00	26.82	25.00
114.34	95.00	128.80	82.90	266.81	86.00	90.25	72.50	68.72	52.40	67.31	37.00	29.44	19.50	37.35	15.00
101.31	70.00	145.15	82.75	233.39	109.00	96.36	74.00	72.76	39.70	100.00	100.00	61.81	37.00	62.33	33.00
176.00	143.00	599.10	243.00	1,199.33	559.00	57.40	39.00	41.47	46.00	10.00	10.00	53.33	50.00	17.66	15.00
216.25	212.50	261.02	154.90	69.83	81.00	50.25	44.00	92.38	47.25	64.25	51.00	105.75	61.00	22.53	25.00
226.79	208.96	355.55	122.50	266.43	62.00	127.05	115.70	122.48	118.60	131.10	43.75	57.00	55.00	39.78	40.00
225.97	205.00	444.58	290.50	217.68	143.00	265.85	138.00	230.00	243.20	91.91	36.00	82.00	54.00	71.00	90.00

Standard of Living
of the
Faculty of the University of California

SURVEY

1. Faculty Member's Academic Grade..... 4. Schedule No.....
2. Salary on Regents' Roll (July 1, 1922).. 5. Visitor .....
3. Time of service at U. C.: from ..... to 6. Date of Visit... present.

Group Facts

7. Relation to Head of Family	8. Sex	9. Age	10. Birthplace	11. Date of Marriage	12. No. of Meals Taken Away From Home (per yr.)	13. Occupation	14. Length of Vacation (in wks.)
a. self							
b. wife							
c. eldest child							
d. next child							
e. next child							
f.							
g.							
h.							
i.							
j.							
k.							
l.							

15. Kind: Dwelling... Tenement... Hotel... No. of stories... Elevator... No. of entrances...

Housing Facts

16 Rooms Inc. Hall	Use	HEATING					LIGHTING		Plumbing	Hot Water Supply
		Steam	Hot Air	Stove	Fire-place	Gas	Electricity	Kerosene		
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										

17. Rent: owned house.... purchase price.... date of purchase.... amount of mortgage.... interest on mortgage.... installments.... gift: yes.... no.... partial....
    Rented.... rate per month....
    Includes: furnishings.... light.... heat.... hot water.... kitchen stove.... water rent.... telephone.... garbage removal....
18. Investment in furnishings.... amount purchased.... amount gifts.....
19. Investment in labor saving devices: Electric washing machine.... Dish washing machine.... Vacuum cleaner.... Other.....
20. Defects: .....
    Cause of defects: .....
    Comment (further description of house):
21. Summary of Income: Total ....
    a. Income from work: Total..... .....
    . Faculty Member. Total..... .....

(a) Teaching .....
Regular instruction..... .....
Extension instruction.... .....
Coaching ....
Lectures ....
Occasional ....
Courses ....
Summer session..... .....
(b) Research ....
Special problems ....
Publications ....
Text books.... .....
Other books... .....
Periodicals ... .
(c) Business enterprise..... .....
(d) Public service (per diem or other) ....
(e) Administration ....
(f) Other ....
2. Helpmate. Total..... .....
(a) Regular ....
(b) Irregular ....
3. Children. Total..... .....
(a) Regular ....
(b) Irregular ....
4. Other (specify). Total..... .....
b. Income from Boarders and Lodgers. Total..... .....
c. Addition to income from gifts. Total ....
1. Regular money allowance.... .....
2. Occasional money gift..... .....
3. Real property..... .....
4. Stocks and bonds..... .....
5. Clothing ....
6. Furniture ....
7. Books ....
8. Education for children ....
9. Travel ....
10. Research ....
d. Net income from rent, interest, etc. ....
e. Net income from garden, chickens, etc. ....
f. Other (specify)..... .....

22. Estimated Expenses: Total.....
a. Food: Total per year .....
1. Meals provided at home:
Total per year.....
Total per week.....
Bread, cake, etc.....
Butter .....
Eggs .....
Milk .....
Dry groceries.....
Fruit and vegetables.....
Meat, fish and poultry.....
2. Meals bought:
Total per year.....
Total per week.....
b. Clothing (per year): Total....

	Replacement	*Upkeep*
1. Man	.....	.....
2. Wife	.....	.....
3. Children	.....	.....

c. Housing (per year): Total....
1. Charges on owned home .....
Installments paid on principal .....
Interest charges on mortgage. .....
Taxes .....
Assessments .....
Fire insurance .....
Repairs .....
Depreciation .....
Water rent .....
Carfare to and from work... .....
Garden .....
Garage .....
Other (specify) .....
2. Rent charges on rented home..
Rent .....
Water rent .....
Repairs (not paid by owner). .....
Carfare to and from work.... .....
Garden .....
Garage .....
Furniture tax .....
Other (specify) .....
d. House Operation (per year):
Total .....

1. Light (electricity, kerosene). .....
2. Fuel and heat (coal, wood, kerosene, gas, electricity)..... .....
3. Ice (No. of months ....) ....
4. Telephone and telegraph ....
5. Service: Total ....
   (a) Resident, number..... .....
   (b) Non-resident ....

   (1) Regular

	No. of hrs. per mo.	Amt. paid per mo.
cleaning		
laundry		
care of children		
gardening		
cooking		
sewing		

   (2) Occasional ... .
   (3) Extra caused by illness ... .
6. Garbage removal ....
7. Personal cleaning supplies: Total ....
   tooth brushes ....
   combs and brushes ....
   shoe polish and shoe brush. .....
   listerine and other drugs for hygienic purposes..... .....
   toilet and bath soap..... .....
   bathroom and toilet equipment ....
8. House cleaning supplies: Total ....
   soap ....
   borax ....
   ammonia ....
   insect powder ....
   other ....
9. House laundry and supplies.. .....
10. Furniture and furnishings (per year): Total..... .....
   (a) Replacement and additions .....
   (b) Renovations and repairs.. .....
      furniture
      table linen
      bedding

towels
kitchen ware
table ware
curtains, etc.
electric bulbs
tools, etc.
rugs and carpets
(c) Furniture tax ....
11. Stationery and postage..... ....
12. Other (specify) ....
e. Recreation (per year): Total... ....
1. Recurrent expenditure ....
moving pictures..... ....
theater ....
dances ....
pool and billiards..... ....
sports ....
music ....
art exhibitions..... ....
excursions ....
toys and playthings for children ....
other ....
2. Vacation (out of city)..... ....
general travel..... ....
other (specify)..... ....
3. Social entertainment..... ....
guests at home..... ....
guests at club, in town, etc.. ....
f. Vehicles (per year): Total..... ....
1. Automobile ....
paid as initial expense..... ....
insurance ....
upkeep per month ..; per yr. ....
2. Other (specify)..... ....
g. Education (per year): Total.. ....
1. School expenses (children only) ....
tuition ....
books ....
supplies ....
carfare ....
other ....
2. Periodicals ....
3. Daily papers..... ....
4. Books ....

5. Lessons (for children) .....
   music .....
   dancing .....
   languages .....
6. Other education expenses.....

h. Investment and savings (per year): Total.....
1. Real estate.....
2. Stocks and bonds.....
3. Life insurance .....
4. Accident insurance.....
5. Savings .....
   for Sabbatical .....
   general .....
6. Other .....

i. Church (per year): Total.....

j. Charity (per year): Total.....
   assistance to colleagues.....
   general support of charities..

k. Dependents outside house: Total
1. Regular allowance.....
2. Occasional allowance .....

l. Health (per year): Total.....
1. Fees for physician .....
2. Fees for dentist.....
3. Fees for other specialists.....
4. Drugs on prescription.....
5. Eyeglasses .....
6. Hospital expenses.....
7. Nursing .....
8. Other .....

m. Expenses of profession in question: Total (per year).....
1. Costs of professional organizations .....
2. Technical books and magazines
3. Typewriter .....
4. Stationery and stamps.....
5. Secretarial services.....
6. Travel cost above refunds....

n. Associations (per year): Total.
1. Faculty member.....
   (a) Faculty club.....
   (b) Social clubs .....
   (c) Civic clubs .....

(d) A. S. U. C. ....
(e) Alumni obligations..... .....
2. Helpmate ....
(a) Professional club..... .....
(b) Alumni obligations..... .....
(c) Social clubs..... .....
(d) Civic clubs..... .....
o. Tobacco (per year): Total..... .....
(per week) (no. of persons) ....
p. Gifts: Total..... .....
1. Christmas ....
2. Birthday ....
3. Wedding ....
4. Sick friends..... .....
5. Other ....
q. Incidentals (per year): Total.. .....
1. Other carfare ....
2. Moving ....
3. Lawyer fees ....
4. Funeral ....
5. Tonsorial ....
man ....
wife ....
children ....
6. Other ....
23. Amount of surplus or deficit..... .....
24. If surplus, how used? If deficit, how met.....
25. Are these figures based on actual accounts?.....
Over what period of time were these accounts kept?.....
26. How often has Faculty Member taken a Sabbatical?.....
If not, why not?.....
27. What are the important and desirable things you now find yourselves without? .....

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