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# WORKING WOMEN'S BUDGETS IN THIRTEEN STATES

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SERIES

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UNITED STATES DEPARTMENT OF LABOR

Maurice J. Tobin, *Secretary*

WOMEN'S BUREAU

Frieda S. Miller, *Director*

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DEPOSITORY

UNITED STATES DEPARTMENT OF LABOR  
MAURICE J. TOBIN, SECRETARY  
WOMEN'S BUREAU  
FRIEDA S. MILLER, DIRECTOR

*Working Women's Budgets*  
*in*  
*Thirteen States*

Cost-of-Living Reports Prepared Chiefly  
for the Use of Minimum-Wage Administrations

*Bulletin of the Women's Bureau No. 226*

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## LETTER OF TRANSMITTAL

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UNITED STATES DEPARTMENT OF LABOR,  
WOMEN'S BUREAU,  
*Washington, December 28, 1951.*

SIR: I have the honor of transmitting a compilation of cost-of-living budgets for employed women without dependents. This compilation is primarily a revision of Bulletin No. 226, entitled "Working Women's Budgets in Twelve States," published by the Women's Bureau in 1948, and includes the most recent official budgets for 13 minimum-wage jurisdictions. Maine, having developed an official cost-of-living budget since publication of Bulletin 226, is now included for the first time. As the State of California has recently developed its own official budget, the budget of the Heller Committee is not included in this revision. An introduction to the compilation gives a brief description of the basic concept and development of this type of cost-of-living budget.

In order that the data may have maximum usefulness, there has been included, along with the money amounts for the different categories of each budget, a tabular presentation of the commodity and service allowances for each. Authorization has been obtained from the States for the printing of these data.

This revision, including the assembling of the tabular data, was begun by Hazel Kefauver, Economic Analyst, and completed by Ethel V. Weiss, Labor Economist, under the direction of Margaret L. Plunkett, then Chief of the Bureau's Division on Women's Labor Law and Civil and Political Status.

Respectfully submitted.

FRIEDA S. MILLER, *Director.*

HON. MAURICE J. TOBIN,  
*Secretary of Labor.*

## FOREWORD

The Women's Bureau has long been actively concerned with the cost of living of a self-supporting woman without dependents. This interest was first stimulated by its work with States having minimum-wage laws that in one way or another tie the legal minimum wage to the cost of living. Although, since 1939, five of the State laws have been made applicable to men, historically all the minimum-wage laws have applied only to women or to women and minors. Therefore, many of the States, over a period of time, have developed lists of goods and services that reflect the living needs of a woman worker and have translated these needs into a dollars-and-cents figure. The Women's Bureau has cooperated in the cost-of-living work of the States and in many instances has materially assisted them in setting up and pricing these budgets, and in revising the money estimates and otherwise keeping the budgets up to date.

In 1948, the Women's Bureau issued a compilation of 12 budgets reflecting prices in different States in the period 1946-48. Since then, two additional States, Maine and California, have issued budgets for the first time. The Maine budget was priced originally in June 1948, and a revised estimate prepared as of December 1950. The California budget was priced as of October 1950 and represents the first "official" California budget to be issued in recent years; the first issue of this bulletin included the budget prepared by the Heller Committee for Research in Social Economics of the University of California. Since 1948 two other States—Connecticut and New York—have revised the list of commodities included in their budgets and presented revised money amounts on the basis of actual repricing. Massachusetts revised its own estimates of money value. Reestimates of money value of the others, with the exception of Arizona, were prepared by the Women's Bureau of the United States Department of Labor with the approval of the respective States; no revision of any kind was made for Arizona.

In order to make these more recent data available, this revised edition of the 1948 publication has been prepared. The budgets for the listed 13 States represent the needs of a working woman in terms of 1948-50 prices:

Arizona	Massachusetts <sup>1</sup>
California	New Jersey
Colorado	New York
Connecticut	Pennsylvania
District of Columbia	Utah
Kentucky	Washington
Maine <sup>1</sup>	

<sup>1</sup> The Maine and Massachusetts budgets are for a working "person" and cover the needs of a self-supporting person of either sex without dependents.

In addition to showing the money amounts for the various budgets, this compilation includes a tabulation of the commodity and service allowances in the following categories:

Clothing	Recreation, including vacation
Clothing upkeep	Education and reading material
Personal care	Transportation
Medical, dental, and optical care	Miscellaneous expense

These tabulations permit a comparison of the basic elements that are represented in the money totals of each budget.

Care should be exercised in the use of the State cost-of-living budgets. They differ as to contents as well as to date priced. Each budget was constructed individually by a committee of experts to represent the quantity and quality of the goods and services determined to be necessary to maintain a self-supporting woman in health, plus money needed for insurance, savings, and taxes as of the date to which the budget figure relates. Since the budget contents vary, the budget figures may not properly be used to show comparative costs as between one State and another. Consequently, in the present bulletin no effort has been made to present budget figures for the different States as of a uniform date.

In using any one of the budgets, however, it is important to keep in mind the fact of price changes since the date the budget was priced. The consumers' price index (old series) of the United States Bureau of Labor Statistics, which records time-to-time changes in retail prices of goods and services bought by moderate-income families in 34 large cities, showed an increase of 5.4 percent from April 1948, the date of the earliest budget in this collection, to December 1950, the date of the latest budget. To be useful in showing the minimum necessary to maintain a woman in health, each budget should be considered in the light of price increases that have occurred since the date the budget was issued.

NOTE: After this bulletin went to press, 1951 revisions were approved for the District of Columbia and New York State. These are shown as addenda.

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# *Working Women's Budgets*

## *in Thirteen States*

### The Budget in Minimum-Wage Administration

Twenty-six States and the District of Columbia <sup>1</sup> have minimum-wage laws designed to protect women and girls from oppressively low wages; 19 laws include male minors; 5 include men. Six of these laws fix wage rates in the statute. Twenty-five, including four of the fixed-rate laws, provide machinery, usually wage boards, whereby rates may be established for various covered occupations or industries.

Nearly all the various State minimum-wage laws mention cost of living. The legislators, at the time of enactment, took into account the cost of living in deciding that a minimum wage was needed. Once the need was recognized by legislation, most laws made the cost of living a basic criterion to be considered in setting the minimum rate for a particular occupation or industry. Because the phrase "cost of living" suggests a variety of meanings, 13 minimum-wage States have adopted a budget as a means of providing the minimum-wage administrator and wage boards with a workable guide to its interpretation.

#### Structure of the Budget

The cost-of-living budget has two main features: (1) A list of goods and services; and (2) the amount of money necessary at a given date to obtain at retail prices the goods and services listed, plus the amounts allocated for insurance, savings, and taxes. The list of goods and services, of course, varies according to the kind of person for whom the budget is intended and the standard of living for which it provides.

Although each of the State budgets was developed independently, all of them have certain similar characteristics. Minimum-wage legislation was a part of the social legislation that characterized the early part of the twentieth century; its passage was stimulated by studies made by interested groups showing that large numbers of women workers were receiving wages below minimum adequacy and that the consequences of such low wages were socially destructive. The most common concept around which the budgets have been developed is that of a completely self-supporting working woman without dependents.<sup>2</sup> The level of living for which the State budgets are designed

<sup>1</sup> Three of the Territories, Alaska, Hawaii, and Puerto Rico, also have minimum-wage laws, but these are not included in the present analysis.

<sup>2</sup> In two States, Massachusetts and Maine, the budget takes into consideration the needs of a self-supporting man without dependents.

also derives from a common concept, namely a standard of living adequate to maintain health.

Each budget employs a priced list of the goods, services, and commitments which over the period of a year represent the minimum needs of a self-supporting woman to maintain herself at the selected level. These lists were developed in part on the basis of actual expenditures of women with modest earnings, and reflect the customary expenditure pattern of women who would be affected by minimum-wage legislation. Prices shown are State-wide averages of retail prices in effect as of the date of the budget.<sup>3</sup> In addition to the commodity and service allowances, most of the budgets provide a lump sum for emergency expenditures. Federal income tax and social security taxes, deductible from earnings at the source, and State income taxes, where levied, are also incorporated in the complete list of living costs.

#### Guides to the Budget's Basic Standard

The basic standard of living on which a budget is to be based has to be determined prior to developing a commodity and service list. In selecting the standard for women's budgets, most of the State budget makers were guided by the intent of the minimum-wage laws which is expressed in such phrases as: Wages "sufficient to enable the employee . . . to maintain himself or herself under conditions consistent with his or her welfare" (Wisconsin); a wage "adequate to supply the necessary cost of living, and maintain the workers in health" (Washington); a wage "sufficient to meet the minimum cost of living necessary for health" (Rhode Island); wages "sufficient to maintain the worker in health and supply him with the necessary comforts and conditions of reasonable life" (Minnesota); "a wage . . . adequate to supply . . . the necessary cost of proper living and to maintain the health and welfare" (Arkansas); "a wage . . . sufficient to meet the minimum cost of living necessary to health" (Arizona).

Such legal language rules out a subsistence standard, as one which has been demonstrated over a period of time to be incompatible with maintenance of health. Instead, the language clearly points to the need for a standard which will be truly "adequate," and development of budgets has been in the direction of a more realistic concept of a minimum-adequate standard. The question then becomes one of determining what is an "adequate" standard. The answer to this involves a careful appraisal of the contemporary social structure. Standard of living, in the general sense, is closely allied with the cul-

<sup>3</sup> All the budget lists were initially priced. Some States periodically reprice their budgets to keep them current; New York has been doing this on a regular basis. Other agencies have estimated current costs on the basis of retail price changes occurring subsequent to the pricing date as measured by a reliable retail price index.

tural and economic development of a country. For the individual, an adequate standard of living reflects the customary pattern of the group to which he belongs.

Over a period of time the over-all living standard of a society (as well as the standards of the various groups which make it up) changes as the economy changes, and the more highly industrialized the society, the more quickly the standards change. In a society geared to mass production, wherein a market for output must be maintained, the differences in living standards among the various groups tend to become less clear. In 1912 when the first minimum-wage law was passed in the United States, the difference between a luxury standard and a minimum-adequate standard was clearly apparent. The extravagant customs of those whose incomes were large contrasted noticeably with the comparatively plain life of the worker with modest earnings. More recently, however, mass production, full employment, and higher wages have brought more "luxury" items within the reach of the worker. Criteria which formerly permitted sharp differentiation between a luxury standard and a minimum-adequate standard have become obscured. Today, comfortable housing with modern plumbing, heating, and lighting, a varied diet, radios, electrical appliances, clothing that meets standards of style as well as comfort, are a part of the over-all standard. In contrast, living conditions involving badly overcrowded housing, poor and unnourishing food, lack of suitable wearing apparel, lack of money for necessary expenditures such as personal care, medical attention, recreation, and for transportation to and from work, are considered to reflect an inadequate or substandard level.

In setting up the list of goods and services that would represent the minimum level of an adequate standard in terms of contemporary standards, the various groups of State budget makers were guided by the local customs of their area. They were aware of the pressure that is on the individual to conform to the customs of the group with which he is identified as a means of obtaining group sanction. Group approval is extremely important to a working woman in order to show herself and others that she "belongs," that she is "as good as" her associates, and that she has a "right" to be accepted on equal terms by her fellows. In fact, her urge to be identified with her group is so strong that when funds are lacking she will often go without food, medical care, or some other essential, in order to obtain the clothes or the permanent wave that will enable her to meet the standards of her group. Because of this tendency to conform, the spending pattern of the single woman living on a moderate income was used by the States

to a considerable extent as a guide for determining the basic necessities that should be included in the list of predictable, day-to-day needs of a woman living at a minimum-adequate level.<sup>4</sup>

Inasmuch as these State budgets attempt to provide for the complete financial obligations of a responsible citizen, they give consideration to contingencies that cannot be included in the list of predictable needs. The savings allowance and the allowance for insurance afford the means of providing, in some measure at least, for an emergency that requires an unforeseen cash expenditure.<sup>5</sup> Insofar as these allowances take care of possible emergencies, such as the loss of a pocket-book or of personal property, an accident, a period of unemployment which outruns the term of unemployment benefits, or unexpected travel due to the death of a close relative, they stabilize the budget at the selected level.

Federal and State income and social security taxes, which take an ever-increasing share of the worker's income, are a part of the cost of living. Guided by this fact, many of the States which did not incorporate taxes in their original accounting of living costs (because their budgets were developed when taxes had little effect on persons with small incomes), now recognize taxes as an important factor in the cost of living and have added them to the official list of necessary expenses. Since the payment of taxes is compulsory, if they were not provided for in the total cost of the budget, money earmarked for necessary goods and services would in reality be diverted to taxes, thus impairing the adequacy of amounts allowed for commodities and services.

As a rule, if a sales tax is applicable it is included in the cost of the items in the commodity and service list, rather than carried as a separate item.

#### Steps in Ascertaining the Cost of Goods and Services Included

Reliability of results is an important consideration when building a budget for use as a guide in establishing minimum-wage rates. Just as the authenticity of the allowances derives from a factual basis, so the justification of the cost of the goods and services allowed is found in the method used in determining the cost—a pricing technique which has evolved over a period of years. Although construction of a budget involves the collection of actual prices in the field, to say merely that prices are gathered for the various items allowed in the budget is to oversimplify the process.

The object of pricing is to arrive at a money amount that may be accepted with confidence as representing the cost of the budget con-

<sup>4</sup> The commodity and service allowances of the various State budgets are presented in tabular form at the end of this Bulletin.

<sup>5</sup> The Massachusetts budget, which is only a commodity and service listing, does not provide for savings or taxes.

tents throughout the State as a whole, as of a specified date. It would not be feasible to gather prices from every outlet regularly patronized by workers in every community in the State. Therefore, a limited number of cities and towns are selected which are representative of all communities in the State where women are employed. This involves (1) analyzing the communities as to the factors which may influence retail prices, such as size, chief economic characteristics, and geographic location, grouping them in accordance with the factors they have in common and choosing from each group an appropriate number to represent all the communities in the group; and (2) designating in each of the chosen communities appropriate retail outlets from which prices are to be obtained.

Pricing, as of a specified date, should be done by a trained staff and, to insure uniformity, prices should be obtained only for those articles which fulfill written specifications. The next step is to derive, from the prices that have been collected, a weighted State average cost for each article. Once the prices of individual items are known, money amounts can be determined for major categories of goods and services, and the total cost of the budget, including taxes and savings, can be calculated.

#### Keeping the Budget Up To Date

In order to be truly effective, a cost-of-living budget should be kept up to date and adjusted to changing conditions. This includes not only bringing the cost of the items in the budget up to date, but also revising the items in the budget to meet changing patterns of consumption and expenditure and to take into account changes in taxation and other assessments.

There are two major ways of bringing the cost of the items in the budget up to date. The first is to conduct a repricing survey by actually going into the stores to obtain current prices. Some States do this on a regular annual basis; other States do it on a less frequent and irregular basis.

The second method is to apply consumer price indexes—either those of the statistical agencies of the individual State or the Bureau of Labor Statistics consumers' price index—to previous pricings. A method has been developed by the Women's Bureau and the Bureau of Labor Statistics, both of the United States Department of Labor, whereby the original money figures can be revised by applying to the original amounts the percentage changes in prices of the most applicable items included in the Bureau of Labor Statistics consumers' price index. This index is designed to measure over-all time-to-time changes in prices paid for goods and services bought by moderate-income families in large cities.

Certain limitations exist in interpreting the family-budget index in terms of an employed woman's budget. For example, the rent section of the consumers' price index measures changes in the rental value of a house, whereas, with the exception of the New York budget, the housing category of all of the budgets in the compilation is based on the cost of a furnished room. The food section of the consumers' price index measures the cost of food prepared in the home, while the food component of most of the employed women's budgets is based in whole or in part on the prices of food eaten in restaurants. Because the cost of a furnished room may have increased at a different rate than has cost of a rented dwelling, and because the cost of meals eaten in restaurants or boarding houses may have increased at a different rate than have costs of food sold for home preparation, the Bureau of Labor Statistics has pointed out that the budget estimates may not reflect the exact price changes that have taken place in these two categories of the working woman's budget since the date of the original pricing.

Where possible, estimates based on the consumers' price index utilize the most recent prices collected in the State for which the revision is made. Where prices have been collected in more than one city in the State, weighted indexes are used. In the absence of price information for a particular State, indexes showing the average price changes in 34 large cities in the United States are used. These restrictive factors in the application of the family index to the woman's budget should be borne in mind when revising a budget by this method. The Women's Bureau, however, does not feel that they invalidate the use of the revised estimates of the cost-of-living budget as a guide in measuring the amount needed to buy the articles in the budget as of the date of the revision.

In bringing budgets up to date by either of the above methods, it is also important to bear in mind the necessity of revising the amounts needed for taxes by applying the tax rates which are applicable at the date of revision and adjusting the total money allowances accordingly.

The item for savings and/or insurance is also scrutinized in the process of revision of a budget. Sometimes a revision is made on the basis of a repricing of insurance rates, other times by making the item the same proportion of the total of the commodities and services items as it was in the original priced budget. In recent years, it has been customary in some States to allow a flat 10 percent of the total budget as an adequate amount to cover this item of savings and/or insurance.

## Appraising the Budget

A budget loses much of its significance without an understanding of the basic considerations that entered into its development. A cost-of-living survey is a highly technical job. It requires careful planning in advance, laying out each step of the work in detail, setting up staff requirements for carrying out the work, and providing for the training of the staff members in the technical aspects of the job. This may be expensive in time, money, and effort, but it is worth doing because it results in a cost-of-living figure which is based not on conjecture but on sound factual data.

A brief history of the development since 1913 of women's cost-of-living budgets is useful background on which to base an appraisal of current methods. A comprehensive analysis of the budgets used from 1913 through 1926, and a comparison of the rates set under the various minimum-wage laws with cost-of-living figures, was made by the Women's Bureau in 1926 and reported in its Bulletin No. 61. In the early days of minimum wage, cost-of-living figures and budgets were not as carefully developed as they are now. Usually, the early budgets allowed only for the three major categories of expense—room, board, and clothing. It was not until later that an estimate was added for "sundry items." In these early budgets not only were the items included few in number, but they were also subject to much dispute. In an attempt to settle some of these disputes and show more clearly what was actually needed in the budgets, the lump-sum estimates for clothing and sundries were later abandoned and replaced by estimates which were built up from lists of articles in these two categories and which reflected the annual requirement of each. Even with this additional detailed information, the budget makers still found it difficult to justify satisfactorily the inclusion of a specific article in such a list.

The next method, accordingly, was to use expenditure studies to see what women workers actually bought. Many things were found to be customarily used which had either been left out of the first budgets or given insufficient weight: personal-care items, optical care, reading material, union and club dues, contributions to charitable organizations, stationery, and postage. Although individually some of these things seem trivial, collectively they were important in that they were a recognized part of the normal person's needs. Study and consideration of expenditure data to discover the actual consumption pattern of women workers represented a great step forward in the construction of a cost-of-living budget.

Another important development prior to 1923 was the addition of allowances for insurance and savings as necessary items in a minimum-adequate budget.

Another development in this early period was the attempt to determine actual prices for individual items allowed in the budget. The first "priced" budgets were weak, however, because no attempt was made to define the type and quality of the goods and services priced. As a result, employer groups on minimum-wage boards might agree on the required number of individual articles included in a budget but could not agree on the sum of money necessary to purchase them. In some States each wage board that met to establish wages would arrive at its own set of "costs." In one such State six separate wage boards which met within a 9-month period arrived at six different annual dollars-and-cents valuations ranging from \$539 to \$699 for an identical commodity-quantity list.<sup>6</sup> Although this occurrence was not necessarily typical, it is nevertheless clear that the early cost-of-living budgets, having been arrived at through compromise, often failed to give objective evidence of the minimum amount necessary to support a woman in health.

Constant criticism of the budgets stimulated efforts to increase their reliability. As a result of trial and error, budget building techniques were improving with experience, and budgets gradually became more realistic in content and objective in method.

By 1937 when the United States Supreme Court in the Parrish decision<sup>7</sup> gave new life to minimum-wage activity, budget building had progressed to the point where definite procedures could be formulated and set down in writing as a guide to making a cost-of-living survey for minimum-wage purposes. Three Federal agencies, the Women's Bureau and the Bureau of Labor Statistics of the U. S. Department of Labor, and the Family Economics Division of the Bureau of Home Economics (now the Bureau of Human Nutrition and Home Economics) of the U. S. Department of Agriculture, collaborated in drawing up the first systematic presentation of such procedures. A review of the recommendations will aid in evaluating the State budgets, since this document and a later version<sup>8</sup> were available to the States at the time that many of their basic cost-of-living studies were made.

In accordance with the traditional American policy of setting wages in terms of job rates, rather than on the basis of the worker's financial

<sup>6</sup> Women's Bureau Bulletin No. 61.

<sup>7</sup> Case of *West Coast Hotel v. Parrish*, 300 U. S. 379, upholding the constitutionality of the Washington minimum-wage law. This ruling reversed the Supreme Court's decision in the *Adkins* case in 1923 which held unconstitutional the District of Columbia minimum-wage law.

<sup>8</sup> U. S. Department of Agriculture Miscellaneous Publication No. 549, issued 1944. This document, which superseded the original publication, is still the standard general reference for cost-of-living budget studies for minimum-wage purposes.

responsibilities, a basic consideration implied was that the budget be based on the needs of an individual without dependents. Because it was intended to serve as a guide in establishing a minimum wage, it was recommended that the budget be designed for a completely self-supporting individual who received no subsidies either from relatives or private charity. In order to insure that the standard of living be adequate, the budget was constructed on the assumption that workers at the minimum-wage level would follow the spending pattern of their group. Luxuries and innovations which had not yet been generally adopted were omitted from the suggested spending pattern.

In developing detailed recommendations, the collaborating agencies drew upon the previous experience of the States and upon the knowledge of experts, in order to evaluate appropriate standards for the various categories of the spending pattern.

Studies and reports of the Federal Housing Administration, local public housing authorities, citizens' housing committees or associations, building and loan companies, and public health authorities contributed to the recommendations for housing standards necessary for maintenance of health. These involve such things as general appearance of neighborhood, upkeep of property, heating, lighting and plumbing, compliance with fire regulations, and accessibility to public transportation. Standards for a furnished room relate to the size of room, ventilation, privacy afforded, comfortable and clean furnishings, closet and storage space, bathroom facilities, and laundry privileges.

Food allowances were based on data relating to food requirements recommended to maintain a good nutritional status, published by the Bureau of Human Nutrition and Home Economics, Agricultural Research Administration, U. S. Department of Agriculture, and the Food and Nutrition Board of the National Research Council.<sup>9</sup> This included consideration of mineral and vitamin content as well as caloric value.

Clothing needs were measured against the requirements of health, cleanliness, quality or durability, and style. Attention was given to the needs of an employed woman for suitable clothing. Further, since to live adequately is to live normally in terms of group behavior, the woman needs clothing for work, for dress, and for play, and she needs sufficient clothing of all types to allow for laundering and dry cleaning. It was recognized, of course, that geographic location, climate, and local customs have an important bearing on the clothing allowance.

The measure of adequacy for other commodity and service categories of the budget, with the exception of medical care, was found

<sup>9</sup> Recommended Dietary Allowances. National Research Council (Washington 25, D. C.) No. 129. Revised 1948.

in general practice among working women in the area which the budget served. The recommendations acknowledged group hospitalization as affording a partial solution to the problem of medical care. However, because that kind of health protection is not available to every worker, a supplemental allowance to pay for treatment on a medical fee basis was incorporated in the recommendation with the suggestion that the medical care allowance for any one year should be considered, in part at least, as both payment of bills for past services and as a reserve for future health care.

The State budgets presented here should be appraised as 13 separate expressions of what, according to contemporary customs, constitutes a healthful standard of living at a minimum-adequate level. None of the budget lists should be considered as imposing a manner of life. They are at best a means for indicating the amount needed (as of a specified date) to maintain health and welfare. It is to be expected that, within the framework of the list, substitutions and adjustments may be made to satisfy individual choice. If such choice is within reason, a minimum-adequate standard can be maintained by a self-supporting woman without dependents at the derived cost level.

Comparison of the various lists of goods and services may be made, but only if it is remembered that living customs and viewpoints vary from area to area, and that these customs and viewpoints affect decisions as to the specific items and the quantity of each item that is considered necessary over the period of a year. The budgets do not show differences in cost of living in different regions because they are not based on identical goods and services.

#### Uses of the Budget

A reliable budget has a wide variety of uses.

In the minimum-wage field the budget's graphic accounting of modest necessities is a useful tool, when combined with wage data, to illustrate the need for a minimum-wage law in a State where no such law is in effect. Likewise, it can be used to show the need for amendments that will bring an existing but outmoded law in line with a current situation. It has proved its worth to minimum-wage administrators as a measure of the adequacy of wages paid in an industry or occupation and the need for revising them. It has assisted administrators and wage board members in arriving at decisions as to appropriate wage rates. A properly developed budget is helpful in upholding a wage recommendation and is acceptable evidence in defense of a wage rate that has been attacked in court. In each of these phases of minimum-wage administration a budget is a valuable aid in winning public support.

Objectively developed budgets have proved helpful in fields other than minimum wage. They have been used by employers and by union representatives to test whether wages are adequate to meet living expenses; as a point of reference in wage discussions between workers and management; and by employment counselors, social service workers and other interested persons and groups as a guide in allocating wages and other income into various categories of expenditures. They have also been used to develop practical spending plans for women entering the labor market for the first time; to illustrate the impact of living costs on the lives of individuals in the moderate income group; and to compare living standards of workers in the United States with standards of workers in other countries.

Effective application of the budget data to these relevant problems requires a familiarity with the content of the budget and sound judgment in adapting it to particular situations. For example, if a problem requires a solution in terms of current prices, the changes in prices and in tax rates subsequent to the date of the budget should be taken into consideration. If a problem involves a woman who has dependents, the budget should be expanded to compensate for the added responsibility. If the solution of a problem involves any substantial change in the total amount of money involved, either because of raising or lowering the standard provided for in the budget or because of an adjustment in connection with dependents, the tax allowance should be revised to correspond with the new situation. In some cases a particular budget will serve a specified purpose better than the others; for instance, the New York budget, which bases housing and food costs on a woman living as a member of a family group, might be applicable to a problem involving a woman similarly situated in another State.

If the problem at hand is one of setting up spending plans or income allocations, the cost-of-living budget data can best be utilized through an analysis of the percent distribution of the costs of the various categories to the cost of the total list of commodities and services. In using these percentages, however, the user should remember that the budget is a "minimum-adequate" one with the percentage distributions that go along with such a budget. A budget aimed at a lower or higher level will reflect a different percentage distribution of expenditures.

Additional and equally valuable uses may be found for these cost-of-living budgets as time goes on. However, a budget designed for one purpose cannot be used indiscriminately for another. On the other hand, if judgment, discrimination, and resourcefulness are used in applying and adapting the data, these budgets may very well show a usefulness far beyond that anticipated by their originators.

## Tables Showing Cost of Each Budget

The money amounts shown in each of the following 13 budgets are based either on data contained in copies of current budgets submitted by State agencies, or on revised estimates prepared by the Women's Bureau, of the money amounts shown in earlier budgets submitted by the States. In many instances, it has been necessary, in order to present the information in as uniform a manner as possible, to change the terminology or grouping of items of expenditures contained in budgets as submitted by the States. Such changes, however, are ones of form and not of content. Each budget, in the form in which it is here presented, has been approved for publication by the appropriate State officials.

## Arizona

*Estimated annual cost of specified items for an employed woman living in a furnished room and eating meals in restaurants in Arizona, April 1948*

<i>Item of expenditure</i>	<i>Estimated average annual cost<sup>1</sup></i>
Housing (furnished room)-----	\$249. 68
Food (3 restaurant meals a day)-----	713. 89
Clothing-----	294. 67
Other living essentials-----	425. 67
Clothing upkeep-----	\$93. 81
Personal care-----	73. 75
Medical, dental, and optical care-----	62. 00
Recreation, including vacation-----	76. 97
Education and reading material-----	16. 04
Transportation-----	39. 00
Miscellaneous expense <sup>2</sup> -----	64. 10
Total commodities and services <sup>3</sup> -----	1, 683. 91
Federal income tax <sup>4</sup> -----	194. 00
State income tax <sup>4</sup> -----	7. 00
Social security tax-----	19. 53
Savings and private insurance-----	48. 83
Total cost of budget-----	1, 953. 27

Source: The Industrial Commission of Arizona, Minimum Wage Division. Cost of Living Survey and Wage Studies, 1937-38.

<sup>1</sup> The original budget was based on prices prevailing throughout Arizona during the winter months of 1937-38. The April 1948 figures are revised estimates made by the U. S. Department of Labor, Women's Bureau. (For explanation of method used, see p. 5.)

<sup>2</sup> A specific allowance of \$23 is made for occupational expense.

<sup>3</sup> A 2-percent sales tax is included in the allowances for food, clothing, personal care, and recreation. The estimated total of this tax is \$22.

<sup>4</sup> Federal and State income taxes were not provided for in the 1937-38 budget. They have been computed by the Women's Bureau at rates applicable as of April 1948 and are shown with the State's permission.

## California

*Annual cost of a minimum budget for a single working woman living in a guest house and eating some of her meals in restaurants in the State of California, October 1950*<sup>1</sup>

<i>Item of expenditure</i>	<i>Annual cost</i> <sup>2</sup>
Food and housing <sup>3</sup> .....	\$1, 071. 68
Clothing .....	180. 77
Other living essentials .....	440. 01
Clothing upkeep .....	\$31. 16
Personal care .....	37. 15
Medical, dental, and optical care <sup>4</sup> .....	104. 67
Recreation, including vacation .....	95. 79
Education and reading material .....	10. 00
Transportation .....	94. 79
Miscellaneous expense .....	66. 45
Total commodities and services .....	1, 692. 46
Federal income tax <sup>5</sup> .....	209. 42
State income tax <sup>6</sup> .....	50. 10
Social security tax, including unemployment compensation disability benefits tax, and old age insurance tax .....	52. 00
Savings and private insurance .....	2, 003. 98
Total cost of budget .....	2, 003. 98

Source: California Industrial Welfare Commission. Budget for a Single Working Woman: Items, Quantities and Costs as of October 1950.

<sup>1</sup> The budget is designed for a woman who is "entirely self supporting, without dependents, single, between 30 and 35 years of age, employed in a mercantile establishment or an office, and living in a boarding and rooming house."

<sup>2</sup> Based on prices obtained by the Division of Labor Statistics and Research in the areas of Los Angeles, San Francisco-East Bay, San Diego, and the City of Fresno for October 1950. Allowances in total commodities and services include sales and excise taxes.

<sup>3</sup> Based on room and board in a guest house, including breakfast 7 days a week and dinner 6 days a week, less reduction allowed for 1 week away for vacation, plus lunch and Sunday dinner in restaurants, plus sales taxes. Food (including taxes) amounts to \$760.12; housing \$311.56.

<sup>4</sup> Calculated as 6 percent of total cost of commodities and services plus savings and insurance. In addition, an allowance of 1 percent of the total budget is included under social security tax as the cost to the worker of the program which provides cash benefits for unemployment due to illness.

<sup>5</sup> Calculated on the basis of the first 9 months of 1950 at the tax rate effective prior to October 1, 1950, and the last 3 months at the rate becoming effective October 1, 1950. If, however, the tax were calculated entirely on the basis of the newer rate, the Federal tax would be \$247.80, unemployment compensation disability benefit tax \$20.44, old age insurance tax \$30.65, and the total budget \$2,043.35.

<sup>6</sup> California State income tax not paid by a person at this level of income.

## Colorado

*Estimated annual cost of a budget for an employed woman living in a furnished room and eating meals in restaurants in Colorado, January 1949*

<i>Item of expenditure</i>	<i>Estimated average annual cost <sup>1</sup></i>
Housing (furnished room)-----	\$226
Food (3 restaurant meals a day)-----	645
Clothing-----	279
Other living essentials-----	431
Clothing upkeep-----	\$33
Personal care-----	62
Medical, dental, and optical care-----	53
Recreation, including vacation-----	91
Education and reading material-----	38
Transportation-----	74
Miscellaneous expense-----	80
Total commodities and services-----	1, 581
Federal income tax <sup>2</sup> -----	171
State income tax <sup>2</sup> -----	9
Social security tax-----	18
Savings and private insurance-----	34
Total cost of budget-----	1, 813

Source: Industrial Commission of Colorado, Minimum Wage Division. Report of Cost of Living Survey, 1937. [Unpublished data, 1937.]

<sup>1</sup> The original budget was based on prices prevailing in Denver and in 12 other Colorado cities in October 1937. The January 1949 figures are revised estimates made by the U. S. Department of Labor, Women's Bureau. (For explanation of method used, see p. 5.)

<sup>2</sup> Federal and State income taxes were not provided for in the 1937 budget. They have been computed by the Women's Bureau at rates applicable as of January 1949 and are shown with the State's permission.

## Connecticut

*Annual cost of a minimum budget for a single working woman living in a furnished room and eating meals in restaurants in Connecticut, March 1949*

<i>Item of expenditure</i>	<i>Average annual cost<sup>1</sup></i>
Housing (furnished room) -----	\$291. 20
Food (3 restaurant meals a day) -----	699. 72
Clothing -----	239. 52
Other living essentials -----	379. 26
Clothing upkeep <sup>2</sup> -----	\$30. 52
Personal care -----	51. 77
Medical, dental, and optical care -----	70. 30
Recreation, including vacation -----	96. 62
Education and reading material -----	23. 45
Transportation -----	51. 00
Miscellaneous expense -----	55. 60
Total commodities and services <sup>3</sup> -----	1, 609. 70
Federal income tax -----	179. 00
State income tax <sup>4</sup> -----	-----
Social security tax -----	18. 67
Savings -----	52. 00
Insurance, group -----	7. 20
Total cost of budget -----	1, 866. 57

Source: Connecticut Department of Labor, Bureau of Labor Statistics. An Annual Minimum Budget for Working Women in Connecticut, March 1949. Mimeo.

<sup>1</sup> Based on prices obtained by the State of Connecticut in 14 cities and towns in March 1949.

<sup>2</sup> An additional amount (\$2.60) is included in miscellaneous expense for home laundry supplies.

<sup>3</sup> A 1-percent sales tax included in allowances for clothing, personal care, medical care, and recreation.

<sup>4</sup> The State of Connecticut does not levy an income tax.

## District of Columbia

[A 1951 revision of the District of Columbia budget, approved after this Bulletin went to press, has been added on page 40.]

*Estimated annual cost of a budget for an employed woman living in a boarding house and buying lunches in a restaurant in the District of Columbia, November 1950*

<i>Item of expenditure</i>	<i>Estimated average annual cost<sup>1</sup></i>
Housing and food (furnished room in boarding house where 2 meals a day are served; lunches bought in restaurants) <sup>2</sup> -----	\$924
Clothing-----	281
Other living essentials-----	325
Clothing upkeep-----	\$46
Personal care-----	48
Medical, dental, and optical care-----	41
Recreation, including vacation-----	50
Transportation <sup>3</sup> -----	104
Miscellaneous expense-----	36
Total commodities and services-----	1, 530
Federal income tax <sup>4</sup> -----	240
District of Columbia income tax <sup>5</sup> -----	-
Social security tax-----	30
Savings and private insurance <sup>6</sup> -----	200
Total cost of budget-----	2, 000

Source: Budget recommended by the Retail Wage Conference and accepted by District of Columbia Minimum Wage and Industrial Safety Board, November 2, 1937.

<sup>1</sup> In 1937 a budget amounting to \$884 annually to cover the cost of maintenance and protection of health of a woman worker living alone in the District of Columbia was approved by a conference called by the District Minimum Wage Board, and this has since been the basis for estimating the current cost of living for such a woman in the District. The November 1950 figures are revised estimates made by the U. S. Department of Labor, Women's Bureau. (For explanation of method used, see p. 5.)

<sup>2</sup> Of the total housing and food estimates, 71 percent or \$656 is for food and 29 percent or \$268 for housing.

<sup>3</sup> Based on 52 weekly passes at \$2 per pass, the rate which went into effect on July 16, 1950.

<sup>4</sup> Taxes were not provided for in the original budget. They have been computed by the Women's Bureau at rates applicable as of November 1950 and are shown with the District's permission.

<sup>5</sup> District of Columbia income tax not paid at this level of income.

<sup>6</sup> An item for savings and insurance was shown in the original budget. Since 1946, revised estimated budgets have allowed a larger proportion, namely 10 percent of the total budget.

## Kentucky

*Estimated annual cost of adequate maintenance and protection of health for a single working woman in Kentucky, February 1949*

Item of expenditure	Estimated average annual cost <sup>1</sup>	
	All meals eaten in boarding house	All meals eaten in restaurants
Housing.....	\$304	\$304
Food.....	675	799
Clothing.....	302	302
Other living essentials.....	326	326
Clothing upkeep <sup>2</sup> .....		
Personal care.....	\$100	
Medical, dental, and optical care.....	61	
Recreation.....	64	
Education and reading material.....	7	
Transportation <sup>3</sup> .....	49	
Miscellaneous expense <sup>4</sup> .....	45	
Total commodities and services.....	1,607	1,731
Federal income tax <sup>5</sup> .....	175	197
State income tax <sup>5</sup> .....	13	16
Social security tax <sup>5</sup> .....	18	20
Louisville occupational tax <sup>6</sup> .....		
Savings and private insurance <sup>7</sup> .....	26	28
Total cost of budget.....	1,839	1,992

Source: Kentucky Department of Industrial Relations. Evidence and Information Pertaining to Wages of Women and Minors in the Hotel and Restaurant Industry, February 1949. Mimeo. See also Evidence and Information Pertaining to Wages of Women and Minors in Laundry and Dry Cleaning, Hotel and Restaurant, and Other Industries, July 1946. Mimeo.

<sup>1</sup> The food, housing, clothing, and transportation costs of 1946 budget were based on prices obtained throughout the State. Costs for other categories were derived in part from price data published by the U. S. Bureau of Labor Statistics for March 1946. The February 1949 figures are estimates made by the U. S. Department of Labor, Women's Bureau. (For explanation of method used, see p. 5.)

<sup>2</sup> No allowance for laundry and dry cleaning was included in budget, although the 1946 State report indicated that as of March-April 1946 the average cost for this service was from \$1.50 to \$4 per week.

<sup>3</sup> Revised estimate based on the State's recent mail survey of transportation costs in the Kentucky cities included in the original survey.

<sup>4</sup> Includes \$13 for organizational dues and contributions and \$32 for incidentals. The latter is a revised estimate, but the former is the same money allowance as shown in the 1946 budget.

<sup>5</sup> Federal and State income taxes and social security taxes were not provided for in the 1946 budget. They have been computed by the Women's Bureau on the basis of 1949 tax rates and are shown with the State's permission.

<sup>6</sup> This tax of 1 percent, weighted in accordance with the percent that Louisville's population bears to the population for the State as a whole (1940 Census), amounts to less than \$2.55 per year. Since this is less than 0.5 percent of the total cost of either budget it has not been included in the revised estimate.

<sup>7</sup> Computed at same percentages of total for commodities and services plus savings as in the original budget.

## Maine

*Estimated annual cost of a minimum budget for single employed persons living in a furnished room and eating meals in restaurants in Maine, December 1950*

<i>Item of expenditure</i>	<i>Estimated average annual cost<sup>1</sup> (men and women)</i>
Housing (furnished room)-----	\$356
Food (3 restaurant meals a day)-----	758
Clothing-----	201
Other living essentials-----	381
Clothing upkeep-----	\$48
Personal care-----	49
Medical, dental, and optical care-----	50
Recreation, including vacation-----	102
Education and reading material-----	24
Transportation-----	40
Miscellaneous expense-----	68
Total commodities and services-----	1,696
Federal income tax <sup>2</sup> -----	282
State income tax <sup>3</sup> -----	34
Social security tax <sup>2</sup> -----	224
Savings and insurance <sup>4</sup> -----	2,236
Total cost of budget-----	2,236

Source: Department of Labor and Industry, State of Maine. Cost of Living Survey for June 1948. Mimeo.

<sup>1</sup> The original budget, adopted by Maine in 1948 to meet the minimum requirements for either a man or a woman, was based on prices obtained by Maine in 7 representative communities in June 1948. The December 1950 figures are estimates made by the U. S. Department of Labor, Women's Bureau. (For explanation of method used, see p. 5.)

<sup>2</sup> Federal and State income taxes and social security taxes were not provided for in the 1948 budget. They have been computed by the Women's Bureau at rates applicable as of December 1950 and are shown with the State's permission.

<sup>3</sup> The State of Maine does not levy an income tax.

<sup>4</sup> Savings and insurance are calculated at the rate of 10 percent of the total budget. No allowance was made for these items in the 1948 budget.

## Massachusetts

*Estimated annual cost of a minimum budget for certain employed persons living in a furnished room and eating meals in restaurants in Massachusetts, August 1950*

<i>Item of expenditure</i>	<i>Estimated average annual cost<sup>1</sup> (men and women)</i>
Housing (furnished room)-----	\$251
Food (3 restaurant meals a day)-----	721
Clothing-----	199
Other living essentials-----	356
Clothing upkeep-----	\$44
Personal care-----	45
Medical and dental care-----	49
Recreation, including vacation-----	100
Education and reading material-----	16
Transportation-----	34
Miscellaneous expense-----	68
Total commodities and services-----	1, 527
Taxes, savings, and private insurance <sup>2</sup> -----	

Source: Massachusetts Department of Labor and Industries, the Division of the Necessaries of Life and the Minimum Wage Division. Annual and Weekly Minimum Budget for Certain Employed Persons in Massachusetts, September-October 1946. Mimeo.

<sup>1</sup> The original budget, which represents the amount necessary to maintain a self-supporting person of either sex, was based on prices obtained by the State of Massachusetts in 20 cities and towns during September-October 1946. The August 1950 estimate was prepared by the State by means of the State's retail price index.

<sup>2</sup> The Massachusetts budget is set up to show only the minimum expenditure for current consumption. Taxes, insurance, and savings are not included in the official figure. On the basis of the amount allowed for commodities and services, Federal income and social security taxes would amount to \$181 computed at rates applicable as of August 1950. The Massachusetts State income tax is not applicable to single persons with incomes under \$2,000.

## New Jersey

*Estimated annual cost of adequate maintenance and protection of health for a woman worker living in a furnished room and eating meals in restaurants in New Jersey, October 1950*

<i>Item of expenditure</i>	<i>Estimated average annual cost<sup>1</sup></i>
Housing (furnished room)-----	\$263
Food (3 restaurant meals a day)-----	803
Clothing-----	360
Other living essentials-----	564
Clothing upkeep-----	\$36
Personal care-----	65
Medical, dental, and optical care <sup>2</sup> -----	74
Recreation, including vacation-----	157
Education and reading material-----	26
Transportation-----	82
Miscellaneous expense-----	124
Total commodities and services-----	1,990
Federal income tax <sup>3</sup> -----	329
State income tax <sup>4</sup> -----	-----
Social security tax, including old age, unemployment and disability insurance <sup>3</sup> -----	62
Savings and private insurance <sup>5</sup> -----	111
Total cost of budget-----	2,492

Source: Revision of Cost of Living Survey made in June 1938, based on costs in November 1942, issued by the New Jersey State Department of Labor.

<sup>1</sup> The 1942 revision consisted of actual pricing for some items and estimates for others. The October 1950 figures are revised estimates made by the U. S. Department of Labor, Women's Bureau. The estimate for total commodities and services (\$1,990) was derived from data furnished by the New Jersey Department of Labor which represent the application of the New Jersey Department of Agriculture Index Numbers for All Goods and Services for October 1950 to the total cost of commodities and services as shown in the 1942 priced budget of the New Jersey Department of Labor. (NOTE.—The New Jersey data are intended to provide an indication of the over-all trend of living costs rather than any representation of the actual cost of living in New Jersey.) Since, however, the New Jersey index does not have components applicable to the individual categories of the commodity and services total, it cannot be used to compute changes in categories where the prices of goods have changed at varying rates. Therefore, independent estimates of the amount for each category, except transportation, were made by applying to the amounts shown for the separate categories in the 1942 budget the changes in the retail prices from November 1942 to October 1950 as measured by the percent changes in the suitable components of the Consumers' Price Index for large cities combined (U. S. Department of Labor, Bureau of Labor Statistics). The transportation estimate is based on the percent change in the BLS United States average index for street car and bus fares combined from November 1942 to September 1950, the latest date for which this index was available at the time the estimate was prepared. The total of the estimates of the separate categories thus obtained (\$2,040) was then compared with the commodities and services total as obtained by the New Jersey figures (\$1,990), and the difference of \$50 absorbed by proportionately decreasing the appropriate category estimates.

<sup>2</sup> In addition, an allowance of 0.75 percent of the total budget is included under social security tax as cost to worker of the program which provides cash benefits for unemployment due to illness.

<sup>3</sup> Taxes were not provided for in the 1942 budget. They have been computed by the Women's Bureau at rates applicable as of October 1950 and are shown with the State's permission.

<sup>4</sup> New Jersey does not levy an income tax.

<sup>5</sup> Calculated as 5.6 percent of the total commodities and services; this is the same proportion shown in the 1942 revision.

## New York State

[A 1951 revision of the New York State budget, approved after this bulletin went to press, has been added on page 41]

*Annual cost of adequate maintenance and protection of health for an employed woman living as a member of a family group in New York State, September 1950*

<i>Item of expenditure</i>	<i>Average annual cost</i> <sup>1</sup>
Housing <sup>2</sup> -----	\$198
Other household expenses <sup>3</sup> -----	211
Food <sup>4</sup> -----	391
Clothing-----	340
Other living essentials-----	479
Clothing upkeep-----	\$25
Personal care-----	54
Medical, dental, and optical care <sup>5</sup> -----	90
Recreation, including vacation-----	139
Education and reading material-----	25
Transportation-----	93
Miscellaneous expense-----	53
Total commodities and services-----	1, 619
Federal income tax-----	234
State income tax-----	17
Social security tax, including old age and unemployment insurance disability benefits tax-----	43
Savings-----	216
Private insurance-----	27
Total cost of budget-----	2, 156

Source: New York Department of Labor, Division of Research and Statistics. Cost of Living for Women Workers, New York State, September 1950. Mimeo.

<sup>1</sup> Based on prices obtained by the New York State Department of Labor in 8 cities and towns as of September 1950.

<sup>2</sup> Includes woman's share of family expenses for rent; also for fuel for lighting, heating, cooking, and refrigeration.

<sup>3</sup> Includes woman's share of family expenses connected with replacement of household equipment, laundry, other household operations, and for services of mother or other member of the family who markets and prepares meals, and takes care of the home.

<sup>4</sup> Includes woman's share of family's cost of breakfasts and dinners at home (\$225) and the cost of her lunches in restaurants (\$166).

<sup>5</sup> In addition, an allowance of 0.5 percent of the total budget is included under social security tax as cost to worker of the program which provides cash benefits for unemployment due to illness.

## Pennsylvania

*Estimated annual cost of a budget for a single employed woman living in a furnished room and eating meals in restaurants in Pennsylvania, November 1949*

<i>Item of expenditure</i>	<i>Estimated average annual cost <sup>1</sup></i>
Housing (furnished room) -----	\$223
Food (3 restaurant meals a day) -----	792
Clothing -----	296
Other living essentials -----	466
Clothing upkeep -----	\$33
Personal care -----	63
Medical and dental care -----	63
Recreation, including vacation -----	118
Education and reading material -----	21
Transportation -----	72
Miscellaneous expense <sup>2</sup> -----	96
 Total commodities and services -----	 1,777
Federal income tax <sup>3</sup> -----	216
State income tax <sup>4</sup> -----	-----
Philadelphia income tax <sup>5</sup> -----	12
Social security tax -----	21
Savings <sup>6</sup> -----	52
Private insurance <sup>6</sup> -----	43
 Total cost of budget -----	 2,121

Source: Pennsylvania Department of Labor and Industry, Bureau of Research and Information. A Minimum Wage Budget for Employed Women in Pennsylvania. October 1938. Mimeo.

<sup>1</sup> The original budget adopted by the State of Pennsylvania in 1938 was based on prices prevailing in 12 Pennsylvania cities in March 1938. The November 1949 figures are revised estimates made by the U. S. Department of Labor, Women's Bureau. (For explanation of method used, see p. 5.)

<sup>2</sup> The allowances for occupational expense and contributions were calculated as the same percentages of total cost of commodities and services as in original budget.

<sup>3</sup> Federal income tax was not provided for in the 1938 budget. It has been computed by the Women's Bureau at the rate applicable as of November 1949 and is shown with the State's permission.

<sup>4</sup> The State of Pennsylvania does not levy an income tax.

<sup>5</sup> The original State budget included an item for a sales tax levied by Philadelphia. This tax was repealed in 1939 and has been replaced by the Philadelphia income tax which is withheld from wages and salaries. The latter, properly weighted, has replaced the former in the 1949 figures.

<sup>6</sup> Calculated as the same percentage of total cost of commodities and services as in original budget.

## Utah

*Estimated annual cost of a budget for an employed woman living in a boarding house in Utah, October 1950*

<i>Item of expenditure</i>	<i>Estimated average annual cost<sup>1</sup></i>
Housing and food (furnished room in boarding house where all meals are served) <sup>2</sup> -----	\$790
Clothing-----	287
Other living essentials-----	565
Clothing upkeep <sup>3</sup> -----	\$30
Personal care-----	110
Medical, dental, and optical care-----	125
Recreation, including vacation-----	148
Education and reading material-----	22
Transportation-----	93
Miscellaneous expense-----	37
Total commodities and services-----	1,642
Federal income tax-----	282
State income tax-----	17
Social security tax-----	33
Savings <sup>4</sup> -----	223
Private insurance <sup>5</sup> -----	33
Total cost of budget-----	2,230

Source: The Industrial Commission of Utah. Report of the Minimum Wage Division on the Cost of Living Survey and Wage Studies, 1939. Mimeo.

<sup>1</sup> The original budget adopted by the Industrial Commission of Utah in 1939 was based on prices obtained in various cities and towns in Utah. In 1945 and 1947 revised estimates were made by the Industrial Relations Council of Utah. The October 1950 figures are revised estimates made by the Industrial Relations Council of Utah, in cooperation with the U. S. Department of Labor, Women's Bureau. (For explanation of method used, see p. 5.)

<sup>2</sup> Approximately 74 percent of this total, or \$582, represents food and 26 percent, or \$208, represents room.

<sup>3</sup> An additional allowance is included in miscellaneous expense for laundry supplies.

<sup>4</sup> Calculated as 10 percent of the total budget.

<sup>5</sup> Calculated as 1.5 percent of the total budget.

## Washington State

*Estimated annual cost of a minimum budget for a single employed woman living in a furnished room and eating meals in restaurants in the State of Washington, May 1949*

<i>Item of expenditure</i>	<i>Estimated average annual cost<sup>1</sup></i>
Housing (furnished room)-----	\$352
Food (3 restaurant meals a day)-----	736
Clothing-----	262
Other living essentials-----	531
Clothing upkeep <sup>2</sup> -----	\$35
Personal care-----	61
Medical, dental, and optical care-----	83
Recreation, including vacation-----	100
Education and reading material-----	42
Transportation-----	101
Miscellaneous expense <sup>3</sup> -----	109
 Total commodities and services-----	 1,881
Federal income tax-----	235
State income tax <sup>4</sup> -----	-----
State sales tax <sup>5</sup> -----	43
Social security tax-----	22
Savings <sup>6</sup> -----	-----
Private insurance <sup>7</sup> -----	50
 Total cost of budget-----	 2,231

Source: Washington State Department of Labor and Industries, Division of Industrial Relations. Minimum Budget for a Single Employed Woman in Washington. Prices week of May 5 through May 10, 1947. Multilith.

<sup>1</sup> The 1947 budget was based on prices obtained by the State of Washington in 16 cities during the week of May 5 through 10, 1947. The May 1949 figures are estimates, made by the U. S. Department of Labor, Women's Bureau. (For explanation of method used, see p. 5.)

<sup>2</sup> An additional amount is included in miscellaneous expense for home laundry supplies.

<sup>3</sup> Includes \$24 for occupation expense and \$85 for the other items. The latter amount is a revised estimate but the former is the same money allowance as shown in the 1947 budget.

<sup>4</sup> The State of Washington does not levy an income tax.

<sup>5</sup> Calculated as 3 percent of the total allowed for housing, food, clothing, clothing upkeep, and personal care.

<sup>6</sup> The Washington State budget does not make a separate allowance for savings as such. Private insurance is considered a form of savings.

<sup>7</sup> Same allowance as shown in the 1947 budget.

## Tables Showing the Commodity and Service Allowances

Items included in selected categories <sup>1</sup> of minimum-wage budgets for self-supporting, employed women—clothing, clothing upkeep, personal care, medical care, recreation, education and reading, transportation, and miscellaneous expense

## CLOTHING—ANNUAL QUANTITY ALLOWANCE

Article of clothing	Arizona	California	Colorado	Connecticut	District of Columbia	Kentucky	Maine <sup>2</sup>
	Quantity on which revised estimate is based	Quantity priced in 1950	Quantity on which revised estimate is based	Quantity priced in 1949	Quantity on which revised estimate is based	Quantity on which estimate is based	Quantity on which estimate is based (women only)
Coat, heavy.....	1/4	1/2	1/2	1/2	1/2	1/2	1/2
Coat, light.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Hat.....	2	2	3	3	4	2	2
Raincoat.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Suit.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Jacket.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Skirt.....	1/2	1	1	1	1	2	1/2
Slacks.....	1/2	1/2	1	1	1	2	1
Shorts.....	1/2	1/2	1	( <sup>3</sup> )	1/2	1	1/2
Sweater, wool or mixture.....	1/2	1/2	1	1/2	2	1	1/2
Blouse, cotton, rayon.....	2	2 1/2	2	2	3	4	1 1/2
Dress, wool, street.....	1/2	1/2	1	1	2	2	1/2
Dress, rayon, street.....	3	2	7	2 1/2	2	1	1/2
Dress, cotton, street.....	4	2	3	1	3	3	1
Dress, date.....	2	1/2	1/2	1/2	1/2	1/2	1/2
Dress, house.....	1/2	1/2	1	1	1	2	1
Housecoat, cotton, rayon.....	1/2	1/2	1	1/2	1/2	1/2	1/2
Bathrobe, cotton chenille.....	1/2	1/2	1	1/2	1/2	1/2	1/2
Bathrobe, wool.....	5	1	1	1	1	1/4	1/2
Slip, everyday.....	4	2	3	3	4	6	3
Slip, dress.....	1/2	1	4	1	4	8	1
Nightgown or pajamas, cotton.....	1/2	1	4	1	4	8	1
Nightgown or pajamas, rayon.....	1/2	1	4	1	4	8	1
Nightgown or pajamas, flannel-ette.....	1	1	1	1	1	5	1/2
Pantie, cotton, rayon.....	4	4	4	4	6	6	2
Pantie, wool.....	1/2	1/2	1/2	1/2	1/2	1/2	2
Vest.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Girdle.....	2	2	3	2	2	2	2
Brassiere.....	3	3	4	3	4	4	3
Hose, rayon.....	1/2	1/2	22	1/2	24	6	12
Hose, nylon, silk.....	24	14	12	12	6	6	6
Anklets.....	2	2	3	3	6	4	4
Shoes, walking.....	3	2	5	2	2	4	1
Shoes, dress.....	1 1/2	1	1	1	2	2	1
Shoes, white.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Shoes, evening.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Shoes, play.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Shoes, tennis.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Slippers, bedroom.....	1/2	1/2	1	( <sup>3</sup> )	1	1	1
Galoshes.....	1/2	1/2	1	( <sup>3</sup> )	1	1	1/2
Overshoes.....	1/2	1/2	1	1/2	1	1	1/2
Gloves, leather.....	1/2	1/2	1	1	1	1	1
Gloves, fabric.....	2	2	2	2	2	4	1
Bathing suit.....	( <sup>3</sup> )	1/4	1/4	( <sup>3</sup> )	1/2	1/2	( <sup>3</sup> )
Bathing cap.....	1/2	1/2	1/2	( <sup>3</sup> )	1	1	( <sup>3</sup> )
Handbag, winter.....	1	1/2	1/2	1/2	3	1	1/2
Handbag, summer.....	1	1	1	1	1	1	1
Handkerchief.....	12	12	12	12	12	9	4
Scarf.....	1	1	1	1	1	1	1
Umbrella.....	1/2	1/2	1/2	1/2	1/2	1	1/4
Collar and cuff set.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Belt.....	1/2	1/2	1/2	1/2	1/2	1/2	1/2
Compact.....	1/2	1/2	1/2	1/2	1/2	1/2	1
Cosmetic bag.....	1/2	1/2	1/2	( <sup>4</sup> )	1/2	1/2	1
Other accessories.....	<sup>5</sup> \$4.00	\$6.00	<sup>5</sup> \$11.21	( <sup>4</sup> )	1/2	1/2	1

See footnotes on p. 27.

## CLOTHING—ANNUAL QUANTITY ALLOWANCE—Continued

Article of clothing	Massachusetts <sup>2</sup>	New Jersey <sup>3</sup>	New York	Pennsylvania	Utah	Washington
	Quantity on which estimate is based (women only)	Quantity on which revised estimate is based	Quantity priced in Sept. 1950	Quantity on which revised estimate is based	Quantity on which revised estimate is based	Quantity on which estimate is based
Coat, heavy	1/3	1/2	3/12	1/3	1/3	1/2
Coat, light	1/3	1/3	1/3	1/2	1/2	1/2
Hat	2	3	3	3	3	2
Raincoat	1/4	1/4	1/3	1/2	1/2	1/2
Suit	1/2	1	1/2			1/2
Jacket			1/2	1/2		1/2
Skirt	1/2					1/2
Slacks	1	1/2	(5)	1	1	1/2
Shorts	(3)	2	(5)	1		
Sweater, wool or mixture	1/2	1/2	1/2	1	2	1
Blouse, cotton, rayon	1 1/2	2	3	1	2	2
Dress, wool, street	1 1/2	2	1/2	1	1/2	1 1/2
Dress, rayon, street	1	4	2	1	2	1 1/2
Dress, cotton, street	1	2	2	3	3	1
Dress, date		1	1	1	1	
Dress, house	1			4	1/2	1
Housecoat, cotton, rayon	1 1/2	1/2	1/2	1	1	1/2
Bathrobe, cotton, chenille	1/3			1/2		1/3
Bathrobe, wool		1/2	1/4		1/2	
Slip, everyday	3	3	3	3	3	3
Slip, dress		1	1	1	1	
Nightgown or pajamas, cotton	1	1	1	1	1	1
Nightgown or pajamas, rayon	1	1	1	1	1	1
Nightgown or pajamas, flannelette	1/2	1	1	1	1/2	1
Pantie, cotton, rayon	4	4	4	6	4	4
Pantie, wool			1			
Vest	3					
Girdle	2	2	2	2	2	2
Brassiere	3	4	4	6	4	3
Hose, rayon	12					
Hose nylon, silk	6	18	12	20	18	10
Anklets	4		(2)			4
Shoes, walking	1	3	2	2	3	2
Shoes, dress	1	1	1	1/2	1	1
Shoes, white		1	1	1/2		1
Shoes, evening		1/2		1/2	1/2	
Shoes, play	1		(3)			1
Shoes, tennis	(3)	1		1/2	1/2	
Slippers, bedroom	1	1/2	1	1	1/2	1
Galoshes	1/2	1/2	1/2	1/2	1/2	1/2
Overshoes		1/2	1/2	1/2		1/2
Gloves, leather	1	2	1	1 1/2	1 1/2	1 1/2
Gloves, fabric	1	2	2	1	2	2
Bathing suit	(3)	1/2	(3)	1/3	1	1/2
Bathing cap	(3)		(3)			
Handbag, winter	1/2	3	1	\$ 3.00	2	1/2
Handbag, summer	1		1			1
Handkerchief	4	12	12	\$ 1.50	12	12
Scarf	1	1			1/2	2
Umbrella	1/4	1/2	1/2	1/3	1/3	1/2
Collar and cuff set						
Belt						
Compact	1	(4)	(4)		(4)	(4)
Cosmetic bag	1					
Other accessories			(7)	\$ 5.00		

<sup>1</sup> Housing and food omitted because they do not readily lend themselves to tabular presentation.

<sup>2</sup> Although the official budget is for both men and women, separate budgets were also prepared. The quantities of items shown in these pages are those from the women's budgets unless otherwise noted.

<sup>3</sup> Provided for in "Recreation" or as lump-sum allowance.

<sup>4</sup> Provided for in "Personal care."

<sup>5</sup> Original money allowance not adjusted for increase in prices subsequent to date of survey.

<sup>6</sup> The commodity list for New Jersey is from its 1938 survey. No list is currently available for the survey made in 1942 on which the October 1950 estimate is based. In giving permission to reprint the data, the New Jersey Department of Labor points out that this list should not be interpreted as necessarily representing the State's idea of what should be included in a list of items required by a woman worker in 1950.

<sup>7</sup> 5 percent of money allowance for gloves, umbrella, raincoat, handbags, and handkerchiefs.

*Items included in selected categories<sup>1</sup> of minimum-wage budgets for self-supporting employed women—clothing, clothing upkeep, personal care, medical care, recreation, education and reading, transportation, and miscellaneous expense*

Arizona	California	Colorado	Connecticut	District of Columbia	Kentucky
Quantity on which revised estimate is based	Quantity priced in 1950	Quantity on which revised estimate is based	Quantity priced in 1949	Quantity on which revised estimate is based	Quantity on which estimate is based

## CLOTHING UPKEEP

<p>Annual lump-sum allowance for each of the following items:</p> <p>Dry cleaning. Laundry supplies. Shoe repairs. Sewing supplies.</p>	<p>Annual money allowance based on prices for;</p> <p>(a) dry cleaning— 1 heavy coat. 2 light coats. 2 wool dresses. 6 rayon dresses. 2 wool suits. 1 skirt.</p> <p>(b) shoe repairs— 1 resole. 8 heel lifts. 2 toe tips. 2 shoe polish.</p> <p>(c) other— 2 pints dry cleaning fluid. 6 boxes detergents. 2 boxes soap chips. and a lump sum for sewing supplies, hosiery mending, garters, shields, etc.</p>	<p>Annual over-all lump-sum allowance for dry cleaning supplies, shoe repairs, and sewing supplies.</p>	<p>Annual money allowance based on prices for:</p> <p>(a) dry cleaning— 1 heavy coat. 1 light coat. 7 wool dresses. 6 rayon dresses. 2 wool suits. 2 skirts.</p> <p>(b) shoe repairs— 4 half soles and lifts. 3 toe tips and 8 heel lifts plus a lump sum for shoe polish, shoe trees, clothes brush, clothes hangers, and sewing accessories. Lump sum of \$2.60 for home laundry supplies included under "Miscellaneous expense."</p>	<p>Annual lump sum allowance for dry cleaning, shoe repair, laundry, and sewing supplies.</p>	<p>No provision made for laundry and dry cleaning in budget. The accompanying report incorporates an estimate of from \$1.50 to \$4 per week for these services.</p>
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## PERSONAL CARE

<p>Annual money allowance provides for supplies for the care of the teeth, hair, and skin, and supplies and services needed for sanitary or grooming purposes.</p>	<p>Annual money allowance based on prices for:</p> <p>Toothbrush, 2. Toothpaste, 3 tubes of approximately 3¼ oz. Soap, 18 hand size. Hand lotion, 1 large bottle. Cold cream, 1 pound Facial tissues, 9 boxes of 200 double sheets.</p>	<p>Annual money allowance specifically provides for tooth brush, tooth paste, cosmetics, sanitary supplies, soap, haircuts, and permanent waves.</p>	<p>Annual money allowance based on prices for:</p> <p>Toothbrush..... 4 Toothpaste..... 3 Toothpowder..... 2 Mouthwash..... 2 Comb..... 1 Brush..... ½ Hairpins..... 1 Bobby pins..... 3</p>	<p>Annual lump-sum allowance for cosmetics and hygiene supplies.</p>	<p>Annual over-all lump-sum allowance based in part on the median retail price of a shampoo and wave set in 34 large cities in March 1946 as reported by the United States Department of Labor, Bureau of Labor Statistics.</p>
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Deodorant, 2 jars of cream type.  
 Face powder, 3 boxes of approximately 2¼ ounces.  
 Rouge, 1 medium-cake.  
 Lipstick, 3 medium-large.  
 Powder puff, 2.  
 Permanent waves and haircuts, 4 haircuts and either 2 professional permanents or supplies for 4 home permanents.  
 Liquid cream for 35 shampoos.  
 Hair brush.  
 Sanitary napkins, 12 boxes of 12.  
 Sanitary belt, 1.  
 Manicure supplies, lump sum.  
 Miscellaneous personal care, lump sum.

Shampoo..... 6  
 Toilet soap..... 24  
 Cold cream..... 2  
 Facial tissue..... 3  
 Hand lotion..... 1  
 Manicure supplies (nail polish, polish remover, emery board, cuticle remover, orange stick, professional nail file, nippers)..... 1  
 Face powder..... 2  
 Talcum powder..... 1  
 Rouge..... 1  
 Lipstick..... 3  
 Sanitary napkins..... 10  
 Sanitary belt..... 1  
 Hairnet..... 6  
 Deodorant..... 2  
 Compact..... 1  
 Cosmetic bag..... 1  
 Permanent wave..... 1  
 Haircut..... 4  
 Shampoo and set..... 6

See footnotes on p. 27.

Items included in selected categories<sup>1</sup> of minimum-wage budgets for self-supporting employed women—clothing, clothing upkeep, personal care, medical care, recreation, education and reading, transportation, and miscellaneous expense—Continued

Arizona	California	Colorado	Connecticut	District of Columbia	Kentucky
Quantity on which revised estimate is based	Quantity priced in 1950	Quantity on which revised estimate is based	Quantity priced in 1949	Quantity on which revised estimate is based	Quantity on which estimated estimate is
<b>MEDICAL CARE</b>					
<p>Annual money allowance based on minimum cost of services of physicians, oculists, and dentists, as well as hospitalization and nursing care, required to treat the average annual expectancy of illness as reported for the country as a whole, consideration being given to the fact that average expenditures for medical care for women are higher than those for men.</p>	<p>Annual lump sum allowance of 6 percent of total cost of commodities and services plus savings and insurance (i. e. 6 percent of \$1,744.46 or \$104.67) provides for medical, dental and eye care, and medical supplies.</p> <p>NOTE.—See allowance of 1 percent of total budget which is included under "social security tax" as the cost to the worker of the program which provides cash benefits for unemployment due to illness.</p>	<p>Recommendations of the American Medical Association given consideration by the State in arriving at the annual over-all lump-sum allowance for this section of the budget.</p>	<p>Annual money allowance based on prices for:</p> <p>Medical services—            Group Hospital Insurance fee (\$16.80)            Group medical-service surgical services fee (\$9)            Physician services—            Office visit..... 2            Home visit..... 1            Health examination including immunization. 1</p> <p>Dental services—            Dental diagnosis and cleaning..... 1            Filling, simple..... 1            Filling, complex..... 1/8            Extraction, simple..... 1/8            Extraction, operative..... 1/8            X-Ray, full..... 1/4            X-ray, partial..... 1/4</p> <p>Optical services—            Refraction..... 1/4            Glasses, including frames... 1/4</p> <p>Medicine and drug supplies—            1 unit of each of the following:            Prescription for indigestion, sedative prescription, cough mixture, nose drops, aspirin tablets, quinine, cold remedy, iodine, castor oil, milk of magnesia, laxative, liver extract, cod liver oil, gauze, band-aids, zinc ointment, vaseline,</p> <p>NOTE.—This is the most difficult section of the budget to appraise in terms of needs: (1) because of the extremely wide variation in the requirements of individuals for medical, dental, and optical care in a given period of time, and (2) because group-health insurance rates are not only not available in every community but when they are available they differ greatly as to coverage. The best way in which to present the scope of the medical care allowance for many of the budgets seemed to be to show the break-down of the money allowance where possible although units of medical service are shown where available. No corrections have been made for changes in the value of the dollar since the date the budgets were priced.</p>	<p>Annual over-all lump-sum allowance covers medical, dental, and optical care, including medicines and supplies.</p>	<p>Annual over-all lump-sum allowance covers hospitalization, medical, dental, and optical care. In arriving at the money allowance the median fees for a physician's office visit and for an amalgam filling for a one-surface simple cavity were considered, along with the median for the retail price of glasses in 34 large cities in March 1946, as reported by the United States Department of Labor, Bureau of Labor Statistics.</p>

See footnotes on p. 27.

RECREATION

<p>Annual money allowance provides for those activities which require either paid admissions or dues, such as movies or concerts; and for vacation, outings, and equipment for sports and hobbies.</p>	<p>Annual money allowance provides for:          Entertainment, lump sum for 51 weeks;          Vacation, 7 days at a municipal camp or an inexpensive private resort, plus transportation, plus lump sum for recreation while there.          (NB.—The California budget includes education and reading material in this category, but they are shown separately in this Bulletin under "Education and reading material".)</p>	<p>Annual money allowance provides for 1 movie a week for 51 weeks; for concerts and lectures; and for a vacation.</p>	<p>Annual money allowance based on prices for: 51 movies; 10 bowling strings; 6 visits to outdoor swimming at pool or beach; 6 visits to roller or ice skating; recreational equipment including annual allowance of:          Bathing suit..... ½          Bathing cap..... 1          Play shoes..... ½          Tennis shoes..... ½          Shorts or pedal pushers... ½          Wool anklets..... 1          Jersey sweater..... 1          and for a week's vacation at a camp, including room and board and transportation.</p>	<p>Annual lump-sum allowance for each of the following:          Recreation          Vacation.</p>	<p>Annual lump-sum allowance based in part on the median cost of motion picture admissions for an adult on week nights in 34 large cities in March 1946, as reported by the United States Department of Labor, Bureau of Labor Statistics.</p>
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EDUCATION AND READING MATERIAL

<p>Annual lump-sum allowance provides for a daily paper and some other reading and educational material, at a minimum cost, such as some form of adult education for which either a small fee or transportation costs are paid.</p>	<p>Annual lump-sum allowance for a Sunday paper plus a moderate allowance for library or other educational fees.</p>	<p>Annual lump-sum allowance provides for a daily paper, one magazine subscription, and tuition.</p>	<p>Annual money allowance covers cost of daily and Sunday newspaper. (No money allowed for tuition for classes designed to aid employed women in becoming better equipped for their work, inasmuch as it was assumed that these services could be obtained free.)</p>	<p>Annual lump-sum allowance for this section of the budget.</p>	<p>Annual lump-sum allowance based in part on the median price of daily and Sunday newspaper in 34 large cities in March 1946, as reported by the United States Department of Labor, Bureau of Labor Statistics.</p>
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See footnotes on p. 27.

Items included in selected categories<sup>1</sup> of minimum-wage budgets for self-supporting employed women—clothing, clothing upkeep, personal care, medical care, recreation, education and reading, transportation, and miscellaneous expense—Continued

Arizona	California	Colorado	Connecticut	District of Columbia	Kentucky
Quantity on which revised estimate is based	Quantity priced in 1950	Quantity on which revised estimate is based	Quantity priced in 1949	Quantity on which revised estimate is based	Quantity on which estimate is based

TRANSPORTATION

Annual lump-sum allowance for this section of the budget represents the lowest possible cost. It was assumed that in those localities where transportation costs are higher, women workers would plan for group transportation to reduce the cost.	Annual money allowance based on prices for 8 local round-trips a week for 51 weeks, and one round-trip a month, outside the local area, of approximately 25 miles each way.	Annual money allowance covers two fares per weekday, plus four extra fares per week.	Annual lump-sum allowance designed to represent minimum annual expenditures in connection with business, pleasure, and other transportation needs. In arriving at the State average, it was assumed that in large cities the fares paid by working women to get to and from work would also take care of recreation and social needs, because much of the latter would be near the place of business. In smaller communities where most women walk to work, the transportation allowance was deemed needed to take care of travel in connection with recreational and social life and other transportation needs. The lump-sum allowance is based on 10 fares a week for 51 weeks.	Annual money allowance covers cost of weekly streetcar pass for 52 weeks.	Annual lump-sum allowance based on information furnished by bus companies operated in 9 Kentucky cities.
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MISCELLANEOUS EXPENSE

<p>Annual lump-sum allowances for each of the following:</p> <ul style="list-style-type: none"> <li>Stationery and postage necessary to take care of the limited amount of correspondence necessary to keep in touch with relatives and friends.</li> <li>Contributions to church and charitable organizations.</li> <li>Gifts.</li> <li>Union dues or other occupational expense, such as placement cost, benefit charges, and benevolent fund dues.</li> </ul>	<p>Annual lump-sum allowances for each of the following:</p> <ul style="list-style-type: none"> <li>Candy, gum, fruit, soft drinks.</li> <li>Gifts.</li> <li>Stationery and postage.</li> <li>Church.</li> <li>Charity.</li> <li>Telephone calls.</li> </ul>	<p>Annual lump-sum allowances for each of the following:</p> <ul style="list-style-type: none"> <li>Stamps and stationery, telephone calls.</li> <li>Contributions to church and charitable organizations and gifts.</li> <li>Occupational expense.</li> <li>Incidentals.</li> </ul>	<p>Annual money and/or lump-sum allowances for each of the following:</p> <ul style="list-style-type: none"> <li>Contributions to church, community chest, Red Cross, etc.</li> <li>Occupational expenses: union dues.</li> <li>Incidentals: telephone calls, stationery and postage, candy, cigarettes, soda, etc.; home laundry supplies (soap chips, starch, blueing, etc.).</li> </ul>	<p>Annual lump-sum allowance for this section of the budget.</p> <p>Includes: Contributions to church and charity organizations and incidentals.</p>	<p>Annual lump-sum allowances for each of the following:</p> <ul style="list-style-type: none"> <li>Incidentals.</li> <li>Organizational dues and contributions.</li> </ul>
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See footnotes on p. 27.

Items included in selected categories<sup>1</sup> of minimum-wage budgets for self-supporting employed women—clothing, clothing upkeep, personal care, medical care, recreation, education and reading, transportation, and miscellaneous expense—Continued

Maine	Massachusetts	New Jersey <sup>6</sup>	New York	Pennsylvania	Utah	Washington
Quantity on which estimate is based (woman only)	Quantity on which estimate is based (woman only)	Quantity on which revised estimate is based	Quantity priced in September 1950	Quantity on which revised estimate is based	Quantity on which revised estimate is based	Quantity on which estimate is based

CLOTHING UPKEEP

<p>Annual money allowance for woman's clothing upkeep covers prices for:</p> <p>(a) dry cleaning— 1 winter coat. 1 spring coat. 7 wool dresses. 6 rayon dresses. 2 wool suits. 2 skirts.</p> <p>(b) shoe repairs— 4 half soles and heels. 8 heel lifts, plus a lump sum for incidentals such as shoe polish, brushes, sewing accessories, clothes brush.</p>	<p>Annual money allowance for woman's clothing upkeep covers prices for:</p> <p>(a) dry cleaning— 1 winter coat. 1 spring coat. 7 wool dresses. 6 rayon dresses. 2 wool suits. 2 skirts.</p> <p>(b) shoe repairs— 4 half soles and heels. 8 heel lifts, plus a lump sum for incidentals such as shoe polish, brushes, sewing accessories, clothes brush.</p>	<p>Annual lump-sum allowance for each of the following items: Dry cleaning and laundering. Shoe repairs. Laundry supplies. Miscellaneous.</p>	<p>Annual money allowance based on prices for:</p> <p>(a) cleaning and pressing— 2 winter coats. 1 spring coat. 2 suits. 8 rayon dresses. 2 wool dresses. 2 wool skirts. 1 flannel robe.</p> <p>(b) shoe repairs— 2 half soles. 6 heel lifts. 3 toe tips, plus a lump sum for miscellaneous items such as shoe polish, shoe trees, clothes brush, clothes hangers, sewing supplies, safety pins.</p> <p>No allowance made for laundry in this section of the budget as it is assumed that working woman's laundry will be included as part of family laundry. Provision for this is made in the woman's proportionate share of expenses for household operations.</p>	<p>Annual lump-sum allowance for dry cleaning and laundry, laundry supplies, and other supplies, plus shoe repair allowance which is based on prices for 3 pairs each of half soles and heels, toe tips, and heel lifts.</p>	<p>Annual money allowance based on prices for:</p> <p>(a) dry cleaning— 1 heavy coat. 2 light coats. 6 wool, rayon, or silk dresses. 1 hat. 1 bathrobe.</p> <p>(b) shoe repairs— 3 half soles and heels. 3 heels. 3 toe tips.</p> <p>(See also allowance for laundry supplies included under "Miscellaneous expenses.")</p>	<p>Annual money allowance for:</p> <p>(a) dry cleaning— 1 winter coat (unfurled). 2 spring coats (unfurled). 3 wool dresses. 3 rayon dresses. 2 wool two-piece suits. 2 skirts.</p> <p>(b) shoe repairs— 4 resoles. 12 heel lifts, plus a lump sum for shoe polish, shoe trees, hangers, cleaning fluid, needles, thread.</p> <p>(See also allowance for home laundry supplies included under "Miscellaneous expense.")</p>
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PERSONAL CARE

<p>Annual money allowance based on a selected list of articles and services needed by an employed woman.</p>	<p>Annual money allowance based on a selected list of articles and services needed by an employed woman.</p>	<p>Annual lump-sum money allowance for each of a selected list of articles and services, derived as an average of the</p>	<p>Annual money allowance based on prices for a selected list of toilet articles and beauty services. In making up the list the State considered consumer habit to be of primary impor-</p>	<p>Annual lump-sum money allowance for each of the following to provide services in accordance with working</p>	<p>Annual money allowance based on prices for the following articles: Toothbrush... 3 Toothpaste.... 6</p>	<p>Annual money allowance based on prices for the following articles: Toothbrush... 2 Toothpaste.... 3</p>
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Lump sums are provided for each of the following articles:

Tooth brushes.  
Toothpaste, etc.  
Combs, bobby pins.  
Toilet soap.  
Cold cream.  
Facial tissues.  
Hand lotion.  
Manicure supplies.  
Face powder.  
Talcum powder.  
Rouge and lipstick.  
Sanitary napkins.  
Sanitary belt.

Also lump sums for:  
Permanent wave.  
Haircuts, and wave sets.

Lump sums are provided for each of the following articles:

Tooth brushes.  
Toothpaste, etc.  
Mouth wash.  
Combs, bobby pins.  
Toilet soap.  
Cold cream.  
Facial tissues.  
Hand lotion.  
Manicure supplies.  
Face powder.  
Talcum powder.  
Rouge and lipstick.  
Sanitary napkins.  
Sanitary belt.

Annual money allowance for beauty parlor services based on prices for:  
1 permanent wave.  
8 haircuts and wave sets.

recommendations submitted by subcommittees appointed to study the working woman's requirements for this particular section of the budget.

The list specifically provides for:  
Tooth brush.  
Dentifrice.  
Comb, brush, hairpins.  
Soap.  
Face powder.  
Talcum powder.  
Manicure supplies.  
Rouge, compact, powder puff.  
Sanitary supplies.  
Beauty shop, services sufficient to allow for permanent and sets.

tance. The allowance for beauty parlor service was designed to provide for reasonable beauty care for the average woman in view of current styles.

The list specifically provides for:

Tooth brushes (medium quality)..... 2  
Tooth paste (2-4 oz.)..... 8  
Mouth wash (14-16 oz.)... 2  
Liquid shampoo (3-6 oz.)... 4  
Comb, brush, pins, curlers, wave lotion... Lump sum  
Toilet soap..... 24  
Cream (3-4 oz.)..... 3  
Tissues (250 pkg.)..... 3  
Hand lotion (4-6 oz.).... 1  
Nail brush, manicure supplies.... Lump sum  
Talcum powder (3-5 oz. can)..... 1  
Face powder... Lump sum  
Rouge, lipstick, compact, powder puffs, etc..... Lump sum  
Sanitary napkins (box) ... 10  
Sanitary belt... Lump sum  
Miscellaneous (depilatory, deodorant etc.)... Lump sum  
Permanent wave..... 1½  
Haircuts..... 4  
Combination shampoo, wave set, and manicure..... 6

woman's minimum obligations in maintaining her appearance:

(a) cosmetics (supplies for care of face and hands, soap, powders, creams, etc., and sanitary supplies).

(b) beauty parlor services—  
2 permanents.  
12 haircuts.  
12 shampoos and wave sets.

Toilet soap..... 24  
Mouth wash... 2  
Comb..... 1  
Hand lotion... 3  
Rouge..... 2  
Lipstick..... 3  
Compact..... 1  
Hairbrush..... ½  
Deodorant... 2  
Hairpins and curlers.  
Lump sum  
Hairnets..... 6  
Tissue cream (8 oz.)..... 1  
Cleansing cream (1 lb.)... 1  
Cleansing tissues (boxes)..... 2  
Face powder... 2  
Nail polish... 6  
Nail polish remover... 6  
Scissors or nippers..... 1  
Emery boards... 12  
Nail white... 1  
Cuticle oil... 1  
Orange wood sticks... 2  
Nail file... 1  
Permanent wave... 2  
Shampoo, haircut, and wave set... 36

Mouth wash... 2  
Brush..... ¼  
Hair or bobby pins (pkg.)... 10  
Comb..... 4  
Shampoo... 6  
Toilet soap... 12  
Cold cream (large size)... 1  
Facial tissues (large size)... 3  
Hand lotion (medium size) 2  
Face powder (medium size) 2  
Body powder (medium size) 1  
Rouge..... 2  
Lipstick..... 2  
Powder puff... 4  
Compact..... 1  
Cologne..... 1  
Deodorant... 3  
Manicure supplies... Lump sum  
Sanitary napkins (box) ... 12  
Sanitary belt... 1  
Permanent wave... 2  
Haircut... 2  
Combination shampoo and wave..... 4

See footnotes on p. 27.

Items included in selected categories<sup>1</sup> of minimum-wage budgets for self-supporting employed women—clothing, clothing upkeep, personal care, medical care, recreation, education and reading, transportation, and miscellaneous expense—Continued

Maine	Massachusetts	New Jersey <sup>6</sup>	New York	Pennsylvania	Utah	Washington
Quantity on which estimate is based (woman only)	Quantity on which estimate is based (woman only)	Quantity on which revised estimate is based	Quantity priced in September 1950	Quantity on which revised estimate is based	Quantity on which revised estimate is based	Quantity on which estimate is based

MEDICAL CARE

Maine	Massachusetts	New Jersey <sup>6</sup>	New York	Pennsylvania	Utah	Washington
<p>Medical care:</p> <p>Hospital insurance..... \$12.60</p> <p>Physician—Home and office calls. 13.50</p> <p>Health examination..... 3.00</p> <p>Dental care:</p> <p>Diagnosis and prophylaxis. 3.00</p> <p>Fillings... 3.74</p> <p>Extraction..... 2.50</p> <p>X-ray..... 4.00</p> <p>Medicines:</p> <p>Medicine chest supplies. 2.00</p> <p>Prescriptions.... 2.75</p>	<p>Medical care:</p> <p>Hospital insurance..... \$10.20</p> <p>Physician—Home and office calls. 13.00</p> <p>Health examination..... 3.00</p> <p>Dental care:</p> <p>Diagnosis and prophylaxis. 4.00</p> <p>Fillings... 3.00</p> <p>Extraction..... 2.00</p> <p>X-rays..... 4.00</p> <p>Medicines:</p> <p>Medicine chest supplies. 1.78</p> <p>Prescriptions.... 3.00</p>	<p>Annual lump-sum allowance for each of the following:</p> <p>(a) Medical, dental, and optical service... \$37.05</p> <p>(b) Supplies for medicine cabinet... 5.19</p> <p>NOTE.—See allowance of 75 percent of total budget which is included under "Social Security tax" as cost to worker of the program which provides cash benefits for unemployment due to illness.</p>	<p>To a great extent the annual money allowance reflects the costs of specified units of health care necessary for the protection of the health of a self-supporting employed woman. These were based largely on the recommendations of the Committee on the Costs of Medical Care on the basis of the incidence of illness among young women. The money allowance for the year represents the average annual need over a period of years. A large part of the allowance for any one year should, therefore, be considered either as a payment of bills for past services or as a reserve for future medical care.</p> <p>The medical care units provided for are:</p> <p>General medical care—</p> <p>Prevention—</p> <p>Periodic examinations, visits..... 0.45</p> <p>Immunizations, visits..... .06</p> <p>Diagnosis and treatment—</p> <p>Physician care—</p> <p>Home visits (including hospital calls), visits..... 2.96</p> <p>Office visits, visits. 3.35</p> <p>Nursing care-trained nurse, days..... .34</p>	<p>Annual lump-sum allowance for:</p> <p>Medical and dental care (based on prewar fees for services, rather than on the cost of group health insurance).... \$40</p> <p>Medicines (based on per capita average expenditures for drugs and medicines)..... \$40</p> <p>Supplies (based on actual prices)..... 5</p>	<p>Medical care:</p> <p>Periodic examination..... \$5</p> <p>Medicines and miscellaneous supplies. 10</p> <p>Hospital, medical, and surgical insurance..... 25</p> <p>Dental care:</p> <p>Periodic examination and prophylaxis. 15</p> <p>Optical care:</p> <p>Eye examination and analysis..... 10</p> <p>Eye glasses, including laboratory fees..... 10</p> <p>Orthoptics..... 15</p>	<p>Annual lump-sum allowance for:</p> <p>Medical care..... \$48.00</p> <p>Dental care. 15.00</p> <p>Optical care. 5.00</p> <p>Medicine chest supplies (bandaids or gauze and adhesive tape, aspirin, laxative, cotton, antiseptic... 7.06</p>

Full-time attendant care—practical nurse, days.....	.44
Hospital insurance, fee.....	1.0
Dental care:	
Diagnosis and prophylaxis.....	2.0
Fillings, simple.....	1.0
Fillings, complex.....	.3
Extractions, simple... ..	.2
Extractions, operative..	.4
X-rays, full.....	1.0
X-rays, partial.....	1.2
Eye care:	
Refractions.....	.25
Glasses.....	.26
Medicines and supplies for medicine chest:	
Prescriptions.....	2.0
Cough mixture.....	1.0
Supplies for medicine chest—	
Aspirin (box of 12 five-grain tablets)..	1.0
Nose drops (1 oz. bottle).....	1.0
Milk of Magnesia (12-16 oz. bottle)...	1.0
Iodine (½ oz. bottle)..	1.0
Other first aid supplies.....	Lump sum

NOTE.—See allowance of 0.5 percent of total budget which is included under "Social security tax" as the cost to the worker of the program which provides cash benefits for unemployment due to illness.

NOTE.—This is the most difficult section of the budget to appraise in terms of needs: (1) because of the extremely wide variation in the requirements of individuals for medical, dental, and optical care in a given period of time, and (2) because group-health insurance rates are not only not available in every community but when they are available they differ greatly as to coverage. The best way in which to present the scope of the medical care allowance for many of the budgets seemed to be to show the break-down of the money allowance where possible, although units of medical service are shown where available. No corrections have been made for changes in the value of the dollar since the date the budgets were priced.

See footnotes on p. 27.

Items included in selected categories<sup>1</sup> of minimum-wage budgets for self-supporting employed women—clothing, clothing upkeep, personal care, medical care, recreation, education and reading, transportation, and miscellaneous expense—Continued

Maine	Massachusetts	New Jersey <sup>6</sup>	New York	Pennsylvania	Utah	Washington
Quantity on which estimate is based (woman only)	Quantity on which estimate is based (woman only)	Quantity on which revised estimate is based	Quantity priced in September 1950	Quantity on which revised estimate is based	Quantity on which revised estimate is based	Quantity on which estimate is based

RECREATION

Annual lump-sum allowance provides for 51 movies, 10 bowling strings, club dues, recreational equipment, including a bathing suit, a bathing cap, and for vacation expenses.	Annual lump-sum allowance provides for 51 movies, 10 bowling strings, club dues, recreational equipment, including a bathing suit, and a bathing cap, and for 1 week's vacation at camp or equivalent, with transportation to and from camp, and camp clothing.	Annual lump-sum allowances for each of the following: Movies. Dances, theaters, concerts, lectures. Sport classes. Club dues. Outings. Vacation. Recreational equipment.	Annual money allowances for: 52 movies. 18 bowling strings (3 games, 6 times a year). 6 trips to a beach or outdoor swimming pool, including transportation and locker fee. 1 week's vacation at a summer camp, including transportation. plus weekly lump sum for 51 weeks for other paid recreation. plus lump sum for recreational equipment, such as ice skates, including cost of sharpening, bathing cap. Sports clothing: slacks..... $\frac{1}{4}$ shorts..... $\frac{1}{2}$ blouse.....1 socks, cotton.....3 socks, wool..... $\frac{1}{2}$ bathing suit..... $\frac{1}{2}$ play shoes..... $\frac{1}{2}$	Annual lump-sum allowances for 52 admissions to neighborhood movies, admissions to other forms of paid entertainment, 1 week's vacation, and recreational equipment.	Annual money allowance provides for paid admissions to movies or theaters, concerts, lectures, swimming, dancing classes; for attending dances now and then, and for occasional trips to parks or beaches, as well as for one week's vacation, including transportation and recreational equipment.	Annual lump-sum allowance for 51 paid admissions to spectator sports, bowling dances, etc.; 1 week's vacation, including food and transportation.
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EDUCATION AND READING MATERIAL

Annual money allowance covers cost of daily and Sunday newspaper.	Annual money allowance covers cost of daily and Sunday newspaper.	Over-all lump-sum allowance made for this section of the budget.	Annual money allowance provides for daily and Sunday newspaper and weekly lump-sum for 52 weeks for magazines and books. (No allowances for tuition for adult education classes, although report mentions the possibility of the woman attending such classes free.)	Annual money allowance specifically provides for daily and Sunday newspaper and makes a lump-sum grant for magazines and library rental fees.	Annual money allowance provides for Sunday newspaper, magazines, and books; also for paid lessons or tuition for adult education classes, and materials.	Annual money allowance provides for daily and Sunday newspaper, magazines or books, and for adult education.
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TRANSPORTATION

Inasmuch as a certain proportion of the workers are in a position to walk to and from work, an average of 6 fares per week for 51 weeks is used as the basis for the annual money allowance.	Inasmuch as a certain proportion of the workers are in a position to walk to and from work, an arbitrary average of 6 fares per week for 51 weeks is used as the basis for the annual money allowance.	Annual lump-sum allowance provides for fares to work, for shopping trips, and for transportation connected with recreation.	Annual money allowance provides for 6 round-trip fares per week for 51 weeks in connection with work; 4 round-trip fares per week for 51 weeks in New York City and 3 round-trip fares per week outside of New York City for transportation needed for recreation, shopping, etc.	Annual money allowance provides for 14 fares per week for 51 weeks to take care of trips to and from work, trips connected with recreation and other purposes.	Annual lump-sum allowance for this section based on a fixed amount per week to cover transportation to and from work and to a limited extent for other purposes.	Annual money allowance provides for 16 trips per week: 12 for business. 2 for pleasure. 2 for other purposes, such as church, etc.
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MISCELLANEOUS EXPENSE

Annual lump-sum allowances for each of the following: Contributions: Separate sums for church and for other charities. Incidentals: Telephone calls, stationery, postage, candy, cigarettes, soda, etc. NOTE.—Men are given a larger allowance under "incidentals" because of added consumption of tobacco and the additional expenses on the other items which a man on the average has to meet to maintain social standards.	Annual lump-sum allowances for each of the following: Contributions: Separate sums for church and for other charities. Incidentals: Telephone calls, stationery, postage, candy, cigarettes, soda, etc. NOTE.—Men are given a larger allowance under "incidentals" because of added consumption of tobacco and the additional expenses on the other items which a man on the average has to meet to maintain social standards.	Annual lump-sum allowances for each of the following: Candy, sodas, cigarettes, incidentals. Contributions to church and charity and gifts.	Annual lump-sum allowances for each of the following: Candy, sodas, and cigarettes Incidentals. Church contributions. Charity and personal gifts. NOTE.—Allowance for charity and personal gifts is an overall annual lump sum while the other three are based on weekly lump sums for 52 weeks.	Annual lump-sum allowances for each of the following: Trunks, bags, stationery, stamps, telephone and telegrams, cigarettes, plants and flowers, interest, etc. Contributions to church and other recipients of charitable donations. Occupational expense such as union dues and occupational equipment.	Annual lump-sum allowance for contributions, laundry supplies, and personal expenses.	Annual lump-sum allowances for each of the following: Stationery, postage, telephone calls. Candy, sodas, gum. Cigarettes (12 cartons). Home laundry supplies. Contributions to church, charitable organizations, and for gifts and other. Union dues.
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See footnotes on p. 27.

## District of Columbia

*Estimated annual cost of a budget for an employed woman living in a boarding house and buying lunches in a restaurant in the District of Columbia, August 1951*

<i>Item of expenditure</i>	<i>Estimated average annual cost</i> <sup>1</sup>
Room and board <sup>2</sup> .....	\$983
Clothing .....	294
Other living essentials .....	329
Clothing upkeep .....	\$47
Personal care .....	49
Medical, dental, and optical care .....	42
Recreation, including vacation .....	51
Transportation <sup>3</sup> .....	104
Miscellaneous expense .....	36
Total commodities and services .....	1, 606
Federal income tax <sup>4</sup> .....	296
District of Columbia income tax <sup>5</sup> .....	32
Social Security tax .....	215
Savings and private insurance <sup>6</sup> .....	2, 149
Total cost of budget .....	2, 149

Source: Budget recommended by the Retail Wage Conference and accepted by District of Columbia Minimum Wage and Industrial Safety Board, November 2, 1937.

<sup>1</sup> In 1937 a budget to cover the cost of maintenance and protection of health of a woman worker living alone in the District of Columbia, amounting to \$884 annually, was approved by members of a Wage Conference called by the District Minimum Wage Board. This budget has since been the basis for estimating the current cost of living for an employed woman in the District. The August 1951 revision was made by the U. S. Department of Labor, Bureau of Labor Statistics. The commodity and service categories, except for transportation, were revised on the basis of changes in retail prices from November 1950 (the date of the last revision) to August 1951, as measured by percent changes in suitable components of the Bureau of Labor Statistics Consumers' Price Index (adjusted series) for the District of Columbia.

<sup>2</sup> Represents cost of single woman living in boarding house with two meals a day furnished and eating her lunches in restaurants. Of the total room and board estimate of \$983, \$699, or 71 percent, is estimated for food, and \$284, or 29 percent for rent.

<sup>3</sup> Based on 52 weekly passes at \$2 per pass, the rate in effect at the time of this revision. On January 20, 1952, the weekly pass rate was increased to \$2.10. The transportation estimate at the new rate would be \$109.20.

<sup>4</sup> Taxes were not shown in the original budget. However, they have been computed by the Bureau of Labor Statistics and are shown with the District's permission. The Federal income tax is calculated on the basis of the rate becoming effective on November 1, 1951.

<sup>5</sup> District of Columbia levies a personal income tax, but inasmuch as a \$4,000 personal exemption went into effect on January 1, 1950 (the exemption was \$1,000 for 1947-49), no District income tax is paid by a person at the income level of this budget.

<sup>6</sup> An item for savings and insurance was shown in the original budget. Since 1946, revised estimated budgets have allowed a larger proportion, namely 10 percent of the total budget.

## New York State

*Estimated annual cost of adequate maintenance and protection of health for a single employed woman living as a member of a family group in New York State September 1951*

<i>Item of expenditure</i>	<i>Estimated average annual cost<sup>1</sup></i>
Housing <sup>2</sup> .....	\$205
Other household expenses <sup>3</sup> .....	224
Food <sup>4</sup> .....	420
Clothing .....	359
Other living essentials .....	497
Clothing upkeep .....	\$26
Personal care .....	59
Medical, dental, and optical care <sup>5</sup> .....	95
Recreation, including vacation .....	143
Education and reading material .....	25
Transportation .....	96
Miscellaneous expense .....	53
 Total commodities and services .....	 1,705
Federal income tax .....	307
State income tax .....	20
Social security tax, including old age and unemployment insurance disability benefits tax .....	47
Savings .....	234
Private insurance .....	27
 Total cost of budget .....	 2,340

Source: New York Department of Labor, Division of Research and Statistics. Cost of Living for Women Workers, New York State.

<sup>1</sup> Based on prices obtained by the New York State Department of Labor in 7 cities and towns as of September 1951.

<sup>2</sup> Includes woman's share of family expenses for rent; also for fuel for lighting, heating, cooking and refrigeration.

<sup>3</sup> Includes woman's share of family expenses connected with replacement and maintenance of household equipment, as well as expenses involved in laundry and other household operations such as the cost of the mother's service in connection with marketing and preparation of meals, and taking care of the home.

<sup>4</sup> Includes woman's share of family's cost of breakfasts and dinners at home (\$243) and the cost of her lunches in restaurants (\$177).

<sup>5</sup> In addition, an allowance of 0.5 percent of the total budget is included under social security tax as cost to worker of the program which provides cash benefits for unemployment due to illness.

*For further information in related fields, write to the Women's Bureau, U. S. Department of Labor, for:*

**State Minimum-Wage Laws and Orders, July 1, 1942-July 1, 1950.**  
Bulletin 227, Revised.

**State Minimum-Wage Laws and Orders, July 1, 1950, to January 1, 1952.**  
Supplement to Bulletin 227, Revised. Multilith.

**State Minimum-Wage Laws.** Leaflet 4. 1951.

**Model Bill for State Minimum-Wage Law for Women.**

**Map showing States having minimum-wage laws, 1950.** (Desk size; wall size.)

**Recommended Standards for Employment of Women.** Leaflet 3. 1950.

**Why Do Women Work?** Leaflet 11. 1951.