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Family Income and Expenditure in Chicago, 1935-36

VOLUME I

Family Income

+

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STUDY OF CONSUMER PURCHASES: URBAN SERIES

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PREFACE

The present bulletin is the first of a series of reports on annual incomes and expenditures of urban families in the United States. They are based on data secured from a survey conducted in 1936 by the United States Bureau of Labor Statistics in 32 cities varying in size and representing different sections of the country. The Urban Study of Consumer Purchases is paralleled by a survey of small city, village, and farm families conducted by the Bureau of Home Economics of the United States Department of Agriculture. Both surveys, which together constitute the Study of Consumer Purchases, were administered under a grant of funds from the Works Progress Administration. The National Resources Committee and the Central Statistical Board both cooperated in the Nation-wide study. The plans for the project were developed and the administration was coordinated by a Technical Committee composed of representatives of the following agencies: National Resources Committee, Hildegard Kneeland, chairman; Bureau of Labor Statistics, Faith M. Williams; Bureau of Home Economics, Day Monroe; Works Progress Administration, Milton Forster; and Central Statistical Board, Samuel J. Dennis.

The general purpose of the investigation was to throw light on the patterns of consumption prevailing among families of different income levels, occupations, and family types. The information will be presented in a number of special studies dealing with the economic distribution of families in the community, and with the consumption of specific commodities and services.

The two agencies engaged in the conduct of the surveys are preparing separate reports on the distribution of income and family disbursements in the communities or areas which their respective surveys have covered. The National Resources Committee is utilizing the results in the preparation of estimates of national consumption, as related to the social-economic distribution of the American population. A general report on the scope and methodology of the project and a final summary report involving a comprehensive analysis of the separate bureau publications are to be prepared jointly by the two operating bureaus and the consumption research staff of the National Resources Committee.

The Study of Consumer Purchases has been directed toward two related objectives. The first is to ascertain the distribution of families according to income, occupation, and family composition.

The second is to learn how families of different incomes, occupations and family types apportion their expenditures among specific goods and services in different parts of the country.

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

Simultaneous studies of rural and urban family incomes, and the manner of their disbursement, can shed light on the relative abilities of farm and city to absorb each other's products, and on the manner in which that capacity changes as rural and urban incomes change. Welfare agencies are concerned with data bearing on the budgetary requirements of families in the maintenance of minimum standards of subsistence. Manufacturers and distributors will utilize the information on income distribution and consumer preferences in the planning of their production and sales programs. Finally, there is general interest in knowing how actual levels of living differ from commonly accepted standards of living.

Obviously, any economic program must have, as one fundamental prerequisite, a definite knowledge of the distribution of families by incomes and of the choices made by families in the disbursement of their incomes. Heretofore we have not lacked impressive statistics of national production, bank clearings, and factory pay rolls. But with respect to the individual choices of the consumer—whose willingness and ability to absorb the offerings of the market go far to determine the smoothness with which the economic order functions—we have had to content ourselves with theories which changed with the current fashion in psychology, with guesses derived from data on population, total sales, and general price movements. We have not known at what income level a family of a given type is likely to enter the market for recreational equipment, electrical appliances, or other luxury goods. Even with respect to staple articles we are in doubt as to what proportion of the population must find them beyond economic reach. Moreover, the variation in purchasing habits of the population in different regions of the country, or of families living in cities of different size, has yet to be shown in terms which would measure the influence of these factors upon actual quantities purchased and prices paid.

In recent years specific demands for such information have been partially met by the development of research agencies within trade associations and large business units. They have devoted substantial portions of their annual budgets to the study of consumer preference

for their own particular commodities. Charity organizations have made special studies bearing on the minimum requirements of indigent families under their care. Employee groups have occasionally submitted family budgets for examination in connection with the establishment of pension funds, determination of rentals in company housing, or wage discussions. It has been obviously impossible, however, for any comprehensive outline of American consumption, with all of its important implications, to be put together from such scattered studies, specialized in character, each gathered with a different purpose in mind.

The closest approach to date to a general study of family consumption of goods and services was provided by the series of surveys among families of wage earners and clerical workers conducted by the Bureau of Labor Statistics for the United States Department of Labor in 1918-19, which furnished the basis for the present cost of living index. Aside from the fact that this study was limited in scope, it is becoming obsolete for current purposes, inasmuch as the pattern of consumer purchases has materially altered since 1919. Not only does the price structure of today differ significantly from that of 1919, but we have to reckon with numerous new goods and services that have entered the market, often at the expense of former staples which are declining in use or disappearing entirely.

In response to the increasingly apparent need for bringing its data on consumer buying habits more nearly up to date, the Cost of Living Division of the Bureau of Labor Statistics was engaged from 1934 to 1936 upon new studies of expenditures among the families of wage earners and low-salaried clerical workers in 55 cities.¹ These have already brought into statistical relief certain characteristics of the changing pattern of consumer purchases. They have indicated, for example, that transportation, heavily weighted with automobile expense, now vies with clothing as a major item of expenditure in the family budget; that changing relationships among retail prices, and changing consumption habits, have resulted in somewhat lower expenditures for food and clothing and increases in the money spent for transportation, recreation, and miscellaneous items of personal service. But these recent surveys, which cover only wage earner and clerical families, while valuable in giving greater current accuracy to the cost of living index, and in supplying purchasing information regarding two important occupational groups, still left room for the larger objectives of a comprehensive study showing the distribution of income for the whole population, and the pattern of expenditures at a wider range of economic levels.

The present study of consumer purchases differs from those previously undertaken in that it is designed to cover a large enough

¹ A list of these cities will be found in appendix A.

number of families to allow for comparison, not only between different sections of the country, between urban and rural communities, and between cities of different size, but also between families at different income levels, and, within any given income level, between families of different composition and occupational groups. Eighteen income classes are differentiated, ranging from families having less than \$250 in current income per annum to those with \$10,000 a year and more. In addition to the wage earner, clerical, and farm groups which have been the subject of previous investigations, the present study includes professional and business categories, both salaried and self-employed, as well as families whose incomes are not dependent upon current employment. The classification by composition of the family distinguishes five distinct types in all communities, and in certain communities as many as eight, varying from single individuals and families which contain only the husband and wife, to families of seven or eight persons, classified so as to take into account the age of family members other than husband and wife. The desire to classify the information on consumer purchases by these major factors has determined both the number and types of families interviewed.

The combined study of consumer purchases for urban and rural families covers 2 metropolitan communities; 6 large cities averaging 300,000 inhabitants; 14 middle-sized cities of 30,000 to 75,000; 29 smaller cities of from 10,000 to 20,000; 140 villages; and 64 farm counties. A list of the cities and a description of the techniques of the general investigations will be found in appendixes A and B.

Acknowledgments.—In addition to the agencies mentioned as participants, and the supervisory staff listed on page 2 of the cover, the Urban Study has had the benefit of cordial cooperation and advice from a number of other units within the Government. The Bureau of Labor Statistics wishes also to acknowledge the assistance it has received from interested individuals and civic bodies outside the Government, too numerous to be mentioned here by name. In particular, the collaboration of two groups must be recognized as having made the studies possible: The W. P. A. workers, who performed the field collection and office tabulation of the data, often under unfavorable conditions, on a high plane of professional responsibility; and the householders, more especially the housewives, who laid aside their household tasks long enough to furnish answers to the detailed questions in the schedules.

Volume I of this bulletin on Chicago families is concerned with the distribution of families in the community by income, occupation, and family type. Volume II will consider the summary of expenditures by main categories of the family budget.

ISADOR LUBIN,
Commissioner of Labor Statistics.

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United States Bureau of Labor Statistics

Family Income in Chicago, 1935-36

Chapter I

Family Income in Chicago

Family income, determining the limits within which consumer purchases may be made over an extended period, is the primary control for the analysis of the data secured in the present study. Apart from its significance for the study of individual family expenditures, information on the distribution of family incomes is intrinsically valuable as a guide in estimating consumer capacity and appraising the economic well-being of the community.

Population distribution by income.—The median annual income for the Chicago community of approximately 823,000 families in 1935-36 is estimated to have been \$1,412. This is to say that about 400,000 of Chicago's families received an average of \$27 per week or less in current income. Among them are included the families, roughly equivalent to 13.7 percent of the population, which obtained relief at some time during the schedule year.¹ If we confined the estimate solely to nonrelief families, the median family income would be \$1,579 per annum or \$30 per week.

Approximately one-third of all Chicago families (including most of those which received relief during the year) were in the income brackets below \$1,000. The incomes between \$1,000 and \$2,000 included another 40 percent of the population, leaving 28 percent of the families with incomes of \$2,000 or more. Table 1 gives the cumulative percentages for all families (relief and nonrelief combined) at successive income levels.

¹ Families were classified as having been on relief if they were granted direct relief at any time during the year by a public or private agency, or if any member of the family was employed during the year on a work relief project (not including C. C. C., if no member of the family received direct relief or work relief, or payments from F. E. R. A. or N. Y. A. to a member of the family to enable him to complete his education). Earnings from work-relief projects were included with other income of the family; no attempt was made to ascertain the amount of direct relief, in cash or goods, received by the family during the year.

Some idea of what the distribution of families by income may mean in terms of their consumer purchasing power is obtained by aggregating the actual incomes estimated for families in the successive income classes. For Chicago the total income available for family disbursement in the community in 1935-36 was distributed as indicated in figure I. Within the technique of a field survey it is impossible to secure complete reports as to the net amount of income received from all sources in the high income groups.² The proportion of returns showing family incomes of more than \$5,000 appears to be approximately correct, but the aggregate of income reported falls short. Thus the highest income reported in this study did not exceed \$50,000—obviously an understatement of peak income available for family spending in Chicago. However, the understatement

² The analysis of income in terms of its distribution among families is very different from an analysis of the total national income, and the concept of income as used in the Study of Consumer Purchases is correspondingly different. The study was interested in that part of the national income which flows through family exchequers during the course of a year, and thus becomes available for the purchase of consumer goods and services. Its data refer to the years 1935-36, when many family incomes, whether drawn from wages, salaries, profits, or investments, were still abnormally low, despite the improvement over the 3 years immediately preceding, and when many families, unable to remain self-supporting, received assistance in the form of relief.

From the point of view of estimating the degree of economic well-being of the community, it is obviously desirable to include all families, those which remained completely self-supporting and those which received relief either in the form of direct grants or through employment on work-relief projects. Accordingly, the figures given in this chapter on distribution of families by income include the relief group. From other points of view, however, it may be desirable to consider only that group of families whose incomes were drawn from economic activity of one sort or another, setting apart those families whose incomes for the year depended at least in part upon established need. This is especially true since no attempt was made in the present study to determine the amounts received by families in the form of direct relief, either in cash or in goods. In many tables, therefore, in the present study, the income distribution shown is limited to the families which were self-dependent throughout the year. In the analysis of consumption expenditures, which will be presented in later bulletins, only nonrelief families were included, since only their consumption patterns could be assumed to be based upon free choices between different consumers' goods and services.

Family income, as the term is used in this study, includes the sums received by the family from the following sources:

1. *Money earnings*, including wages and salaries of all members of the economic family (after the deduction of occupational expenses); net money incomes of independent business and professional earners insofar as these were withdrawn for family use; and estimated net income accruing from roomers and boarders and from casual work done in the home.

2. *Money income other than earnings*, including dividends and interest received in cash from stocks and bonds; net rent (after deduction of maintenance expense) from real estate other than the home; profits actually received by the family from businesses owned but not operated by members of the family; amounts paid on pensions and annuities; money gifts for current use received from those other than members of the economic family, along with miscellaneous items such as alimony and gambling gains; such amounts received from inheritances or the soldiers' bonus as were used for current expenditures. (See p. 196.)

3. *Nonmoney income from housing*, including the estimated rental value of living quarters received in payment for services (such as might be received by a minister, a resident manager, or a janitor); and imputed income from owned homes, amounting to the difference between the total rental value of the home and money expenses for interest on mortgages and estimated money outlay for taxes and repairs.

The implications of these reported sources of income are considered in ch. IV.

of income at the upper limits does not confuse the broad outlines of the distribution, for the aggregate family income of the community.³

³ The income tax returns made to the Federal Bureau of Internal Revenue include forms of income which do not come within the meaning of "family income" as defined in the Urban Study. But the income tax data may serve to suggest limits of error to which our field survey of family income is subject, in the case of the higher income families. The only available report which presents the tax returns by income levels for the city of Chicago is an unpublished analysis made by the Treasury Department for the year 1934, which it has generously made accessible to the Urban Study for detailed examination. These income tax returns compare, in number of families and aggregate amounts, with the estimates calculated from the schedules obtained in the Study of Consumer Purchases, in Chicago, as follows:

Income group	Chicago, 1934 United States income tax reports		Chicago, 1935-36 Urban Study	
	Number of returns	Aggregate net income	Number of families	Aggregate net income
Total.....	178, 489	\$663, 226, 563	823, 230	\$1, 327, 480, 000
Under \$2,000.....	87, 697	142, 846, 538	591, 840	618, 984, 000
\$2,000-\$2,999.....	38, 818	110, 863, 807	149, 610	357, 983, 000
\$3,000-\$3,999.....	23, 589	91, 316, 128	49, 320	166, 801, 000
\$4,000-\$4,999.....	9, 643	49, 345, 834	16, 690	78, 220, 000
\$5,000-\$7,499.....	8, 926	63, 712, 464	11, 950	68, 705, 000
\$7,500 and over.....	9, 816	205, 141, 804	3, 820	41, 796, 000

Among the income tax returns filed with the Chicago office of the Bureau of Internal Revenue, and hence tabulated as Chicago returns, are those of families residing outside of Chicago, but earning their incomes in Chicago. (The metropolitan area of Chicago, according to the 1930 census, had a population of 4,634,755, as compared with 3,376,000 for Chicago proper.) The extent of this representation of individuals not resident within the corporate limits of Chicago can only be guessed. A comparison of rentals and owned-home values in suburban Cook County indicates that the county is substantially higher in per capita family income than is the city proper (Fifteenth Census of the United States, 1930, vol. 6, Families). The likelihood thus is that suburban returns run to the higher income brackets more than proportionately. The excess of families obtained by the Urban Study over the number shown in the income tax returns, at all income levels between \$3,000 and \$7,500, undoubtedly means that a substantial total of family income which the Urban Study assigns to lower income brackets belongs to families which are picked up in the income tax returns at higher income levels. But here again the extent to which the excess of Urban Study income below \$5,000 matches income tax returns above \$5,000 is a matter of conjecture. Even if the number of tax returns coincided with the number of families estimated on the basis of the Urban Study schedules, we must still reckon with the fact that family income in the Urban Study does not include capital gains and other forms of business income which are not immediately available for the family budget.

The problem of balancing the various elements that make for discrepancies between income tax returns and the Urban Study data is a complex one. On the basis of available evidence from the Treasury analysis of 1934 income tax reports, and after allowing for differences in definition, estimates made of the underrepresentation of the Urban Study, insofar as family consumer income is concerned, lie between an upper limit of 8 percent and a lower limit of 3 percent of the total consumer income of Chicago families as herein reported.

At the present writing, an analysis of the income tax returns for 1935 is available only by States. The aggregate net income shown for Illinois by the tax returns of 1935 was \$1,171,834,000, as against \$1,006,928,000 for 1934. This increase of about one-sixth of 1935 over 1934 would require a stepping up of the estimate of underrepresentation in the Urban Study for the highest income families. But just how the ratio of income in the highest brackets to the total community income would be affected by this step-up will not be determinable until a break-down of 1935 income tax returns for Chicago by income brackets has been made.

FAMILY INCOME IN CHICAGO

TABLE 1.—*Estimated percentage of families with less than and with more than specified amounts of family income*¹

[All families]

Income	Percentage of all families	Income	Percentage of all families
Less than \$250.....	7.0	\$10,000 and over.....	0.2
Less than \$500.....	13.7	\$7,500 and over.....	.4
Less than \$750.....	22.1	\$5,000 and over.....	1.9
Less than \$1,000.....	32.1	\$4,500 and over.....	2.6
Less than \$1,250.....	43.4	\$4,000 and over.....	3.9
Less than \$1,500.....	53.6	\$3,500 and over.....	6.2
Less than \$1,750.....	65.2	\$3,000 and over.....	9.9
Less than \$2,000.....	71.9	\$2,500 and over.....	16.3
Less than \$2,250.....	78.6	\$2,250 and over.....	21.4
Less than \$2,500.....	83.7	\$2,000 and over.....	28.1
Less than \$3,000.....	90.1	\$1,750 and over.....	36.7
Less than \$3,500.....	93.8	\$1,500 and over.....	45.4
Less than \$4,000.....	96.1	\$1,250 and over.....	56.6
Less than \$4,500.....	97.4	\$1,000 and over.....	67.9
Less than \$5,000.....	98.1	\$750 and over.....	77.9
Less than \$7,500.....	99.6	\$500 and over.....	86.3
Less than \$10,000.....	99.8	\$250 and over.....	93.0
		None.....	100.0

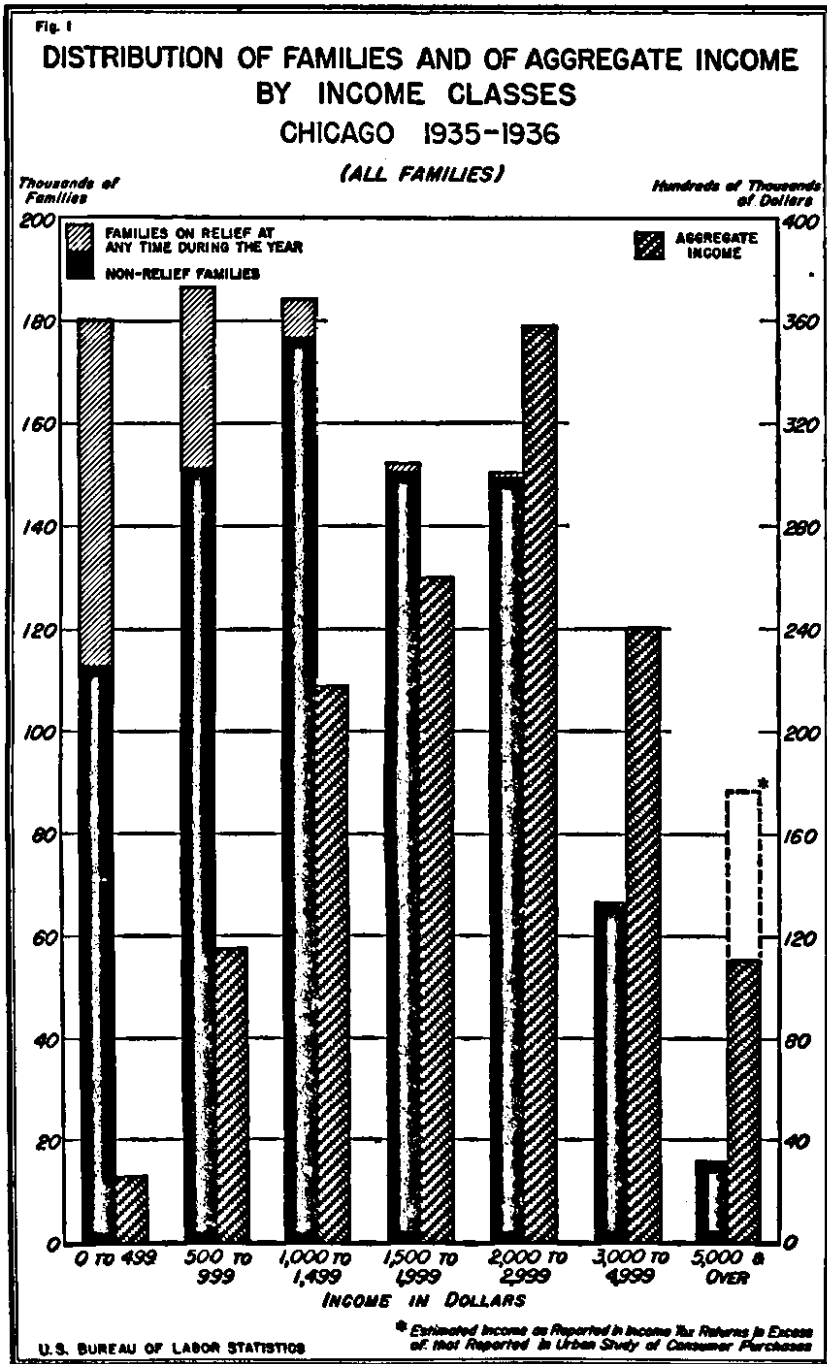
¹ Based on reports from 36,223 families chosen by a random sampling method to give a representative cross-section of the entire city. For details of sampling procedure, see appendix B.

Included in income are nonrelief and W. P. A. earnings of families which had been on relief during the year, but not amounts secured in the form of direct relief, either in cash or in kind. This means that the incomes as reported for relief families were somewhat less than the aggregate gross incomes which may have been available to them. It is also possible that families which had been on relief tended to understate somewhat their nonrelief incomes.

The figures on income also include net imputed income from owned homes.

Total family income in Chicago in 1935-36, on the basis of the sample secured in this study, was \$1,327,489,000. It will be seen from figure I that while one-third of the families in Chicago were either on relief at some time during the year or received incomes of less than \$1,000, they received as a group less than one-ninth of aggregate family income. More than one-fifth of the families had incomes of \$1,000 to \$1,500 and received somewhat less than one-sixth of the aggregate family income. In other words, that half of the Chicago families with the lower incomes received less than one-fourth of the aggregate family income. The middle group, with incomes of \$1,500 to \$3,000, included 36.5 percent of the families and received almost half the income. On the other hand, about one-tenth of the families, with incomes from \$3,000 up, received substantially more than one-fourth of the family income of the community, and probably had more than one-third. It is in connection with incomes of more than \$5,000 that the aggregate income figures derived from this survey appear to be seriously in error. This group of families, which constituted approximately 2 percent of the families in Chicago, reported one-twelfth of the aggregate family income, while income tax returns indicate that their share of the aggregate for Chicago families may be as much as one-sixth.⁴

⁴ See footnote 3, on income tax returns in Cook County.



The dominant group, so far as consumer purchasing is concerned, would seem to consist of those families whose incomes lie between \$1,500 and \$3,000. Nearly one-half of the aggregate family income of the community appeared to be concentrated in that 36 percent of the families whose family incomes came within this range. One-fourth of the aggregate family income went to the income groups below \$1,500, and at least a fourth to those above \$3,000.

These figures for the entire composite Chicago community are built up from samples covering native white, foreign born white, and Negro families; including families which differ as to occupation, size and composition, home tenure, and sources of earnings. It is a function of this study to consider these groups separately, to see what place each occupies within the conglomerate economic pattern.

For the native whites the median family income was \$1,580, for the foreign born whites \$1,369, and for the Negroes \$726. Excluding families which obtained relief during the year, the median incomes of the three groups were respectively, \$1,709, \$1,496, and \$1,031. Conversely, the proportion of families obtaining relief at some time during the year was 10.6 percent for the native white, 12.2 percent for the foreign born white, and 46 percent for the Negro families (see fig. II). Grouped at the \$1,000 and \$2,000 levels family incomes showed the distribution as presented in table 2.

TABLE 2.—*Distribution by income of families of specified color and nativity*

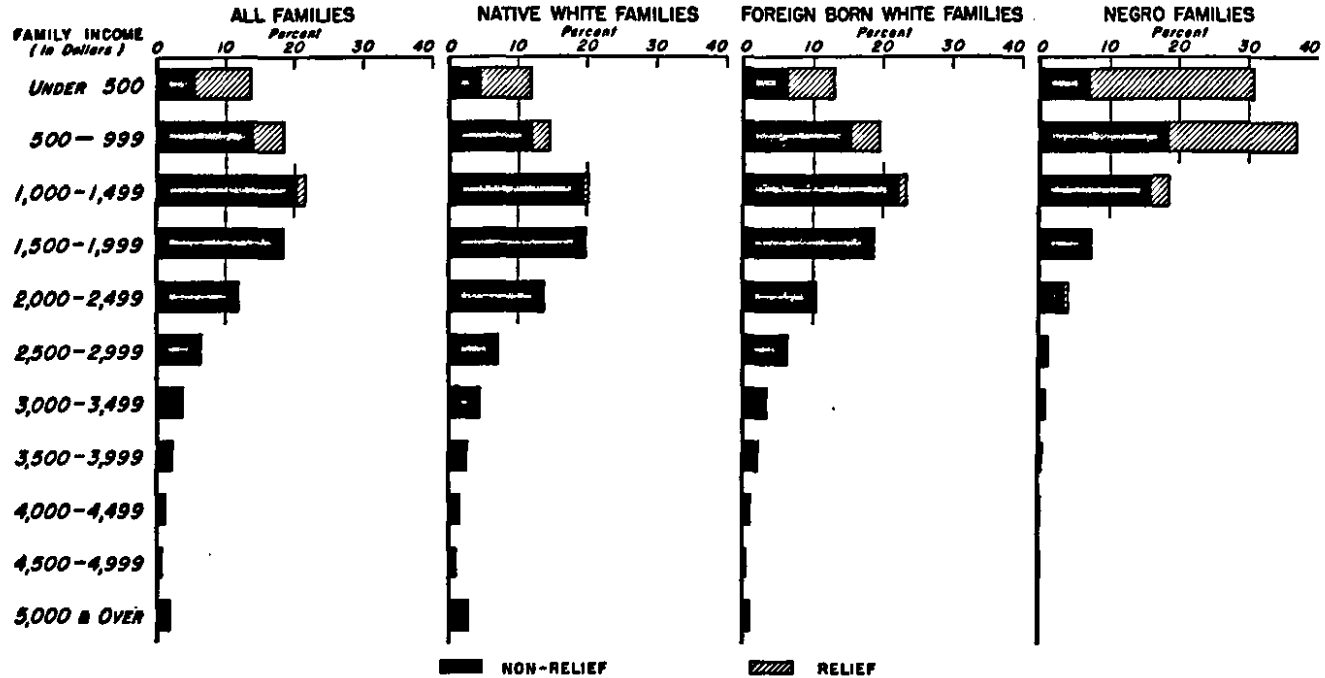
Income class	Native white	Foreign born white	Negro
	Percent	Percent	Percent
Under \$1,000 ¹	27.4	34.0	71.7
Relief families.....	10.8	12.2	46.0
Nonrelief families.....	16.8	21.8	25.7
\$1,000-\$1,999.....	39.0	40.7	28.0
\$2,000 and over.....	33.6	25.3	5.3
	100.0	100.0	100.0

¹ Not all families who received relief during the year had incomes of less than \$1,000. But those on relief with incomes of more than \$1,000 constituted only 1.2 percent of the entire sample.

² In the present study the classification "foreign born" was applied to white families in which either the husband or the wife (or both) was not born in the United States. The Negro group, while predominantly native, included some families (0.6 percent of the Negroes in Chicago in 1930) born outside of the country—for the most part natives of the West Indies.

Fig. 11

DISTRIBUTION BY INCOME OF FAMILIES OF SPECIFIED COLOR AND NATIVITY CHICAGO 1935-1936 (ALL FAMILIES)



U. S. BUREAU OF LABOR STATISTICS

A more detailed break-down showing the percentage distribution by income bands is presented in table 3. It is apparent that while the income distribution of the native white families is more favorable than that of the foreign born, the margin is not nearly so wide as that between the white and the Negro populations.

TABLE 3.—Native and foreign born white and Negro families, by income ¹

[All families]

Income class	All families	White		Negro
		Native	Foreign born	
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
Total.....				
Relief.....	13.7	10.6	12.2	46.0
Nonrelief.....	86.3	89.4	87.8	54.0
Under \$250.....	2.1	2.0	2.3	1.7
\$250-\$499.....	3.4	2.6	4.0	5.4
\$500-\$749.....	5.5	4.9	6.0	7.8
\$750-\$999.....	8.6	7.3	9.5	10.8
\$1,000-\$1,249.....	10.6	10.1	11.2	10.2
\$1,250-\$1,499.....	9.9	9.4	11.1	5.8
\$1,500-\$1,749.....	9.6	10.0	9.9	3.9
\$1,750-\$1,999.....	8.6	9.5	8.5	3.1
\$2,000-\$2,249.....	6.6	7.8	6.0	2.1
\$2,250-\$2,499.....	5.1	6.1	4.5	1.4
\$2,500-\$2,999.....	6.4	7.2	6.4	.8
\$3,000-\$3,499.....	3.7	4.5	3.4	.6
\$3,500-\$3,999.....	2.3	2.6	2.2	.1
\$4,000-\$4,499.....	1.3	1.6	1.2	.2
\$4,500-\$4,999.....	.7	1.0	.5	.1
\$5,000-\$7,499.....	1.5	2.1	.9	
\$7,500-\$9,999.....	.2	.3	.1	
\$10,000 and over.....	.2	.4	.1	

¹ For a separate distribution of nonrelief families only, by income, see tabular summary, sec. A, table 1, p. 110. When relief families are allocated to their respective income bands, the distribution of all families is as follows:

Income class	All families	White		Negro
		Native	Foreign born	
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
Total.....				
Under \$250.....	7.0	6.2	5.9	20.4
\$250-\$499.....	6.7	5.8	7.2	10.5
\$500-\$749.....	8.4	6.5	8.7	20.9
\$750-\$999.....	10.0	8.2	10.9	16.1
\$1,000-\$1,249.....	11.3	10.6	11.9	11.7
\$1,250-\$1,499.....	10.2	9.5	11.5	6.9
\$1,500-\$1,749.....	9.7	10.1	10.1	4.1
\$1,750-\$1,999.....	8.6	9.5	8.5	3.2
\$2,000-\$2,249.....	6.7	7.8	6.0	2.6
\$2,250-\$2,499.....	5.1	6.1	4.5	1.4
\$2,500 and over.....	16.3	19.7	14.8	2.2

The incomes of relief families as reported do not include amounts received as direct relief, either in cash or in kind.

Occupation and income.—Variations in family income levels are so intimately associated with the type of occupation in which the breadwinners are engaged that we may expect to find significant differences in the occupational patterns within the nativity and race groups which we have here distinguished. The relation between

occupation and income forms the subject of the following chapter, but for our immediate purpose it may be noted that among the native white nonrelief families approximately 43 percent were in the wage-earner occupations, as compared with 56.9 percent of the foreign born families and 68 percent of the Negro families.⁶ On the other hand, 12 percent of the native white families were in the usually more remunerative professional and salaried business occupations, as contrasted with 4.7 percent among the foreign born and 3.9 percent among the Negro families.⁷

Not only is the occupational distribution of the foreign born and Negro families different from that of the native white families, but among families of a given occupational group the incomes show a considerable spread. Among the wage earners (including both the relief and nonrelief families), for example, the median family income for the composite white sample was \$1,339 and for the Negro, \$804. The median income received by the foreign born families (\$1,319) of this occupational group was less than that of the native born white families (\$1,369),⁸ although the discrepancy is so small as to suggest that most of the foreign born have been here long enough to minimize the difference in earning capacity between them and the native whites.

Family composition in relation to income.—While the occupational composition of the nativity and racial groups is of primary importance in determining its income pattern, that pattern is further modified by the composition of the income-earning unit—the family. In grouping families of similar size and composition for the analysis of family expenditures, it was desirable first to segregate complete families, i. e., those containing both husband and wife, from broken families and other households whose membership did not include a married couple.⁹ In each of the nativity and racial groups, it was found that the complete families were on a higher average income level than the families which did not contain both husband and wife. Certain comparisons of the complete with the incomplete families are made in the accompanying table 4.

It will be noted that, while the foreign born families of all types were concentrated at lower income levels than were the native white, their economic position as a group was superior to that of the incomplete native white families. In other words, the income level of the family seems to be more directly related to the presence or absence of

⁶ See table 7, ch. II, Occupational Distribution of Families of Specified Color and Nativity.

⁷ The occupational distribution is somewhat affected by the inclusion of relief families (see discussion in ch. II), since the major proportion of the positions occupied by the employees on work-relief projects came in the "wage earner" category. It should be noted also that all the families studied in the present investigation were grouped according to the work which supplied the greater part of their earnings in the year covered by the schedule, without regard to the type of work which they may have pursued earlier.

⁸ See table 9, ch. II, Median Incomes of Families of Specified Color and Nativity, by Occupational Group.

⁹ The term "family," as used in the Urban Study of Consumer Purchases, refers to the economic family—a group of persons belonging to the same household and dependent upon a common income (see glossary in appendix C). Incomplete families in all cases include single individuals.

both husband and wife in the family than it is to nativity. The cause-and-effect relationship between the two factors is probably in both directions—incomplete families find it more difficult to attain the higher income levels, and families at the lower income levels have less stability and higher rates of desertion and separation.

TABLE 4.—Complete and incomplete families of specified color and nativity, by income

[All families]

Income class	All families	White							Negro		
		Total white	Native born			Foreign born			All	Com- plete	In- com- plete
			All	Com- plete	In- com- plete	All	Com- plete	In- com- plete			
Pct. 100.0	Pct. 100.0	Pct. 100.0	Pct. 100.0	Pct. 100.0	Pct. 100.0	Pct. 100.0	Pct. 100.0	Pct. 100.0	Pct. 100.0	Pct. 100.0	
All incomes.....											
Under \$1,000.....	32.1	29.4	26.7	22.0	41.7	32.7	29.2	48.4	67.9	59.5	85.9
\$1,000-\$1,999.....	39.8	40.7	39.7	41.3	35.2	42.0	44.2	31.8	25.9	32.6	11.8
\$2,000-\$2,999.....	18.2	19.2	21.1	23.2	14.0	16.9	17.6	13.8	5.0	6.4	2.3
\$3,000-\$4,999.....	8.0	8.6	9.7	10.4	7.2	7.3	7.7	5.3	1.2	1.5	.....
\$5,000 and over.....	1.9	2.1	2.8	3.1	1.9	1.1	1.3	.7	.....	.....	.....
First quartile point....	\$322	\$382	\$951	\$1,073	\$587	\$325	\$904	\$501	\$357	\$588	\$136
Median.....	1,412	1,473	1,580	1,687	1,181	1,369	1,429	1,038	726	875	317
Third quartile point....	2,116	2,169	2,283	2,361	1,920	2,015	2,062	1,736	1,148	1,284	737

Among the Negro group, as a whole, low incomes were predominant; this was particularly true among the incomplete Negro families. Here again there is probably a definite relationship between the lower economic level of the Negro group and the fact that incomplete families were one and one-half times as frequent there as among the white families, as will be seen from the following figures: ¹⁰

Percentage of total families which were incomplete:

All families	Total white	Native white	Foreign born white	Negro
21.6	20.9	23.3	18.3	32.5

The relationship between incomplete families and inadequate incomes shows up in the relatively high percentages of incomplete and broken families on relief. Here again the differences between the native and the foreign born are not nearly so great as the differences between the complete and incomplete families. The proportion of unbroken foreign born families on relief was smaller than that of incomplete native born families.

Complete native white families.—A much more substantial random sample was taken of the native white families containing husband and wife than of the other groups with which we have been comparing them, since expenditure schedules were to be taken only from the native white complete families. With the era of mass immigration

¹⁰ A high rate of desertion and nonsupport has been constantly noted in studies of Negro families, as a phase in the process of adjustment to the urban environment. Cf. E. Franklin Frasier, *The Negro Family in Chicago* (1932), ch. VIII, "Desertion and Nonsupport."

coming to a close, the native white sample is likely to prove more serviceable for comparison with future consumption studies of the American population than one which includes the heterogeneous foreign groups. A more clear-cut comparison, moreover, is found to be possible as between different cities which have been surveyed in the present study, when these comparisons are confined to a homogeneous group such as the native white population.

A few summary income figures and comments bearing on the native white sample of complete families are therefore made at this point. The median annual income of the unbroken native white families in Chicago in 1935-36 was found to be \$1,687.¹¹ This is a high average, not only as compared with the other elements of the Chicago community already considered, but also as compared with the corresponding medians obtained in this study for the native white families of other northern cities: Providence, \$1,407; Columbus, \$1,622; Omaha, \$1,561; Denver, \$1,535; and Portland, \$1,506. It is not so high, however, as the median figure for native white complete families in New York City—\$1,807.¹² These high averages reflect in part the concentration of capital and large-scale enterprise in the metropolitan community, entailing a large percentage of well-remunerated managerial and professional posts, usually manned by native born persons. Our figure may furthermore be taken as probably understating the median for all the native white families regarding themselves as Chicagoans, inasmuch as it does not include a number of outstanding high income families who derive their income from the metropolis but reside in suburban homes adjoining the city.

The complete native white families with incomes of less than \$1,000, including those which had received relief at some time during the year, comprised less than one-fourth (22 percent) of the total. Those with incomes of \$1,000 to \$2,000 accounted for the next two-fifths (41.3 percent). Another 15.6 percent came within the group of \$2,000 to \$2,500. It may be stated, therefore, that unbroken families with incomes of \$2,500 or more were roughly in the upper fifth of native white families and that those with \$4,000 or more were in the top seventeenth. The percentages at successive income levels are cumulated in table 5.

Of the 2,713 relief families drawn in the native white sample in Chicago, 372, or about 14 percent, obtained no earnings whatever

¹¹ The mean annual income per family from all sources was about \$1,692. It is a less desirable figure than the median, partly because it is less accurate, because more distorted by the incompleteness of the data in the higher income classes, and partly because the arithmetic average is in any case a less representative figure for the entire community since it is much affected by the large incomes of the few families in the highest income classes. The range of actual current incomes reported extended up to \$50,000. The percentage of families in the \$10,000 to \$15,000 income bracket was 0.28; in the \$15,000 to \$20,000 bracket, 0.64; in the \$20,000 to \$50,000 bracket, 0.08. There were, on the other hand, 14 cases, constituting 0.05 percent of the families studied, in which there were negative incomes (losses exceeding incomes), ranging from \$7 to \$1,523, and averaging \$358, in 1935-36. These families are omitted from all the discussion which follows.

¹² Preliminary figure.

from an occupation during the schedule year, and of them all but 28 reported no money income for the year.

With the relief families omitted from the count,¹³ the median income among unbroken native white families was \$1,798. (Corresponding figures for the cities cited above are: Providence, \$1,554; Columbus, \$1,751; Omaha, \$1,733; Denver, \$1,705; Portland, \$1,654; New York City, \$2,023.¹⁴) Approximately one-seventh (14.8 percent) of this totally self-dependent group received family incomes of less than \$1,000. The income bracket \$1,750 to \$2,000 was the most frequent for nonrelief families, about one-ninth (11.6 percent) of the families having incomes within this range.

TABLE 5.—Percentage of families reporting less than and more than specified amounts of family income

[All white families including husband and wife, both native born]

Income †	Percentage of all families	Income †	Percentage of all families
Less than \$250.....	4.0	\$10,000 and over.....	0.4
Less than \$500.....	9.0	\$7,500 and over.....	.8
Less than \$750.....	14.5	\$5,000 and over.....	3.1
Less than \$1,000.....	22.0	\$4,500 and over.....	4.1
Less than \$1,250.....	32.4	\$4,000 and over.....	5.8
Less than \$1,500.....	42.2	\$3,500 and over.....	8.8
Less than \$1,750.....	52.7	\$3,000 and over.....	13.5
Less than \$2,000.....	63.3	\$2,500 and over.....	21.1
Less than \$2,250.....	72.1	\$2,250 and over.....	27.9
Less than \$2,500.....	78.9	\$2,000 and over.....	36.7
Less than \$3,000.....	88.5	\$1,750 and over.....	47.3
Less than \$3,500.....	91.2	\$1,500 and over.....	57.8
Less than \$4,000.....	94.2	\$1,250 and over.....	67.6
Less than \$4,500.....	95.9	\$1,000 and over.....	78.0
Less than \$5,000.....	96.9	\$750 and over.....	85.5
Less than \$7,500.....	99.2	\$500 and over.....	91.0
Less than \$10,000.....	99.6	\$250 and over.....	96.0
		None.....	100.0

† The incomes of families which had been on relief have been distributed to their proper income brackets in spite of their probable unreliability (see table 1, footnote 1). This makes very little difference in the cumulative percentages in the income levels above \$1,000 and no difference above the \$2,000 income level.

‡ Approximately 30 percent of this group (less than \$250) consisted of relief families which had no earnings from an occupation and which, in addition, reported no money income for the year.

TABLE 6.—Percentage of families in specified income classes

[All white families including husband and wife, both native born]

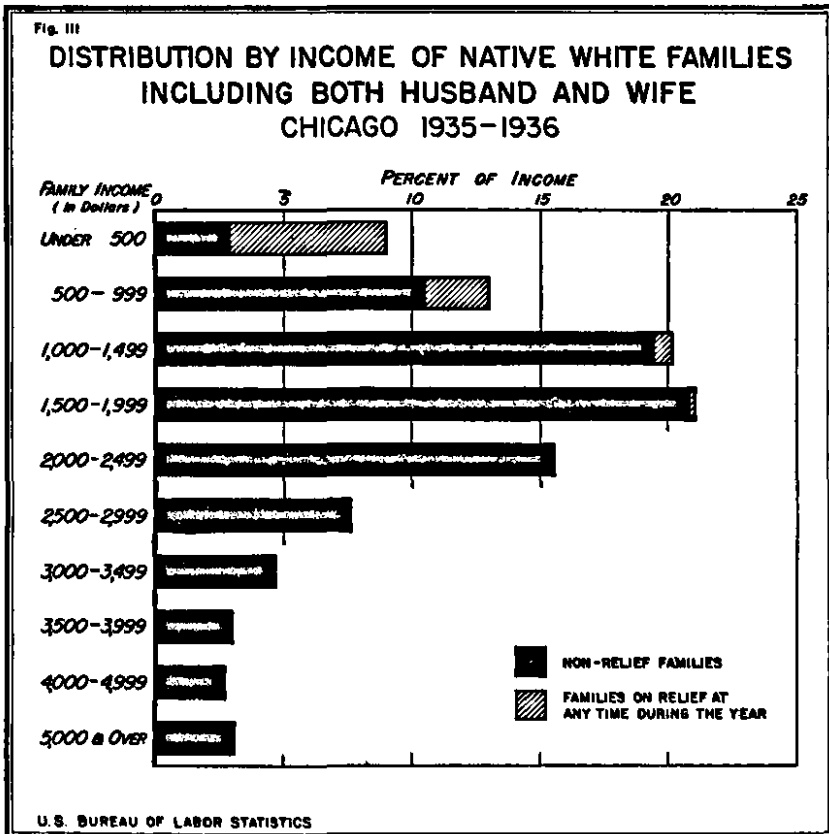
Income class	Percentage of all families
Under \$500.....	9.0
\$500-\$999.....	13.0
\$1,000-\$1,499.....	20.2
\$1,500-\$1,999.....	21.1
\$2,000-\$2,999.....	23.2
\$3,000-\$4,999.....	10.4
\$5,000 and over.....	3.1

¹³ Among complete native white relief families, the median income—from both nonrelief sources and W. P. A. earnings—was \$395, and the mean, \$461. Only 9 percent reported incomes of \$1,000 or more. These figures must, however, be accepted with caution as representing a probable understatement. Although each family was assured that the information it gave would be treated with the strictest confidence, the temptation to understate income would be peculiarly great among relief families, since the obtaining of relief involved a form of means test.

¹⁴ Preliminary figure.

The income distribution of native white families (relief and non-relief) containing husband and wife is summarized in table 6, and is graphically presented in figure III.

This distribution of families by "disbursement income" must be understood to represent not all the community income allocable to the native white complete families of Chicago, but only that part of their income reported as available for family spending. As noted in



the estimate of the total family income of the community (see pp. 4-6), that portion of the total reported by the families with incomes of \$5,000 and over is particularly subject in any field survey to an underestimation of the total individual incomes.

Consumer purchasing in this group is also concentrated chiefly among the families having between \$1,500 and \$3,000. This group among the native white complete families included 44 percent of the families and reported about half of the aggregate income available for

family spending. (In the community as a whole, it will be remembered, this group included only 36.5 percent of the families.)¹⁵

Even among this relatively well-favored group of native white families, economic well-being showed marked variations. The next chapter is devoted to variations in income as related to occupation.

¹⁵ See p. 4.

Chapter II

Family Income by Occupational Group

Norms of compensation for given lines of employment are established under the combined influence of a number of factors: Competition, custom, labor organization, and trade agreements. The occupational differences in average earnings which thus arise are of great significance in determining family income, particularly since, as we shall see in the later chapter on sources of income, more than 80 per cent of family earnings are attributable to the principal earner. It is outside the scope of the present analysis to describe in detail the prevailing wages for individual trades or callings. Our purpose is, rather, to examine the distribution of family incomes within the broadest occupational classifications which are likely to reveal significant differences between the major social and economic segments of the population. To this end, seven occupational groups have been distinguished in the present study: (1) Wage earner; (2) clerical and kindred pursuits; (3) independent business; (4) independent professional; (5) salaried business; (6) salaried professional; (7) families with no gainfully employed members, i. e., those whose income was not derived from an occupation.¹

Families were classified according to the occupation which accounted for the major part of the family earnings. Thus, for example, if the proprietor of a store (independent business) had a net income of \$2,000, while his two daughters who lived at home and pooled their incomes with the family were school teachers (salaried professional) each earning \$1,600 per annum—combined income from teaching, \$3,200—the family would be classed as salaried professional even

¹ A description of the specific occupations included within each of these seven categories will be found in the glossary, appendix C. The occupational classes used in the present study are based upon the Works Progress Administration's "Manual of Work Division Procedure," sec. 2, Occupational Classification (June 1935), and "Index of Occupations," circular No. 2A (September 1935). In general, the wage-earner category included all types of skilled, semiskilled, and unskilled manual jobs which are usually paid by the hour, day, or week rather than on a monthly or annual salary basis. In the clerical classification were grouped store clerks and salesmen working for others, as well as office workers. Professional, semiprofessional, and technical workers were included in the independent professional group when employed on their own account, and in the salaried professional group when they were employed by others on a salary basis. Persons classified in the independent business groups were entrepreneurs owning and operating businesses of any type. Also classified in the independent business group were families which derived their chief incomes from roomers and boarders. The salaried business category consisted mainly of salaried managers and officials; chief officers of corporations drawing salaries, as well as minor executives, are thus classified in the salaried business rather than the independent business groups. The seventh category consisted of families which had no earnings from an occupation, whether due to retirement, receipt of a pension, nonemployment, or other causes; in the Chicago tables the number shown in this group also includes seven farmers drawn in the sample for which it was not deemed desirable to set up a separate occupational classification.

though the head of the family and principal earner came within the independent business category. But in general, we shall see as the analysis proceeds, the occupational classification of the family coincided with that of the principal earner.

Distribution of occupational groups.—Employing the seven broad occupational classes indicated above, we find that, on the basis of the sample studied, the families of Chicago were distributed during the year 1935-36 in the following proportions:

	<i>Percent</i>
Wage earner.....	50.8
Clerical.....	22.6
Independent business.....	10.5
Independent professional.....	1.2
Salaried business.....	2.8
Salaried professional.....	4.2
No gainfully employed members.....	7.9

As a metropolitan center, Chicago may be expected to have a comparatively high percentage of service enterprises, with a broad range of cultural activities catering to a large surrounding area. But the above distribution reveals that the wage-earner families predominate nevertheless, in the metropolis as well as in the factory town, and that the independent professional families constitute the smallest of the seven occupational groups. Wage-earner and clerical occupations are the main support of three-fourths of Chicago families, while the two occupational groups which are as a rule the highest paid—the salaried business and independent professional—together account for a scant 4 percent of the total (see figure IV). It should be noted, in showing this occupational distribution for the year 1935-36, that occupational readjustments were imposed upon many families by the economic conditions of the period immediately preceding the study.

In the above percentage distribution, families having received relief at any time during the year, as well as the nonrelief families, have been allocated to occupational groups.² The 7.9 percent of the families

² Some pertinent questions may properly be raised as to how the assimilation of relief families affects the occupational distribution and, indeed, on what basis an occupational classification of relief families can be made. To facilitate the explanation, let us first separate the occupational distribution into nonrelief and relief families, as given below:

Occupations	Nonrelief	Relief
	<i>Percent</i>	<i>Percent</i>
Wage earner.....	49.2	60.9
Clerical.....	24.8	8.8
Independent business.....	11.6	3.4
Independent professional.....	1.4	(*)
Salaried business.....	3.2	.1
Salaried professional.....	4.5	2.4
No gainfully employed members.....	5.3	24.4
	100.0	100.0

* Less than 0.05 percent of all relief families.

The column headed "relief" tells us, first, that of the families which were on relief at any time during the year all but 24.4 percent received some income from earnings on private or public work. As a matter of fact,

listed in the seventh category, "No gainfully employed members," includes not only those which were entirely supported from savings, rents, interest, dividends, and pensions, but also those relief families which had received no income from the earnings of any member, whether from W. P. A. or regular employment.

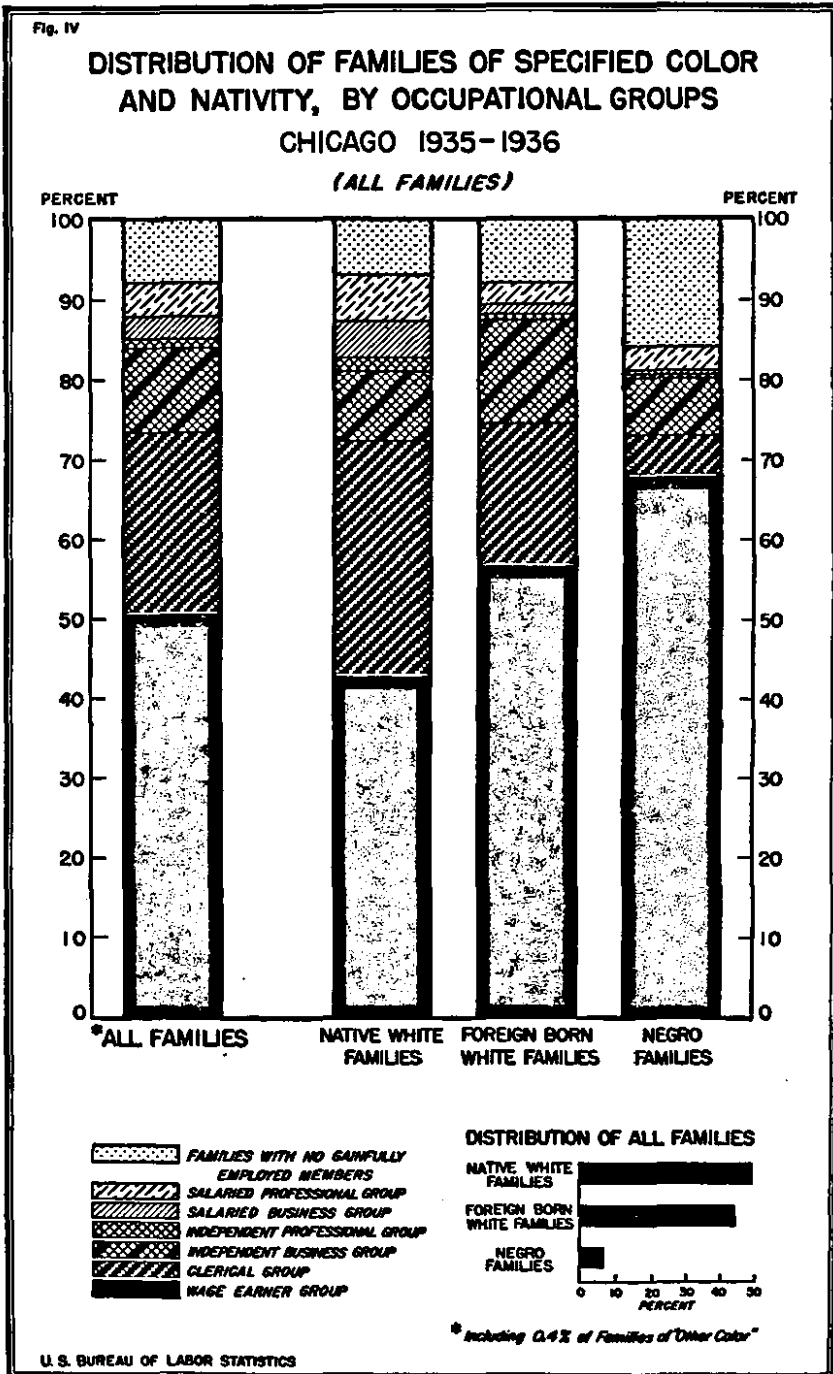
There were appreciable differences in occupational distribution between the native and foreign born among the white families and between the white and Negro families. Counting all families, relief as well as nonrelief, only 42.8 percent of the native whites were in the wage-earner classification, while 57 percent of the foreign born whites were classified as wage earners. Among the Negro families, more than two-thirds were in the wage-earner group (see table 7). The only other occupation in which the percentage of the foreign born whites was greater than the percentage of the native whites was the independent business. The proportion of clerical workers, on the other hand, was almost twice as large among the native born as among the foreign born. In the case of the Negroes, the percentage classified as independent business (7.2 percent) was greater than that in the clerical group (5 percent). The salaried business and professional classes, in which 12 percent of the native white families were included, accounted for less than 5 percent of the foreign born families and less than 4 percent of the Negro families.

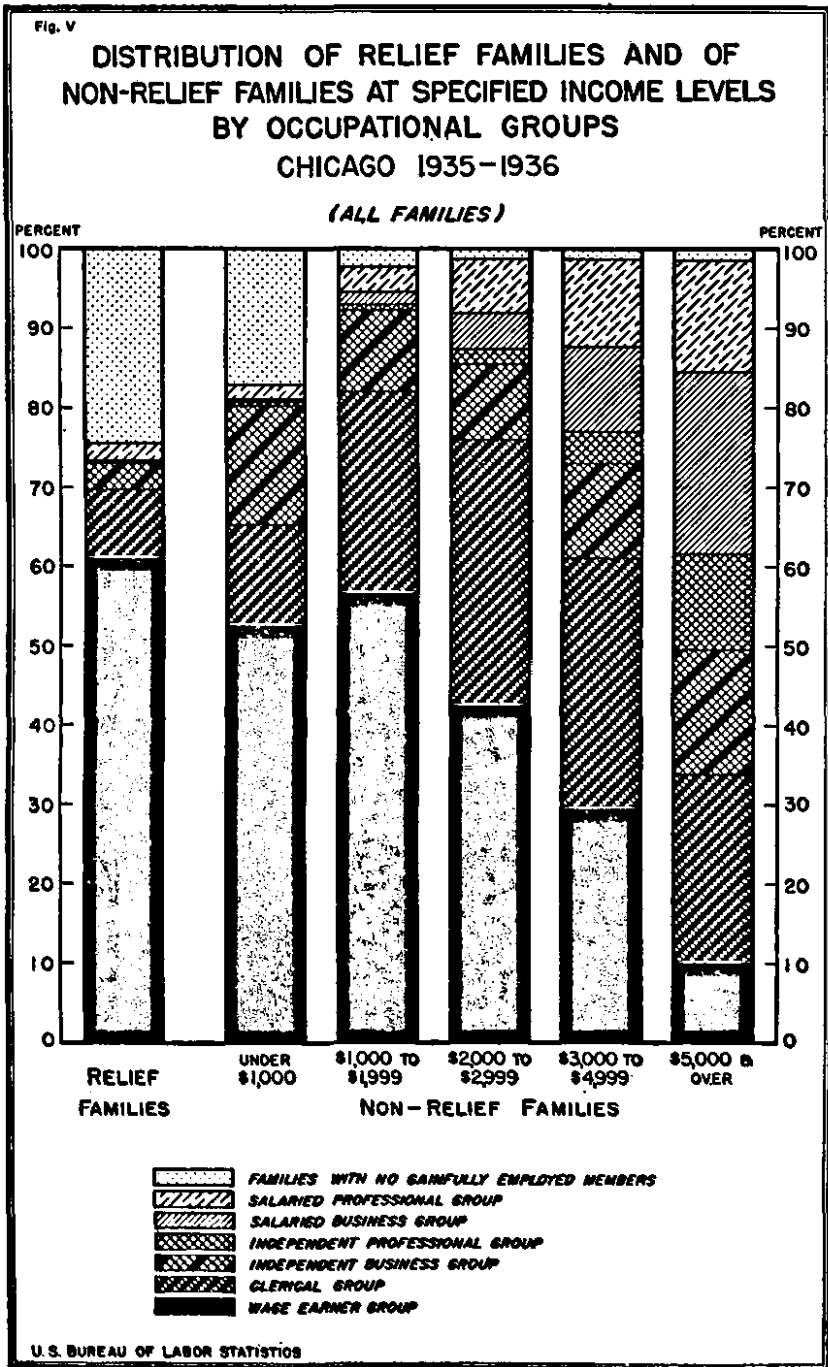
we have found, in a special analysis of native white families containing husband and wife, that even for the families receiving relief in Chicago during the schedule year 1935-36, the principal earner had on the average some employment in each of 29 weeks (including the time spent on W. P. A. projects). (See Tabular Summary, sec. B, table 4, p. 132.)

The relief as well as the nonrelief families were classified according to the occupation which accounted for the greater part of the earnings received by the family. Often the head of the family interviewed would take occasion to note that he had been trained for, and had formerly been employed in, a profession or occupation different from the one in which he was compelled to accept employment during the current year. But in the interest of statistical consistency, the family was classified according to the occupation which actually provided the family funds in the year covered by the schedule.

Before we proceed to any generalizations regarding the occupational distribution of the relief group, we must recognize that, with only rare exceptions, work on relief projects fell into one of three of the occupational categories differentiated in this study—wage earner, clerical, or salaried professional. This means that those families which received their principal earnings from work-relief projects were necessarily classified in one of these three categories. The families in the salaried business, independent business, and independent professional groups which were listed as relief families were on relief only a part of the year, their earnings in their normal occupations exceeding what was received from work on relief projects. The percentage distribution of relief families by occupation should not, therefore, be interpreted as necessarily indicative of the relative ability of families in the different occupational groups to remain self-supporting.

The large percentage of the relief families in the wage-earner group reflects the influence of two factors: (1) Low earnings and relative instability of employment in this occupational group, which prevent the accumulation of financial reserves to tide the family over periods of business depression; (2) the predominance, in work-relief projects, of types of employment classified as wage-earning occupations. Thus, although less than half the families not on relief were in the wage-earner group, more than three-fifths of the relief families were classified as wage earners. One-fourth of the nonrelief families fell into the clerical group; less than one-tenth of the relief families were classified as clerical, although most of the relief jobs which were not in the wage-earner category fell into the clerical class. The proportion of relief families classified as salaried professional, although small, does show the influence of Works Progress Administration (W. P. A.) projects employing school teachers, nurses, and members of the artist professions. The high percentage of relief families in the group labeled "No gainfully employed members" is self-explanatory; it reflects depression losses of property, reduced income from investments or pensions, and unemployment or failure to obtain any gainful employment.





Among the foreign born as well as the Negro families, the independent business class consisted mainly of small-scale proprietors. Obviously the language barrier is not so serious for the foreign born in the wage earner and independent business occupations as it is in the white-collar positions. The small business establishments among the foreign born often cater to fellow nationals, thus capitalizing on the problem of language. The small percentage of salaried business and professional families in the Negro population reflects the limited clientele available to them and the expensive training required to enter the better paid professions.

TABLE 7.—Occupational distribution of families of specified color and nativity

[All families]

Occupational group	All families	White		Negro
		Native	Foreign born	
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
All occupational groups.....	100.0	100.0	100.0	100.0
Wage earner.....	50.8	42.8	56.9	68.0
Clerical.....	22.0	29.5	17.6	5.0
Independent business.....	10.5	8.7	12.9	7.2
Independent professional.....	1.2	1.7	.8	.5
Salaried business.....	2.8	4.6	1.2	.5
Salaried professional.....	4.2	5.8	2.7	2.9
No gainfully employed members.....	7.9	6.9	7.9	15.9

Occupational differentials in income.—The inverse relationship commonly observed, between the frequency of an occupational group and the level of earnings which prevail therein, appears clearly in the figures for median family incomes:

	All families *	Nonrelief families
All occupational groups.....	\$1, 412	\$1, 579
Wage earner.....	1, 278	1, 436
Clerical.....	1, 784	1, 843
Independent business.....	1, 386	1, 442
Independent professional.....	2, 763	2, 772
Salaried business.....	2, 838	2, 847
Salaried professional.....	2, 169	2, 269
No gainfully employed members.....	219	494

* None of the incomes in this column include income in cash or kind received as direct relief. This affects particularly the income shown for families with no gainfully employed members.

The wage-earner group, which included half of all the families (relief and nonrelief combined), had a median family income of \$1,278. This was less than half the corresponding averages for the salaried business and independent professional groups, which together comprised only 4 percent of all families. Even within the nonrelief group, the median income for families of wage earners was only about half that for the two rarest occupational groups.

The families of clerical workers, although more numerous than the independent business group, had a median income almost \$400 higher (\$1,784 as compared with \$1,386). This difference in favor of the clerical families offers an interesting sidelight on the place of the independent business group in the total scheme. With the widespread incorporation of the larger and more modern business units, this occupational group is composed largely of small-scale traders and craftsmen, whose social and economic position is akin to that of the wage-earner group, their median incomes being not widely different. It should be noted, however, that the relatively low money income of the independent business group does not take fully into account the supplies of clothing or food which many small storekeepers provide for their families without keeping adequate account of these contributions.

While the wage-earner classification, as shown in table 8, included half of all families, it comprised only two-fifths of those with incomes of \$2,000 to \$3,000, and less than 30 percent of those having incomes of \$3,000 to \$5,000. Thanks to the presence of supplementary earners, there were families in this occupational classification showing family incomes of \$5,000 and over. But at this income level, wage-earner families amounted to only one-tenth of the total.

The families with no gainfully employed members comprised less than 8 percent of all families, but more than 20 percent of the families with incomes under \$1,000. These families are to be found, however, at all income levels, and actually constituted a larger percentage of total families at the \$5,000 and over income level than of families with incomes between \$2,000 and \$5,000.

The independent professional and salaried business groups, which had the highest median incomes, constituted only 0.5 percent of the families with incomes of less than \$1,000, but more than one-third of all the families with incomes of \$5,000 and over. The independent business group, while it comprised 10 percent of the families with incomes under \$1,000, was even more heavily represented among those having incomes of \$5,000 and over. The clerical group, like the independent business group, was well represented at all income levels, being most heavily concentrated among the families having incomes between \$2,000 and \$5,000.³

The race-nativity factor.—The relative income positions of the native, foreign born, and Negro families within any given occupational group may be illustrated by a comparison of their median incomes. This occupational comparison is made for all families, including those on relief, in the accompanying table 9a, and for nonrelief families only

³ Some of the families listed as clerical in the highest income bands either had several earners or were in occupations on the salaried professional-salaried business border line. For discussion of the kinds of clerical families which account for large family incomes in that group, see the section on clerical families on pp. 30-30.

in table 9b. Reference to these figures shows that the native white families enjoyed a relatively favorable income position in each occupational group.

TABLE 8.—Families at different income levels distributed by occupational group

[All families]

Occupational group	Percentage distribution of families					
	All fam- ilies	Under \$1,000	\$1,000- \$1,999	\$2,000- \$2,999	\$3,000- \$4,999	\$5,000 and over
All occupational groups.....	100.0	100.0	100.0	100.0	100.0	100.0
Wage earner.....	50.8	55.8	56.8	42.5	29.5	10.0
Clerical.....	22.6	10.5	25.5	23.5	31.6	23.7
Independent business.....	10.5	10.5	10.2	9.6	11.9	15.7
Independent professional.....	1.2	.3	.7	1.8	8.9	12.1
Salaried business.....	2.8	.2	1.6	4.6	10.8	22.9
Salaried professional.....	4.2	1.9	3.1	6.8	11.1	14.1
No gainfully employed members.....	7.9	20.8	2.1	1.2	1.2	1.5

In comparing the two tables, it will be seen that the inclusion of the relief families in the picture tends to reduce the median income in the case of the Negroes more drastically than among either the native white or foreign born white families, because of the large percentage of Negro families which received relief. By the same token, it is in respect to the wage-earner and no-occupation groups that the table for nonrelief families alone differs most markedly from the one which includes the families that received relief.

The most significant occupational divisions for drawing comparisons between the median incomes of the three race-nativity groups are the wage earner and independent business. These are the two in which the foreign born and Negro families together comprise a majority of the total number in the occupation (see table 11). The spread between the median incomes of the native white and foreign born in the wage-earner group—about \$50 per annum for all families and \$86 for nonrelief families only—may be explained by the fact that the foreign born are more heavily represented in the unskilled lines of employment. On the other hand, analysis of the data for other large cities, as well as for Chicago, tends to impress one with the closeness of the wage levels of the foreign born to those of their native white coworkers, rather than with the discrepancies between them. The differences in wage levels that do exist are attributable to differences in the opportunities to enter various lines of employment rather than to differences in rates of pay for similar work. Twenty years of restricted immigration have left us, among the foreign born, a large percentage of workers who arrived in this country as minors and are less subject than were their elders to handicaps resulting from nativity. On given jobs, their rates of pay do not seem to differ appreciably from those of their native born coworkers.

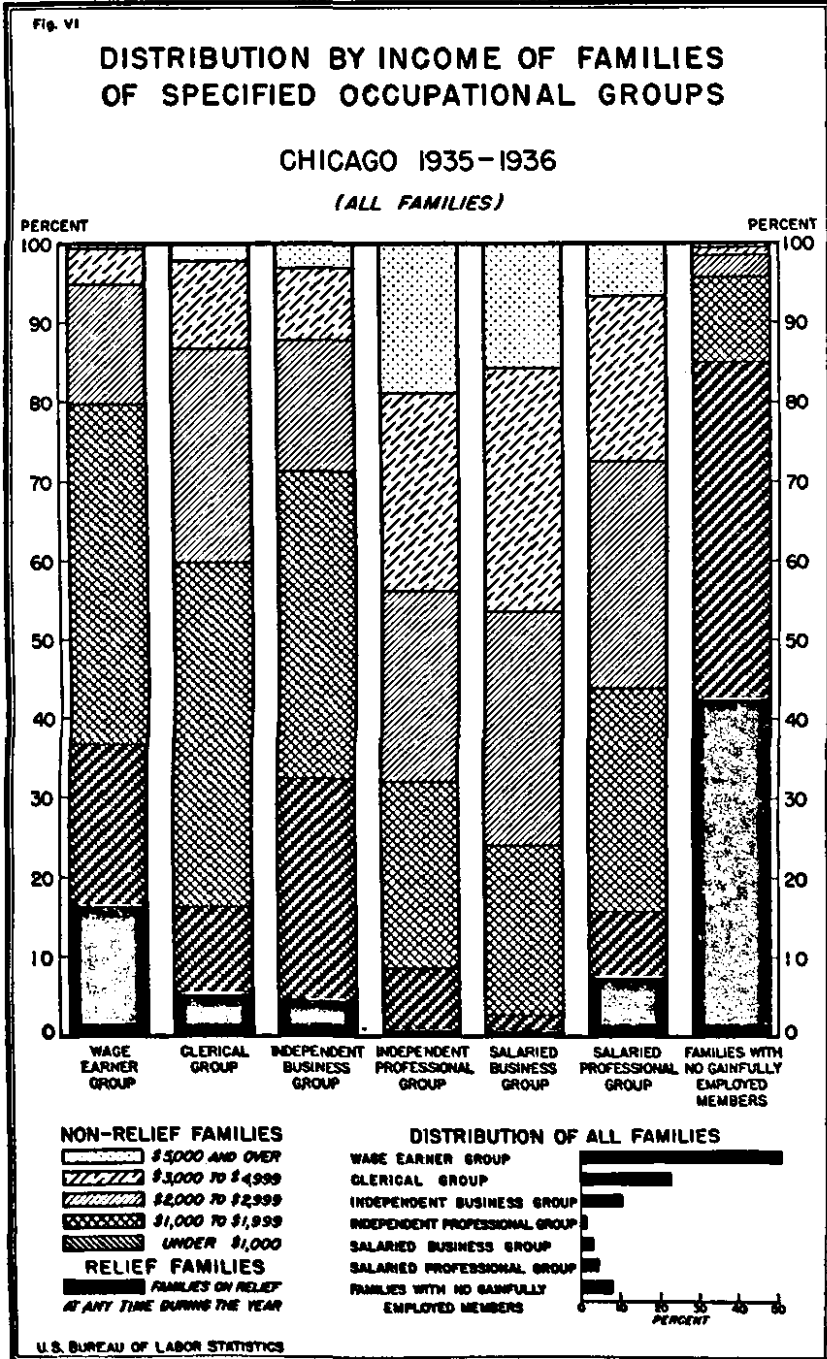


TABLE 9.—Median incomes of families of specified color and nativity by occupational group

a. ALL FAMILIES

Occupational group	All fam- ilies ¹	White		Negro
		Native	Foreign born	
All occupational groups.....	\$1,412	\$1,580	\$1,369	\$726
Wage earner.....	1,278	1,369	1,319	804
Clerical.....	1,784	1,797	1,772	1,464
Independent business.....	1,386	1,459	1,408	721
Independent professional.....	2,763	2,821	2,750	(²)
Salaried business.....	2,638	2,913	2,500	(²)
Salaried professional.....	2,169	2,320	2,018	(²)
No gainfully employed members.....	219	241	242	137

b. NONRELIEF FAMILIES ONLY

Occupational group	\$1,579	\$1,709	\$1,496	\$1,031
All occupational groups.....				
Wage earner.....	1,436	1,520	1,434	1,033
Clerical.....	1,843	1,845	1,848	1,600
Independent business.....	1,442	1,518	1,454	799
Independent professional.....	2,772	2,837	2,750	(²)
Salaried business.....	2,847	2,922	2,500	(²)
Salaried professional.....	2,269	2,382	2,125	(²)
No gainfully employed members.....	404	746	405	396

¹ These medians are based on total families, including those of "other color," which constituted 0.4 percent of the total.

² Median subject to high variability due to small number of cases and lack of concentration in the distribution.

In the case of Negro wage earners, the median income is substantially affected by two factors: First, the employments which support the bulk of Negro families normally carry the wage levels of unskilled occupations; second, the sources of earnings reported in the schedules of the Negro families—and this has been emphasized by the depression years—reflect a disproportionately heavy dependence upon odd jobs rather than on stable lines of employment.

The same general ranking of the three nativity-race groups applies to the independent business classification, in which the foreign born families constituted more than half of the total group. Here again the difference in income between the native white and foreign born families was only slightly more than \$50. Both of these groups had a median income nearly double that of the independent business families among the Negroes.

Concerning the other occupational groups, in which the foreign born and Negroes are less well represented, a few points are worthy of attention. It is notable that, among the clerical families, the foreign born attained an income level about equal to that of the native white families, indicating that to all economic intents and purposes the foreign born group here (which constituted one-third of the total clerical families) is largely assimilated with the native born whites.

The Negro clerical families (with a median income of \$1,464 for all families, \$1,600 for nonrelief families) form an upper income group within that race, constituting only 5 percent of all Negro families and less than 1.5 percent of the clerical families in the entire population.

In the salaried business and the two professional groups, the difference between the income status of the foreign born and the native white families is greater than in the other occupational groups. The Negro population is poorly represented here, but the few families that were classified as salaried business and independent professional attained relatively high income levels.

These general observations on the income status of the various occupational groups are to be supplemented by a more detailed consideration of the characteristics of each occupational group. For this purpose we shall use as our basic model for discussion the relatively homogeneous sample of native white nonrelief families containing both husband and wife. Before we enter upon our discussion, however, it is essential that we ascertain the relative position of this selected sample within the total population of the different occupational groups.

It has already been mentioned that native white families enjoyed the highest median incomes of any nativity-race group. The figures in table 10 show further that, among the native white families, those containing both husband and wife had in most occupational groups median incomes several hundred dollars above those of the incomplete families. In most cases, the foreign born had median incomes somewhat below those of the complete native white families, but above those of the incomplete native whites. Negro families as a whole (table 9b) in all except the clerical group, had median incomes below those of the incomplete native white families.

TABLE 10.—Median incomes in different occupational groups of native and foreign born white families, complete and incomplete

[Nonrelief families only]

Occupational group	Native white			Foreign born white		
	All	Complete	Incomplete	All	Complete	Incomplete
All occupational groups.....	\$1,709	\$1,708	\$1,362	\$1,496	\$1,638	\$1,231
Wage earner.....	1,530	1,557	1,240	1,434	1,447	1,317
Clerical.....	1,845	1,834	1,546	1,848	1,899	1,674
Independent business.....	1,518	1,793	1,059	1,454	1,563	867
Independent professional.....	2,837	3,014	1,583	2,750	2,857	2,375
Salaried business.....	2,922	2,917	(1)	2,500	2,675	(1)
Salaried professional.....	2,382	2,515	2,021	2,125	2,094	2,219
No gainfully employed members.....	746	732	750	405	433	368

¹ Median subject to high variability due to small number of cases and lack of concentration in the distribution.

The generally favorable income position of the native white complete families is thus incontestable. Another question of equal importance refers to their relative frequency in the various occupational groups. For this purpose the percentages for native and foreign born white families have been broken down in table 11 to show the proportions in each group of complete and incomplete families.

TABLE 11.—*Distribution of families in different occupational groups, by color and nativity*

[All nonrelief families]

Color and nativity	All occupational groups	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	No gainfully employed members
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
All families.....								
Native white.....	50.8	42.4	64.6	41.1	68.5	80.1	69.3	46.3
Complete.....	39.4	36.4	48.4	29.0	55.4	72.7	48.9	15.1
Incomplete.....	11.4	6.0	16.2	12.1	13.1	7.4	20.4	31.2
Foreign born white..	44.9	51.2	33.9	54.7	28.9	18.6	27.8	51.5
Complete.....	37.4	44.7	26.1	48.2	25.0	17.1	21.8	31.4
Incomplete.....	7.5	6.5	7.8	6.5	3.9	1.5	6.0	20.1
Negro.....	4.0	5.9	1.4	3.9	2.6	1.1	2.6	2.2
Other color.....	.3	.6	.1	.3	.....	.2	.3	.....

It is obvious from the figures in table 11 that the group of families selected for more intensive analysis formed very different proportions of the total in the various occupational groups. In the first place, examination of these figures goes far to explain the relatively low median income of the independent business group, to which attention has already been called. Native white families containing both husband and wife, which in this occupational group had a median income about \$735 above that of the incomplete native white families and considerably above all foreign born families, constituted less than 30 percent of the total independent business group—a smaller proportion than in any other occupational group save the heterogeneous one labelled “No gainfully employed members.”

Among the incomplete families (which were, relative to total native and total foreign born families, more numerous in this than in most occupational groups), the independent business sample was replete with very low income families, such as those of widows who do dress-making, take in laundry, sell flowers, or keep roomers and boarders. Of the broken families, approximately three-fifths of those listed in the independent business category had female principal earners. A majority of those would have shown smaller family incomes than they actually did, had it not been for annuities, pensions, or subventions from relatives which supplemented earnings from the “independent” business. In the case of the native white incomplete

families, the independent business group was so heavily weighted with the poorly remunerated types of self-employed persons that their median income was only \$1,059. Combining the complete and incomplete native white families thus produced a median income of \$1,518, which is actually lower than the median for native white wage earners.

Among the foreign born, the independent business class included peddlers, ragmen, and miscellaneous vendors operating on a minimum of capital. The incomplete families in this group also had a very low median income—\$867 as against \$1,563 for the complete foreign born families. But, since the foreign born had relatively fewer incomplete families than did the native whites, the median income for the whole foreign born group was close to that of the complete families, and somewhat higher for the independent business than for the wage-earner families.

Among the Negroes, the independent business group represented chiefly low income enterprises such as home laundries, bootblack stands, barber shops, beauty parlors, and various huckster activities. The fact that their median income was below that of even the incomplete foreign born white families (compare tables 9b and 10) reflects the absence, among Negro families, of any very remunerative enterprises to offset these typically small-scale undertakings.

In the wage-earner group the native white families containing husband and wife formed slightly more than one-third of all families classified in that occupation, being outnumbered by the foreign born wage-earning families. It is notable that in both the native white and foreign born families of wage earners the incomplete families formed one-seventh or less of the total for the occupation; many broken families were apparently eliminated from the wage-earner class by the loss of the male head of the family.

In the white-collar occupational divisions the complete native white families predominated. Among the clerical families, the native whites formed almost two-thirds of the total, the complete native white families alone constituted roughly one-half of all clerical families. In the salaried business and professional groups, the predominance of the native white families was even more striking. About one-half of the professional group and almost three-fourths of those in the salaried business classification consisted of native white families containing husband and wife. These figures may be taken as indicative of the relative opportunities open to the various racial and nativity groups to enter the different types of occupations.

From this point on, the analysis by occupations will be confined to the relatively homogeneous sample of nonrelief native white families containing both husband and wife.

Wage earners.—Our random sample of native white wage-earner families containing both husband and wife received a median family income of \$1,557 for the schedule year 1935-36. Since this sample is limited to nonrelief families, it represents the income of the wage-earner households in which there is comparatively regular employment. In excluding the incomplete native white families, foreign born, Negro, and other nonwhite groups, the sample eliminates elements in the wage-earner population in which incomes are often lowered because of social handicaps.

TABLE 12.—Families of the wage-earner group distributed by income, average total income, and earnings and weeks of employment of principal earners ¹

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

Income class	Percentage of all families	Average total family income	Principal earners		
			Average earnings		Average number of weeks in which employed
			Amount	Percentage of total family income	
All families.....	100.0	² \$1,557	\$1,430		48.0
Under \$500.....	3.5	330	291	88.2	23.8
\$500-\$749.....	5.4	632	577	91.3	38.6
\$750-\$999.....	10.6	874	812	92.9	45.2
\$1,000-\$1,249.....	13.9	1,116	1,037	92.9	47.9
\$1,250-\$1,499.....	13.6	1,357	1,252	92.3	49.1
\$1,500-\$1,749.....	13.2	1,603	1,468	91.6	50.2
\$1,750-\$1,999.....	12.3	1,859	1,677	90.2	50.7
\$2,000-\$2,499.....	15.1	2,224	1,958	88.0	51.2
\$2,500-\$2,999.....	6.4	2,704	2,144	79.3	51.1
\$3,000-\$4,999.....	5.6	3,581	2,497	69.7	51.5
\$5,000 and over.....	.4	5,864	3,706	63.2	51.8

¹ Percentage of families in the wage-earner group which received relief at some time during the schedule year, 13.23.

² Median income.

Yet even within this selected group, the income pattern is one of wide variation, with no single income band including as much as one-sixth of the total families. The income brackets (\$250 intervals) between \$1,000 and \$1,750 together account for more than two-fifths of the total number. Approximately one-fifth of the families had incomes of less than \$1,000. More than one-half (53 percent) were found in the income brackets \$1,000 and under \$2,000. A little more than one-fifth (21.5 percent) had from \$2,000 to \$3,000, leaving 6 percent of the wage earners with family incomes of \$3,000 or more.

There are factors other than different scales of wages which determine the incomes of the wage-earner family. If we compare the income of the family with the earnings of the chief earner (column 5 of table 12), we see that the wages of the principal earner account for nearly all of the family income until we reach the level of \$2,500, at which point the presence of additional earners begins to have a marked influence upon the income level of the family. This is borne

out by the fact that while the average number of earners per family is between 1.1 and 1.2 in the income bands under \$1,000, this average thereafter climbs consistently until we get an average of 2.29 earners for the families having incomes of \$5,000 or more.⁴

A decisive factor in determining the size of the family income for families in the lower income brackets was the steadiness of employment. In the families with less than \$500 of annual family income, the principal earner averaged only 24 weeks of employment and \$291 in annual earnings during the schedule year; while in the family income band between \$1,000 and \$1,250 the principal earner averaged 48 weeks of employment to attain average earnings of \$1,037 per year.⁵ In the [under \$500 income group, averaging \$330 of annual family income, the principal earner's wages averaged \$12.25 per week, in weeks when he worked. In the \$1,000 to \$1,250 income bracket, where the family income averaged \$1,116 per annum, the principal earner's average per week was \$21.65. In other words, an increase of 240 percent in annual family income was accompanied by an increase of only 77 percent in the average weekly earnings of the principal earner, the remainder of the difference being attributable to increased regularity of employment and to earnings of supplementary workers. Moreover, the average wages of the principal earner amounted to only \$1,430 per annum, for the wage-earner group as a whole, even though that sum represented an average of 48 weeks of employment for the principal earner of the family.

Clerical families.—It has been noted earlier in the chapter that more than one-fifth of the families in Chicago are classified within the clerical occupations. If we consider only the native white complete families which were entirely self-supporting, the proportion is even higher, with 30.5 percent of all families in that group dependent mainly upon clerical occupations for support. Unlike the wage earners, the clerical families of Chicago are predominantly in the native white group, which accounts for nearly two-thirds of the clerical total.

As reflected in the median of \$1,934, the clerical group among the native white complete families had an income level which is about one-fourth higher than that of the corresponding sample of wage-earner families. The relative proportions which had been on relief during the schedule year—4.6 percent of the clerical families, 13.2 percent of the wage earner—also suggest the better economic position of the clerical group, although again it must be pointed out that, if a family secured its principal earnings from work on relief projects, the likelihood predominated that it was classified in the wage-earner group, regardless of what its normal occupational classification would have been.

⁴ For a fuller discussion of the component parts of the family income, see ch. IV, Sources of Family Income.

⁵ A week of employment was credited to a wage earner if he was employed at all during that week. The credited working week may therefore include from $\frac{1}{2}$ to 7 days of employment.

TABLE 13.—Families of the clerical group distributed by income, average total income, and earnings and weeks of employment of principal earners ¹

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

Income class	Percentage of all families	Average total family income	Principal earners		
			Average earnings		Average number of weeks employed
			Amount	Percentage of total family income	
All families.....	100.0	² \$1,934	\$1,792	-----	50.6
Under \$500.....	1.0	321	280	87.2	25.0
\$500-\$749.....	2.6	628	559	89.0	38.9
\$750-\$999.....	5.0	879	822	93.5	48.0
\$1,000-\$1,249.....	9.1	1,120	1,049	93.7	50.2
\$1,250-\$1,499.....	9.9	1,353	1,228	90.4	50.6
\$1,500-\$1,749.....	12.5	1,598	1,449	90.7	51.2
\$1,750-\$1,999.....	13.5	1,852	1,685	91.0	51.4
\$2,000-\$2,499.....	22.0	2,222	2,007	90.3	51.7
\$2,500-\$2,999.....	9.7	2,686	2,234	83.2	51.8
\$3,000-\$4,999.....	12.5	3,646	2,792	76.6	51.7
\$5,000 and over.....	2.2	6,034	4,629	76.7	51.7

¹ Percentage of families in the clerical group which received relief at some time during the schedule year, 4.60.

² Median income.

It will be noted from table 13 that the clerical families grouped themselves roughly into quarters which divide successively at \$1,500, \$2,000, and \$2,500. An examination of the individual schedules for the cases with family incomes of \$4,000 and over has shown that although the occupations are classed as "clerical" they are on the border line of salaried professional and salaried business employments. They include auditors; clerical executives in banks, insurance companies, and similar service organizations; salesmen in the more remunerative fields, and the like.

A marked feature of the income picture for the clerical families is the relative steadiness of employment. Only 3.6 percent of the sample shown in table 13 were in the income bands under \$750 and these were the only income bands in which the average of employment for the principal earner was less than 48 weeks. There was a more consistent correlation between family income and the average earnings of the principal earner among clerical than among wage-earner families; for all incomes above \$1,750, the correlation was higher than in the wage-earner group. There was, nevertheless, a dependence upon supplementary earners which increased with the income level. Thus the average number of earners in the family income bracket \$1,250 to \$1,500 was 1.2; at \$2,500 to \$3,000, it was 1.4; while at \$5,000 and over, it was 1.84.

TABLE 14.—Families of the business and professional groups distributed by income, average total income, and earnings and weeks of employment of principal earners ¹

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

Income class	Percentage of all families	Average total family income	Principal earners		
			Average earnings		Average number of weeks employed
			Amount	Percentage of total family income	
All families.....	100.0	¹ \$2,377	\$2,569		50.5
Under \$500.....	2.2	321	294	91.6	34.6
\$500-\$749.....	3.2	612	532	86.9	42.1
\$750-\$999.....	4.0	962	762	88.4	45.0
\$1,000-\$1,249.....	7.4	1,120	1,016	90.6	49.1
\$1,250-\$1,499.....	5.8	1,352	1,218	90.1	50.3
\$1,500-\$1,749.....	7.0	1,588	1,442	90.8	50.6
\$1,750-\$1,999.....	8.2	1,854	1,708	92.1	51.3
\$2,000-\$2,499.....	16.2	2,240	2,043	91.2	51.4
\$2,500-\$2,999.....	11.8	2,685	2,378	88.6	51.4
\$3,000-\$4,999.....	23.1	3,692	3,215	87.1	51.7
\$5,000 and over.....	11.6	7,506	6,463	86.1	51.9

¹ Percentage of families in the business and professional groups which received relief at some time during the schedule year, 1932.

² Median income.

Business and professional occupations.—Taken together, the four business and professional classifications made up approximately 22 percent of the native white families containing both husband and wife and not on relief. Their median income was \$2,377 and more than one-third of the group had family incomes of \$3,000 and over.

In general, the relationship between total family income and the average earnings of the principal earner was much closer among business and professional families than among wage earner or clerical families, even at the upper income levels. Among families with incomes of \$5,000 and over, the earnings of the principal earner amounted to 86 percent of the total income. As will be pointed out later, a considerable part of the remaining 14 percent came, not from supplementary earners, but from income other than earnings. The distribution of complete native white families by income, as shown in table 14, is in line with the general impression that the business and professional group as a whole represents an income level which is above that of wage-earner and clerical families. In the present study, however, the composite business and professional groups included families that would hardly recognize themselves as part of an economic "upper crust." The salaried professional, salaried business, and independent professional families definitely concentrated in the income bands above \$2,000. The independent business group, on the other hand, was remarkable for its heterogeneity.

At one extreme the classification "independent business" included the partners of leading financial houses and proprietors of enterprises which were large even though unincorporated. At the other extreme our independent business group included self-employed persons who were cobblers, taxi drivers, barbers, tailors, or grocers, operating on the verge of bankruptcy, with incomes close to the subsistence level.

TABLE 15.—Families of the independent business group distributed by income, average total income, and earnings and weeks of employment of principal earners¹

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

Income class	Percentage of all families	Average total family income	Principal earners		
			Average earnings		Average number of weeks in which employed
			Amount	Percentage of total family income	
All families.....	100.0	² \$1,793	\$2,008	-----	50.0
Under \$500.....	4.5	324	302	93.2	36.0
\$500-\$749.....	6.2	615	525	85.4	44.8
\$750-\$999.....	7.4	865	753	87.1	47.3
\$1,000-\$1,249.....	13.4	1,119	1,009	90.2	49.6
\$1,250-\$1,499.....	8.6	1,347	1,172	87.0	50.4
\$1,500-\$1,749.....	8.4	1,584	1,401	88.4	50.8
\$1,750-\$1,999.....	8.8	1,846	1,612	87.3	51.5
\$2,000-\$2,499.....	13.5	2,230	1,965	88.1	51.8
\$2,500-\$2,999.....	8.6	2,674	2,244	83.9	51.4
\$3,000-\$4,999.....	14.1	3,878	3,110	84.6	51.8
\$5,000 and over.....	6.5	7,902	6,933	87.7	52.0

¹ Percentage of families in the independent business group which received relief at some time during the schedule year, 3.33.

² Median income.

In the select sample of native white families containing husband and wife, the median income of \$1,793 for the independent business group was above that of the corresponding wage-earner sample, even though 40 percent of the independent business sample were in the income bands under \$1,500 (see table 15).

Only 3.4 percent of the families in this group had been on relief during the schedule year, though this low percentage is due in no small part to the fact that an individual did not remain in the independent business category while he was employed on relief projects. The data on rents and other expenditures reveal that a number of independent business families showing low current incomes were eating into their capital to cover current expenses. Some of these families probably came into this occupational category because, in the face of unemployment, they began to take in roomers and boarders. There was a larger proportion of families of the independent business group in the highest income brackets than in the case of either wage-earner or clerical families. In proportion to their total number, the independent business group did not have so large a representation in the upper income brackets as did the salaried business or professional classes; yet in actual numbers, if we combine foreign with native white

families, there were more cases above \$5,000 in the independent business classification than in either of the professional categories. Even for the native white families containing husband and wife (table 15), the pattern of the independent business families is thus a very diversified one, with heavy representation at both extremes of the income range.

Although they may be grouped with the salaried business and independent professional classifications as belonging to the upper income strata of the population, the salaried professional families occupy an economic position below the other two. The median income of the salaried professional group in the native white sample of complete families was \$2,515—if we exclude the families that received relief during the schedule year (see table 16). This figure was higher than the median for the corresponding wage-earner, clerical, and independent business samples. On the other hand, the salaried professional families had a higher percentage on relief (5.65 percent) than did either the salaried business or independent professional groups. One reason for this higher percentage on relief may be found in the fact that work-relief opportunities were made available under the W. P. A. to actors, musicians, painters, and other artists, as well as to teachers and nurses, in a substantial number of professional projects. Such relief work permitted them to be classified as professional; only 0.5 percent of the native white complete families which had been on relief during the year were classified as salaried business or independent professional. Of the salaried professional families, 9.3 percent were classified at an income level of \$5,000 or above—a proportion considerably below that of the salaried business and independent professional occupations.

TABLE 16.—Families of the salaried professional group distributed by income, average total income, and earnings and weeks of employment of principal earners ¹

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

Income class	Percentage of all families	Average total family income	Principal earners		
			Average earnings		Average number of weeks in which employed
			Amount	Percentage of total family income	
All families.....	100.0	\$2,515	\$2,485	.....	50.0
Under \$500.....	1.0	286	248	86.7	29.4
\$500-\$749.....	1.9	608	535	88.0	35.4
\$750-\$999.....	2.8	862	812	94.2	38.1
\$1,000-\$1,249.....	3.9	1,102	1,018	92.4	48.2
\$1,250-\$1,499.....	5.8	1,366	1,277	93.5	50.2
\$1,500-\$1,749.....	7.2	1,591	1,464	92.0	50.1
\$1,750-\$1,999.....	7.6	1,857	1,766	95.1	50.4
\$2,000-\$2,499.....	19.5	2,244	2,035	90.7	50.8
\$2,500-\$2,999.....	13.9	2,694	2,433	90.3	50.8
\$3,000-\$4,999.....	27.1	3,684	3,108	84.4	51.4
\$5,000 and over.....	9.3	6,932	5,540	79.9	51.7

¹ Percentage of families in the salaried professional group which received relief at some time during the schedule year, 5.65.

² Median income.

Of the salaried business and independent professional occupations, there is room for debate as to which held the better economic position. It will be seen from table 19 that the first quartile point for the salaried business families (including the relief group) was \$2,093, as against \$1,944 for the independent professional. This was to be expected, inasmuch as the salaried business class, by definition, includes those in managerial or executive business posts. But at the median, the independent professional forge ahead of the salaried business families by an average of about \$100; the third quartile point for the independent professional, \$4,500, is \$350 above the corresponding figure for the salaried business families. In the income bands of \$5,000 and over, the independent professional group are represented by 21.9 percent of their total number as against 17.5 percent for the salaried business. Of the total number of families having incomes of \$5,000 and over, however, the salaried business group comprised more than twice as large a proportion as did the independent professional (30.4 as compared with 12.9 percent).

The group labeled "No gainfully employed members" is a very mixed one, including those who have retired in comfort from choice; those living on pensions; the unemployed and the unemployable, without private resources, who were on relief at some time during the schedule year. Of the families in this occupational group, 41.8 percent had been on relief. Only a little more than 3 percent of the native white families with husband and wife belonged to this group, yet it accounted for 14 percent of all the complete native white families on relief. Among the nonrelief families of this group, the median income from all sources was \$732, the first quartile point was \$225, and only 1.2 percent of their number had family incomes of as much as \$5,000.

TABLE 17.—Families of the salaried business group distributed by income, average total income, and earnings and weeks of employment of principal earners ¹

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

Income class	Percentage of all families	Average total family income	Principal earners		
			Average earnings		Average number of weeks in which employed
			Amount	Percentage of total family income	
All families.....	100.0	² \$2,917	\$3,171	.....	51.2
Under \$500.....	.3	330	267	80.9	17.0
\$500-\$749.....	.5	652	623	95.6	33.3
\$750-\$999.....	.9	859	730	85.0	37.7
\$1,000-\$1,249.....	2.5	1,138	1,032	90.7	45.7
\$1,250-\$1,499.....	2.9	1,352	1,277	94.5	50.4
\$1,500-\$1,749.....	5.7	1,598	1,484	92.9	50.4
\$1,750-\$1,999.....	8.6	1,863	1,777	95.4	51.9
\$2,000-\$2,499.....	18.4	2,250	2,121	94.3	61.5
\$2,500-\$2,999.....	12.3	2,692	2,421	89.9	51.8
\$3,000-\$4,999.....	30.3	3,699	3,345	90.5	51.8
\$5,000 and over.....	17.6	7,662	6,574	85.8	52.0

¹ Percentage of families in the salaried business group which received relief at some time during the schedule year, 0.58.

² Median income.

TABLE 18.—Families of the independent professional group distributed by income, average total income, and earnings and weeks of employment of principal earners ¹

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

Income class	Percentage of all families	Average total family income	Principal earners		
			Average earnings		Average number of weeks in which employed
			Amount	Percentage of total family income	
All families.....	100.0	² \$3,014	\$2,904		51.3
Under \$500.....	1.3	348	319	91.7	41.6
\$500-\$749.....	2.8	557	532	95.5	40.3
\$750-\$999.....	2.9	836	743	88.9	47.1
\$1,000-\$1,249.....	5.4	1,142	1,040	91.1	50.9
\$1,250-\$1,499.....	2.9	1,337	1,258	94.1	49.7
\$1,500-\$1,749.....	4.8	1,578	1,486	94.2	51.8
\$1,750-\$1,999.....	6.0	1,858	1,746	94.0	51.2
\$2,000-\$2,499.....	11.8	2,227	2,044	91.8	52.0
\$2,500-\$2,999.....	12.3	2,668	2,466	92.4	52.0
\$3,000-\$4,999.....	28.1	3,725	3,299	88.6	52.0
\$5,000 and over.....	22.2	7,323	6,447	88.0	52.0

¹ Percentage of families in the independent professional group which received relief at some time during the schedule year, 0.95.

² Median income.

TABLE 19.—Income distribution, by occupational group

[All white families including husband and wife, both native born]

Occupational group	First quartile	Median	Third quartile	Percentage in income bands of \$5,000 and over
Wage earner.....	\$899	\$1,422	\$1,976	0.3
Clerical.....	1,350	1,890	2,451	2.1
Independent business.....	1,083	1,743	2,695	6.2
Independent professional.....	1,944	2,992	4,500	21.9
Salaried business.....	2,093	2,905	4,146	17.5
Salaried professional.....	1,689	2,437	3,418	8.8
No gainfully employed members.....	112	225	974	.6

Some of the conclusions drawn from the discussion of income by occupation in this chapter may now be summarized:

(1) Half of all the families in Chicago were primarily dependent upon the wage-earner occupations for income. Among the foreign born and Negro families the proportion was even higher, which served to offset the fact that only about two-fifths of the native white families were in this occupational group. The least numerous of the occupational groups was the independent professional, which accounted for about 2 percent of the native white families and less than 1.5 percent of all families in Chicago.

(2) In the professional and salaried business groups, more than two-thirds of the families were native white. In the independent business group, the majority of the families were foreign born.

(3) Of all the families studied, the lowest average incomes and the highest percentage of families on relief were found among the group labeled "No gainfully employed members." This might be expected, since the group included unemployed and unemployable, as well as retired family heads. Of the six occupational groups, the lowest in income level were the wage-earner and the independent business families. In the case of the wage earners, the relatively low median was due chiefly to a concentration of families in the income bands between \$1,000 and \$2,000. The native white complete families had higher incomes in the independent business occupation than in the wage-earner group, but this high level was offset by the large representation of broken families and of foreign born families which carried on small-scale, low-income enterprises, so that the median for all independent business families was little higher than that of the entire wage-earning group.

(4) In the three occupational groups in which the foreign born families were most heavily represented (wage earner, clerical, and independent business) the differences between the median incomes of native and foreign born white families (relief and nonrelief) were slight, ranging from \$25 to \$50.

(5) Among native white complete families which had not been on relief during the year, the families of wage earners had a median income between 13 and 20 percent lower than did families of clerical workers and independent business operators. Their median incomes were 23 to 29 percent below that of salaried professional workers, which was, in turn, about 15 percent below that of independent professional and salaried business workers. The last two groups were at about the same general income level, the main difference being that the families of independent professional workers were more widely distributed in the income bands below \$2,000 as well as in those above \$5,000.

Chapter III

Family Income by Family Composition

The composition of the family—the number, ages, and family relationships of its members—has a bearing not only on the manner in which the family income will be spent, but also on the capacity of the family for producing income. This has already been observed in the previous chapter, when the incomes of incomplete families were found to be generally lower than the incomes of families containing both husband and wife.

Size of family.—The complete native white families covered in the sample had an average size of 3.6 persons per family. For the group on relief, the average was 4.3 persons per family, while for the nonrelief families it was 3.5. This means that at any given low income large families are more likely to receive relief than small ones. It does not mean that larger families had a poorer income record than did smaller families.

If we follow average number per family in nonrelief families from the lower to the higher income ranges we find that the average size of family consistently increases as we move up the income scale to \$5,000 (see table 20). For nonrelief families with incomes under \$500 the average was 3.1 persons per family; at \$1,500–\$1,749 the average had risen to 3.5; at \$2,500–\$2,999 it was 3.8; and at \$4,500–\$4,999 the average number of persons per family was 4.2, or almost exactly the same average as for relief families. With size alone as the criterion, it might therefore be said that the large families were divided between the relief group and the high income groups.

There was, however, a marked difference in composition between the large families which had been on relief and the large families in the higher income brackets. The crux of that difference may be found in the relative number of minors and adults. The families on relief averaged, in addition to the parents, 0.57 persons 16 and over per family, as against 1.71 persons under 16; but in the higher income group, the average of 4.2 persons is made up of 1.35 adults, in addition to husband and wife, and only 0.83 persons under 16. Thus the relief families contained, in addition to the married couple, three times as many persons under 16 as those of 16 and over; while among the families at \$4,500 there were, aside from the married couple, 60 percent more adults than youngsters. For all income classes under \$3,000

there were more young children than adults, in addition to the married couple; for all income bands above \$3,000 there were more adults than young children.

TABLE 20.—Average size and composition of economic families, by income

[All white families including husband and wife, both native born: All occupational groups combined]

Income class	Percentage of all families	Average number of persons per family	Average number of persons ¹ in addition to husband and wife	
			16 years and over	Under 16 years
Total.....	100.0	3.6	0.59	1.03
Total relief.....	9.5	4.3	.57	1.71
Total nonrelief.....	90.5	3.5	.58	.96
Under \$250.....	1.1	3.0	.40	.64
\$250-\$499.....	1.8	3.1	.40	.69
\$500-\$749.....	3.8	3.2	.34	.86
\$750-\$999.....	6.7	3.2	.34	.91
\$1,000-\$1,249.....	9.9	3.4	.39	.98
\$1,250-\$1,499.....	9.6	3.5	.42	1.06
\$1,500-\$1,749.....	10.4	3.5	.49	1.03
\$1,750-\$1,999.....	10.5	3.5	.52	1.00
\$2,000-\$2,249.....	8.8	3.6	.55	1.06
\$2,250-\$2,499.....	6.8	3.6	.64	.98
\$2,500-\$2,999.....	7.6	3.8	.83	.98
\$3,000-\$3,499.....	4.7	3.8	.95	.86
\$3,500-\$3,999.....	3.0	3.9	1.02	.86
\$4,000-\$4,499.....	1.7	4.0	1.13	.87
\$4,500-\$4,999.....	1.0	4.2	1.35	.83
\$5,000-\$7,499.....	2.3	3.9	1.02	.86
\$7,500-\$9,999.....	.4	3.8	.96	.89
\$10,000 and over.....	.4	3.9	.99	.92

¹ Full-time persons equivalent to 1 member for 52 weeks of schedule year.

The contrast in incomes between the families in which young children predominated, and those more heavily weighted with adults, was most significant among the wage-earner and clerical families (see table 21). The nonrelief wage-earner families with less than \$2,000 in family income averaged 0.4 persons 16 and over (in addition to the parents) for every one under 16; at \$3,000 to \$5,000, the number of extra persons 16 and over rose to an average of 1.63, while those under 16 averaged only 0.8 per family. At \$5,000 and over the number of adults other than husband and wife exceeded 1.9 per family, while the number of children under 16 averaged 0.67 per family. The same general tendency may be seen, but to a less striking degree, in the case of the clerical group, where the number of adults other than the husband and wife rose to a peak of 1.47 at \$5,000 and over, as against 0.86 for those under 16.

In the salaried professional class the average number of adults also tended to increase as the family income level rose, though by no means so consistently as in the case of the wage earner and clerical families. In the other occupational categories—salaried business, independent professional, and independent business—the average number of adults per family (in addition to husband and wife) was

smaller at all income levels than the number of children, indicating that the earning capacity of the head of the family was more significant in determining the economic level of the family than was the number of potential earners.

TABLE 21.—Average number of persons under and over age 16, in addition to husband and wife, by occupational group

[Native white nonrelief families]

Income class	Wage earner		Clerical		Independent business		Independent professional		Salaried business		Salaried professional	
	16 years and over	Under 16 years	16 years and over	Under 16 years	16 years and over	Under 16 years	16 years and over	Under 16 years	16 years and over	Under 16 years	16 years and over	Under 16 years
All incomes...	0.59	1.05	0.61	0.92	0.55	0.92	0.56	0.81	0.55	0.97	0.50	0.82
Under \$1,000...	.34	.95	.37	.75	.30	.74	.47	.68	.23	1.04	.46	.60
\$1,000-\$1,999...	.48	1.10	.45	.93	.51	.92	.30	.76	.26	1.02	.30	.76
\$2,000-\$2,999...	.82	1.07	.64	.99	.59	1.00	.54	.71	.48	.97	.37	.91
\$3,000-\$4,999...	1.68	.80	1.11	.82	.76	.97	.59	.94	.69	1.00	.71	.84
\$5,000 and over.....	1.90	.67	1.47	.86	.79	1.08	.81	.84	.82	.85	.90	.72

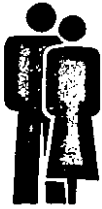
Family types.—The classification of families in the present study was made with due concern for age as well as number of members composing the family. Attention is directed to the eight family types pictorially represented in figure VII. It will be seen from the chart that, aside from family type I, which contains only husband and wife, the other family types fall into two general groups. Family types II, III, and VI contain, in addition to the parents, only children under 16; the other types in general include adults other than the husband and wife. It will be obvious that from the standpoint of the number of earners which a family can provide, we should expect the family types IV, V, and VIII, with more adult members, to rank relatively high as income producers, particularly for wage-earning and clerical families. By the same token, family type VI, with its three or four young children, is the most dependent upon a single earner. Family type VII included families of seven or eight persons in which there was at least one child under 16; it was a rather mixed group, but so infrequent as to make further refinement unwarranted.¹

As far as frequency of these types is concerned, the four types each containing four members or less constituted 77.7 percent of all complete families. The most common family type was the first, containing only the husband and wife; more than one-fourth of all the complete native white families came within that class. Families of seven or more, in contrast, accounted for only 4.5 percent of the native white families in Chicago containing husband and wife. The

¹ Only 3.3 percent of the total native white complete families belonged to this type.

Ex. VII

FAMILY TYPES FOR INCOME STUDY



TYPE I



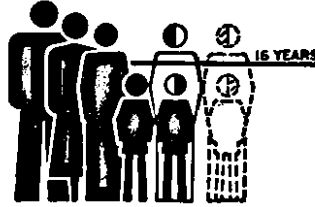
TYPE II



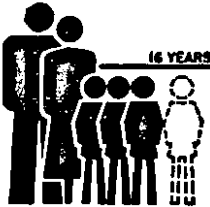
TYPE III



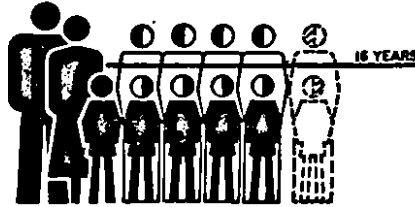
TYPE IV



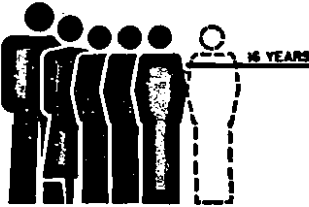
TYPE V







TYPE VI



TYPE VII



TYPE VIII

-  MEMBERS REQUIRED FOR TYPE
-  MEMBER REQUIRED FOR TYPE, BUT AGE ALTERNATIVE
-  MEMBER OPTIONAL FOR TYPE
-  AGE ALTERNATIVE

distribution of the family types in the random sample of complete native white families in Chicago was as shown in the following tabulation:

	All types	Family type								
		I	II	III	IV	V	VI	VII	VIII	Other
All families:										
Number	28,515	7,229	5,412	3,738	5,772	2,559	1,847	954	667	337
Percent	100.0	25.4	19.0	13.1	20.2	9.0	6.5	3.3	2.3	1.2
Relief families	100.0	17.7	15.2	15.8	12.7	12.2	13.6	8.1	1.3	3.4
Nonrelief families	100.0	26.2	19.4	12.8	21.1	8.6	5.7	2.8	2.5	.9

TABLE 22.—Income characteristics of family types

(All white families including husband and wife, both native born)

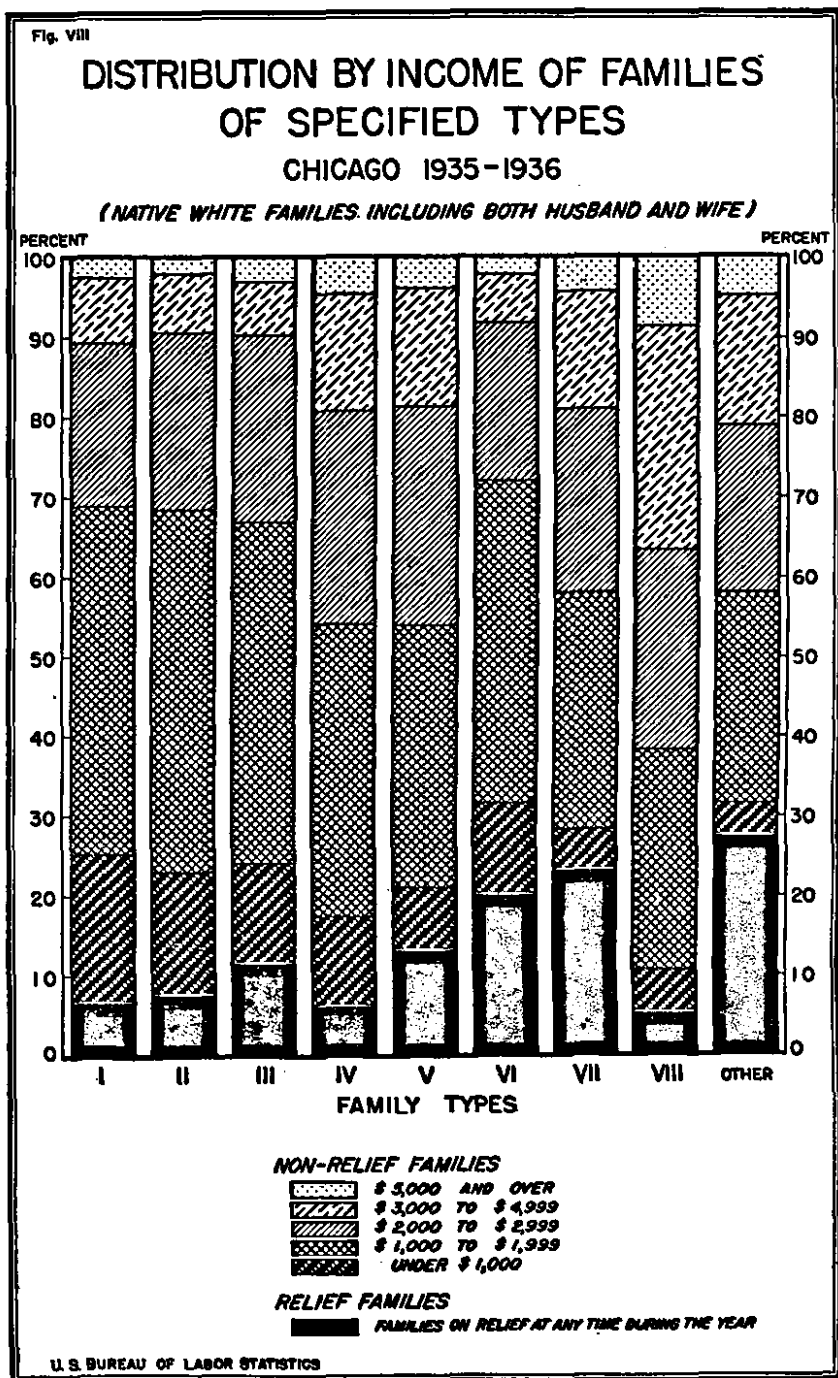
Family type	Median income ¹	Third quartile point ¹	Percentage on relief	Percentage of families which had incomes of—	
				Under \$1,000 (nonrelief)	\$5,000 and over
I	\$1,561	\$2,187	6.6	18.6	2.4
II	1,591	2,179	7.6	15.3	1.9
III	1,606	2,203	11.5	12.4	2.9
IV	1,907	2,609	8.0	11.3	4.5
V	1,905	2,680	13.0	8.1	3.7
VI	1,472	2,084	20.0	11.5	2.1
VII	1,745	2,709	23.1	5.1	4.2
VIII	2,435	3,575	5.2	5.4	8.7
Other	1,786	2,786	27.3	4.2	4.8

¹ Including families which had been on relief during the year.

Income by family type.—In table 22, and in figure VIII, the family types are compared according to their relative economic position. Judged on the basis of income criteria alone, type VIII, large families composed entirely of adults, is in unquestionably the best position.

At the bottom of the income scale come families of type VI, with three or four young children and a high degree of dependence on a single earner. The two-person families are near the bottom of the income scale, which is not surprising, since many of these are either young couples which have not yet achieved peak earnings, or older families in which the children have grown up and left the economic family, while the head has passed the peak of his earning capacity. These are followed by II and III, which have one to four children and no adults in addition to the parents. Types IV and V, which have at least one additional adult, occupy a position near the top.

It is thus apparent that the income status of the family depends to a considerable extent on the number of potential earners, and that the age of the family head is also an important factor. But income status does not tell the whole story, since it does not take into account the number of persons who have to be supported by the given



income. The importance of family composition in determining the economic welfare of the family is evident if we examine the percentages of the different family types which had been on relief at some time during the schedule year. The position of type VII is particularly striking. It comprises families of seven or eight persons, from one to five of which are under 16 years of age. On the basis of income criteria alone, this family type occupies a favorable position, but it also has the highest proportion on relief (23.1 percent), except for the "Other" group. When most of the family members, in addition to husband and wife, were adults, the average income of this family type was high; when it included four to six children, its economic position was poor.

TABLE 23.—Distribution of family types at specified income levels, by occupational group

[All white families including husband and wife, both native born]

a. ALL INCOMES

Family type	Nonrelief families						Relief families
	All occupational groups	Wage earner	Clerical	Independent business and professional	Salaried business and professional	No gainfully employed members	
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
All complete families.....							
I.....	26.2	24.3	24.9	29.0	28.6	57.6	17.7
II.....	19.4	19.3	20.7	17.1	20.3	8.5	18.2
III.....	12.8	13.6	13.5	12.9	12.6	2.7	15.8
IV.....	21.1	20.0	22.2	22.2	20.8	23.3	12.7
V.....	8.6	9.2	8.2	8.9	8.0	3.9	12.2
VI.....	5.7	6.7	5.1	5.0	4.8	1.3	13.6
VII.....	2.8	3.4	2.5	2.5	2.1	.8	8.1
VIII.....	2.5	2.3	3.0	1.8	2.3	.8	1.3
Other.....	.9	1.2	.9	.6	.5	1.1	3.4

b. UNDER \$1,000

All complete families.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0
I.....	35.5	31.1	34.3	44.4	43.0	66.0	18.7
II.....	21.7	23.0	23.6	14.1	21.5	11.0	15.9
III.....	12.2	14.4	10.5	11.1	6.5	3.6	16.4
IV.....	17.0	15.4	20.8	16.9	16.8	21.0	12.3
V.....	5.5	6.0	3.3	6.9	5.6	4.0	10.9
VI.....	5.5	6.3	6.2	5.6	1.9	1.7	14.2
VII.....	1.3	1.5	1.0	.5	2.3	1.0	7.5
VIII.....	.9	1.0	1.2	.5	1.0	.3	1.1
Other.....	.4	.4	.1	.....	.9	1.4	3.0

c. OVER \$5,000

All complete families.....	100.0	100.0	100.0	100.0	100.0	100.0	.....
I.....	20.1	10.4	12.9	19.4	24.8	16.7	.....
II.....	11.2	6.2	10.5	12.8	11.3	.....	.....
III.....	11.8	2.1	8.8	16.6	11.3	.....	.....
IV.....	29.1	35.4	26.1	37.9	29.3	50.0	.....
V.....	10.7	12.5	12.3	8.5	10.8	33.3	.....
VI.....	4.3	.....	4.1	4.7	4.4	.....	.....
VII.....	4.6	14.6	5.8	4.7	2.9	.....	.....
VIII.....	6.5	16.7	11.7	4.2	4.7	.....	.....
Other.....	1.8	2.1	3.8	1.2	.5	.....	.....

Next to VII in proportion on relief came VI, with three or four children and no additional adults. Then came V, with one to three children and one additional adult, in some cases an earner, often an additional dependent. The families with the smallest proportion on relief were in type VIII, with three or four additional adults and no children; IV, with three or more potential earners and not more than one child; and I, the husband-and-wife families.

Another approach to the comparison of family type with income is offered in table 23, which shows, by occupational groupings, the distribution of family types among all native white complete families, among those with incomes of less than \$1,000, and among those with incomes of \$5,000 and over. Attention has already been drawn to the fact that the two-person family (type I) was the most common one; it represented 24 percent or more of the total in each occupational group, when all incomes are lumped together. Among the families with incomes under \$1,000, family type I predominated even more heavily, forming from about one-third to one-half of the total in each occupational group. Among the families with incomes of \$5,000 and over, however, family type IV, containing at least three adults, was the dominant one.

Here again we note that the significance of family type was most striking for the wage-earner group, where the opportunity to achieve an income as high as \$5,000 depended almost entirely upon the presence of two or more earners in the family. To a lesser, but nevertheless an appreciable extent, the clerical and salaried professional families were more often at the higher income levels when they belonged to family type IV, with an extra adult, than when they belonged to family types II, III, and VI, which had only children under 16.

One factor that must not be ignored here is that, in the families with one or more children under 16, the head is usually younger than in the families with only adults, and may not yet have reached his top earnings. Furthermore, in families with young children there is less possibility of the wife being an earner. Insofar as family types with young children were represented in the lower income bands among business and independent professional families, the low incomes reflected, not so much the absence of additional earners, but rather the youth of the head of the family. This finding is in line with what was pointed out in chapter III (p. 31), that the incomes of families in these occupational groups were determined chiefly by the earning capacity of the principal earner.

Family size and occupation.—It is commonly assumed that wage-earner families tend to be larger than those of professional and salaried executive persons. Our random sample of native white families for Chicago does not distinguish the wage-earner group markedly in this

respect if the general average is taken for nonrelief families only, as shown below:

Wage earner.....	3.6	Salaried business.....	3.5
Clerical.....	3.5	Salaried professional.....	3.3
Independent business.....	3.5	No gainfully employed members..	2.7
Independent professional.....	3.4	All families.....	3.5

It has already been noted, however, that of the relief families, averaging 4.3 persons, more than three-fifths were in the wage-earner classification. Even if we compare the occupational groups among nonrelief families only, we find that the wage earners had more than their proportionate share of families with more than four persons (types V, VI, VII, VIII, and other). These larger family types accounted for 23 percent of the wage-earner group of native white complete families, as against about 18 percent for the salaried business and professional families (see table 23). Combining the native white, foreign born, and colored, we find that of the complete families 30 percent in the wage-earner occupations were in the large family types, while among the salaried business and professional families only 17 to 21 percent were in the larger family types (see table 24).²

TABLE 24.—Families of different occupational groups, by family type
[All families including both husband and wife]

Family type	Nonrelief								Relief families
	All occupational groups	Wage earner	Clerical	Independent business	Independent professional	Salaried business	Salaried professional	No gainfully employed members	
All family types...	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
I.....	23.1	20.8	20.3	25.1	28.8	23.7	27.5	66.9	20.4
II.....	14.7	14.1	16.9	12.4	16.6	19.9	18.0	4.7	11.2
III.....	11.0	11.4	10.7	11.5	13.9	14.5	9.9	2.0	10.9
IV.....	24.7	23.8	27.3	26.1	24.0	20.7	24.0	20.4	15.8
V.....	10.4	11.8	8.9	10.8	8.3	9.0	7.7	2.8	13.2
VI.....	5.3	6.1	4.5	4.9	2.4	5.3	4.2	1.6	10.1
VII.....	4.3	5.5	2.9	2.7	2.7	3.2	2.9	.2	10.7
VIII and other.....	6.5	6.5	8.6	5.5	3.3	3.7	5.8	1.4	7.7

The analysis of family type has been confined to families containing both husband and wife, since the major part of the expenditure data secured in the entire investigation apply to this group. The numerical importance of the incomplete families as a total, both among native white and foreign as well as among Negro families, is evident from the data in table 25. It will be seen that nearly one-third of the Negro

¹ The fact that children in wage-earner families become self-supporting and leave home at an earlier age than children in other occupational groups may have reduced the differences in average size.

The analysis of size of family was a byproduct of the study. Original tabulations were not made by occupation for relief families because of the questionable character of the occupational designation of relief families. Combining relief and nonrelief families we estimate would raise the average size of wage-earner and clerical families by 0.1 members. The others would not be changed.

families and nearly one-fourth of the native white families were classed as incomplete, while only 18.3 percent of the foreign born families fell into this group.

It will be observed also that family type I (husband and wife only) is less frequent among the foreign born than among the native, and strikingly more frequent among the Negro families than among the white. The foreign born have much smaller percentages in family types II and III (one and two children under 16, respectively) than do the native white, but a relatively higher proportion in the adult family types IV, V, and VIII.³ The effect of this prevalence of additional adult members among the foreign born families is to give us, for the whole Chicago community, a larger number of families in family type IV (three or four adults) than in family type I. The exclusively adult families (types I and VIII), when combined, account for about one-fourth of all the complete families in the city.

TABLE 25.—*Family type composition among families of specified color and nativity*

Family type	All families	White			Negro
		Total white	Native	Foreign born	
	Percent	Percent	Percent	Percent	Percent
	100.0	100.0	100.0	100.0	100.0
All family types.....	100.0	100.0	100.0	100.0	100.0
Complete families.....	78.4	79.1	76.7	81.7	67.5
I.....	17.8	17.4	19.4	15.2	24.1
II.....	11.2	11.5	14.6	8.0	7.3
III.....	8.6	8.9	10.0	7.7	3.8
IV.....	18.6	18.9	15.5	22.7	13.8
V.....	8.4	8.7	6.9	10.6	5.2
VI.....	4.6	4.6	5.0	4.2	3.5
VII.....	4.0	3.9	2.6	5.3	5.4
VIII and other.....	5.2	5.2	2.7	8.0	4.4
Incomplete families.....	21.6	20.9	23.3	18.3	32.5

³ This might be expected, since a long period of immigration restriction has left us with a foreign born group heavily weighted with members middle-aged or older.

Chapter IV

Sources of Family Income

For the study of the economic family as a consumer group, it is desirable that all factors entering into the total income and purchasing power of the family be taken into consideration. Family earnings include the contributions of secondary earners as well as of the principal earner, and joint as well as individual earnings. Other money income includes receipts from rents, interest, dividends, annuities, pensions, cash gifts, and similar sources of current family income.¹

Certain measurable forms of nonmoney income must also be recognized as part of the family income picture, in order that the income level by which families are classified may reflect their real purchasing power. Nonmoney income is of primary importance in comparing the levels of living of home owners with those of renters. To place the home owners at their proper income levels in relation to renters, the full rental value of their homes has been treated as housing expenditure. After deduction of mortgage interest, taxes, insurance, and repairs, the remainder has been treated as imputed income from the investment in the home, and added to the net money income to give total family income. Another item of nonmoney income is the free occupancy of a family dwelling received in payment for services, as in the case of the resident manager of an apartment house.

No estimate was secured from families on the value of public relief received in cash or in kind, except that wages from work on relief projects were included in money earnings.

The conditions under which income is produced may enter into the determination of a family's plane of living, even as does the total income of the family. If the wife is an earner, the family may spend a part of its income on servants, where otherwise the care of children and other domestic duties would be performed by the housewife. The size of the family's transportation bill and the amount spent for eating out may be affected by the number of members who are earners. The pattern of expenditures for recreation, the relative importance of medical care and personal care in the family budget—these too may be affected by the manner in which the family income is built up.

A discussion of the sources of family income will be presented under three general heads, namely: (1) Money earnings; (2) other sources

¹ See p. 1 for concept of income as used in this study.

of money income; (3) nonmoney income from housing. The relative significance of each of these sources of income is shown in table 26, which sets forth the component elements of recorded family income in terms of the percentage reported from each source.

In the case of native white families containing husband and wife, our present study attributed nearly 94 percent of aggregate family income to individual earnings; for incomplete families, approximately 80 percent of aggregate family income was derived from individual earnings. These high percentages for earned income would seem to place income from other sources appreciably below the estimates of income from property made in previous studies attempting to allocate the shares in the national income. One element of apparent discrepancy between our distribution of family income data and that of other related studies concerns the subject of profits of entrepreneurs and represents a difference in definition. In the present study the net income made available to the family by an entrepreneur from the operation of his business or profession was treated as "earnings," and was thus put on the same basis as the earnings from wages, salaries, fees, or commissions.² Profits retained in the business, and therefore not available as family income, did not get into our family income picture. In the same way gains from investments, which remained in corporate hands and were not released to members of the family, did not come within our purview of family income.

TABLE 26.—Aggregate family income, by sources, for families of specified color and nativity¹

Sources of income	All families	Native white			Foreign born white	Negro
		All	Complete	Incomplete		
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
Total income.....	96.5	96.8	97.3	94.9	95.9	98.1
Money income.....	90.7	91.2	93.9	79.9	90.1	89.4
Earnings:						
Individual earnings.....	1.1	1.0	.7	2.2	1.0	4.0
Roomers and boarders and work in home.....	4.7	4.6	2.7	12.8	4.8	4.7
Money income other than earnings.....	3.5	3.2	2.7	5.1	4.1	1.9
Nonmoney income from housing ¹						

¹ Includes nonrelief income and W. P. A. earnings of families receiving relief.

² Nonmoney income from housing was reported from 2 sources—from owned homes and from rent received as pay.

In contrast with individual income returns, a reported family income of \$5,000 or more may represent the contributions of several breadwinners in the family, no one of whom, possibly, earns more

³ Losses sustained by the family, either in business operated by a family member, or on real estate or other property owned by family members, were deducted from income, so that the figures used were for net incomes of the families.

than \$2,000. Finally, the technique of field interviews must be expected to result in an underrepresentation of certain extremely high income families, and perhaps especially of that substantial part of their income from sources other than earnings. Thus the distribution of income by sources as discussed in the present chapter must be taken to portray the situation for the bulk of families, and for the bulk of income that can reasonably be expected to enter into the mass consumption pattern of the families of the resident community in Chicago. None the less, the data collected in the composite sample of the present study built up the aggregate estimated income for all families in Chicago to the respectable figure of \$1,327,-000,000 for the schedule year 1935-36.

Pattern of aggregate income by sources.—In the percentage distribution of aggregate income for Chicago, as given in table 26, the most noteworthy variance is that between complete and incomplete families. Among the native white families, those containing husband and wife reported only 6 percent of aggregate income as coming from sources other than individual money earnings. The broken families, on the other hand, derived more than 20 percent of aggregate family income from sources other than individual earnings. The frequent absence of a male head of the family among the incomplete families was a major reason for the difference; this was corroborated by the preponderance of widows over widowers, and by the receipts from life insurance annuities or inheritances, as well as by the frequent resort to roomers and boarders as a source of income, among families which did not contain husband and wife. Among the Negro families, the income from roomers and boarders stood out; 4 percent of aggregate family income in the Negro group was derived from roomers and boarders,³ as compared with 1 percent obtained from this source by the white families, foreign as well as native. This greater frequency of roomers and boarders was due in part to the larger percentage of incomplete families found among the Negroes; in part to the concentration of housing facilities for Negro families within limited areas and the high cost of independent housing relative to their total income. It may be noted here that the families which derive income from roomers and boarders are predominantly in the low income groups, so that the earnings from roomers and boarders, even though small, tend to form a high percentage of total income.

The analysis of the sources of income will reveal three general patterns (see also fig. IX):

(1) *Earned incomes* constituted the highest percentage of total family income in the middle income brackets, with relatively greater supplementation from other sources in the extremely low and extremely high income classes.

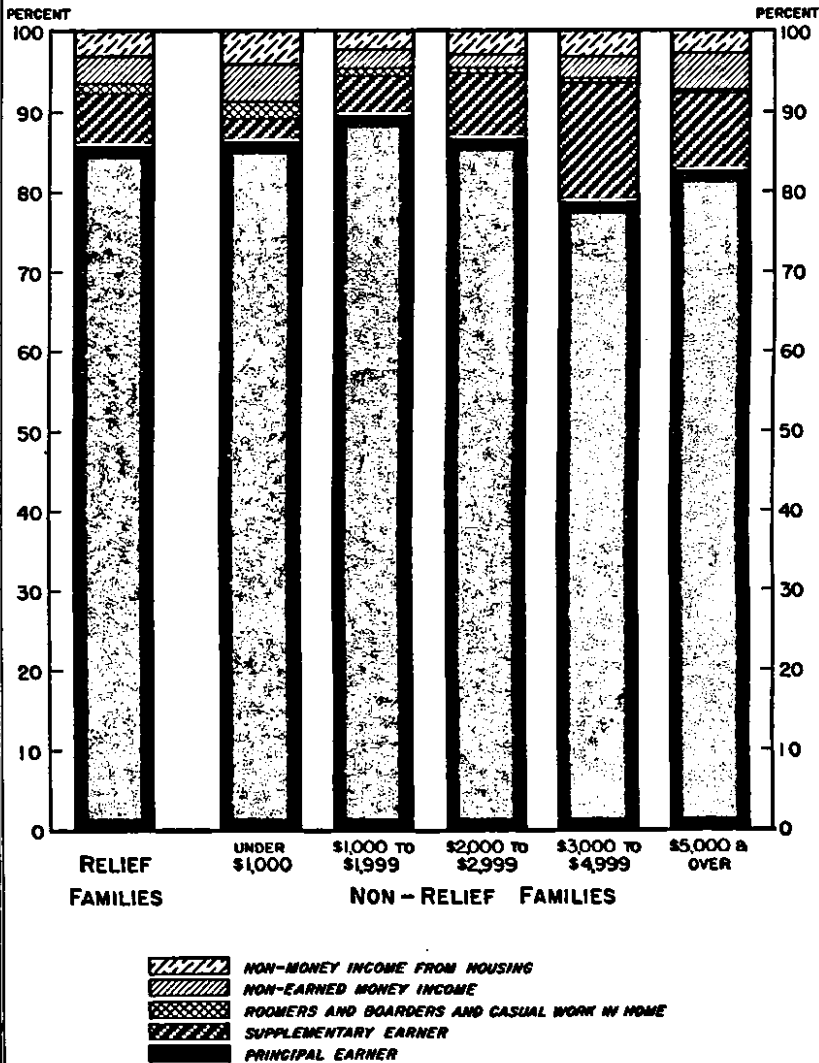
³ A small part of this income was derived from irregular work in the home.

Fig. IX

**SOURCES OF INCOME OF RELIEF FAMILIES
AND OF NON-RELIEF FAMILIES
AT SPECIFIED INCOME LEVELS**

CHICAGO 1935-1936

(NATIVE WHITE FAMILIES INCLUDING BOTH HUSBAND AND WIFE)



(2) *Income from roomers and boarders* and the *imputed income from housing* both accounted for a relatively high percentage of total incomes which were under \$1,000; the percentage gradually decreases as we move up the family income scale.

(3) *Nonearned money incomes* were relatively important in the extremely low and the extremely high income brackets and relatively unimportant in the middle income brackets. In the low income brackets, the other sources of income were represented mainly by pensions or annuities, and gifts; in the high income brackets, they consisted mainly of interest, dividends, and rents from property.

Distribution of earners.—All but 7 percent of the nonrelief families scheduled in Chicago reported incomes from individual earnings. Only 3 families out of 10 had more than 1 earner; and but 1 in 12 had more than 2 earners (table 27). Among the native white families, the percentage with no earners was nearly eight times as high among the broken families as among those containing husband and wife. Supplementary earners were also relatively more frequent among the incomplete families than among the husband-and-wife families. Slightly over half the incomplete families were supported by one earner alone, while among the complete families, more than three-fourths derived their income from a single earner (table 27).

TABLE 27.—*Distribution of families by number of earners for families of specified color and nativity*

a. RELIEF AND NONRELIEF FAMILIES COMBINED

Number of earners	All families	Native white families			All foreign born white families	All Negro families
		All	Complete	Incomplete		
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 1.000
Total.....						
No earner.....	9.3	8.4	8.6	23.9	9.0	18.2
1 earner.....	63.5	71.3	77.3	51.3	55.7	58.7
2 earners.....	19.4	16.3	15.5	19.3	22.8	18.7
3 earners.....	5.7	3.1	2.9	3.9	8.9	3.0
4 or more earners.....	2.1	.9	.7	1.6	3.6	1.4

b. NONRELIEF FAMILIES

	100.0	100.0	100.0	100.0	100.0	100.0
Total.....						
No earner.....	6.6	6.3	2.5	19.5	7.1	8.9
1 earner.....	64.4	72.0	77.5	52.7	55.5	65.5
2 earners.....	20.5	17.3	16.1	21.4	23.8	23.7
3 earners.....	6.2	3.4	3.1	4.5	9.7	3.2
4 or more earners.....	2.3	1.0	.8	1.9	3.9	1.7

The foreign born white families had about the same proportion of no-earner families as did the native white, but a conspicuously large proportion (more than 37 percent) had supplementary earners. Of the Negro families which did not receive any relief during the year, less than 6 percent had no earners. Their proportion of two-earner

families was the same as that of the foreign born (23.7 percent), but the proportion of Negro families with three or more earners was considerably less than half that among the foreign born. In terms of nonrelief families with earnings, we may say that 8 out of 10 were sole-earner families among the native white, 7 out of 10 among the Negro, and 6 out of 10 among the foreign born families.

Principal and supplementary earners.—The principal earners provided the bulk of family earnings.⁴ This is particularly true of the native white nonrelief families containing husband and wife. In that group, out of approximately \$510,000,000 of aggregate family earnings, \$463,000,000 were attributable to the principal earners. Only in the wage-earner and clerical groups did supplementary earnings account for as much as 9 percent of aggregate family earnings. In the case of the clerical families, more than half of the supplementary earnings went to families in the income bands of \$3,000 and over. In the case of the wage-earner families, more than half the aggregate of supplementary earnings went to families in the income brackets from \$2,500 up.⁵ For both of these occupational classifications, the presence of supplementary earners was significantly related to family earnings in all income bands above \$1,500. For wage-earner families with incomes of \$3,000 and over, the families with supplementary earners actually exceeded in number the sole-earner families. In the clerical group for the income brackets \$3,000 and above, families with supplementary earners were almost as frequent as the sole-earner families. Supplementary earners were generally infrequent in the business and professional classifications, although the salaried professional families had relatively more supplementary earners than did those in the business and independent professional groups. The median incomes of sole-earner and multiple-earner families by occupational groups were as follows for native white complete families:

Occupational group	Families with—		
	Any earner	1 earner only	More than 1 earner
All occupations.....	\$1, 818	\$1, 735	\$2, 256
Wage earner.....	1, 557	1, 469	1, 995
Clerical.....	1, 934	1, 867	2, 319
Business and professional.....	2, 407	2, 314	2, 032

Although the principal earner dominates the total income pattern, and the influence of supplementary earners is concentrated in the wage-earner and clerical families, the effect of supplementary earnings is nevertheless appreciable in raising the general income level among all Chicago families. Utilizing the data in table 28, it may be shown that for families not on relief, the median income for two-earner fami-

⁴ In this discussion sole earners are treated, together with the chief earners in multiple-earner families, as principal earners.

⁵ Tabular summary, sec. B, table 6A, pp. 141-142.

lies is 23 percent above that of sole-earner families; for families with three earners, 38 percent above that of two-earner families; for families of four or more earners, 25 percent above that of three-earner families⁶ (see also fig. X).

TABLE 28.—Median incomes by number of earners, for families of specified color and nativity

[Nonrelief families]

	No earner	1 earner	2 earners	3 earners	4 or more earners
All families.....	\$543	\$1,480	\$1,818	\$2,512	\$3,127
Native white.....	738	1,658	2,032	2,777	4,023
Foreign white.....	437	1,334	1,738	2,461	3,017
Negro.....	471	979	1,203	1,938	1,875

Family type also played a significant role in determining the sources from which family earnings were drawn (see table 29). Over 98 percent of total earnings came from the principal earner in types II and III, a scant 85 percent in types IV and V. The role of the husband as principal earner was much less important in types IV and V than it was in the two-person families, or in types II and III, with only young children. Supplementary earners contributed about one-seventh of total earnings among families of types IV and V, and over one-third in the group labeled "other" (consisting chiefly of type VIII, the large families of adults). Most of these supplementary earnings, as might be expected, came from members of the family other than the husband and wife.⁷

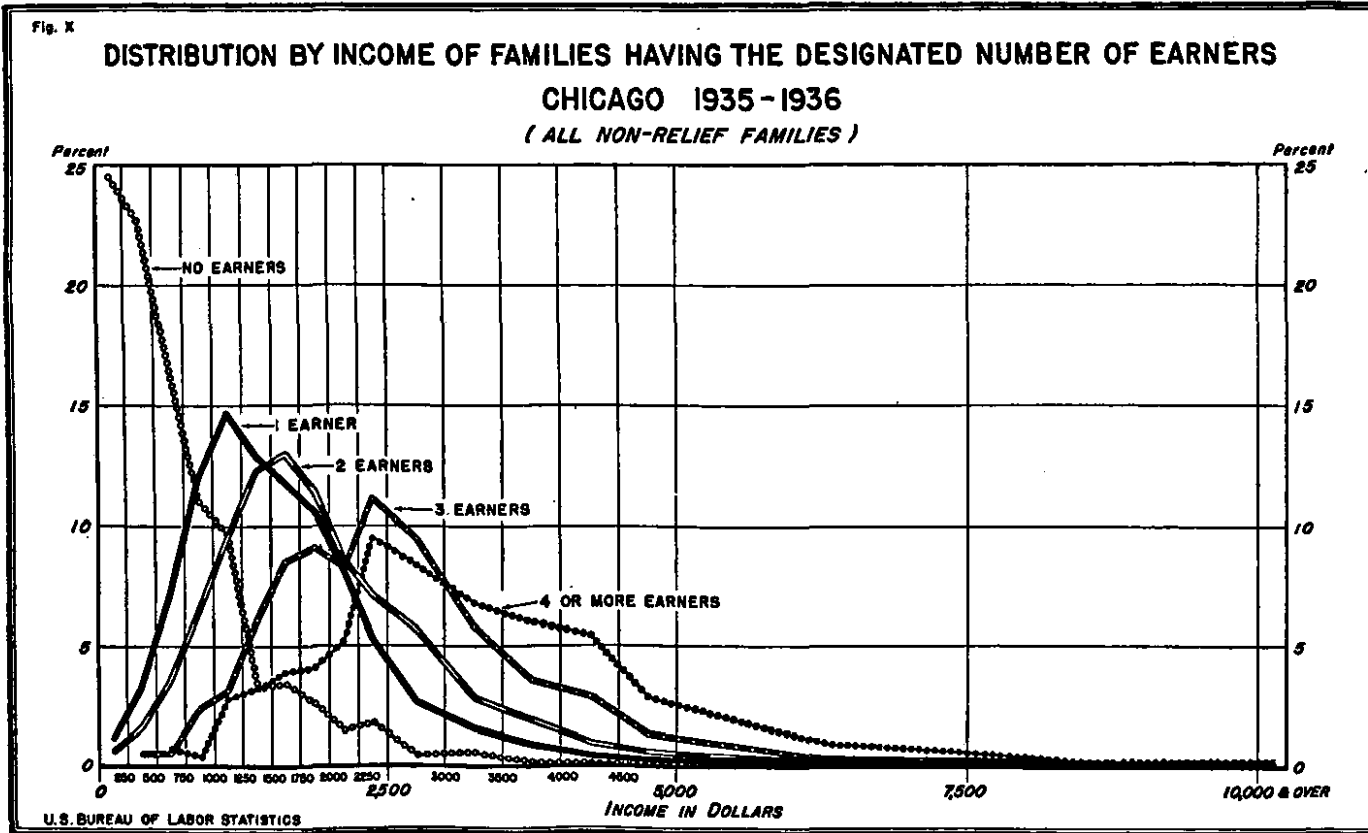
TABLE 29.—Total money earnings distributed according to source, by family type

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

Source of earnings	Families of all types	I	II and III	IV and V	VI and VII	Other
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
All earnings.....	90.7	94.1	98.3	84.8	91.7	65.1
Principal earners.....						
Husband.....	85.9	91.1	97.4	76.2	87.9	49.5
Wife.....	1.4	3.0	.9	1.1	.3	.8
Other.....	3.4			7.5	3.5	14.8
Supplementary earners.....	8.6	4.7	1.3	14.5	7.8	34.4
Husband.....	1.5	1.1	.3	2.6	1.4	4.6
Wife.....	1.8	3.6	1.0	1.5	.5	1.0
Other.....	5.3			10.4	5.9	23.8
Roomers and boarders and work in home.....	.7	1.2	.4	.7	.5	.5

⁶ Another way of estimating the influence of supplementary earners upon the income level is to cumulate groups of families according to the number of earners. Thus if we start with the median income of \$543 for no-earner families, the addition of one-earner families raises the median to \$1,406; adding two-earner families raises the median to \$1,504; the inclusion of three-earner families steps up the median to \$1,557; and with the absorption of families containing four or more earners into the aggregate, the median for the total sample is raised to \$1,579.

⁷ It is likely that, among the larger families (the "other" group, and, to a less extent, families of type VII), a considerable number were made up of "doubled" households, which had joined forces due to economic pressure. In such families, as might be expected, both the principal and supplementary earners other than husband and wife contributed significant fractions of the total family income.



The relationship between income level and the number of earners, among families with earners, is more marked for the foreign born and Negro families than it is for the native white. As will be seen by reference to table 30, the contrast is not striking for the income brackets below \$750, probably because the number of weeks of employment is lower for the native white than for the others, offsetting differences in rates of pay.⁸ But from \$750 to \$5,000 it is true for all income intervals, almost without exception, that more earners are required to produce a given family income among the foreign born than among the native whites, and in many cases, more among the Negroes than among the foreign born. As income for the native white families increases from \$750 to \$5,000, the number of earners rises from 1.11 to 1.92 per family. For the foreign born over the same span of incomes, the increase in the number of earners is from 1.23 to 2.92 earners per family. An average of two or more earners was present in all foreign born families in all income bands between \$2,250 and \$7,500. Above \$7,500, the large income of the principal earners in business or professional activities, rather than the frequency of supplementary earners, accounted for the higher incomes of the foreign born as well as of native families. The Negro families, with 1.23 earners at \$750, had an average of 2.57 earners per family in the \$3,000 to \$3,500 income band.

TABLE 30.—Average number of earners and average income from earnings of individuals, per family with earners, by income

[Nonrelief families of specified color and nativity]

Income class	All families		Native white		Foreign born white		Negro	
	Average number of earners	Average income from individual earnings	Average number of earners	Average income from individual earnings	Average number of earners	Average income from individual earnings	Average number of earners	Average income from individual earnings
All families.....	1.43	\$1,745	1.29	\$1,901	1.60	\$1,634	1.38	\$1,039
Under \$250.....	1.14	157	1.17	154	1.12	162	1.00	154
\$250-\$499.....	1.16	340	1.15	343	1.18	334	1.11	352
\$500-\$749.....	1.16	547	1.09	550	1.19	536	1.26	583
\$750-\$999.....	1.18	801	1.11	800	1.23	801	1.23	804
\$1,000-\$1,249.....	1.21	1,041	1.16	1,059	1.26	1,025	1.29	1,018
\$1,250-\$1,499.....	1.31	1,303	1.21	1,276	1.39	1,254	1.44	1,240
\$1,500-\$1,749.....	1.37	1,502	1.22	1,520	1.52	1,485	1.68	1,456
\$1,750-\$1,999.....	1.38	1,751	1.25	1,776	1.54	1,726	1.47	1,650
\$2,000-\$2,249.....	1.42	1,991	1.23	2,017	1.66	1,956	1.88	1,976
\$2,250-\$2,499.....	1.62	2,246	1.32	2,253	2.04	2,244	1.83	2,066
\$2,500-\$2,999.....	1.80	2,520	1.49	2,625	2.19	2,516	1.90	2,332
\$3,000-\$3,499.....	1.87	2,964	1.54	2,973	2.31	2,953	2.57	2,828
\$3,500-\$3,999.....	1.98	3,526	1.60	3,504	2.49	3,548	(*)	(*)
\$4,000-\$4,499.....	2.27	3,953	1.90	3,978	2.81	3,943	(*)	(*)
\$4,500-\$4,999.....	2.22	4,451	1.92	4,473	2.92	4,404	(*)	(*)
\$5,000-\$7,499.....	1.98	5,424	1.67	5,421	2.74	5,436	.....	.....
\$7,500-\$9,999.....	1.67	7,062	1.66	7,573	1.71	8,610	.....	.....
\$10,000 and over.....	1.61	12,091	1.62	12,425	1.60	10,356	.....	.....

* Averages not computed for fewer than 3 cases.

⁸ It may even be said that the Negro families required fewer earners to produce family incomes around \$500 because this bracket included regular full-time Negro workers with earnings not exceeding \$12 per week, while among the whites, the \$500 income band was heavily weighted with both principal and supplementary earners whose employment was sporadic, even though their hourly or weekly wages were higher than those of the Negroes.

The increasing importance of supplementary earners as we go from lower to higher income brackets is due not merely to the presence of more supplementary earners per family; it is also due to the fact that the average earnings per supplementary earner were higher in the upper than in the lower income bands. For example, in the \$1,000 to \$1,249 income bracket, where the principal earners (native white) showed an average of \$1,017, the supplementary earners averaged \$273. In the income band \$2,250 to \$2,499, where the principal earners averaged \$2,039, the supplementary earners averaged \$672. At the \$4,000 income level, where the principal earners averaged \$3,082, we get an average of \$992 per supplementary earner. Table 31, from which these examples are taken, indicates a similar trend for the foreign born. In the case of the Negro families, the average earnings per supplementary earner varied less widely from income bracket to income bracket, the dependence for increased family income being mainly upon an increase in the number of earners per family.⁹

TABLE 31.—Average earnings of principal earners and of individual supplementary earners, by income

[Nonrelief families of specified color and nativity]

Income class	All families		Native white		Foreign born white		Negro	
	Principal earner	Supplementary earner	Principal earner	Supplementary earner	Principal earner	Supplementary earner	Principal earner	Supplementary earner
All families.....	\$1, 483	\$605	\$1, 698	\$691	\$1, 292	\$572	\$915	\$380
Under \$250.....	150	57	144	61	156	51	154	78
\$250-\$499.....	327	86	329	94	319	81	344	78
\$500-\$749.....	522	157	538	150	506	152	535	187
\$750-\$999.....	767	191	779	200	757	190	757	199
\$1,000-\$1,249.....	987	252	1, 017	273	994	268	936	281
\$1,250-\$1,499.....	1, 158	338	1, 206	333	1, 120	340	1, 080	359
\$1,500-\$1,749.....	1, 342	436	1, 426	424	1, 257	443	1, 205	429
\$1,750-\$1,999.....	1, 554	487	1, 650	502	1, 466	477	1, 410	506
\$2,000-\$2,249.....	1, 757	562	1, 884	586	1, 689	553	1, 506	531
\$2,250-\$2,499.....	1, 871	608	2, 039	672	1, 637	580	1, 589	571
\$2,500-\$2,999.....	1, 965	691	2, 177	715	1, 705	680	1, 845	541
\$3,000-\$3,499.....	2, 286	780	2, 495	877	1, 999	730	1, 937	567
\$3,500-\$3,999.....	2, 638	902	2, 918	983	2, 268	861	(*)	(*)
\$4,000-\$4,499.....	2, 841	878	3, 082	992	2, 504	796	(*)	(*)
\$4,500-\$4,999.....	3, 149	1, 084	3, 398	1, 168	2, 543	999	(*)	(*)
\$5,000-\$7,499.....	4, 207	1, 242	4, 551	1, 300	3, 367	1, 186	-----	-----
\$7,500-\$9,999.....	6, 059	1, 497	6, 483	1, 638	4, 823	1, 101	-----	-----
\$10,000 and over.....	10, 638	2, 388	10, 913	2, 458	9, 200	1, 927	-----	-----

* Averages not computed for fewer than 3 cases.

Supplementary earners as related to occupation.—The earlier discussion (ch. III) of occupation as an influence on earnings included mention of the fact that wage earners and clerical workers commonly required supplementary earnings to build up family income to levels of \$3,000 or above. Table 32 shows how much more dependent the

⁹ Since the income brackets above \$3,500 included less than 1 percent of the Negro families, it is difficult to determine the trend for their supplementary earners in the upper incomes.

wage-earner families were upon their supplementary earners, to attain higher incomes, than were the business and professional families. The native white nonrelief wage-earner families, averaging 1.1 earners per family at \$750, showed an increase to 1.55 earners per family at the \$2,500 level of family income and 2.3 earners per family at the \$5,000 level. On the other hand, the business and professional groups, beginning with 1.1 earners at the \$750 level—the same as for the wage earners—attained a peak average of only 1.34 earners per family at the level of \$5,000 and over. The families of clerical workers occupied an intermediate position, with a peak of 1.84 earners per family at the \$5,000 family income level. For families of all occupations at the \$5,000 and over income level, the number of earners was but 1.49—nearer to the business and professional average than to the wage earners. That was due, of course, to the relative infrequency of wage earners in the income bands above \$3,000.

TABLE 32.—Average number of earners per family with earners, by occupational group

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

Income class	All occupational groups	Wage earner	Clerical	Business and professional
All families.....	1.25	1.25	1.28	1.21
Under \$500.....	1.11	1.12	1.12	1.05
\$500-\$749.....	1.12	1.12	1.12	1.12
\$750-\$999.....	1.11	1.11	1.12	1.12
\$1,000-\$1,249.....	1.18	1.13	1.15	1.15
\$1,250-\$1,499.....	1.18	1.17	1.21	1.14
\$1,500-\$1,749.....	1.18	1.19	1.20	1.12
\$1,750-\$1,999.....	1.20	1.23	1.19	1.14
\$2,000-\$2,499.....	1.24	1.30	1.21	1.17
\$2,500-\$2,999.....	1.42	1.55	1.44	1.25
\$3,000-\$4,999.....	1.55	1.94	1.66	1.30
\$5,000 and over.....	1.49	2.29	1.84	1.34

It would follow, from the above, that within the higher family-income brackets, the average earnings of principal earners showed appreciable occupational differences. Thus, for family incomes of \$3,000 to \$4,999, the chief breadwinners in the wage-earner families had average earnings of \$2,497, while in the same income band the business and professional group showed an average of \$3,215 for principal earners (table 33). For family incomes of \$5,000 and over, the average of the principal earners was \$3,706 in the wage-earner families, as compared with \$6,463 in the business and professional group. No such marked occupational difference in average earnings exists among the corresponding supplementary earners in these two income bands. The average earnings of a supplementary earner in the wage-earner families in the \$3,000 to \$4,999 bracket was \$896, as compared with \$988 per supplementary earner in the business and professional group, and \$990 for the clerical families. It is notable

that among the clerical families the supplementary earners consistently averaged more per individual earner than they did in either the wage earner or the business and professional groups. Even among the families of wage earners, in a considerable proportion of the income brackets, the earnings per supplementary earner (for the native white complete families, shown in table 33) were higher than the earnings of supplementary earners of the business and professional groups. It seems, then, that not only are there more supplementary earners in the wage-earner families than in the business and professional ranks, but the supplementary earners of the wage-earner and clerical families are more largely responsible for building up the family income than are those who belong to the business and professional families.

TABLE 33.—Average earnings of principal earners and individual supplementary earners, by occupational group

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

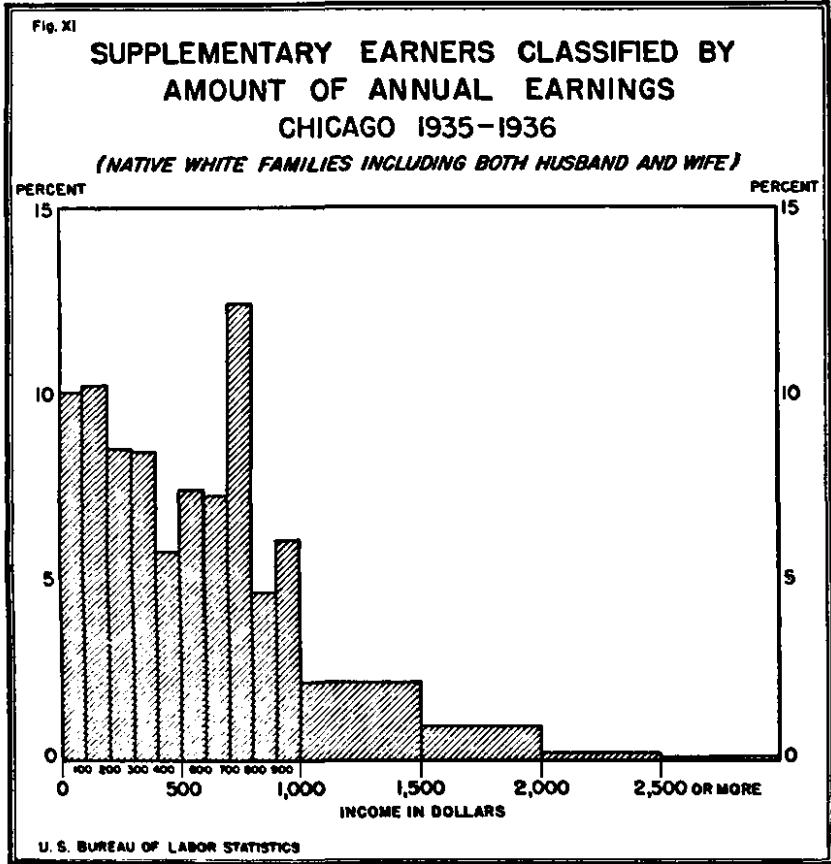
Income class	Wage earner		Clerical		Business and professional	
	Principal earner	Supplementary earner	Principal earner	Supplementary earner	Principal earner	Supplementary earner
Under \$500.....	\$291	\$79	\$280	\$96	\$294	\$114
\$500-\$749.....	577	140	559	170	532	114
\$750-\$999.....	812	186	822	183	762	246
\$1,000-\$1,249.....	1,037	256	1,049	250	1,015	248
\$1,250-\$1,499.....	1,252	321	1,223	341	1,218	317
\$1,500-\$1,749.....	1,468	412	1,449	456	1,442	377
\$1,750-\$1,999.....	1,677	504	1,685	541	1,708	472
\$2,000-\$2,499.....	1,958	562	2,007	617	2,043	615
\$2,500-\$2,999.....	2,144	698	2,234	697	2,378	697
\$3,000-\$4,999.....	2,497	896	2,792	990	3,215	986
\$5,000 and over.....	3,706	1,298	4,629	1,312	6,463	1,451

Distribution of individual supplementary earnings.—Thus far we have related the earnings of supplementary earners to family income and to income of principal earners. It may now be of interest to see how the supplementary earners distribute themselves as individuals, regardless of the family incomes. Such a distribution is available for the random sample of native white nonrelief families with husband and wife and is given in figure XI.¹⁰ The general pattern is seen to be that of descending frequencies as the supplementary incomes increase. But there is a noteworthy break in the sequence at the column for \$750 per annum. Apparently \$14 to \$15 per week is the modal income level for our sample of supplementary earners. Moreover, the evidence from the schedules shows that this \$700 to \$799 column is heavily weighted with female workers—salesgirls, cashiers, typists, and the general run of unskilled or semiskilled female clerical workers.

¹⁰ For supporting data see tabular summary, sec. B, table 7, p. 146.

How the average earnings of the individual supplementary earners compared with those of the principal earners (in the native white sample of complete families) is seen in the following figures:

	Principal earners	Supplementary earners
Total.....	\$1, 684	\$644
Relief families.....	464	220
Nonrelief families.....	1, 796	667



Since supplementary earners by definition were those who earned less than the principal earner in any given family, it is not surprising to find that their average earnings were less than 40 percent of the average for the principal earners.

Earners by sex.—Women were principal earners in 14 percent of all Chicago families (table 34a). Among Negro families, the proportion (16.6 percent) was greater than among the native born white (13.9 percent), who in turn were slightly higher than the foreign born (13.1 percent) in the frequency of female principal earners. The ranking

for these three groups corresponds to the relative frequency of incomplete families among them. It will be recalled that there was a higher percentage of incomplete families among the Negroes than among the whites, and a higher percentage among the native white than among the foreign born families. The breakdown of principal earners by complete and incomplete families (table 34b) indicates that in the native white families which did not have both husband and wife, women constituted more than half (54.1 percent) of the principal earners. Of all women principal earners among the native white families, three-quarters were in those families which did not contain both husband and wife.

TABLE 34.—Males and females as principal earners in specified income classes

a. ALL FAMILIES AND FAMILIES OF SPECIFIED COLOR AND NATIVITY

[The total of male plus female earners equals 100 percent in each color-nativity group]

Income class	All families		Native white		Foreign born white		Negro	
	Male	Female	Male	Female	Male	Female	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
All families.....	86.3	13.7	86.1	13.9	86.9	13.1	83.4	16.6
Relief.....	87.5	12.5	88.1	11.9	87.6	12.4	85.3	14.7
Nonrelief.....	86.2	13.8	85.9	14.1	88.8	13.2	82.3	17.7
Under \$500.....	89.8	30.2	89.7	30.3	74.0	26.0	53.7	46.3
\$500-\$999.....	78.4	21.6	76.1	23.9	80.8	19.2	75.7	24.3
\$1,000-\$1,999.....	87.2	12.8	85.6	14.4	88.5	11.5	91.1	8.9
\$2,000 and over.....	90.0	10.0	90.6	9.4	88.8	11.2	95.4	4.6

b. NATIVE WHITE FAMILIES, COMPLETE AND INCOMPLETE

[The total of male plus female earners equals 100 percent in each family group]

Income class	Total		Complete families		Incomplete families	
	Male	Female	Male	Female	Male	Female
	Percent	Percent	Percent	Percent	Percent	Percent
All families.....	86.1	13.9	95.7	4.3	45.9	54.1
Relief.....	88.1	11.9	95.9	4.1	58.0	42.0
Nonrelief.....	85.9	14.1	95.7	4.3	44.6	55.4
Under \$250.....	59.6	40.4	88.2	11.8	33.3	66.7
\$250-\$499.....	74.3	25.7	91.4	8.6	40.0	60.0
\$500-\$749.....	71.5	28.5	91.3	8.7	32.8	67.2
\$750-\$999.....	78.9	21.1	93.8	6.2	33.3	66.7
\$1,000-\$1,249.....	81.7	18.3	94.7	5.3	34.1	65.9
\$1,250-\$1,499.....	83.8	16.2	95.1	4.9	40.7	59.3
\$1,500-\$1,749.....	87.5	12.5	95.9	4.1	53.1	46.9
\$1,750-\$1,999.....	89.3	10.7	96.7	3.3	43.6	56.4
\$2,000-\$2,249.....	91.7	8.3	97.1	2.9	53.7	46.3
\$2,250-\$2,499.....	90.2	9.8	96.5	3.5	45.2	54.8
\$2,500-\$2,999.....	88.4	11.6	96.1	3.9	52.8	47.2
\$3,000-\$3,499.....	90.2	9.8	96.8	3.2	59.4	40.6
\$3,500-\$3,999.....	93.0	7.0	97.4	2.6	61.5	38.5
\$4,000-\$4,999.....	89.4	10.6	95.8	4.2	61.9	38.1
\$5,000 and over.....	94.0	6.0	98.0	2.0	72.2	27.8

In contrast, only about one-tenth of the male principal earners were in the broken families, as shown below:

Sex	Principal earners		
	All families	Complete families	Incomplete families
Male.....	Percent 100.0	Percent 89.7	Percent 10.3
Female.....	100.0	25.0	75.0

Women had a greater influence on the total income picture as supplementary earners than as principal earners, in spite of the fact that as principal earners their average earnings were more than half again as high as those of female supplementary earners (table 36). In the case of the native white families with husband and wife, only 27 percent of all the female earners were principal earners; 73 percent, supplementary.

Among the native white complete families, the proportions of males and females for principal and for supplementary earners were as follows:

Sex	Principal earners			Supplementary earners		
	All families	Relief	Nonrelief	All families	Relief	Nonrelief
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Male.....	95.7	95.9	95.7	52.5	66.4	51.8
Female.....	4.3	4.1	4.3	47.5	33.6	48.2

Since the earnings of the women were generally lower than those of the men, it is in the low income bands that the female principal earners predominate; as we move up the income scale, we find the proportion of females among principal earners declining (table 34). The median income for the native white complete nonrelief families in which women were principal earners was \$1,524, as compared with a median of \$1,830 for families in which men were principal earners. Nevertheless, the percentage of families with wives as principal earners in the group receiving relief (6 percent) was slightly smaller than the corresponding percentage for families with husbands as principal earners (8 percent).¹¹ This is in line with the facts observed below regarding the relatively greater steadiness of employment among female earners than among the males.

¹¹ See tabular summary, sec. B, tables 8 and 9, pp. 147-148.

Occupational classification by sex.—An occupational distribution of male and female principal earners for the nonrelief native white families containing husband and wife shows the following relationships:

Total.....	Male 100.0	Female 100.0
Families classified as:		
Wage earner.....	47.4	25.8
Clerical.....	30.2	55.1
Business and professional.....	22.4	19.1

It is apparent that the female principal earners concentrated in clerical fields, while the males were more commonly engaged in the wage-earner occupations. The female principal earners of complete families in the business and professional classifications were mainly salaried professional female employees—school teachers, librarians, nurses, social workers. If we make the sex comparison in terms of actual numbers engaged, we find that among the clerical principal earners, 1 in every 13 was female; among the wage earners, the proportion of female principal earners was 1 in 40; while among the business and professional, it was 1 in 30.

Whether the supplementary earner of a family was more likely to be male or female did not seem to depend upon the occupational group to which the family belonged. Thus 45.5 percent of the men and 47.5 percent of the women who were supplementary earners were in wage-earner families; 36 percent and 33.5 percent, respectively, were in the clerical families; 18.4 percent and 18.9, respectively, were in the business and professional families. Of all supplementary earners in wage-earner families, 49.3 percent were women; in clerical families, 46.4 percent were women; in business and professional families, 48.9 percent were women.

Age and sex of earners.—The distribution by age, which is available for the husbands and wives of the complete native white families, points to significant differences in the age trends as between principal and supplementary earners (table 35). Among the husbands who were principal earners, more than one-third were under 35 years of age, while less than one-fifth were 50 or older. Among the supplementary-earner husbands, on the other hand, 40 percent were 50 years of age or older, and only 25 percent were in the age intervals under 35 years. The median age of the principal-earner husbands was 39 years, while for the supplementary-earner husbands it was 46 years. Comparing these two age distributions, we can see a tendency for the husbands at more advanced ages to step out of the role of principal earner and become supplementary earners.

TABLE 35a.—Husbands and wives as earners, principal and supplementary, distributed by age groups

[All white families including husband and wife, both native born]

Age group	Husbands		Wives	
	Principal	Supplemen- tary	Principal	Supplemen- tary
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
All ages.....				
Under 20 years.....			.4	.3
20-24 years.....	2.7	3.8	5.9	14.5
25-29 years.....	13.3	11.5	23.1	28.0
30-34 years.....	17.7	10.0	18.6	20.4
35-39 years.....	18.8	10.1	17.3	15.5
40-44 years.....	16.8	10.6	12.9	12.1
45-49 years.....	12.6	14.1	9.7	6.2
50-54 years.....	8.5	13.7	5.9	3.6
55-59 years.....	4.6	10.0	4.3	.7
60-64 years.....	3.0	7.9	1.0	.3
65 years and over.....	2.0	8.3	1.0	.4
Median age (years).....	30	46	36	32

TABLE 35b.—Principal and supplementary earners and nonearners among husbands and wives in specified age groups

[All white families including husband and wife, both native born]

Age group	Husbands				Wives			
	All hus- bands	Prin- cipal earner	Supple- mentary earner	Non- earner	All wives	Prin- cipal earner	Supple- mentary earner	Non- earner
	Percent 100.0	Percent 88.7	Percent 4.2	Percent 7.1	Percent 100.0	Percent 2.4	Percent 5.0	Percent 92.6
All ages.....								
Under 20 years.....	100.0	100.0			100.0	2.3	3.1	94.6
20-24 years.....	100.0	94.0	4.2	1.8	100.0	2.7	7.8	89.5
25-29 years.....	100.0	95.3	2.5	2.2	100.0	2.6	5.3	92.1
30-34 years.....	100.0	91.7	3.6	4.7	100.0	2.3	3.8	93.9
35-39 years.....	100.0	81.7	7.0	11.3	100.0	2.2	2.0	95.8
40-44 years.....	100.0	67.2	8.5	24.3	100.0	1.0	.5	93.5
45-49 years.....	100.0	41.3	8.1	50.6	100.0	1.0	.7	98.3

Among the wives who contributed to family earnings, the median age was lower for the supplementary earners—32 years, as compared with 36 years for the principal-earner wives. More than 61 percent of the supplementary earners among the wives were less than 35 years old, and only 5 percent were 50 years of age or older. But of the wives who were principal earners, 21 percent had reached the age of 45. Among the wives, therefore, the trend, as age increased, was from the supplementary to the principal-earner position; while among the husbands it was from the principal to the supplementary status as higher ages were attained.¹²

¹² In these comparisons it must be remembered that only the husbands and wives of complete families have been included. It has already been pointed out (p. 60) that among incomplete families a majority of the principal earners were female.

Furthermore, it is not to be assumed that the husband at more advanced age is always, or even usually, replaced by the wife as the principal earner. In many instances it is an adult child that becomes the principal earner.

A comparison of earnings of husbands and wives at successive age intervals is made in tables 36a and 36b (for native white families containing husband and wife). It will be seen that among principal-earner husbands in nonrelief families there is a steady rise in income with the increase of age up to 55 years. For the wives who were principal earners we get a rise of income as age increases only up to 35 years, after which the average income varies but slightly from one age group to another, instead of increasing with age as it did among the husbands. This apparent inability of principal-earner wives to raise their incomes after the age of 35 is a partial explanation for the principal-earner wives having lower average earnings (\$1,058) than the husbands (\$1,846). These distinctions by age are significant primarily for nonrelief families. So far as the families which received relief are concerned, age seemed to make little difference in the earnings of the principal earner, whether husband or wife, except that in these families the earnings of wives below 25 and over 50 years of age were decidedly lower than those of husbands.

TABLE 36.—Average earnings of earners by age group: Husbands and wives

[All white families including husband and wife, both native born]

a. PRINCIPAL EARNERS

Age group	Husbands			Wives		
	Total	Relief families	Nonrelief families	Total	Relief families	Nonrelief families
All ages.....	\$1, 730	\$459	\$1, 846	\$1, 019	\$408	\$1, 058
Under 20 years.....	621	147	906	503	-----	503
20-24 years.....	1, 054	428	1, 153	827	274	871
25-29 years.....	1, 385	478	1, 468	949	434	909
30-34 years.....	1, 650	483	1, 751	1, 101	346	1, 145
35-39 years.....	1, 794	469	1, 907	1, 039	488	1, 084
40-44 years.....	1, 869	468	2, 001	1, 025	780	1, 031
45-49 years.....	1, 855	424	2, 005	1, 189	436	1, 237
50-54 years.....	1, 929	454	2, 036	882	255	969
55-59 years.....	1, 877	406	2, 002	1, 076	355	1, 226
60-64 years.....	1, 939	482	2, 041	1, 070	-----	1, 070
65 years and over.....	1, 648	390	1, 773	885	326	978

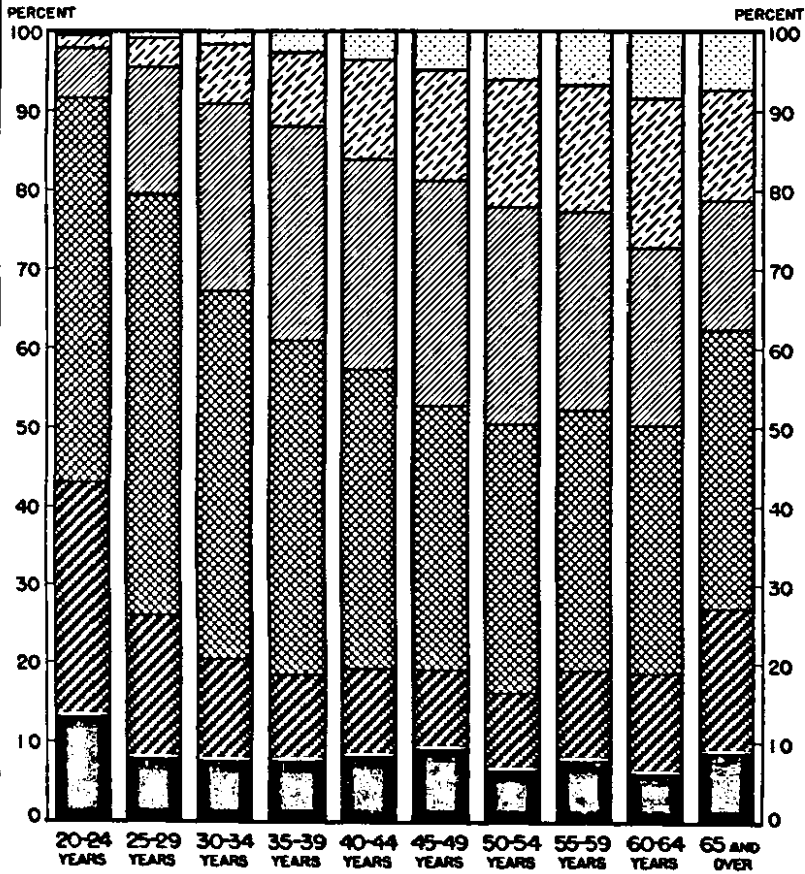
b. SUPPLEMENTARY EARNERS

All ages.....	\$658	\$255	\$693	\$616	\$180	\$631
Under 20 years.....	-----	-----	-----	201	-----	201
20-24 years.....	616	165	637	514	261	519
25-29 years.....	701	296	736	602	201	615
30-34 years.....	663	374	680	600	180	611
35-39 years.....	711	334	738	671	210	693
40-44 years.....	707	274	760	604	135	630
45-49 years.....	611	223	663	642	156	653
50-54 years.....	627	246	668	948	91	1, 002
55-59 years.....	635	202	683	882	100	1, 078
60-64 years.....	648	226	667	570	-----	570
65 years and over.....	636	115	652	646	-----	646

Fig. XII

DISTRIBUTION BY INCOME OF FAMILIES WITH HUSBANDS AT GIVEN AGE LEVELS CHICAGO 1935-1936

(NATIVE WHITE FAMILIES INCLUDING BOTH HUSBAND AND WIFE
IN WHICH THE HUSBAND WAS THE PRINCIPAL EARNER.)



NON-RELIEF FAMILIES

- ▨ \$5,000 AND OVER
- ▧ \$3,000 TO \$4,999
- ▩ \$2,000 TO \$2,999
- \$1,000 TO \$1,999
- UNDER \$1,000

RELIEF FAMILIES

- FAMILIES ON RELIEF AT ANY TIME DURING THE YEAR

Wives who were supplementary earners—and this meant, by and large, wives not forced into the principal-earner position by the disability or unemployment of the husband—tended to increase their earnings with advancing age up to 55 years. But among the husbands who were supplementary earners, the peak earnings were in the age intervals of 35 to 44 years.

*Weeks of employment of principal earner.*¹³—The analysis of the number of weeks in which the earner had employment in relation to earnings is significant mainly for families with incomes under \$1,500 and for the wage-earner families. In the case of salaried workers, those not on relief were, in the main, employed throughout the year and reported 52 weeks of employment. In the case of the independent business and professional groups, the maintenance of an establishment during the schedule year was taken to mean that they were employed throughout the year. But inasmuch as the majority of Chicago families were wage earners, and inasmuch as nearly half of them were in the income bands below \$1,500, the weeks of employment have a place in the analysis of family income for the whole community.

TABLE 37.—Average number of weeks in which principal earner was employed in families of specified color and nativity

Income class	[All families]			
	All families	Native white	Foreign born white	Negro
All families.....	47.3	47.4	47.3	46.6
Relief families.....	34.7	29.7	35.7	41.9
Nonrelief families.....	48.9	49.0	48.6	49.5
Under \$250.....	25.0	22.6	26.2	31.8
\$250-\$499.....	33.3	29.5	32.8	45.7
\$500-\$749.....	40.0	39.6	38.8	46.9
\$750-\$999.....	46.3	45.5	46.2	50.4
\$1,000-\$1,249.....	48.8	48.6	48.6	51.3
\$1,250-\$1,499.....	49.8	49.7	49.8	50.7
\$1,500-\$2,999.....	51.0	51.1	50.9	51.0
\$3,000 and over.....	51.6	51.6	51.4	52.0

The average weeks of employment are given in table 37 for the native white, foreign born white, and Negro families, by family income brackets. It will be seen that in all income bands below \$1,250 the principal earners in the Negro families averaged employment in more weeks than did those in either the native white or the foreign born families. Principal earners in the foreign born families averaged slightly more weeks of employment than did those in the native white. This is to say, in effect, that with the predominance of unskilled workers among the Negroes they required more weeks of employment to attain a given income level; and that, to a lesser extent, the foreign born for the same reason required somewhat more weeks of employment to achieve a given family income level than did the

¹³ A week of employment was credited to a worker if he was employed at all during the week.

native whites. To attain the upper income levels the Negro and foreign born families were especially dependent upon more supplementary earners, rather than upon more weeks of employment for the principal earner. For the Negro families, one of the interesting characteristics of the data is the relative steadiness of employment of the female earners, more of whom were engaged in domestic service than in any other line of work. Approximately 90 percent of the Negro principal earners had employment in at least 42 weeks. It will be recalled, however, that a week of employment for the Negroes probably meant fewer full days of work than for the whites, due to the prevalence among the Negroes, particularly in depression years, of part time, though regular, work.

TABLE 38.—Principal earners: Average earnings per week when employed and average weeks of employment, by income

[All families]

Income class	Average weekly earnings	Average number of weeks in which principal earner was employed
All families.....	\$29.02	47.3
Relief families.....	14.18	34.7
Nonrelief families.....	30.35	48.9
Under \$250.....	5.99	25.0
\$250-\$499.....	9.82	33.3
\$500-\$749.....	13.04	40.0
\$750-\$999.....	16.56	46.3
\$1,000-\$1,249.....	20.22	48.8
\$1,250-\$1,499.....	23.26	49.8
\$1,500-\$1,749.....	26.54	50.6
\$1,750-\$1,999.....	30.63	51.1
\$2,000-\$2,249.....	34.27	51.3
\$2,250-\$2,499.....	36.64	51.1
\$2,500-\$2,999.....	38.40	51.2
\$3,000-\$3,499.....	44.34	51.6
\$3,500-\$3,999.....	51.10	51.6
\$4,000-\$4,499.....	55.11	51.6
\$4,500-\$4,999.....	61.21	51.4
\$5,000-\$7,499.....	81.58	51.6
\$7,500-\$9,999.....	118.42	51.2
\$10,000 and over.....	203.62	52.0

In chapter III the relationship between weeks of employment and family income was analyzed for the relatively homogeneous sample of native white families containing both husband and wife. It was there pointed out that the number of weeks of employment was more decisive than the weekly wage in determining the annual incomes for families in the lower income brackets. When, however, all Chicago families, complete and incomplete, and native, foreign born, and Negro, are combined, a fairly definite relationship is observed between average number of weeks of employment and average weekly earnings of the principal earner. Thus, beginning at the lowest income level, an average of 25.0 weeks of employment corresponded with average weekly earnings of \$5.99 when working; an average of 33.3 weeks of employment, with average weekly earnings of \$9.82; average employment of 40 weeks, with \$13.04, and so on (table 38). It would seem,

therefore, that those families which were engaged in the least skilled and least remunerative occupations were, at the same time, in the least stable occupations; while those that were best paid on a wage or salary rate basis were also most stable in respect to weeks of employment.

Roomers and boarders and casual work in the home.—A small percentage of aggregate family income was derived from roomers and boarders and casual work done in the home.¹⁴ Of the total families, 6.9 percent depended on roomers and boarders for part or all of their income.¹⁵

It has already been noted that while these two sources of earnings were significant for broken families, they were especially important for the Negro group as a whole. Almost one-seventh (13.9 percent) of the families deriving income from roomers and boarders were Negro, although only 6.4 percent of the total families belonged to that race. The remaining families were divided in almost equal proportions between the native white and the foreign born, as will be seen in the following table:

Color and nativity	Distribution of—	
	All families	Families receiving income from roomers and boarders
	Percent	Percent
All families.....	100.0	100.0
Native white.....	49.0	43.6
Complete.....	37.6	28.0
Incomplete.....	11.4	15.6
Foreign born white.....	44.2	42.0
Negro.....	6.4	13.9
Other color.....	.4	.5

The greater dependence of Negro families on this type of income is also shown by the fact that 14.9 percent of the Negro families received income from roomers and boarders, while the corresponding proportion for foreign born families was 6.5 percent; and for native white families, 6.1 percent. The larger percentage of nonrelief families than of relief families which accepted roomers and boarders appears to bear out the point that many of the families—particularly the broken families—kept off relief because they were able to secure

¹⁴ Roomers and boarders included sons and daughters living at home, if these paid for room and board but were not members of the economic family. Income from roomers and boarders was net income only: The amount remaining after deduction of the cost of food served to boarders. These costs were estimated on the basis of data previously collected by the Bureau of Labor Statistics from families of clerical workers and wage earners (see Glossary, appendix C, p. 199). In cases where the estimated cost of food equaled or exceeded the income reported from roomers and boarders, so that the family had a zero or negative income from this source, the family was not counted as among those receiving income from roomers and boarders.

¹⁵ This percentage is based on a total of 5,665 families reporting income from roomers and boarders in the random sample of 82,323 families.

this type of income. The percentage deriving income from roomers and boarders within the respective groups that we have been discussing were as follows:

Group	All	Native white			Foreign born white	Negro
		Total	Complete	Incomplete		
Total.....	6.9	6.1	5.1	9.4	6.5	14.9
Relief.....	4.5	3.4	3.1	4.3	4.4	6.7
Nonrelief.....	7.3	6.4	5.3	10.3	6.5	22.0

Although there were some families in almost all income bands up to \$10,000 which derived income from roomers and boarders, about three-fifths of such families among the whites and almost four-fifths among the Negroes had total family incomes of less than \$1,500 (table 39.)¹⁶ It will be seen from table 39 that the native white incomplete families deriving income from roomers and boarders were heavily concentrated in the lowest income brackets, with more than half of them having incomes of less than \$1,000. The complete families drawing incomes from roomers and boarders were concentrated in the income brackets between \$1,000 and \$2,000. Two different points are involved in these respective levels of income at which roomers and boarders predominate. In the case of the incomplete families, roomers and boarders constituted a major source of livelihood for the persons—chiefly female heads of broken families—who were thus engaged. For the complete families, the income from roomers and boarders was usually found to be an auxiliary source of income; often in the case of younger families helping to maintain the payments toward ultimate ownership of the home; in the case of older families, securing income from space no longer occupied by children.

TABLE 39.—Families receiving income from roomers and boarders, by color, nativity, and income
[All families]

Income class	All families	Native white			Foreign born white	Negro
		Total	Complete	Incomplete		
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
Total.....						
Relief.....	9.0	5.9	5.7	6.5	8.2	20.7
Nonrelief.....	91.0	94.1	94.3	93.5	91.8	79.3
Under \$500.....	8.8	9.5	3.4	20.3	7.9	9.3
\$500-\$999.....	20.8	19.9	12.4	33.3	20.6	23.3
\$1,000-\$1,499.....	25.0	20.7	23.1	16.2	29.0	20.6
\$1,500-\$1,999.....	16.4	17.8	20.4	13.0	16.3	13.1
\$2,000-\$2,499.....	9.4	11.4	15.4	4.3	8.8	5.4
\$2,500-\$2,999.....	5.0	7.1	9.2	3.2	4.2	1.1
\$3,000-\$4,999.....	5.0	6.5	8.5	3.2	4.7	.5
\$5,000 and over.....	.6	1.2	1.9	.....	.3	.....

¹⁶ Including families which received relief during the year.

Among the families which were completely self-supporting (native white families containing both husband and wife), and which received income from roomers and boarders, almost half (48.8 percent) were in the wage-earner group, while about one-fourth (23.7 percent) were in the clerical group, and somewhat over one-fourth (27.4 percent) belonged to the business and professional group.¹⁷ The large percentage in the latter group is to be explained by the fact that families deriving their principal income from roomers and boarders were classified in the independent business category.

A small percentage of Chicago families received income from casual or irregular work done in the home. They are to be distinguished from those who maintained establishments in their homes for laundering, dressmaking, etc., as a regular source of income. Of the families engaging in this type of casual home labor for pay, 63.2 percent were native white; 30.1 foreign born; and 6.7 percent Negro. As in the case of households with roomers and boarders, the families reporting casual work in the home were generally incomplete families and were concentrated in the low income groups.

Other sources of money income.—It has already been indicated that more than 90 percent of the total reported family incomes in our Chicago sample consisted of earnings, which we have been discussing up to this point. In proceeding to the analysis of that remainder of the total money income for Chicago families which was derived from sources other than earnings, it must be repeated that the unearned money income reported for this study does not represent an averaging of all the nonearned money income of the population, on a per capita or per family basis. The important omissions must be kept before us. To begin with, capital gains are not included in our family presentation of nonearned family income. Entrepreneurial profits are treated as earned income for the family, and were incorporated in the schedule, insofar as it was possible to secure data on them in a survey, but what was reinvested in the business was not as a rule reported as part of available family income. Similarly, large amounts of realized gains which found their way into investments, trust holdings or special estate funds and were not made available for current family use were not reported as part of the family income. The primary

¹⁷ Occupational distribution of nonrelief native white families containing husband and wife:

	Total	Wage earner	Clerical	Business and pro- fessional	No gainfully employed members
	Percent	Percent	Percent	Percent	Percent
All families.....	100.0	45.4	30.5	22.1	2.0
Families receiving income from roomers and boarders.....	100.0	48.8	23.7	27.4	.1

purpose of the Urban Study of Consumer Purchases was to study the manner in which families spent family income; hence what did not run through the mill of family disbursements (whether for consumers' goods or for items like life insurance, additions to homes, and family savings) is not included in the present discussion.

It is to be expected that the items of nonearned money income which loom as most important in the current study are pensions and annuities, dividends and interest from securities, rents from investment property, gifts, and bonuses.¹⁸

Among Chicago native white complete families which received pensions or annuities, the average amount received was \$685, or approximately \$57 per month (table 40). Among relief families, the average amount for those who received pensions or annuities was approximately \$25 per month. Among nonrelief families, it was not quite \$60 per month.¹⁹ The average value of annuities or pensions increased in general with total family income; the range was from \$9 per month in the lowest income bracket to more than \$200 in the highest income classes.

The average amount received by the families which obtained annuities and pensions was generally larger, within a given income bracket, than that received from rents or dividends. But the number of families receiving pensions or annuities was proportionately less in a given income bracket than the number of families receiving rent, or, among families in the income bands from \$2,000 up, the proportion receiving dividends. In general, the proportion of families receiving annuities and pensions was relatively high in the very low income brackets, the proportion decreasing as family income went up, until the \$2,250 level of family income was reached; thereafter the proportion of annuity receivers took an upward turn, and maintained a fairly consistent though moderate rate of increase. While pensions and annuities are lumped in the analyses, it is evident that in the lower income brackets they represent mainly industrial pensions; in the upper income brackets this type of income more often represents a realizing on purchased annuities. The proportion of total income contributed by pensions and annuities generally rose as family income rose, up to the \$1,000 to \$1,250 bracket. From that point on, while the average size of annuity continued to increase, the aggregate of annuities as part of the aggregate total income tended to decline.²⁰

¹⁸ For the distribution of these items within income bands, see tabular summary, sec. B, table 10, p. 149.

¹⁹ This figure, it happens, corresponds very closely to the average industrial pension paid in the United States in 1932, which was almost \$60, according to Murray W. Latimer, *Industrial Pension Systems* (1932), p. 231.

²⁰ See tabular summary, sec. B, table 10, p. 149.

TABLE 40.—Percentage of families receiving nonearned money income from specified sources and average annual amount per family having each source of income

[All white families including husband and wife, both native born]

Income class	Percentage of families receiving—			Average annual amount received from—		
	Rent from property	Dividends and interest	Pensions and annuities	Rent from property	Dividends and interest	Pensions and annuities
Total.....	5.2	2.9	2.3	\$276	\$419	\$685
Total relief.....	1.7	.1	1.5	127	111	297
Total nonrelief.....	5.5	3.2	2.4	281	421	710
Under \$250.....	3.3	2.7	.7	83	112	109
\$250-\$499.....	8.8	1.7	3.1	160	52	297
\$500-\$749.....	5.1	1.5	3.4	185	202	438
\$750-\$999.....	4.1	1.5	2.5	215	125	505
\$1,000-\$1,249.....	3.4	1.3	2.8	193	279	693
\$1,250-\$1,499.....	4.9	1.8	2.6	196	167	655
\$1,500-\$1,749.....	4.8	1.8	2.7	223	178	728
\$1,750-\$1,999.....	4.3	2.1	2.0	194	225	761
\$2,000-\$2,249.....	5.0	2.6	1.9	235	57	694
\$2,250-\$2,499.....	5.9	3.0	1.9	188	189	646
\$2,500-\$2,999.....	8.1	4.5	2.3	267	129	672
\$3,000-\$3,499.....	8.0	5.1	2.5	392	343	981
\$3,500-\$3,999.....	9.2	7.8	2.2	401	418	654
\$4,000-\$4,499.....	7.6	7.6	3.0	445	389	1,295
\$4,500-\$4,999.....	11.4	11.0	3.7	576	664	1,014
\$5,000-\$7,499.....	7.5	10.9	2.0	725	784	976
\$7,500-\$9,999.....	8.6	24.1	.9	845	1,004	2,018
\$10,000 and over.....	9.0	26.1	3.6	1,346	3,289	2,642

Continuing our reference to table 40 (native white families containing husband and wife), it may be noted that 1 family in 20 received some money rent from property. The net amounts received (that is, gross rents less costs of upkeep of the property), by the families having such property interests, ranged from \$83 to \$1,346 or roughly from \$7 to \$115 per month, the amount increasing with total family income. For families below the \$4,500 income level, there seemed to be a preference for investment in real estate rather than in interest-bearing securities—at least, if larger amounts had been invested in securities, they were not reflected in dividends and interest actually received from them during the year 1935-36.²¹ Above \$5,000, a larger proportion of families reported investments in interest and dividend-yielding securities, the number amounting to more than one-fourth of the total of families scheduled at \$7,500 and above.

For those families which received dividends and interest, the average amount received was larger than the sums realized as rent by those families which held investment property; particularly was this true among families with higher incomes. But since a considerably larger proportion of all families reported owning real estate than income-yielding securities, the proportion of aggregate income consisting of rent from property was larger—particularly for the income

²¹ It is probable that when the agent was able to interview the wife only, real estate was more completely accounted for in the reporting of the schedule, than were stocks and bonds—particularly if the security holdings did not represent a substantial part of the total family income pattern.

brackets up to \$4,500—than the proportion derived from interest and dividends.

Many of the families reporting small net incomes derived what income they had in the form of rents from property. This form of income constituted a decreasing proportion of total family income at succeeding income intervals, up to the \$1,250 level; from there on to \$2,500, the proportion of total income obtained in rent from property increased; thereafter, with rising family income, rent from property again represented a decreasing proportion of total family receipts. The importance of receipts from rent at the lowest income levels suggests the presence in the lower brackets of families whose incomes had dropped during the depression years. The presence of families living in large part on past savings is also reflected by the substantial portion of total family income obtained through interest and dividends in the lowest income levels. As would be expected, the significance of income-yielding securities became more pronounced as family income rose from \$5,000, with a number of the families above \$10,000 receiving a large share of their family income in the form of interest and dividends.²²

In the group of families which received relief, somewhat under 2 percent reported income from pensions or annuities, rent from property or interest and dividends. Where such sources of income were reported among relief families, the average amount was, of course, very small.²³

Certain minor sources of money income were important to a number of families. Thus gifts loomed large in the low income brackets. Among the complete native white families which had no earnings, but did not receive relief, 27 percent depended entirely upon gifts from relatives and friends to provide them with living funds. This is apart from the large number which received gifts in kind.

Distribution of nonearned money income.—It was to be expected that the bulk of nonearned money income would be concentrated in the high income levels. Eliminating the incomplete families, which were naturally more dependent on nonearned income, we have the distribution given in table 41 for complete native white families at specified income levels. Even though many forms of nonearned money income, such as partnership earnings left in the business, do not form a part of our family income story, nevertheless the upper 1.1 percent of the families reporting nonearned money income accounted for nearly 10 percent of all family funds of this type.

²² See tabular summary, sec. B, table 10, p. 149.

²³ Since the presence of such sources of income was often a decisive factor in the means test, some families still on relief at the time of interview perhaps underestimated such income.

TABLE 41.—Percentage of families having and proportion of nonearned money income at specified income levels

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

Income class	Percentage of families	Percentage of nonearned money income
	<i>Cumulated</i>	<i>Cumulated</i>
Under \$1,000 ¹	18.7	11.0
Under \$2,000.....	51.9	39.2
Under \$3,000.....	77.4	57.7
Under \$4,000.....	88.6	70.8
Under \$5,000.....	93.5	79.1
Under \$10,000.....	98.9	90.2
\$10,000 and over.....	100.0	100.0

¹ Including families which received relief during schedule year.

There is a marked distinction to be made, in the case of the non-relief families, between wage earners and other occupational groups in respect to the importance of nonearned money income. By reference to table 42 we can see that in the wage-earner group the families in the income brackets of \$5,000 and over had less than 5 percent of the total nonearned money income. Within the business and professional group, on the other hand, more than half the aggregate nonearned money income was concentrated in the income bands of \$5,000 and over. The clerical families occupied a position akin to that of the wage earners for this type of money income, with less than 10 percent of all nonearned money income being accounted for by families having \$5,000 and over.

The families with no gainfully employed members accounted for nearly one-third of all the nonearned money income in the sample, although they constituted but 2 percent of the families. The distribution of their nonearned income by income levels is unique, however, in that 43.2 percent of the aggregate of nonearned money income for this group came within the income bands \$1,000 to \$2,000. The distribution of aggregate money income from nonearnings by occupational groups for the nonrelief native white families containing husband and wife was as follows:

All families.....	<i>Percent</i> 100.0
Wage earner.....	19.1
Clerical.....	18.2
Business and professional.....	30.4
No gainfully employed members.....	32.3

The most general form of investment among Chicago families to which income was attributed was the ownership of a home. Among the native white families containing husband and wife, 21 percent were credited with imputed income from owned homes. The analysis

of family income in Chicago will be concluded in the next chapters with a discussion of home ownership as a source of income and of rentals as an index of income levels.

TABLE 42.—*Percentage of nonearned money income reported by families at specified income levels, by occupational group*

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

Income class	All occupa- tional groups	Wage earner	Clerical	Business and professional	No gainfully employed members
Total.....	100.0	100.0	100.0	100.0	100.0
Under \$1,000.....	8.2	10.4	4.1	3.1	14.1
\$1,000-\$1,999.....	29.1	34.0	26.3	12.5	43.2
\$2,000-\$2,999.....	19.1	30.5	30.5	12.6	11.9
\$3,000-\$4,999.....	22.1	20.4	29.3	21.6	19.6
\$5,000 and over.....	21.5	4.7	9.8	50.2	11.2

Chapter V

Home Tenure as Related to Income

The analysis of rent data occupies a special position in the study of income and its distribution. Relatively few large-scale studies have obtained detailed information on family income, not only because of the difficulties and expense involved in ascertaining the exact incomes of families, but also because of the sensitivity of families to questioning on family finances. Rent data, on the other hand, are often a matter of public knowledge and have frequently been used as the best ready estimates of economic status when detailed income data are lacking. Because of the relative ease with which data on rent can be secured, and the importance of establishing the relationship of rent to income, a limited amount of information on home ownership, rentals, and type of dwelling was taken as part of the family income schedule for the random sample in the Urban Study of Consumer Purchases; it represents the only material on family consumption which was obtained from all families interviewed. The details of housing expense were obtained from the smaller controlled sample only, as were all other expenditure items, and will, therefore, be discussed in volume II of this bulletin. The extent to which rent paid, or rental value of owned quarters, reflects the income level of the family will be considered here, as part of the general income analysis.

The need for equating the income of owners with that of renters, in order to arrive at family income for purposes of the current study, has already been pointed out. Adjustment of the income figures of home owners was made because, generally speaking, the portion of a given money income available to renters after rent has been paid may be less than that available to home owners after the expenses of home ownership (taxes, interest, insurance, and repairs) have been met. The income of home owners was adjusted by subtracting, from the estimated rental value of the owned home, interest paid on mortgages, together with the estimated expense of home ownership.¹ The

¹ Before entering upon a discussion of rent and rental values, we should have clearly in mind the content of the rent and rental value data secured in the present study. It is of three types. In the case of renters, it is the amount payable to the landlord for the occupancy of the dwelling. For owners, it is the rental value of the premises as estimated by the owners, in the light of amounts paid for rented homes of similar accommodations in the same neighborhood. The third category included in the rent data is rent received as pay—applicable in the case of a janitor or resident director of an institution, who received his living quarters as part of wages or salary.

With respect to tenants, the rent figure refers to the amount the tenant contracted to pay, or reported to the interviewer as the rental rate at the end of the schedule year, and may not be the amount the tenant

difference has been added to the money incomes of owners as "imputed income from owned home." In the case of families which received rent as pay, the value of this rent was also added to the money income. This chapter will thus complete the discussion begun in the preceding one on sources of family income, by analyzing nonmoney income received from housing.

Nonmoney income from housing.—The average net amount of income imputed to families by virtue of home ownership is shown for native white complete nonrelief families in table 43.² In the income group under \$1,000, an average of \$150 was thus added to the incomes of home owners. The amount of imputed income increased at successive income levels until at \$5,000 and over the owners received the equivalent of \$534 in net imputed income from owned homes as an addition to money income. Anticipating a later discussion of occupational differences, some figures are offered here showing average imputed income by occupational groups. Obviously the amount of imputed income bears a relationship to the rental value of the home and the amount of the family's investment in it. Since wage earners on the average have homes with lower rental values than do clerical and professional families, the income imputed to them for home ownership was in general less than that allocated to the income of the other occupational groups. It is possible also that homes owned by families in the wage-earner group were more heavily mortgaged than were those of other occupational groups, which would have the effect of reducing the income imputed from ownership.³ The imputed income of home owners in wage-earner families ranged from \$119 in the income group under \$1,000 to \$307 in the class \$5,000 and over.

actually paid during the year. In the lowest income brackets, therefore, the actual ratio of rent to income is overstated for cases in which the tenant was unable to pay the rent which is compared with his income. Another disturbing factor is that the rent averages covered houses as well as apartments; in the latter case varying proportions of families were paying sums for housing which included such facilities as heat, refrigeration, and sometimes furnishings.

In the case of owners, the relationship of rental value to income is affected by two factors. Home owners who made very extensive repairs during the year studied incurred expenses higher than the estimate, and thus actually had less imputed income for this particular year than was attributed to them.

For the purposes of a short schedule to be filled out by all families in an extensive random sample, certain devices had to be employed for deriving the final figure with the practicable minimum of inconvenience and delay to the families interviewed. Therefore, while the rental value and the actual amount paid as mortgage interest were obtained from the family owning the dwelling, other current expense (taxes, insurance, and repairs) was calculated from the rental value in accordance with an experience table based upon previous detailed studies of housing by the Bureau of Labor Statistics. Preliminary examination of the data from the expenditure study suggests that actual expenses of home ownership in 1935-36 were in general somewhat higher than estimated, probably because, after several years of depression, extraordinary repairs were undertaken by a number of home-owning families.

At the other extreme, there were undoubtedly some owners, at least in the lowest income brackets, who did not, during the year, pay the normal expenses of ownership attributed to them, such as taxes, insurance, and repairs. In these cases, the imputed income from housing for the year covered was actually greater than the estimated figure. Imputed income also varied with the amount of the owner's equity in the home, since this affected the amount of interest which had to be paid.

² Of the native white complete families reported as owning homes, 4.62 percent either received no net income or incurred actual losses during the report year as a result of their home ownership—that is, the expenses of such ownership equalled or exceeded the rental value of the home.

³ Data on frequency of mortgaged homes have not been tabulated by occupational group.

The comparable figures for clerical families were \$131 and \$428, while for business and professional families they were \$162 and \$594.

TABLE 43.—Average amount of net imputed income from owned home, received by home owners in specified occupational groups by income¹

[White nonrelief families including husband and wife, both native born²]

Income class	All home-owning families ³	Home-owning families in the—		
		Wage-earner group	Clerical group	Business and professional groups
All families:				
Under \$1,000.....	\$150	\$119	\$131	\$162
\$1,000-\$1,999.....	174	156	170	195
\$2,000-\$2,999.....	221	203	222	251
\$3,000-\$4,999.....	306	246	325	336
\$5,000 and over.....	534	307	428	594

¹ These averages were computed by dividing the aggregate net imputed income of each group by the number of home-owning families in the group.

² Among relief families, the home owners received an average of \$130 in imputed income from owned homes.

³ The imputed income from mortgaged homes (67.1 percent of all owned homes) averaged less (\$166) than that of nonmortgaged homes (\$342). (See tabular summary, sec. B, table 11, p. 150, for an analysis of the costs of home ownership.)

When computing total family income, the rental value of the quarters given as part of the employment arrangement was regarded as part of the family income. Housing was received as payment for services by only 1.4 percent of all Chicago families in 1935-36. The bulk of these families were in the lower income groups, 72.1 percent having less than \$2,000 for the year. For those families which received rent as pay, the item was significant.⁴ Among such families in the sample of native white complete families with incomes under \$1,000, rent as pay averaged \$218, at the \$1,000 to \$2,000 level it amounted to \$338, and at the income group of \$5,000 and over, it consisted of \$842 for the year, or about \$70 per month. These last-mentioned families belonged exclusively to the business and professional groups.

Frequency of home ownership.—In Chicago, more than one-fourth (28.4 percent) of all families received a part of their incomes in the occupancy of homes which they owned during the year 1935-36. This compares with the predepression figure of 31.4 percent in 1930.⁵ No figures are available as to the amount of debt on owned homes in 1930. Data from the Urban Study⁶ indicate that, in 1935-36, among native white families containing both husband and wife, two-thirds of the owned homes were mortgaged. Except for families in the lowest income bands (a majority of which, as will be pointed out later, had probably purchased their homes at a time when their incomes were more substantial), the proportion of owned homes carrying a mortgage was close to 70 percent for all families with incomes up to \$3,000.

⁴ See tabular summary, sec. B, tables 2, 2A, and 2B, pp. 121-127.

⁵ Fifteenth Census of the United States, 1930, vol. 6, Families.

⁶ See tabular summary, sec. B, table 11, p. 150.

Beyond that, the proportion of homes owned free of mortgage tended to increase with income, amounting to 65 percent without mortgage for those families with incomes of \$10,000 and over.

For those homes which were mortgaged, data indicate that interest payments on the mortgage averaged from one-third to two-fifths of the rental value of the home. For all families with incomes below \$2,000, interest averaged 40 percent or more of rental value; it formed a somewhat decreasing proportion at higher income levels.

Knowledge of the extent of home ownership among different social and economic groups in the population serves as a background in the interpretation of the rent and income data. The trends in home ownership do not lend themselves to any one simple explanation such as that home ownership is more frequently found at the higher income levels. The possession of a house in an urban community like Chicago may be associated with a number of family situations. The purchase of a home presupposes a settled family life for which long-time planning seems feasible. Thus newly established families may be expected to defer the purchase of homes until capital has been accumulated and a place established in the community. On the other hand, families may cling to their homes even when the family income has been reduced to the subsistence level. The presence of young children in the family is a factor stimulating the tendency toward home ownership. A family tradition of home ownership may affect the proportion of home owners among migrants from rural areas, native as well as foreign born. Professional people may prefer home ownership in the suburbs and be predominantly apartment dwellers when living inside the city limits; while wage earners, particularly among the foreign born, may incline toward investment in a home near the place of work. Among some occupational groups the purchase of a home takes on the character of an occupational enterprise, as in the case of the real estate operator, carpenter, or builder. The doctor or lawyer, as well as the small-scale business proprietor, may regard home ownership as an asset in carrying on his profession or business.

It is thus clear that, even though home ownership is to be analyzed in relation to each of the various factors (income, occupation, nativity, age), these factors are in themselves interrelated in their influence upon home ownership. Ownership is more prevalent among the families with higher incomes, but these families are at the same time apt to have mature family heads, and to belong to the business and professional groups. Home ownership is prevalent among the foreign born families, but here again the age factor is important, since many of the foreign born family heads are middle-aged or older.

The interrelationship of the various factors, economic and social, which lead families to decide for or against home ownership is so intricate as to preclude the isolation of any one factor as dominant.

Nevertheless, certain definite characteristics are discernible in the home ownership and rental patterns when the data are analyzed by income, race and nativity, occupation, and age. An analysis by type of dwelling is presented at the end of this chapter.

Home ownership in various income groups.—The relative frequency of home owners among the families studied varied markedly with differences in income levels, but the proportion of home owners did not increase consistently with each rise in income. In general, families with incomes above \$2,000 averaged higher in the proportion of home owners than did the sample for all income groups combined (table 44); yet families with incomes under \$500 also exceeded the average in home ownership. Information was not obtained on the length of time the owner families had owned their homes, but the internal evidence presented by the schedules as to the character of the earnings, occupation, and age distribution suggests that those with low current income which owned homes in 1935–36 were families which had been more prosperous in previous years, during which the purchase of the home was undertaken. The reasons for this generalization will appear in the succeeding sections.

TABLE 44.—Percentage of renting and owning families at specified income levels

[The total for renters plus owners equals 100 percent]

a. FAMILIES OF SPECIFIED COLOR AND NATIVITY, BY INCOME

Income class	Percentage of renters and owners							
	All families		Native white		Foreign born white		Negro	
	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners
Total.....	71.6	28.4	77.3	22.7	61.9	38.1	92.4	7.6
Relief.....	88.8	11.2	90.3	9.7	82.4	17.6	97.0	3.0
Nonrelief.....	68.8	31.2	75.7	24.3	59.1	40.9	88.6	11.4
Under \$500.....	60.9	39.1	73.2	26.8	45.5	54.5	90.9	9.1
\$500-\$999.....	71.7	28.3	78.2	21.8	62.5	37.5	99.5	10.5
\$1,000-\$1,999.....	73.0	27.0	80.6	19.4	63.4	36.6	90.8	9.2
\$2,000-\$2,999.....	65.6	34.4	72.5	27.5	55.5	44.5	77.8	22.2
\$3,000-\$4,999.....	58.2	41.8	64.5	35.5	49.0	51.0	45.5	54.5
\$5,000 and over.....	61.2	38.8	64.2	35.8	53.1	46.9	.....	.....

b. COMPLETE AND INCOMPLETE NATIVE WHITE FAMILIES, BY INCOME

Income class	Native white families					
	All		Complete		Incomplete	
	Renters	Owners	Renters	Owners	Renters	Owners
Total.....	77.3	22.7	78.9	21.1	71.8	28.2
Relief.....	90.3	9.7	90.5	9.5	90.0	10.0
Nonrelief.....	75.7	24.3	77.7	22.3	68.8	31.2
Under \$500.....	73.2	26.8	79.2	20.8	67.6	32.4
\$500-\$999.....	78.2	21.8	85.1	14.9	64.8	35.2
\$1,000-\$1,999.....	80.6	19.4	82.9	17.1	71.8	28.2
\$2,000-\$2,999.....	72.5	27.5	73.0	27.0	70.1	29.9
\$3,000-\$4,999.....	64.5	35.5	64.7	35.3	63.4	36.6
\$5,000 and over.....	64.2	35.8	63.4	36.6	68.4	31.6

Among nonrelief families, home ownership was least common among those with incomes between \$500 and \$2,000. This is true of all families and of native and foreign born white. It should be recalled that over half of all families, 51 percent of native and 56 percent of the foreign born white nonrelief families, fall into these income classes.⁷ This goes far to explain the fact that less than 30 percent of all Chicago families were found to be home owners.

One in 10 families among those receiving relief at some time during the year were home owners at the date of interview. The small number of home-owning families in the relief group may be taken to represent those few that had not used up all resources, including the investment in the home, before joining the relief ranks. For those that retained their homes, it may be assumed that normal repairs and taxes on the home were in many cases not cared for during the current year. During the period covered by the study, home owners among the relief cases were assisted by the relief administration in bearing the expenses of home ownership, provided those expenses of home ownership did not exceed the maximum rent allowance which would have been made for the family if it had been occupying rented quarters.

Home ownership was found to be most prevalent in the income brackets between \$3,000 and \$5,000, wherein 41.8 percent of the families occupied their own dwellings. Here again we cannot be sure that these families did not have higher incomes when the home was purchased. Nevertheless, if we accept the popular formula that about twice the current annual income represents the usual price of newly purchased homes, it is not unlikely that sales pressure for the purchase of homes would be concentrated upon the families within these income brackets.⁸

If in relating home ownership to income we separate the complete from the incomplete families, as in table 44b, we see that the incomplete families had relatively more home owners than did those which contained both the husband and wife. The contrast is particularly striking for the lowest income groups, where there was only one owner in every five to seven among the families containing both husband and wife, as compared with one owner in every three incomplete families. This comparison reflects the presence of widows and others remaining in the broken family group who were left with the family home but received little in the way of earnings or other current income. It is

⁷ See ch. I, table 3.

⁸ See H. A. Bomis, *The Evolving Home*, 3 vols. (1933-36). It is interesting to note in this connection that, of all family-dwelling units in one- and two-family dwellings (which together account for 93 percent of all owned homes in Chicago) for which building permits were issued between 1929 and 1935, over 65 percent were for structures costing between \$5,000 and \$9,000 per dwelling unit (Building Permit Survey, 1929 to 1935, Chicago, Ill., Bureau of Labor Statistics, U. S. Department of Labor, 1937). These units, with \$1,000 added as the estimated average cost of building sites, would mean dwelling units costing approximately \$6,000 to \$10,000.

only when we come to the upper income levels, \$5,000 and over, that the complete families had proportionately more owners than did the incomplete.

Home ownership by race and nativity.—The proportion of home ownership varied appreciably as between the different racial and nativity groups, both as a total and within given income intervals. Of the home-owning families in Chicago in 1935–36, 59.1 percent were foreign born, 39.2 percent were native white, and 1.7 percent were Negro and other color (table 45). The proportion of foreign born and of Negro families among the home owners decreased with increasing income, while that of native whites increased, forming more than 50 percent of the total among families with incomes of \$3,000 and above. These figures represent, not a decreasing proportion of home ownership among foreign born and Negro families, but rather the increasing predominance, at the higher income levels, of native white families.⁹

TABLE 45.—*Nativity and racial composition of home-owning families at specified income levels*

Income class	Total	Native white	Foreign born white	Negro and other color
	Percent	Percent	Percent	Percent
All owners.....	100.0	39.2	59.1	1.7
All relief owners.....	100.0	32.7	61.5	6.8
All nonrelief owners.....	100.0	39.6	58.9	1.5
Under \$1,000.....	100.0	31.0	66.3	2.7
\$1,000-\$1,999.....	100.0	35.6	63.1	1.3
\$2,000-\$2,999.....	100.0	45.5	53.4	1.1
\$3,000-\$4,999.....	100.0	50.4	48.7	.9
\$5,000 and over.....	100.0	67.2	32.8	.....

This last statement is corroborated when an analysis is made of home ownership among families of different nativity and racial backgrounds. Of the foreign born families in Chicago, 38.1 percent were home owners; the native white families had 22.7 percent home owners; while among the Negroes, 7.6 percent of the families owned their homes (table 44). Comparing foreign born families with the native white at successive income levels, we see that at each level the proportion of home owners among the foreign families exceeded that of the native whites. In the income intervals between \$1,500 and \$2,250, the foreign born had proportionately twice as many home owners as

⁹ This is shown in the distribution by racial groups at various income levels, which was as follows:

Income class	Total	Native white	Foreign born white	Negro and other color
	Percent	Percent	Percent	Percent
All families (home owners and renters).....	100.0	49.0	44.2	6.8
Relief.....	100.0	37.9	39.2	22.9
Nonrelief.....	100.0	50.8	44.9	4.3
Under \$1,000.....	100.0	41.9	49.0	9.1
\$1,000-\$1,999.....	100.0	49.5	46.4	4.1
\$2,000 and over.....	100.0	58.7	40.0	1.3

did the native white families.¹⁰ At the lowest income levels, the discrepancy was even greater. Almost half of the foreign born families with net incomes of less than \$250 during the year were home owners, while only one-sixth of the native white families in this group owned their homes. This bottom income group among the foreign born was composed largely of families of independent business persons whose very low net profit for the year 1935-36 probably did not represent the normal situation for such families over an extended period; the purchase of the home had undoubtedly occurred in more prosperous years. The proportion of native white home owners varied from 9.7 percent among relief families to 35.8 percent of the families with incomes of \$5,000 and over. The range for the foreign born extended from 17.6 percent of the families in the relief group to 51.0 percent at the income interval of \$3,000 to \$5,000. The percentage of Negro home owners ranged from 3.0 percent of families in the relief group to 54.5 percent of families whose incomes were over \$3,000 (a higher percentage than for either the native white or the foreign born), while the mean proportion was 7.6 percent.

The prevalence of home owners among the foreign born may reflect in part the Old World tradition of real property ownership as signifying tangible evidence of economic success; in part, the relatively large proportion of independent businesses operated in premises also occupied as living quarters; in part, the prevalence of larger families, and of families of mature age in the foreign born group. The reason for the small proportion of owners among Negroes has already been suggested in the fact of their concentration in the low income brackets, coupled with the limited residential areas available to them. Another factor is that many of the Negroes are relative newcomers in the city.¹¹

Home ownership by occupation.—In table 46, which presents data for nonrelief native white families containing both husband and wife, the proportion of home owners is shown by the major occupational groupings. There appear to be several noteworthy differences, in respect to home ownership, between the wage-earner families and those in the business and professional groups. If we consider the totals in each occupational group, we find that the business and professional families are higher than the wage earners in percentage of home owners. Yet the increase in home ownership as income permits is much more striking for the wage-earner families. Beginning with 12 percent of home owners at the \$750 family income level, there is a continuous rise in the percent of owners as family income in the wage earner group increases. The proportion rises to 28.7 percent at the

¹⁰ See tabular summary, sec. B, table 12, p. 151, and sec. C, table 7, pp. 171-172.

¹¹ The Negro population in Chicago increased between 1930 and 1936 by 113.7 percent (Fifteenth Census of the United States, 1930, Population, vol. III, pt. 1, p. 61). Data collected in the present study indicated that this increase continued after 1934 (see appendix B on sampling procedure, p. 190).

\$2,000 income level, and to 50 percent at \$3,000. Of the small number of families in the wage-earner group whose incomes were \$5,000 or more, more than two-thirds were home owners. This predominance of home ownership is in large measure accounted for by the large adult families characteristic of the wage-earner group at this income level. For the business and professional families, the percentage of home owners shows no such consistent increase with income, the peak being 34.8 percent home ownership for the business and professional families at \$5,000 and over. The families in the clerical, like those in the wage-earner, group increased their proportion of home owners from \$750, at which 7.4 percent owned their homes, to \$5,000 and over, at which level 35.7 percent were home owners. The increase is not so great, however, as among the wage earners.

TABLE 46.—*Home owners: Percentage in specified occupational groups, by income*
[White nonrelief families including husband and wife, both native born]

Income class	All occupational groups	Wage earner	Clerical	Business and professional
All families.....	22.3	21.3	20.3	24.8
Under \$500.....	20.8	14.9	10.4	20.8
\$500-\$749.....	17.9	13.3	15.8	25.6
\$750-\$999.....	13.1	11.9	7.4	22.1
\$1,000-\$1,249.....	13.7	13.1	10.6	18.8
\$1,250-\$1,499.....	16.9	15.4	13.2	27.2
\$1,500-\$1,749.....	18.6	18.3	15.1	21.9
\$1,750-\$1,999.....	19.2	21.2	16.2	18.4
\$2,000-\$2,499.....	23.8	28.7	21.7	18.0
\$2,500-\$2,999.....	33.6	38.6	33.0	27.8
\$3,000-\$4,999.....	35.2	49.6	34.4	28.4
\$5,000 and over.....	36.6	68.8	35.7	34.8

The rise in the proportion of home owners with increasing income is not very consistent among the business and professional families until we pass the \$2,000 income bracket. The reasons for the irregularity of the home ownership proportions for the business and professional families below \$2,000 are several and not hard to find. The bulk of the business and professional groups are in the income bands above \$2,000. Below that level the samples were relatively small, hence more subject to random fluctuation, and small-scale enterprisers, living in poor dwelling quarters, outweigh the salaried business and professional families.

When home-owning families are distributed within each income level by their occupational groupings, as in table 47, we see that home ownership among the families of wage earners exceeds that among other occupational groups in all income brackets between \$500 and \$3,000. At the lowest income level (less than \$500 of current family income), the families with no gainfully employed members comprised 44 percent of the total home-owning families. Above \$3,000 the clerical families were slightly more numerous than the wage earners;

but neither of these two groups had so many home owners as the business and professional group.

TABLE 47.—*Home-owning families at specified income levels classified by occupational group*

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

Income class	All occupational groups	Wage earner	Clerical	Business and professional	No gainfully employed members
	Percent	Percent	Percent	Percent	Percent
All families.....	100.0	45.4	30.5	22.1	2.0
All owning families.....	100.0	43.5	27.7	24.6	4.2
Under \$500.....	100.0	25.7	4.8	15.5	44.0
\$500-\$749.....	100.0	43.4	16.8	24.1	15.7
\$750-\$999.....	100.0	59.6	11.4	20.4	8.6
\$1,000-\$1,249.....	100.0	55.3	19.5	20.5	4.7
\$1,250-\$1,499.....	100.0	53.1	22.1	19.1	5.7
\$1,500-\$1,749.....	100.0	51.4	27.0	15.9	5.7
\$1,750-\$1,999.....	100.0	53.2	29.7	15.0	2.1
\$2,000-\$2,499.....	100.0	48.2	35.4	15.6	.8
\$2,500-\$2,999.....	100.0	40.1	34.6	24.5	.8
\$3,000-\$4,999.....	100.0	31.0	32.3	35.4	1.3
\$5,000 and over.....	100.0	10.3	18.6	71.1	.....

Owners and renters by age.—There is no phase of the analysis by home tenure in which we find more consistent significant differences between home owners and renters than in the classification by age of the head of family. In a random sampling of the schedules for the complete native white families, relief and nonrelief, in Chicago, the husbands owning their homes were 10 years older, on the average, than the renters; their median ages were 48 and 38, respectively (table 48). While nearly three-fifths of the renter husbands were under 40, about one-fifth of the owners were less than 40 years old. These figures do not, of course, take into account the age at which purchase of the home was made, and hence are in a sense cumulative—that is, the figures on home owners at the older ages include all those who purchased homes at earlier ages and had not in the interval given up ownership.

The increasing proportion of owners at the older ages is in part a result of increasing income. That this is not a complete explanation, however, is indicated by the fact that, at each income level, these age differences obtained. Heads of renting families with incomes under \$500 had a median age of 39 years, while owners averaged 48.8 years in the same income group. In the highest income groups, \$5,000 and over, the median age for renters was 43 years; for owners it was 52 years. Among renters, the prevailing age group was 30 to 39 years except for the highest income group, in which the ages 40 to 49 occurred most frequently. Among owner families the most common age interval was 40 to 49 years in all income classes up to \$3,000, beyond which the 50- to 59-year-old heads of family predominated.

FAMILY INCOME IN CHICAGO

TABLE 48.—Renters and owners distributed by age of head of family, at specified income levels ¹

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

a. RENTERS

Income class	Median age	Age of husband in renting families					
		All ages	Under 30	30-39	40-49	50-59	60 and over
		Percent 100.0	Percent	Percent	Percent	Percent	Percent
All families.....	37.8	100.0	18.4	40.1	25.8	10.0	5.7
Under \$500.....	39.4	100.0	20.2	31.8	31.0	8.5	8.5
\$500-\$999.....	35.6	100.0	25.5	36.7	23.7	9.5	4.6
\$1,000-\$1,499.....	36.6	100.0	25.6	35.0	23.0	8.9	7.5
\$1,500-\$1,999.....	36.3	100.0	21.0	45.4	21.4	9.3	2.9
\$2,000-\$2,999.....	38.6	100.0	10.3	46.8	28.7	10.0	4.2
\$3,000-\$4,999.....	41.3	100.0	7.9	37.4	31.5	14.1	9.1
\$5,000 and over.....	43.0	100.0	2.7	31.5	37.0	17.8	11.0

b. OWNERS

Income class	Median age	Age of husband in owning families					
		All ages	Under 30	30-39	40-49	50-59	60 and over
		Percent 100.0	Percent	Percent	Percent	Percent	Percent
All families.....	47.5	100.0	3.0	20.1	35.8	27.7	13.4
Under \$500.....	48.8	100.0	3.2	16.1	38.7	22.6	19.4
\$500-\$999.....	47.5	100.0	2.8	22.5	29.6	25.4	19.7
\$1,000-\$1,499.....	47.7	100.0	7.7	18.7	31.8	29.7	12.1
\$1,500-\$1,999.....	46.0	100.0	3.6	23.2	34.8	27.5	10.9
\$2,000-\$2,999.....	45.3	100.0	1.4	23.2	44.9	20.8	9.7
\$3,000-\$4,999.....	50.6	100.0	3.0	15.1	28.8	37.9	15.2
\$5,000 and over.....	51.9	100.0	-----	10.8	29.7	35.2	24.3

¹ Based on a sample of 3,541 cases, selected at random from relief and nonrelief families.

Less than 5 percent of the husbands under 30 years of age were home owners. With each succeeding age interval the proportion of home owners increased until the peak of home ownership was reached at 50 to 54 years, with 43 percent of the families owning their homes. After 55 years the proportion of home owners remained greater than one-third of all families (table 49).

TABLE 49.—Percentage of renters and owners among family heads of specified ages ¹

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

Age of head	Percentage of—		Age of head	Percentage of—	
	Renters	Owners		Renters	Owners
Under 25 years.....	98.9	1.1	45-49.....	69.9	30.1
25-29.....	95.3	4.7	50-54.....	57.0	43.0
30-34.....	93.4	6.6	55-59.....	61.8	38.2
35-39.....	84.4	15.6	60-64.....	63.8	36.2
40-44.....	77.1	22.9	65 and over.....	60.9	39.1

¹ Based on a sample of 3,541 cases, selected at random from relief and nonrelief families.

The same general relationship between home ownership and age is observed at each income level (table 50). Among families with incomes between \$500 and \$1,000, only 2 percent of the husbands under 30 years of age were home owners, while 45 percent were home owners in the age groups above 60 years. The husbands under 30 had their highest percentage of home ownership (17.4 percent) in the income brackets between \$3,000 and \$5,000; but for the same income interval, home ownership was 59.5 percent for husbands between 50 and 60 years of age.

Incomes of owners and renters.—In view of what has already been brought out concerning the increasing proportion of home ownership at the higher income levels, it is not surprising to find that the median income of \$1,622 for all home owners in Chicago (including those on relief) was greater than that for renters by \$300. This means first of all that families do not or cannot undertake purchase of a home until their incomes have attained a certain minimum. It must be remembered, too, that the incomes of home owners included certain sums imputed to that ownership.

TABLE 50.—Percentage of owners among family heads of specified ages, by income classes¹

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

Income class	Percentage of owners among family heads					
	All ages	Under 30 years	30-39 years	40-49 years	50-59 years	60 years and over
Under \$500.....	11.1	2.0	6.0	13.5	25.0	22.3
\$500-\$999.....	16.2	2.1	10.6	19.4	34.0	45.2
\$1,000-\$1,499.....	13.5	4.5	7.7	17.8	34.2	20.0
\$1,500-\$1,999.....	17.4	3.5	9.8	25.5	38.4	44.1
\$2,000-\$2,999.....	24.7	4.2	14.0	33.9	40.5	42.9
\$3,000-\$4,999.....	35.4	17.4	18.2	33.3	59.5	47.6
\$5,000 and over.....	33.6	-----	14.8	28.9	50.0	52.9

¹ Based on a sample of 3,541 cases, selected at random from relief and nonrelief families. All family heads in each income class in any given age group taken as 100.0 percent.

Bearing these facts in mind, we may call attention to some comparisons between incomes of owners and renters among families of different occupational and race and nativity groups, as shown in tables 51 and 52. Among the native whites, the median family income for the home-owning families (\$1,852) was \$340 higher than for renters. Among the foreign born, the median family income for home owners (\$1,501) was \$214 higher than for the renters (table 51). Among the Negroes, the median family income of the home owners was \$961; it is hardly comparable with that of the Negro renters, half of whom received relief during the year.¹³ The income difference

¹³ Confining the data to nonrelief families, the owner and renter medians for the three race-nativity groups were as follows:

Native white, owners, \$1,919; renters, \$1,668.

Foreign born, owners, \$1,572; renters, \$1,457.

Negro, owners, \$1,150; renters, \$1,030.

between owners and renters may be appreciated by taking the \$2,000 family income as a point of reference. Among the native white families, 45 percent of the home owners received incomes above this amount, while but 30.2 percent of the renters had \$2,000 or more in family income. In the case of the foreign born families, the income brackets from \$2,000 up included 31 percent of the home owners, as compared with 21.9 percent of the renters. The median income somewhat understates the real difference between the incomes of the home owners and the tenants, since at both the lower and upper extremes there are proportionately more owner families than renters. About 9 percent of the owners among the foreign born received current incomes of less than \$500 (without receiving relief), 4.6 percent of the foreign born tenant families. In the case of the Negro families, the spread between the incomes of home owners and renting families was accentuated by the fact that nearly half of the Negro families were on relief during the year; and all but 3 percent of these relief families were renters.

TABLE 51.—Renting and owning families distributed by income levels

a. FAMILIES OF SPECIFIED COLOR AND NATIVITY

Income class	Percentage of families in each income class							
	All families		Native white		Foreign born white		Negro	
	Renters	Owners	Renters	Owners	Renters	Owners	Renters	Owners
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Relief.....	17.0	5.4	12.4	4.5	16.2	5.6	48.2	18.3
Nonrelief.....	83.0	94.6	87.6	95.5	83.8	94.4	51.8	81.7
Under \$500.....	4.7	7.6	4.4	5.4	4.6	9.0	7.0	8.6
\$500-\$999.....	14.1	14.0	12.3	11.7	15.6	15.3	18.1	25.8
\$1,000-\$1,999.....	39.5	36.7	40.7	33.4	41.7	39.1	22.6	27.9
\$2,000-\$2,999.....	16.6	21.9	19.7	25.4	15.2	19.8	3.7	12.9
\$3,000-\$4,999.....	6.5	11.8	8.1	15.1	5.7	9.7	.4	6.5
\$5,000 and over.....	1.6	2.6	2.4	4.5	1.0	1.5		
Median income ¹	\$1,323	\$1,622	\$1,508	\$1,852	\$1,287	\$1,501	(²)	\$961

b. NATIVE WHITE FAMILIES. COMPLETE AND INCOMPLETE

Income class	Percentage of families in each income class					
	All native white		Complete families		Incomplete families	
	Renters	Owners	Renters	Owners	Renters	Owners
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Relief.....	12.4	4.5	10.9	4.3	17.8	6.0
Nonrelief.....	87.6	95.5	89.1	95.7	82.2	93.0
Under \$500.....	4.4	5.4	2.9	2.8	9.7	11.9
\$500-\$999.....	12.3	11.7	11.3	7.4	16.1	22.3
\$1,000-\$1,999.....	40.7	33.4	42.3	32.8	34.6	34.5
\$2,000-\$2,999.....	19.7	25.4	21.5	29.8	13.6	14.7
\$3,000-\$4,999.....	8.1	15.1	8.6	17.5	6.4	9.4
\$5,000 and over.....	2.4	4.5	2.5	5.4	1.8	2.2
Median income ¹	\$1,508	\$1,852	\$1,595	\$2,075	\$1,141	\$1,283

¹ Including relief families, treating them all as below the median.² Median for Negro renters not given, because it is practically a dividing line between relief and non-relief families. For Negro nonrelief renters alone the median is \$1,020; for Negro nonrelief home owners the median is \$1,150.

In general, home ownership was assumed at a lower level of family income by wage-earner than by clerical families; and by clerical families at lower income levels than those at which business and professional families usually accept the responsibility of home ownership.¹³ But in any given occupational group the median income for home owners was, as must be expected, considerably higher than for renters. This is shown in table 52, which gives the distribution by occupational group for the complete native white (nonrelief) families. It will be seen that in each of the occupational groups the median income for owners is between \$400 and \$500 higher than it is for the renters.

TABLE 52.—*Owning and renting families in different occupational groups, by income*
[White nonrelief families including husband and wife, both native born]

Income class	Percentage of families in each income class					
	Wage earner		Clerical		Business and professional	
	Renters	Owners	Renters	Owners	Renters	Owners
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Under \$500.....	3.8	2.4	1.1	.5	2.3	1.9
\$500-\$749.....	5.9	3.4	2.8	2.0	3.2	3.3
\$750-\$999.....	11.8	5.9	5.7	1.8	4.2	3.6
\$1,000-\$1,249.....	15.4	8.5	10.2	4.7	8.0	5.6
\$1,250-\$1,499.....	14.6	9.8	10.8	6.4	5.5	6.2
\$1,500-\$1,749.....	13.6	11.3	13.3	9.3	7.3	6.2
\$1,750-\$1,999.....	12.3	12.2	14.1	10.7	8.9	6.1
\$2,000-\$2,499.....	13.7	20.4	21.7	23.6	17.6	11.7
\$2,500-\$2,999.....	5.1	11.8	8.2	15.9	10.9	12.7
\$3,000-\$4,999.....	3.6	13.0	10.3	21.3	21.9	26.3
\$5,000 and over.....	.2	1.3	1.8	8.8	10.2	16.4
Median income.....	\$1,475	\$1,928	\$1,858	\$2,309	\$2,301	\$2,715

Among wage earners the median income for the owner families was \$1,928, compared with \$1,475 for the renters. The renters had relatively more families than did the owners in the income bands up to \$2,000. From there up, the owners had larger proportions in each income bracket than did the renters. Among the families of the clerical group, the median income of the home owners was \$2,309, as compared with \$1,858 for the renters. As in the case of the wage-earner group, the most pronounced differences in the distribution occurred in the upper income groups, where the proportion of owners was about twice as high as the proportion of renters. Business and professional families show the same general variations in home tenure by income as do the other occupational groups, the median income of home owners being \$414 greater than that of renters. The contrast

¹³ In comparing ownership trends by occupational groupings, it may be recalled that wage-earner families do not ordinarily get into the upper income class unless the family is large enough to contain several earners. The cost of renting a modern apartment of the requisite size for a large family might, therefore, encourage the purchase of a home by the wage earners; whereas in the business or professional family, the earnings of a single breadwinner may provide superior rented facilities for a smaller family.

between the proportions of renters and owners at the higher income levels, however, is not so marked as in the case of wage-earner and clerical families. Among families of the business and professional group, 43 percent of the renters received incomes over \$2,500, as compared with 55 percent of the owners.

Note on Tenure of Dwellings of Different Types

Analysis of home ownership by type of dwelling was made for the complete native white families. It indicates that, in Chicago, more than 55 percent of the tenant families lived in multiple-family buildings constructed for three or more households.¹⁴ Among owners, on the other hand, 73 percent occupied one-family houses.¹⁵ Two-family dwellings were second in importance for both tenants (of whom 28 percent lived in such quarters) and owners (of whom one-fifth were in two-family dwellings). Distribution of the families (owners and renters) among the various types was as shown below:

	<i>Renters</i>	<i>Owners</i>
All dwellings.....	100.0	100.0
One-family house.....	11.4	72.6
Detached.....	10.9	70.9
Attached.....	.5	1.7
Two-family house.....	27.9	20.4
Side by side.....	.4	.2
Two decker.....	27.5	20.2
Apartment building.....	56.6	5.4
Three families.....	10.0	2.8
Four families.....	5.1	.8
Five or more families.....	41.5	1.8
Dwelling unit in business building.....	3.3	1.5
Other.....	.8	.1

The cases of owners shown in dwellings for five or more families may be assumed to represent, for the most part, ownership in cooperative apartments.

Only in the case of the one-family dwellings did the home owners predominate; almost two-thirds of all the families in such dwellings owned their own homes (table 53). Except for families receiving relief and for those with incomes under \$500, there is a steady increase in the proportion of owners among occupants of one-family dwellings with each rise in income. At the \$500 to \$1,000 level, 51.8 percent of the families in these single-dwelling structures were home owners; at the \$2,000 level, 70.1 percent owned their homes; while among families with incomes of \$5,000 or more 82.8 percent were home owners.

¹⁴ See tabular summary, sec. B, table 16, p. 157.

¹⁵ Tabular summary, sec. B, table 15, p. 156. In contrast with some of the eastern cities, practically all (97 percent) of the one-family dwellings in Chicago were detached.

Similar but not such striking increases in the proportion of owners may be observed among occupants of two-family dwellings. For all such dwellings, 16.4 percent of the occupants were home owners. But among the families at the \$5,000 level, 39.6 percent owned the two-family dwellings which they occupied.

TABLE 53.—Proportion of occupants of specified types of dwellings who were home owners, by income

{White families including husband and wife, both native born}

Income class	Percentage of occupants who were home owners in—							
	All dwellings	1-family dwelling	2-family dwelling	3-family dwelling	4 family dwelling	5-or-more-family dwelling	Dwelling unit in business building	Other
Total.....	21.1	62.9	16.4	7.0	4.0	1.2	11.2	3.2
Total relief.....	9.5	40.3	5.4	1.5	.6	—	—	—
Total nonrelief.....	22.3	64.7	17.9	7.9	4.6	1.2	13.4	3.8
Under \$500.....	20.8	60.1	17.8	15.2	5.7	.9	18.4	40.0
\$500-\$999.....	14.9	51.8	12.5	6.6	5.2	.9	7.3	—
\$1,000-\$1,499.....	15.3	52.8	11.7	6.8	1.1	.6	13.4	—
\$1,500-\$1,999.....	18.9	58.7	15.5	5.5	6.3	.5	7.2	2.8
\$2,000-\$2,999.....	27.0	70.1	23.6	7.8	3.3	—	17.8	5.0
\$3,000-\$4,999.....	35.3	78.2	31.6	11.0	12.9	3.8	36.8	18.2
\$5,000 and over.....	36.6	82.8	39.6	11.6	23.0	5.5	50.0	—

Incomes of families residing in different types of dwelling structures.—The correlation observed between income levels and the type of dwelling occupied holds generally for both owners and renters. Considering first the renting families, we find that the median income ranged from \$1,126 for tenants living in quarters located in business buildings to \$1,783 for residents in buildings housing five or more families (table 54). Residents of one-family dwellings had a median income (\$1,621) second in size to that of families in large apartment houses. Residents in two-, three-, and four-family dwellings, as well as in dwellings located in business buildings, had median incomes lower than those of renting families as a whole. This suggests that the newer dwelling structures are principally one-family dwellings and large scale apartments.¹⁰

The highest median income for owners, as for renters, was for the 2 percent who held ownership in structures containing five or more living units. Next to this group were the owners of one-family dwellings, with a median income of \$2,118, while all others fell below the composite median of \$2,075 for all owners (table 54). Here again the lowest median incomes were found among families occupying quarters in a structure in which business enterprises were carried on—the median income being \$1,492—almost \$600 less than that of owner families as a whole.

Contrasting the incomes of owners and renters in each type of dwelling, we note that, as in all other comparisons, owners have median incomes exceeding those of renters by several hundred dollars. In the case of one-family dwellings, for example, the median for owners is \$497 greater than that of renters. One in ten tenants of these single-family dwellings received \$3,000 or more during the year, while one in five owners living in this type of dwelling had incomes of that size. In two-family dwellings also, the higher income families were more than twice as frequent, proportionately, among owners as among renters.

¹⁰ As a matter of fact, building permit data indicate that of all dwelling units for which permits were issued in Chicago between 1929 and 1935, almost 65 percent were one-family houses or in structures housing five or more families without a commercial unit (Building Permit Survey, 1929 to 1935, Chicago, Ill., Bureau of Labor Statistics, U. S. Department of Labor, 1937).

FAMILY INCOME IN CHICAGO

TABLE 54.—Renters and owners in specified types of dwellings, distributed by income

[White families including husband and wife, both native born

a. RENTERS

Income class	Type of dwelling quarters						
	All dwellings	1-family dwelling	2-family dwelling	3-family dwelling	4-family dwelling	5-or-more-family dwelling	Dwelling unit in business building
	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
All incomes.....							
Total relief.....	10.9	11.5	13.9	14.6	15.9	6.4	18.5
Total nonrelief.....	89.1	88.5	86.1	85.4	84.1	93.6	81.5
Under \$500.....	2.9	2.6	3.4	3.0	2.9	2.5	4.3
\$500-\$999.....	11.3	10.0	13.0	12.8	16.0	8.6	19.2
\$1,000-\$1,499.....	20.9	20.4	22.8	19.2	23.3	18.6	25.1
\$1,500-\$1,999.....	21.4	22.7	20.9	18.2	18.6	23.5	17.7
\$2,000-\$2,999.....	21.5	22.3	18.9	18.7	18.0	25.2	11.5
\$3,000-\$4,999.....	6.6	8.5	6.1	11.7	4.8	10.5	3.3
\$5,000 and over.....	2.5	2.0	1.0	3.8	.5	3.7	.4
Median income.....	\$1,595	\$1,621	\$1,428	\$1,510	\$1,306	\$1,783	\$1,126

b. OWNERS

	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0	Percent 100.0
All incomes.....							
Total relief.....	4.3	4.6	4.1	3.0	2.1		
Total nonrelief.....	95.7	95.4	95.9	97.0	97.9	100.0	100.0
Under \$500.....	2.8	2.3	3.7	7.2	4.3	1.9	7.7
\$500-\$999.....	7.4	6.4	9.5	12.0	21.3	6.5	12.1
\$1,000-\$1,499.....	14.1	13.4	15.5	18.6	6.4	9.3	30.7
\$1,500-\$1,999.....	18.7	18.9	19.7	12.6	29.7	10.2	11.0
\$2,000-\$2,999.....	29.8	30.8	29.9	20.9	14.9	18.5	19.3
\$3,000-\$4,999.....	17.5	17.9	14.3	19.1	17.0	35.1	15.4
\$5,000 and over.....	5.4	5.7	3.3	6.6	4.3	18.5	3.3
Median income.....	\$2,075	\$2,118	\$1,939	\$1,894	\$1,708	\$3,105	\$1,492

Chapter VI

Housing Expenditures in Relation to Income

Rent as a proportion of income.—The rent data bear out the normal expectation that in general the housing bill increases as income increases, and that its burden, measured as a proportion of income, falls most heavily on the lowest income groups and becomes progressively less with the rise in income scale. But there are variations from the general pattern which are significant as well as interesting (tables 55 and 56).

Prevailing rents.—In a metropolis like Chicago there seems to be a prevailing minimum rental below which it is difficult for renting families to find living quarters.

TABLE 55.—Average monthly rent paid by families of specified color and nativity¹
[All renting families]

Income class	Average monthly rent			
	All families	Native white	Foreign born white	Negro
Total.....	\$29. 14	\$32. 32	\$26. 75	\$20. 89
Total relief.....	16. 83	17. 40	16. 30	16. 99
Total nonrelief.....	31. 66	34. 43	28. 77	24. 52
Under \$250.....	24. 03	26. 34	22. 53	12. 47
\$250-\$499.....	20. 04	22. 41	19. 32	15. 81
\$500-\$749.....	21. 28	22. 72	19. 77	20. 62
\$750-\$999.....	22. 03	23. 43	22. 37	21. 29
\$1,000-\$1,249.....	25. 70	26. 98	24. 04	26. 61
\$1,250-\$1,499.....	27. 23	28. 48	25. 82	28. 00
\$1,500-\$1,749.....	29. 72	31. 63	26. 98	31. 91
\$1,750-\$1,999.....	33. 75	35. 00	31. 60	34. 33
\$2,000-\$2,249.....	35. 95	37. 68	33. 31	32. 17
\$2,250-\$2,499.....	39. 24	40. 87	36. 77	28. 92
\$2,500-\$2,999.....	40. 01	42. 59	35. 95	30. 00
\$3,000-\$3,499.....	46. 30	47. 61	43. 88	48. 00
\$3,500-\$3,999.....	49. 36	52. 65	43. 66	(*)
\$4,000-\$4,499.....	52. 73	54. 30	49. 72	-----
\$4,500-\$4,999.....	58. 79	62. 04	45. 20	-----
\$5,000-\$7,499.....	64. 32	65. 62	60. 08	-----
\$7,500-\$9,999.....	88. 24	86. 71	93. 00	-----
\$10,000 and over.....	128. 73	117. 63	183. 00	-----

¹ Data on rent were tabulated only for families which had not moved between the end of the schedule year and the date of interview.

* Averages not computed for fewer than 3 families.

Out of 22,161 returns for native white families including both husband and wife, it was found that the most common rental was one of about \$35. There were 1,754 properties renting for less than \$15 and 2,713 renting for \$15 and less than \$20. A \$20 rental represents one-quarter or more of an annual income of \$1,000 or less.

There were 5,539 families either on relief or receiving less than \$1,000 a year. In other words, the 22,000 families occupied properties among which there were not enough renting at less than \$20 to accommodate the lowest income families. But the lowest income families were themselves in competition with those of somewhat higher income for the low-rent properties. Thus 1,714 families with incomes of \$1,000 or more a year occupied properties renting for less than \$20. As a result, 2,736 families on relief, or with incomes of less than \$1,000, more than half of the total of 5,539, occupied properties renting for \$20 or more.¹

In terms of average rentals it may be noted that nonrelief families in the income brackets up to \$1,000 all averaged between \$20 and \$24 per month (table 53). In many instances families in the lowest income brackets were living in quarters at reported rents in excess of their total income. Obviously they were either drawing on savings, borrowing, or living in properties with accumulating rent bills. Indeed, we find among white families the anomaly of a somewhat higher average rental at the \$250 than at the \$750 income level. This paradox of decreasing rentals between \$250 and \$750 reflects not merely the scarcity of the lowest rent properties but also a general inertia on the part of families in adjusting housing expenditures to their reduced incomes, if they can use savings or obtain credit to avoid moving from accustomed neighborhoods and living quarters. Negro families, on the other hand, show a regular upward sequence of rents, beginning at the \$250 income level. It will be recalled that even at very low incomes Negro families had more continuous employment than white. It is therefore probable that these families had made a more complete adjustment to low income as a norm than the white group, many of whom have regarded such incomes as temporary.

At the income interval of \$1,500 to \$1,749, Chicago families paid an average rental equivalent to the average for the entire community—approximately \$29 per month. Average rent rose to \$40 per month at \$2,250 of family income; to \$49 per month at the \$3,500 income level; to \$88 at the \$7,500 family level; and to an average of over \$125 for families reporting incomes of \$10,000 and over.

For families in the income groups below \$500, average rents ranged all the way from one-half to one and one-half times net current income for the year. For the \$1,250 to \$1,500 bracket, rent averaged about one-fourth of total family income (table 56). From there on the proportion of rent to income progressively declined: It was one-fifth of the family income at \$2,250, one-sixth at \$4,000, one-eighth at

¹ See tabular summary, sec. B, table 13.

\$7,500, and at \$10,000, rent accounted for approximately one-tenth of the family income.²

Significant differences show up in the rent pattern when the data are broken down by race and nativity, and by occupation. These may now be examined.

TABLE 56.—Rent as a percentage of income for families of specified color and nativity
[All renting families]

Income class	All families	Native white	Foreign born white	Negro
	Percent	Percent	Percent	Percent
Total.....	21.7	21.7	20.8	30.5
Total relief.....	¹ 43.5	¹ 51.6	¹ 37.8	¹ 44.1
Total nonrelief.....	21.2	21.2	20.5	26.1
Under \$250.....	(²)	(²)	(²)	(²)
\$250-\$499.....	³ 64.0	³ 71.5	³ 61.7	³ 50.9
\$500-\$749.....	³ 40.9	³ 43.6	³ 37.9	³ 39.7
\$750-\$999.....	31.2	32.2	30.7	29.8
\$1,000-\$1,249.....	27.5	28.9	25.8	28.8
\$1,250-\$1,499.....	24.1	25.2	22.8	24.8
\$1,500-\$1,749.....	22.2	23.6	20.2	23.8
\$1,750-\$1,999.....	21.8	22.6	20.3	22.4
\$2,000-\$2,249.....	20.4	21.4	18.9	18.1
\$2,250-\$2,499.....	19.8	20.6	18.6	14.5
\$2,500-\$2,999.....	17.8	18.9	16.0	13.6
\$3,000-\$3,499.....	17.6	17.9	16.5	18.0
\$3,500-\$3,999.....	16.0	17.0	14.1	14.1
\$4,000-\$4,499.....	15.1	15.6	14.1	-----
\$4,500-\$4,999.....	14.9	15.7	11.5	-----
\$5,000-\$7,499.....	13.4	13.7	12.6	-----
\$7,500-\$9,999.....	12.9	12.7	13.6	-----
\$10,000 and over.....	11.3	10.1	18.4	-----

¹ Percentages for relief families represent proportion of the rental to the amount of earned or other income not received as direct relief.

² Percentage is not given because net current incomes under \$250 formed only a fraction of current receipts, which included borrowings, drawing on savings, etc.

³ These high percentages indicate partly that many of the families at these income levels were using savings or borrowed funds for current living expenses, partly that the rent figures reported to the investigator were what the tenant contracted to pay rather than actually did pay for rent.

Rent by race and nativity.—The native white families paid an average monthly rent of \$32.32, whereas the average for the foreign born was \$26.75 and for the Negroes, \$20.89 (table 55). This does not mean merely that there was a larger proportion of higher incomes among the native whites. At almost every given income level the native white families generally paid a higher rent, and hence a higher proportion of their incomes for housing, than did the foreign born.³

In accounting for the fact that the native white families paid higher rents than the foreign born, several explanations suggest themselves.

³ In comparing the proportion of rent to income at successive income levels due regard must be had for differences in the total of services included with the rent. Thus for the low income families, fuel and refrigeration may reflect a charge upon the families in addition to the rents quoted. In the higher grade apartments of the higher income families, on the other hand, fuel, refrigeration, light, recreational facilities and various services are often included as part of the rental. Therefore, in terms of total housing facilities, the tendency is for rent as a percentage of income to be understated for the low income families and overstated for the high income families.

⁴ While in general the foreign born yielded a smaller percentage of their incomes for rent than did either the native white or the Negroes, the gap between native and foreign born families is reduced as higher income levels are reached. At \$7,500 the foreign born paid on the average even higher rents than did the native white.

We have already seen in the chapter on occupations that the native whites had a larger representation in the white-collar groups than did the foreign white families. As later analyses by occupation will show, these white-collar groups pay higher rents than do the wage earners at the same income levels. A second explanation which might be offered is that the housing standards generally accepted among the native white groups include more modern conveniences than are inherent in the traditions of the foreign born groups from southeastern Europe. To a lesser extent than the Negroes, but to an appreciable degree, the foreign born groups may meet with resistance in the effort to move to preferred residential districts. Again, the desire to be with their own nativity groups may mean that they remain voluntarily in older sections of the community in which a particular race-nativity group is concentrated.

While the Negroes as a group had a lower average rent than did the foreign born, the proportion of income which they paid for housing was in general greater than in the case of the foreign born at income levels between \$500 and \$2,000. The general tendency was for Negroes to pay approximately the same rents in proportion to their income as did the native whites.⁴ At one income level—from \$1,500 to \$1,750—the rents for the Negroes were not only \$5 higher than they were for the foreign born, but even averaged a few cents higher than the rents of the native whites. The cases of Negro renters in Chicago receiving above \$3,000 of income were too few to justify any generalization on the ratio of rent to income, the majority of Negroes at these higher incomes being home owners.

In view of the nature of the income figure for families receiving relief during the year, the proportion of rent to income for these families, as shown in table 56, must be viewed with considerable caution. The percentage is based upon the amount of earned income plus nonrelief other income, but excluding receipts in the form of direct relief. The rental reported for the dwelling, furthermore, may not actually have been paid by the family. But taking the ratio of the rentals reported by the relief families to earned and other nonrelief income, rent constituted slightly more than one-half of income reported for the native white families, 44 percent of the Negro income, and 38 percent of the foreign born income. These figures are suggestive, confirming the tendency of native white families to seek relatively better housing at a given income level.

⁴ Contrary to general belief, Negro expenditures for rent in Chicago were not higher than the expenditures of other groups. This general survey, however, has not analyzed the quality of the housing facilities purchased with any given rental payment. It may be that a \$25 rent among Negroes is paid for the use of a poorer property than can be secured for \$25 by white families. The interest Negro families have in living near members of their own race, combined with customary restriction on their choice of dwellings, may force them to pay monopoly prices.

It may be of interest at this point to have a thumb-nail sketch of the rents by race-nativity groups as reported for Chicago in the United States Census of 1930, as compared with those prevailing in the present study.⁵ The two sets of rent data (for relief and nonrelief renting families combined) compare as shown below.

Source of data	All renters	Native white	Foreign born white	Negro	Other color
Urban study: Chicago, May-November 1936:					
Mean monthly rent.....	\$29.14	\$32.32	\$26.75	\$20.99	\$15.21
Median monthly rent.....	28.56	32.24	25.88	19.91	13.51
United States census of Chicago, April 1930:					
Median monthly rent.....	49.37	55.94	42.31	38.72	-----

It will be seen that the general trend of rents for all families during the 6-year interval was downward.⁶ Other data for Chicago, as well as for other cities, indicate that average rents dropped rather sharply between 1930 and sometime in 1935, when they began an upward trend. The most marked decline in average rents occurred in the case of the Negroes, whose reported rentals in 1936 averaged almost 50 percent lower than those of 1930.

Rents by occupation.—For the comparison of average rents by occupational groups, the data given in table 57 are confined to complete native white nonrelief families, eliminating the effect of nativity and race distinctions. In view of the higher general income level of the business and professional groups, it is to be expected that their average monthly rent (\$46.30) substantially exceeds the averages for the clerical families (\$36.60) and for the wage-earner families (\$27.60). But it is also true that within the same income bands, the rents paid by the business and professional families represented a higher percentage of their family income than did the rents of the other occupational classes. Wage earners spent a smaller proportion of their incomes for rent than did the other occupational groups. Rents of the clerical families occupied an intermediate position at any given income level, both in respect to amounts paid and the proportion of income allotted to rent. Thus for families with incomes of \$500 to \$750, rents reported represented 39.1 percent of the income of wage-earner families; 49.9 percent for clerical families; and 53.8 percent for the business and professional families. At the upper income level, \$5,000 and over, rent took 12.0 percent of wage-earner family incomes, as compared with 13.4 percent for both the clerical and the business-professional families. This difference is all the more striking in view

⁵ Fifteenth Census of the United States, Population, vol. VI, Families, p. 268. It should be noted that in the census the median, not the mean rent, is given; therefore, median rents are also shown for the present study.

⁶ The rent index of the Bureau of Labor Statistics for Chicago indicates that average rents in September 1936 were 41 percent lower than in April 1930. This differential practically coincides with the situation revealed by the figures in the table above.

of the fact that the average income of families of wage earners at this upper level was \$5,864, as compared with \$6,034 for clerical families and \$7,506 for business and professional families.⁷

TABLE 57.—Average monthly rent, and relation of annual rental rate to annual income in specified occupational groups, by income¹

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

Income class	Wage earner		Clerical		Business and professional	
	Amount per month	Percentage of income	Amount per month	Percentage of income	Amount per month	Percentage of income
Total.....	\$27. 60	21. 4	\$36. 60	22. 2	\$46. 30	20. 3
Under \$500.....	20. 60	(²)	30. 00	(²)	28. 90	(²)
\$500-\$749.....	20. 60	39. 1	25. 90	49. 9	27. 10	53. 8
\$750-\$999.....	20. 60	23. 3	25. 60	34. 9	29. 20	40. 8
\$1,000-\$1,249.....	23. 20	25. 0	28. 20	30. 2	32. 40	34. 8
\$1,250-\$1,499.....	25. 90	23. 0	30. 50	27. 1	33. 00	29. 4
\$1,500-\$1,749.....	28. 40	21. 3	32. 40	24. 4	35. 60	27. 0
\$1,750-\$1,999.....	31. 00	20. 0	36. 30	23. 6	37. 90	24. 1
\$2,000-\$2,499.....	34. 40	18. 6	39. 10	21. 2	43. 30	23. 2
\$2,500-\$2,999.....	37. 10	16. 5	43. 30	19. 4	45. 60	20. 5
\$3,000-\$4,999.....	41. 00	13. 8	50. 90	16. 9	55. 60	18. 3
\$5,000 and over.....	62. 60	12. 0	66. 30	13. 4	82. 10	13. 4

¹ Monthly rent figure multiplied by 12, and divided by the family income figure. Since the rent figures were for the living quarters occupied at the end of the year, no account is taken of families which moved during the year into quarters where their rent might be higher or lower.

² Percentage is not given because net current incomes under \$500 formed only a fraction of current receipts, which included borrowings, drawing on savings, etc.

In examining the amounts paid by the different occupational groups at successive income levels, it will be noted that the differences between the rents paid by the wage-earner group and those in the other groups were most marked in the income groups under \$1,000. At the \$500 family income level, the rents of the clerical families were 25.7 percent higher, and those of the business and professional groups were 31.6 percent higher, than the rentals of the wage-earner families. It is evident that we have here a persistent effort on the part of the white-collar workers, even at the cost of borrowing, drawing on savings, or lapsing their bills, to maintain their housing standards. As we go up the income scale, the discrepancy between the families of clerical workers and of wage earners becomes relatively less. The business and professional families, however, maintain rental levels for parallel income groups which average about one-fourth higher than those paid by the wage-earner families.³

⁷ See tabular summary, sec. B, table 14 A, p. 163.

³ See footnote 2, p. 95.

Rent by family type.—It is commonly assumed that family composition has much to do with the rentals paid by various families. In order to test the truth of this assumption, rents were analyzed by family type at different income levels, for native white families with both husband and wife (see table 58). It will be recalled that family type VI, with several young children, and I, with husband and wife only, ranked relatively low in income status. Type IV ranked relatively high, while V and VII had an intermediate position. When we examine average rents, we find that family type I, consisting of two adults, paid rents higher than the average at all income levels up to \$3,000. Types II and III, on the other hand, with one or two children, paid less than the average at all income levels up to \$2,000. Types IV and V, with three to six members, paid more than the average up to the \$2,000 income level, and again at the top income level, while types VI and VII, with five to nine members, at almost every income level paid less than the average, and for all incomes combined paid from \$2 to \$6 less than any other family type.

TABLE 58.—Average rents, by family type

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

Income class	Average rent paid by family type—					
	All	I	II and III	IV and V	VI and VII	Other
All incomes.....	\$34. 60	\$34. 60	\$33. 30	\$37. 30	\$31. 00	\$37. 30
Under \$500.....	25. 80	27. 20	24. 20	26. 80	21. 30	23. 40
\$500-\$749.....	22. 90	23. 90	21. 00	24. 70	23. 00	24. 70
\$750-\$999.....	22. 70	24. 30	20. 30	25. 80	20. 70	23. 20
\$1,000-\$1,249.....	26. 00	28. 20	23. 80	28. 10	23. 30	26. 60
\$1,250-\$1,499.....	28. 00	30. 10	27. 20	28. 80	23. 00	30. 40
\$1,500-\$1,749.....	30. 80	31. 90	30. 40	31. 60	27. 30	30. 40
\$1,750-\$1,999.....	34. 10	35. 30	34. 00	34. 10	31. 70	31. 70
\$2,000-\$2,499.....	38. 30	38. 90	39. 40	37. 60	34. 80	34. 80
\$2,500-\$2,999.....	42. 00	43. 70	43. 70	40. 80	39. 20	38. 00
\$3,000-\$4,999.....	51. 60	51. 20	55. 00	50. 80	51. 80	42. 70
\$5,000 and over.....	79. 20	75. 00	78. 90	84. 80	67. 20	78. 20

The data presented in table 58 suggest a fairly clear relationship between family composition and average rentals, although this relationship is somewhat less marked than that between occupational group and average rent. The larger families in general seem to pay somewhat lower rents than do the smaller ones. Furthermore, the families with only children in addition to the husband and wife, at least in the lower part of the income scale, pay lower average rents than do the families with additional adults. At least two factors, however, not controlled in these figures, must be borne in mind. In the first place, the husband-and-wife families, and to a less extent other families composed of adults, are most apt to live in apartment

houses, where heat and perhaps refrigeration are included in the rental figure, which is correspondingly high. For another thing, family type distribution varies rather widely in different occupational groups. Type I is less prevalent among families of wage earners, who pay the lowest average rents, than in any other occupational group; it is most prevalent among the independent business and professional groups. On the other hand, wage earners had more than their proportionate share of families of types V, VI, and VII, so that these types might be expected to have somewhat lower average rentals.

Rental values of owned homes follow much the same pattern as do rents of tenant families. The estimated monthly rental value increased consistently at each successive rise in income, beginning with an average of \$19.32 for families whose incomes were under \$250 and increasing to \$83.78 at the highest income level of \$10,000 and over (table 58). The average rental value for all families was \$30.55, or about \$1 greater than the rent of tenant families.

As in the case of rents, rental values of homes owned by native white families exceeded those of foreign born and Negro families. This higher rental value for the native white group applies not only as between the total populations in each nativity group but also within each income class.

It must be remembered, in relating rental value to income for home owners, that the net imputed income from the owned home was added to the money incomes of the owner families. This had the effect of raising the income brackets in which the owners were classified above the ones in which they would have fallen if only their money incomes had been included. Yet, if we compare the figures in table 59 with those in table 57, we find that, for all occupational groups, the ratio of rental value to total (including imputed) income for home owners was higher, for all incomes up to \$1,750, with one exception, than was the ratio of rent to income—which meant money income in the case of the renters.

Caution is required in interpreting these relationships. Rent in some cases included heat, water, refrigeration, gas, and sometimes even furnishings. Rental values on owned homes never included these items. Therefore it seems safe to conclude that, at the income levels up to \$1,750 at least, the home owners at given income levels were spending more for housing than were the renters at the same income levels.

TABLE 59.—Average monthly rental value of owned home among families of specified color and nativity

[All owning families]

Income class	All families	Native white	Foreign born white	Negro
Total.....	\$30.60	\$36.60	\$26.60	\$26.60
Total relief.....	22.20	25.90	20.30	22.10
Total nonrelief.....	81.00	37.20	27.00	27.60
Under \$250.....	19.30	24.10	17.60	19.20
\$250-\$499.....	22.20	28.40	19.60	18.20
\$500-\$749.....	24.80	28.60	23.20	21.00
\$750-\$999.....	25.40	28.70	23.40	27.50
\$1,000-\$1,249.....	26.70	30.40	25.10	24.30
\$1,250-\$1,499.....	27.10	31.80	24.40	19.30
\$1,500-\$1,749.....	28.60	31.54	26.80	26.40
\$1,750-\$1,999.....	30.70	34.40	26.50	28.10
\$2,000-\$2,249.....	32.30	36.40	29.20	(*)
\$2,250-\$2,499.....	33.90	38.40	29.30	33.80
\$2,500-\$2,999.....	35.20	40.70	30.50	40.00
\$3,000-\$3,499.....	38.40	42.70	34.00	43.30
\$3,500-\$3,999.....	40.90	47.80	34.70	.....
\$4,000-\$4,499.....	40.50	45.50	34.50	(*)
\$4,500-\$4,999.....	49.20	54.00	42.20	(*)
\$5,000-\$7,499.....	59.60	66.60	47.70	.....
\$7,500-\$9,999.....	69.00	71.40	61.30	.....
\$10,000 and over.....	83.80	94.10	(*)	.....

* Averages not computed for fewer than 3 cases.

TABLE 60.—Average monthly rental value of owned home and relation of annual rental value to annual income, in specified occupational groups, by income

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

Income class ¹	Wage earner		Clerical		Business and professional	
	Amount per month	Percentage of income	Amount per month	Percentage of income	Amount per month	Percentage of income
All owning families.....	\$33.00	19.4	\$39.80	19.0	\$48.40	17.5
Under \$500.....	24.30	(²)	27.10	(²)	26.50	(²)
\$500-\$749.....	25.20	47.8	30.10	65.5	32.00	60.8
\$750-\$999.....	27.40	37.5	28.10	38.4	32.10	44.2
\$1,000-\$1,249.....	28.60	30.4	30.60	32.6	31.80	33.5
\$1,250-\$1,499.....	30.00	26.1	34.60	30.1	34.80	30.5
\$1,500-\$1,749.....	30.90	22.8	33.80	24.9	39.30	29.2
\$1,750-\$1,999.....	31.70	20.3	35.90	28.1	39.60	25.3
\$2,000-\$2,499.....	34.50	18.5	37.50	20.0	42.70	32.7
\$2,500-\$2,999.....	37.90	16.7	41.60	18.4	45.00	19.8
\$3,000-\$4,999.....	39.20	13.0	48.00	15.5	51.30	16.1
\$5,000 and over.....	46.90	9.9	61.20	11.8	77.50	12.0

¹ Incomes here include imputed incomes from owned homes. See p. 76.² Percentage not given, since current net incomes at this level formed only a fraction of current receipts, which included borrowings, drawing on savings, etc.

Summary.—The main points developed in the chapters on housing may now be summarized.

In respect to home ownership, we have seen that not only does the proportion of home-owning families vary with family income, but that within a given income class there are variations due to differences in nativity and race, occupation, age of the head of family, and type of dwelling occupied. Thus home ownership in Chicago is more common among the foreign born than among the native families, especially in the lower income brackets. Home ownership is more prevalent in the business and professional groups than among the wage-earner and clerical families; this may be explained by differences in their financial resources. Since more than half of the families studied belonged to the wage-earner group, however, it is not surprising that the majority of home owners were in this occupational group, the families of which generally assume home ownership at lower income levels than do those in the other occupational groups.

The income classes below \$750 have a high ratio of owners to renters; these lower income classes are heavily weighted with older families in the retired and no-occupation groups, with incomplete families and others that are living on resources accumulated in the past rather than on current income. Moreover, the low income owners include small-scale enterprisers who combine their business and living quarters.

Families in the white-collar occupations pay higher rents than do those in the wage-earner class. That difference is not altogether due to the higher average incomes among the former, because it is equally true that even within any given income interval, the rents among the wage earners average lower than the amounts paid by the clerical or the business and professional families. The fact that the majority of the families of white-collar workers are native white explains in part the higher ratio of rent to income among native white families than among the foreign born. Except for the very lowest income classes, the Negro families at parallel income levels have rents which are higher than those of the foreign born, and, in the middle income brackets, are equal to the rents for native white families.

The median income for home-owning families is consistently higher than for renting families, within any of the categories for which comparisons have been made—race and nativity, occupation, age of the family head, or type of dwelling occupied.

The median age of home owners is higher, by about 9 years, than that of renters. This relationship holds for each income class and within each race-nativity or occupational group. Some of the apparent discrepancies in the correlation between income and home ownership may be explained by the frequency of older families in the

very lowest income brackets. The difference in age also helps to account for the relatively high proportion of home owners among the foreign born families.

In the comparison by type of dwelling (at the end of ch. V), it has been found that families living in apartment houses of five or more living units have a higher median income than those which rent other types of dwellings. Renters of single-family homes also average higher income than do renting families generally, while the lowest median income is for families which combine their living and business quarters. Among the home owners, nearly three-fourths of the families are in single-family houses. The median income of the owners of single-family dwellings is substantially higher than that of families owning two-family and three-family houses, while the lowest median income for owners is found, as in the case of renters, among families in combined business and living quarters.

Chapter VII

Summary

In the preceding analysis the survey of Chicago families has been made over the entire income range with respect to those characteristics of the sample which have formed the subjects of the successive chapters—occupation, family type, sources of income, home ownership, and rents. In bringing to a close the discussion of family incomes, it may serve the purpose of a brief review to group the families within particular income strata, summarizing the characteristics which apply to the given income band. For this treatment the families of Chicago will be grouped within five income brackets: Under \$1,000; \$1,000 to \$2,000; \$2,000 to \$3,000; \$3,000 to \$5,000; \$5,000 and up.

Families with incomes of less than \$1,000.—The families having less than \$1,000 of current income for the year 1935-36 made up nearly one-third (32.1 percent) of all families. Their aggregate family income was roughly one-tenth of the total reported by Chicago families. Approximately 40 percent received relief at some time during the year. Three-fourths of the families receiving relief had some earnings, whether from regular or W. P. A. employment. The nonrelief families averaged \$633 per annum, while for those receiving relief the average family income (aside from grants of direct relief) was \$376. These figures reflect the irregularity of employment as well as the low wage levels prevalent among the families within the income band we are here considering. A majority were in the wage-earner group, engaged mainly in unskilled occupations; another 11 percent were dependent upon miscellaneous clerical occupations. Important also at this income level was the independent business class, which accounted for more than one-seventh of the nonrelief families, with incomes of less than \$1,000. They were engaged for the most part in small-scale shopkeeping, irregular vending, or the keeping of roomers or boarders. The families with no gainfully employed members made up one-fifth of the nonrelief and one-fourth of the relief families.

As to family composition we find that nearly one-third of the families under \$1,000 were incomplete or broken—that is, did not contain both husband and wife. More than two-fifths of the incomplete families were in this income class, the proportion being somewhat lower for the nonrelief than for the relief families. Of the families which included

both husband and wife, about one-third consisted of husband and wife only, with a high proportion of older couples who depended upon pensions, annuities, or modest returns from past savings. Two-fifths of these low-income families had one to four children under 16. Prominent in the relief group were the larger families with young children and, in general, families lacking adults who were potential earners. Only 1 family in 10 had a supplementary earner at any time during the year. Slightly more than 40 percent of all the families within this income band were native white; 45 percent were foreign born white; and of the remaining 15 percent, practically all were Negroes.

Housing was a determining factor in the level of living of these families. About one-fourth of them were classed as home owners; for many of them, particularly the older couples, the imputed income from the owned home was the only form of current income. Among the renting families rent represented an average of about two-fifths of the total family income, although the variation among families was wide. While a few spent less than one-fourth of their income for housing, for others the rent of the home was greater than the entire net income of the family during the year. These depended largely upon pensions, savings, or gifts to meet current requirements.

Families having incomes of \$1,000 to \$2,000.—Roughly two-fifths of all Chicago families had incomes from \$1,000 to \$2,000 per annum—a larger fraction than fell into any of the other income bands selected. Their aggregate family incomes amounted to somewhat more than one-third of the total family income for the community. Less than 3 percent of their number received relief during the year.¹

Well over half of these families (56.8 percent) belonged to the wage-earner group, and another fourth depended on clerical occupations. Only 2 percent of them reported no gainfully employed member in the family. The remaining sixth of the total belonged to the business and professional groups, with two out of three being classified as independent business.

The better economic situation of these families, as compared with the first group considered, reflects better rates of pay, greater regularity of employment, and the fact that 25 percent had supplementary earners who contributed to the family income. More than four-fifths of the families contained both husband and wife, the median age of the husband in the native white families being 38 years.

About one-half of the families at this income level were native white; another 46 percent were foreign born, the remaining 4 percent being predominantly Negro. One-third of the incomplete families were to be found in this income bracket. Home ownership was somewhat more common than at the lower economic level, 27 percent of the fami-

¹ In this and higher income bands families that received relief at any time during the year received relief during periods of unemployment. The relatively high annual income arose from employment during that part of the year in which the family was not on the relief rolls.

lies reporting an equity in the home. Among the renters, from one-fifth to one-fourth of the total income was taken by rent.

Families with incomes of \$2,000 to \$3,000.—The families with incomes of more than \$2,000 and less than \$3,000 comprised somewhat less than one-fifth of the total, but received 27 percent of the aggregate annual income of the scheduled families. A negligible number received any form of relief during the year.

The predominance of families of wage earners was less marked here than at the lower economic levels, 42 percent of the total falling into this group. One-third of the families derived their chief earnings from clerical occupations, while almost one-fourth belonged to the business and professional groups. Families in the salaried business and professional categories formed a significant proportion (11 percent) at this income level. Only 1 percent of the families had no gainfully employed member.

All but 15 percent of the families in this third group contained both husband and wife, the median age of the husband in the native white families being 41 years. Supplementary earners contributed to the family exchequer in more than two-fifths of the families.

Native white families formed a larger proportion of the total in this income bracket than they did at the lower levels, constituting 57 percent of the families, while 41 percent were foreign born. At this level we find an increase in home ownership, with 34 percent of the families living in owned homes. Of the renting families, the native complete in the wage-earner classification spent an average of less than 20 percent of their incomes for housing, while in the business and professional groups rent took approximately 23 percent of family income.

Families with incomes of \$3,000 to \$5,000.—That portion of Chicago families which had from \$3,000 to \$5,000 a year to spend amounted to less than one-tenth of the number in the total sample, but accounted for nearly two-tenths of the aggregate family income reported in Chicago. It was predominantly a salaried, white-collar class, containing less than 30 percent of its number in the wage-earner group. Families of clerical workers made up 32 percent; independent business and professional families accounted for 15 percent; while the salaried business and professional families constituted 22 percent of the total. As in the preceding income group, only 1 percent of the families reported no gainfully employed member.

Three-fifths of the families were native white, less than 1 percent were Negro. Less than one-sixth of the families were incomplete. The median age of the husbands in the native white families was slightly under 45 years. More than half of the families had supplementary earners.

At this income level, the proportion of home owners rises to 41.8 percent. The average rent was about one-third higher than for the

income class between \$2,000 and \$3,000, but the amounts paid for rent averaged only about one-sixth of total family income.

Families with incomes from \$5,000 upward.—Approximately 2 percent of the families living in Chicago reported incomes of \$5,000 or more. The income per family reported by them as available for family spending was more than four times the average for all Chicago families.²

Wage-earner families formed 10 percent of this income group, and in practically all those cases the wages of supplementary earners made possible the building up of family income to the given level. Likewise among the clerical families, which formed less than one-fourth of the total, it was the contribution of supplementary earners that ordinarily raised the families to the \$5,000 class. Sixty-five percent of the families reported as within this income bracket were classed as business and professional, those on salary being somewhat more numerous than those who conducted their own establishments. About 1.5 percent of the families were classified as retired.

More than 85 percent of the families contained both the husband and wife. The median age of the husbands among the native whites was 47 years, a higher median age than for any of the other income brackets which we have here summarized.

While home ownership was common, with 38.8 percent living in owned homes, the proportion was not quite so high as in the income bracket just below. The families residing in the city evidenced a preference for well-equipped modern apartments. The average rental rate reported was roughly equivalent to one-eighth of current family income.

Family income obtained from sources other than earnings naturally loomed larger in this income group than in the others. Whereas income from sources other than earnings in the lower income bands was attributable mainly to returns from real property, the nonearned incomes of the upper income brackets were obtained chiefly from interest and dividends. Even within this top income band, however, earnings of individuals constituted the major source of most family incomes.

The study of consumer purchases involves a twofold inquiry—first, how are incomes apportioned among the families; and secondly, how do they spend their incomes? The analysis up to this point (volume I) has been designed to answer the first question. The second, dealing with the goods and services which families purchase, will form the subject matter of volume II, under the title "Family expenditure in Chicago."

²Under the procedure used in this study, however, only a part of the income attributable to individual members of the family in their business relations was covered.

TABULAR SUMMARY

Tables presented on the following pages show the distribution of Chicago families by income class, by family type, by occupational group, and by color and nativity group. Data on the family income, earners, and housing are shown according to these major classifications.

The tables are presented in three sections. Tables in section A show the estimated distribution of all families in Chicago according to income, color and nativity, occupational group, and family type. The tables in section B present data only for the native white "complete" families—those containing both husband and wife. Families which furnished expenditure schedules were selected from this sample, which was, accordingly, the largest sample secured for any color or nativity group. The tables in this section are more complete and detailed than those in sections A and C. Tables in section C present data for color and nativity groups other than the native white complete families. As the samples secured for these other color and nativity groups were somewhat smaller than that shown in section B, the tables in this section are in a more summarized form.

Families reported data for 12 consecutive months within the period of January 1, 1935, through November 30, 1936. For a distribution of the periods covered by the reports obtained from native white complete families, see table 19 of section B.

Unless otherwise specified on the table, money averages reported in the tables are based on all families scheduled at the given income level, whether or not each family reported data contributing to the particular average. In order to obtain an average only for families reporting data for a specified item, multiply the average for all families by the total number of families in the income class and divide the resulting aggregate by the number of families in the income class reporting the specific item.

A discussion of the sampling methods employed in securing the data recorded in these tables is presented in appendix B.

SECTION A. ALL FAMILIES

Estimated Distribution According to Family Income, Color and Nativity, Occupational Group, and Family Type

The five tables in this section present estimated distributions of all families in the city of Chicago by income class, color and nativity group, occupational group, and family type.

Samples of varying size were secured for each of the color and nativity groups. The frequencies of families in these samples as reported in sections B and C of the tabular summary form the bases upon which the distributions shown in the following section A tables were estimated. In order to obtain these approximate distributions for each of the color and nativity groups, the following weights were applied to the individual samples:

<i>Color and nativity groups</i>		
Native white:		<i>Weights</i>
Complete.....		10. 8567
Incomplete.....		95. 2535
Foreign born.....		66. 9906
Negro.....		42. 8919
Other color.....		53. 5394

It is not to be assumed that the data are accurate to the number of digits shown in these weights, but in order to arrive at the estimated totals, it was necessary to use these weights with four decimal places. For a description of the method used in securing these weights, see appendix B on sampling procedures.

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TABLE 1.—Color and nativity groups by income: Estimated number of families of specified color and nativity, by income, 1935-36 ¹

Income class (1)	All ² (2)	White							Negro and other colors ⁴		
		Native and foreign born (3)	Native			Foreign born			All (10)	Com- plete ³ (11)	Incom- plete (12)
			All (4)	Com- plete ³ (5)	Incom- plete (6)	All (7)	Com- plete ³ (8)	Incom- plete (9)			
Relief and nonrelief families ⁴											
All families.....	823, 230	766, 790	403, 500	309, 580	93, 920	363, 290	296, 970	66, 320	52, 800	35, 640	17, 160
\$0-\$249.....	57, 460	46, 170	24, 800	12, 320	12, 480	21, 370	11, 860	9, 510	10, 810	2, 920	7, 890
\$250-\$499.....	55, 500	49, 390	23, 250	15, 440	7, 810	26, 130	19, 090	7, 040	5, 580	3, 010	2, 570
\$500-\$749.....	69, 300	57, 640	26, 220	17, 060	9, 140	31, 420	23, 380	8, 040	11, 070	8, 540	2, 530
\$750-\$999.....	82, 090	72, 740	33, 010	23, 200	9, 810	39, 730	32, 290	7, 440	8, 490	6, 730	1, 760
\$1,000-\$1,249.....	92, 720	86, 060	42, 850	32, 180	10, 670	43, 210	35, 640	7, 570	6, 180	5, 150	1, 030
\$1,250-\$1,499.....	83, 960	80, 100	38, 500	30, 210	8, 290	41, 600	36, 580	5, 020	3, 650	2, 920	730
\$1,500-\$1,749.....	79, 750	77, 500	40, 790	32, 500	8, 290	38, 710	31, 280	5, 430	2, 140	1, 970	170
\$1,750-\$1,999.....	71, 060	69, 390	38, 440	32, 630	5, 810	30, 950	27, 870	3, 080	1, 670	1, 580	90
\$2,000-\$2,249.....	55, 210	53, 570	31, 530	27, 240	4, 290	22, 040	19, 090	2, 950	1, 370	1, 200	170
\$2,250-\$2,499.....	41, 820	41, 050	24, 640	21, 120	3, 520	16, 410	14, 070	2, 340	770	640	130
\$2,500-\$2,999.....	52, 580	52, 020	28, 840	23, 600	5, 240	23, 180	19, 290	3, 890	510	420	90
\$3,000-\$3,499.....	30, 710	30, 370	17, 960	14, 550	3, 430	12, 390	10, 920	1, 470	340	340	-----
\$3,500-\$3,999.....	18, 610	18, 470	10, 500	9, 170	1, 330	7, 970	6, 830	1, 140	90	90	-----
\$4,000-\$4,499.....	10, 780	10, 660	6, 470	5, 420	1, 050	4, 220	3, 620	600	90	90	-----
\$4,500-\$4,999.....	5, 910	5, 870	4, 200	3, 250	950	1, 670	1, 340	330	40	40	-----
\$5,000-\$7,499.....	11, 950	11, 950	8, 530	7, 200	1, 330	3, 420	3, 020	400	-----	-----	-----
\$7,500-\$9,999.....	1, 980	1, 980	1, 360	1, 260	100	620	550	70	-----	-----	-----
\$10,000 and over.....	1, 840	1, 840	1, 590	1, 210	380	250	250	-----	-----	-----	-----
Nonrelief families											
All families.....	710, 460	679, 800	360, 720	280, 130	80, 590	319, 080	265, 490	53, 590	28, 520	21, 140	7, 380
\$0-\$249.....	17, 520	16, 570	8, 130	3, 270	4, 860	8, 440	5, 090	3, 350	900	260	640
\$250-\$499.....	27, 960	24, 930	10, 520	5, 660	4, 860	14, 410	9, 380	5, 030	2, 870	1, 240	1, 630
\$500-\$749.....	45, 620	41, 340	19, 570	11, 780	7, 810	21, 770	15, 870	5, 900	4, 120	2, 320	1, 800
\$750-\$999.....	70, 430	64, 030	29, 530	20, 580	8, 950	34, 500	28, 540	5, 960	5, 700	4, 370	1, 330
\$1,000-\$1,249.....	87, 270	81, 380	40, 720	30, 620	10, 100	40, 660	33, 560	7, 100	5, 410	4, 510	900
\$1,250-\$1,499.....	81, 620	78, 410	38, 010	28, 720	8, 290	40, 400	35, 580	4, 820	3, 050	2, 490	560
\$1,500-\$1,749.....	78, 610	76, 450	40, 470	32, 150	8, 290	35, 960	30, 750	5, 230	2, 050	1, 880	170
\$1,750-\$1,999.....	70, 770	69, 140	38, 320	32, 510	5, 810	30, 820	27, 740	3, 080	1, 630	1, 540	90
\$2,000-\$2,249.....	54, 780	53, 400	31, 430	27, 140	4, 290	21, 970	19, 080	2, 880	1, 110	1, 070	40
\$2,250-\$2,499.....	41, 770	41, 000	24, 590	21, 070	3, 520	16, 410	14, 070	2, 340	770	640	130
\$2,500-\$2,999.....	52, 430	52, 000	28, 820	23, 580	5, 240	23, 180	19, 290	3, 890	430	340	90
\$3,000-\$3,499.....	30, 660	30, 360	17, 970	14, 540	3, 430	12, 390	10, 920	1, 470	300	300	-----
\$3,500-\$3,999.....	18, 570	18, 470	10, 500	9, 170	1, 330	7, 970	6, 830	1, 140	50	50	-----
\$4,000-\$4,499.....	10, 770	10, 680	6, 460	5, 410	1, 050	4, 220	3, 620	600	90	90	-----
\$4,500-\$4,999.....	5, 910	5, 870	4, 200	3, 250	950	1, 670	1, 340	330	40	40	-----
\$5,000-\$7,499.....	11, 950	11, 950	8, 530	7, 200	1, 330	3, 420	3, 020	400	-----	-----	-----
\$7,500-\$9,999.....	1, 980	1, 980	1, 360	1, 260	100	620	550	70	-----	-----	-----
\$10,000 and over.....	1, 840	1, 840	1, 590	1, 210	380	250	250	-----	-----	-----	-----

¹ A family is classified as native if both husband and wife are native born (or, in the case of an incomplete family, if the head is native born); otherwise, the family is classified as foreign born. A family is classified as a complete family if it includes both husband and wife, as an incomplete family if it does not include both husband and wife. Single individual householders are included in the incomplete families. See glossary for further definitions.

² These totals include 3,640 families of other color, of which 2,140 are nonrelief.

³ All family types combined. For definitions of family types, see footnote 1 of table 3 on p. 112.

⁴ Relief families, defined in this and subsequent tables as those which received relief at any time during the report year, are classified according to their reported income. This includes only relief and nonrelief earnings, and any nonrelief income other than earnings. It does not include direct relief, whether in the form of cash or of goods.

TABULAR SUMMARY

TABLE 2.—Occupational groups by income: Estimated number of families of specified occupational groups, by income, 1935-36

[All color and nativity groups combined]

Income class (1)	Occupational groups									
	All (2)	Wage earner (3)	Clerical (4)	Business and professional				Other ¹ (10)		
				All bus- ness and pro- fessionals (5)	Independent		Salaried			
					Bus- ness (6)	Profes- sional (7)	Bus- ness (8)		Profes- sional (9)	
Relief and nonrelief families ²										
All families.....	823, 220	417, 940	186, 030	154, 410	84, 080	10, 230	23, 140	34, 960	64, 850	
\$0-\$240.....	57, 460	14, 830	2, 440	3, 720	3, 210	100	20	390	36, 970	
\$250-\$499.....	55, 500	36, 340	3, 620	6, 510	5, 580	80	70	780	9, 030	
\$500-\$749.....	60, 300	44, 720	3, 600	10, 280	8, 170	230	180	1, 700	5, 700	
\$750-\$999.....	82, 090	52, 030	13, 010	13, 690	10, 880	470	260	2, 080	3, 360	
\$1,000-\$1,249.....	92, 720	55, 710	19, 410	14, 140	10, 630	670	860	1, 980	3, 460	
\$1,250-\$1,499.....	83, 960	51, 670	19, 940	11, 140	8, 430	330	680	1, 700	1, 210	
\$1,500-\$1,749.....	79, 750	43, 090	23, 000	12, 280	7, 360	560	1, 360	3, 000	1, 380	
\$1,750-\$1,999.....	71, 060	35, 340	21, 160	13, 570	7, 120	650	2, 180	3, 620	990	
\$2,000-\$2,249.....	55, 210	24, 570	19, 450	10, 490	4, 860	330	2, 010	3, 290	700	
\$2,250-\$2,499.....	41, 820	17, 470	13, 820	9, 800	3, 820	980	2, 160	2, 840	730	
\$2,500-\$2,999.....	52, 580	21, 620	16, 920	13, 730	5, 710	1, 360	2, 650	4, 010	310	
\$3,000-\$3,499.....	30, 710	10, 290	9, 750	10, 170	3, 360	1, 150	2, 960	2, 700	500	
\$3,500-\$3,999.....	18, 610	5, 770	5, 580	7, 090	2, 210	660	2, 100	2, 220	170	
\$4,000-\$4,499.....	10, 780	2, 330	3, 680	4, 710	1, 490	680	1, 140	1, 500	60	
\$4,500-\$4,999.....	5, 910	1, 080	1, 910	2, 870	770	270	910	920	50	
\$5,000-\$7,499.....	11, 950	1, 670	3, 240	7, 010	1, 630	1, 360	2, 330	1, 690	130	
\$7,500-\$9,999.....	1, 980	10	420	1, 470	310	200	640	320	80	
\$10,000 and over.....	1, 840	-----	80	1, 740	540	350	630	220	20	
Nonrelief families										
All families.....	710, 460	349, 290	176, 130	147, 750	82, 230	10, 180	23, 040	32, 300	37, 290	
\$0-\$240.....	17, 520	3, 800	1, 110	2, 070	1, 750	80	20	220	10, 540	
\$250-\$499.....	27, 960	12, 430	1, 870	5, 350	4, 850	70	70	360	8, 310	
\$500-\$749.....	45, 620	25, 110	6, 210	8, 800	7, 390	230	180	1, 000	5, 500	
\$750-\$999.....	70, 430	43, 640	11, 260	12, 210	10, 200	460	240	1, 310	3, 320	
\$1,000-\$1,249.....	87, 270	52, 540	17, 670	13, 680	10, 520	670	790	1, 700	3, 380	
\$1,250-\$1,499.....	81, 620	49, 980	19, 480	10, 940	8, 360	320	680	1, 580	1, 220	
\$1,500-\$1,749.....	78, 610	42, 420	22, 690	12, 190	7, 370	550	1, 350	2, 920	1, 310	
\$1,750-\$1,999.....	70, 770	35, 200	21, 010	13, 570	7, 120	660	2, 180	3, 610	990	
\$2,000-\$2,249.....	54, 780	24, 250	19, 440	10, 390	4, 820	330	2, 010	3, 230	700	
\$2,250-\$2,499.....	41, 770	17, 430	13, 800	9, 810	3, 820	980	2, 160	2, 850	730	
\$2,500-\$2,999.....	52, 430	21, 490	16, 920	13, 710	5, 710	1, 360	2, 650	3, 990	310	
\$3,000-\$3,499.....	30, 660	10, 290	9, 730	10, 140	3, 360	1, 140	2, 980	2, 660	500	
\$3,500-\$3,999.....	18, 570	5, 730	5, 580	7, 090	2, 220	560	2, 090	2, 220	170	
\$4,000-\$4,499.....	10, 770	2, 330	3, 690	4, 700	1, 490	680	1, 130	1, 500	60	
\$4,500-\$4,999.....	5, 910	1, 070	1, 920	2, 880	770	280	910	920	40	
\$5,000-\$7,499.....	11, 950	1, 670	3, 250	7, 010	1, 630	1, 360	2, 330	1, 690	120	
\$7,500-\$9,999.....	1, 980	10	420	1, 470	310	200	640	320	80	
\$10,000 and over.....	1, 840	-----	80	1, 740	540	350	630	220	20	

¹Families classified in the occupational group "No gainfully employed members, and farmers."

² Relief families are classified according to their reported income. This includes only relief and nonrelief earnings, and any nonrelief income other than earnings. It does not include direct relief, whether in the form of cash or of goods.

FAMILY INCOME IN CHICAGO

TABLE 3.—Family types by income: Estimated number of families of specified types, by income, 1955-56¹

[All color and nativity groups combined]

Income class (1)	All (2)	Complete families of type ² —									Incomplete families (12)
		All (3)	I (4)	II (5)	III (6)	IV (7)	V (8)	VI (9)	VII (10)	VIII and other (11)	
Relief and nonrelief families³											
All families.....	823, 230	645, 290	146, 760	92, 030	70, 970	162, 570	69, 460	37, 700	32, 780	43, 020	177, 940
\$0-\$249.....	67, 460	27, 580	10, 920	2, 800	2, 990	3, 920	2, 220	2, 040	1, 810	890	29, 880
\$250-\$499.....	55, 500	37, 970	10, 870	4, 340	3, 940	6, 840	3, 870	3, 380	2, 650	2, 080	17, 530
\$500-\$749.....	69, 300	49, 430	14, 250	7, 310	4, 850	10, 120	4, 060	3, 710	2, 700	2, 430	19, 670
\$750-\$999.....	82, 090	62, 970	17, 190	10, 000	7, 370	13, 010	6, 560	4, 100	2, 730	2, 010	19, 120
\$1,000-\$1,249.....	92, 720	73, 400	18, 380	12, 350	8, 670	16, 160	6, 580	5, 400	2, 820	3, 040	19, 320
\$1,250-\$1,499.....	83, 960	66, 870	16, 830	11, 070	9, 540	14, 550	8, 360	3, 780	3, 460	3, 280	14, 050
\$1,500-\$1,749.....	79, 750	65, 860	13, 920	10, 770	7, 710	15, 560	7, 360	4, 090	3, 080	3, 370	13, 890
\$1,750-\$1,999.....	71, 060	62, 080	13, 620	9, 800	6, 790	15, 420	6, 550	3, 590	2, 890	3, 450	8, 980
\$2,000-\$2,249.....	55, 210	47, 740	9, 050	7, 360	6, 040	12, 110	5, 410	2, 410	2, 310	3, 050	7, 470
\$2,250-\$2,499.....	41, 820	35, 830	6, 540	5, 070	3, 850	9, 650	4, 410	1, 640	1, 390	3, 280	5, 690
\$2,500-\$2,999.....	52, 580	43, 360	5, 730	4, 460	4, 010	14, 220	5, 700	1, 670	2, 680	4, 890	9, 220
\$3,000-\$3,499.....	30, 710	25, 810	3, 790	2, 820	2, 090	8, 050	3, 190	740	1, 140	3, 990	4, 900
\$3,500-\$3,999.....	18, 610	16, 140	2, 310	1, 420	1, 120	4, 940	2, 280	290	1, 250	2, 530	2, 470
\$4,000-\$4,499.....	10, 780	9, 120	1, 340	820	450	2, 410	1, 010	280	730	2, 090	1, 650
\$4,500-\$4,999.....	5, 910	4, 630	530	430	280	1, 470	530	110	410	870	1, 280
\$5,000-\$7,499.....	11, 950	10, 220	1, 790	1, 050	890	2, 930	1, 130	340	610	1, 480	1, 730
\$7,500-\$9,999.....	1, 980	1, 880	450	110	180	690	90	50	140	170	100
\$10,000 and over.....	1, 840	1, 390	250	50	200	520	150	80	40	100	450
Nonrelief families											
All families.....	710, 460	568, 470	131, 120	83, 440	62, 630	140, 400	59, 290	29, 960	24, 530	37, 100	141, 990
\$0-\$249.....	17, 520	8, 670	4, 980	530	690	1, 540	480	120	230	100	8, 850
\$250-\$499.....	27, 980	16, 340	7, 130	1, 960	1, 190	3, 750	1, 090	560	240	420	11, 620
\$500-\$749.....	45, 620	30, 050	10, 440	4, 460	3, 000	6, 670	1, 680	1, 850	740	1, 210	15, 570
\$750-\$999.....	70, 430	54, 080	15, 760	9, 170	6, 320	11, 260	5, 190	3, 430	1, 580	1, 370	16, 350
\$1,000-\$1,249.....	87, 270	69, 110	17, 800	12, 120	8, 350	15, 430	5, 740	5, 110	2, 210	2, 350	18, 160
\$1,250-\$1,499.....	81, 620	67, 900	15, 790	11, 020	9, 530	14, 090	7, 730	3, 600	3, 210	2, 930	13, 720
\$1,500-\$1,749.....	78, 610	64, 920	13, 920	10, 780	7, 640	15, 410	7, 130	4, 080	2, 940	3, 020	13, 690
\$1,750-\$1,999.....	70, 770	61, 790	13, 550	9, 800	6, 790	15, 390	6, 440	3, 600	2, 770	3, 450	8, 980
\$2,000-\$2,249.....	54, 780	47, 520	9, 030	7, 360	6, 050	12, 040	5, 390	2, 400	2, 300	2, 950	7, 260
\$2,250-\$2,499.....	41, 770	35, 780	6, 540	5, 070	3, 850	9, 640	4, 400	1, 640	1, 380	3, 260	5, 990
\$2,500-\$2,999.....	52, 430	43, 210	5, 730	4, 460	4, 010	14, 180	5, 640	1, 870	2, 680	4, 840	9, 220
\$3,000-\$3,499.....	30, 660	25, 760	3, 790	2, 820	2, 090	8, 060	3, 190	740	1, 100	8, 980	4, 900
\$3,500-\$3,999.....	18, 570	16, 100	2, 310	1, 420	1, 120	4, 940	2, 280	290	1, 210	2, 530	2, 470
\$4,000-\$4,499.....	10, 770	9, 120	1, 340	820	450	2, 400	1, 010	290	730	2, 080	1, 650
\$4,500-\$4,999.....	5, 910	4, 630	530	430	280	1, 470	530	110	420	860	1, 280
\$5,000-\$7,499.....	11, 950	10, 220	1, 780	1, 060	890	2, 930	1, 130	340	610	1, 480	1, 730
\$7,500-\$9,999.....	1, 980	1, 880	450	110	180	690	90	50	140	170	100
\$10,000 and over.....	1, 840	1, 390	250	50	200	520	150	80	40	100	450

¹ A family is classified as a complete family if it includes both husband and wife, as an incomplete family if it does not include both husband and wife. See appendix C for further definitions.

² Family types:

- I—2 persons. Husband and wife only.
- II—3 persons. Husband, wife, 1 child under 16, and no others.
- III—4 persons. Husband, wife, 2 children under 16, and no others.
- IV—3 or 4 persons. Husband, wife, 1 person 16 or over, and 1 or no other person regardless of age.
- V—5 or 6 persons. Husband, wife, 1 child under 16, 1 person 16 or over, and 1 or 2 other persons regardless of age.
- VI—5 or 6 persons. Husband, wife, 3 or 4 children under 16 and no others.
- VII—7 or 8 persons. Husband, wife, 1 child under 16, 4 or 5 other persons regardless of age.
- VIII and other—Husband, wife, and all combinations of other persons not included in I through VII.

³ Relief families are classified according to their reported income. This includes only relief and nonrelief earnings, and any nonrelief income other than earnings. It does not include direct relief, whether in the form of cash or of goods.

TABLE 4.—Color and nativity groups by occupational group: Estimated number of families of specified color and nativity, by occupational group, 1935-36

Occupational group (1)	White								Negro			Other color ¹ (13)
	All (2)	Native and foreign born (3)	Native			Foreign born			All (10)	Com-plete ² (11)	In-com-plete (12)	
			All (4)	Com-plete ² (5)	In-com-plete (6)	All (7)	Com-plete ² (8)	In-com-plete (9)				
Relief and nonrelief families³												
All families.....	823, 230	766, 790	403, 600	309, 680	93, 920	363, 290	296, 970	66, 320	52, 800	35, 640	17, 160	3, 640
Wage earner.....	417, 940	379, 150	172, 550	146, 450	26, 100	206, 600	177, 930	28, 670	35, 900	28, 140	7, 760	2, 890
Clerical.....	186, 080	183, 260	119, 210	89, 490	29, 720	64, 050	49, 170	14, 880	2, 660	2, 190	470	110
Business and professional.....	154, 410	148, 100	84, 060	63, 970	20, 090	64, 040	53, 530	10, 510	5, 880	3, 380	2, 500	430
Independent:												
Business.....	86, 060	81, 990	35, 100	24, 720	10, 380	46, 890	39, 190	7, 700	3, 820	2, 060	1, 760	270
Professional.....	10, 230	9, 970	7, 020	5, 090	1, 330	2, 950	2, 550	400	260	210	50	-----
Salaried:												
Business.....	23, 140	22, 830	18, 540	16, 830	1, 710	4, 290	3, 960	330	260	210	50	50
Professional.....	34, 960	33, 310	23, 400	16, 730	6, 670	9, 910	7, 830	2, 060	1, 540	900	640	110
Other ⁴	64, 850	65, 280	27, 680	9, 670	18, 010	28, 600	16, 340	12, 260	6, 360	1, 930	6, 430	210
Nonrelief families												
All families.....	710, 480	679, 800	360, 790	280, 130	80, 590	319, 080	265, 490	63, 590	28, 620	21, 140	7, 380	2, 140
Wage earner.....	349, 290	326, 970	148, 040	127, 080	20, 960	178, 930	156, 160	22, 770	20, 720	16, 090	4, 630	1, 600
Clerical.....	176, 130	173, 620	113, 860	85, 380	28, 480	59, 760	46, 090	13, 670	2, 400	1, 970	430	110
Business and professional.....	147, 750	142, 730	81, 570	62, 040	19, 630	61, 160	51, 510	9, 650	4, 590	2, 870	1, 720	430
Independent:												
Business.....	82, 230	78, 740	33, 790	23, 880	9, 910	44, 950	37, 980	6, 970	3, 220	1, 890	1, 330	370
Professional.....	10, 180	9, 920	6, 970	5, 640	1, 330	2, 950	2, 550	400	260	220	40	-----
Salaried:												
Business.....	23, 040	22, 730	18, 440	16, 730	1, 710	4, 290	3, 950	340	260	210	50	50
Professional.....	32, 300	31, 340	22, 370	15, 790	6, 680	8, 970	7, 030	1, 940	850	650	300	110
Other ⁴	37, 290	36, 480	17, 250	6, 630	11, 620	19, 230	11, 730	7, 500	810	210	600	-----

¹ Complete and incomplete families.

For footnotes 2 and 3, see 3 and 4 of table 1 on p. 110.

⁴ Families classified in the occupational group "No gainfully employed members, and farmers."

TABLE 5.—Family types by occupational group: Estimated number of families of specified types, by occupational group, 1935-36¹

[All color and nativity groups combined]

Relief status and occupational group (1)	All (2)	Complete families of type ² —									In-com-plete fam-ilies (12)
		All (3)	I (4)	II (5)	III (6)	IV (7)	V (8)	VI (9)	VII (10)	VIII and other (11)	
All families.....	823, 230	645, 290	146, 760	92, 030	70, 970	152, 570	62, 460	37, 700	32, 780	43, 020	177, 940
Relief families.....	112, 770	76, 820	15, 640	8, 690	8, 340	12, 170	10, 170	7, 740	8, 250	5, 920	33, 950
Nonrelief families.....	710, 480	568, 470	131, 120	83, 440	62, 630	140, 400	59, 290	29, 960	24, 530	37, 100	141, 990
Wage earner.....	349, 290	300, 690	62, 400	42, 370	34, 130	71, 680	35, 590	18, 230	16, 670	19, 600	48, 630
Clerical.....	176, 130	133, 550	27, 040	22, 550	14, 300	36, 460	11, 910	6, 040	3, 890	11, 360	42, 580
Business and professional.....	147, 750	116, 690	39, 990	17, 700	13, 850	28, 670	11, 300	5, 420	3, 930	5, 900	31, 060
Independent:											
Business.....	82, 230	63, 890	16, 060	7, 920	7, 320	16, 650	6, 920	3, 140	2, 360	3, 490	18, 370
Professional.....	10, 180	8, 410	2, 420	1, 390	1, 170	2, 020	700	300	230	280	1, 770
Salaried:											
Business.....	23, 040	20, 940	4, 970	4, 170	3, 080	4, 350	1, 890	1, 100	670	770	2, 100
Professional.....	32, 300	33, 480	6, 470	4, 220	2, 330	5, 650	1, 800	960	670	1, 360	8, 520
Other ³	37, 290	17, 570	11, 760	820	350	3, 590	490	260	40	240	19, 720

For footnotes 1 and 2, see table 3 on p. 112.

³ Families classified in the occupational group "No gainfully employed members, and farmers."

SECTION B. NATIVE WHITE FAMILIES, INCLUDING BOTH HUSBAND AND WIFE

Sources of Income, Number and Earnings of Principal and Supplementary Earners, Rent or Rental Value, and Size of Family, According to Family Income, Occupational Group, and Family Type

Tables in this section present data for native white "complete" families only—those including both husband and wife. The figures represent a random sample of approximately 10 percent of all Chicago native white complete families.

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TABLE 1.—Family types: Number of families of specified types and average number of persons per family, by income, 1935-36

[White families including husband and wife, both native born: All occupational groups combined]

Income class (1)	Number of families of type ¹ —										Average number of persons per family ²		
	All	I	II	III	IV	V	VI	VII	VIII	Other	All members (12)	Other than husband and wife	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		Under 16 (13)	16 and over (14)
All families ³	23,515	7,229	5,412	3,738	5,772	2,559	1,847	954	667	337	3.6	1.0	0.6
Relief families.....	2,713	479	412	429	345	332	369	220	35	92	4.3	1.7	.6
Nonrelief families.....	25,802	6,750	5,000	3,309	5,427	2,227	1,478	734	632	245	3.5	1.0	.6
\$0-\$249.....	301	139	42	27	55	19	11	5	2	1	3.0	.6	.4
\$250-\$499.....	521	205	97	48	97	35	27	4	8	4	3.1	.7	.4
\$500-\$749.....	1,083	383	253	119	177	56	64	15	12	4	3.2	.9	.3
\$750-\$999.....	1,896	622	431	271	318	98	108	25	14	9	3.2	.9	.3
\$1,000-\$1,249.....	2,820	819	643	371	510	156	206	50	41	15	3.4	1.0	.4
\$1,250-\$1,499.....	2,738	775	601	432	438	200	157	67	39	20	3.5	1.1	.4
\$1,500-\$1,749.....	2,964	783	623	412	565	234	188	88	47	24	3.5	1.0	.5
\$1,750-\$1,999.....	2,995	779	609	391	612	252	202	70	59	21	3.5	1.0	.5
\$2,000-\$2,249.....	2,500	583	486	374	508	260	159	69	42	19	3.6	1.1	.6
\$2,250-\$2,499.....	1,941	445	383	259	447	184	101	53	48	21	3.6	1.0	.6
\$2,500-\$2,999.....	2,172	445	330	246	590	252	105	97	77	30	3.8	1.0	.8
\$3,000-\$3,499.....	1,339	287	186	109	380	182	50	68	69	18	3.8	.9	1.0
\$3,500-\$3,999.....	845	165	119	85	233	111	27	39	55	11	3.9	.9	1.0
\$4,000-\$4,499.....	498	99	64	41	133	56	26	24	41	14	4.0	.9	1.1
\$4,500-\$4,999.....	299	42	33	19	105	37	10	20	21	12	4.2	.8	1.4
\$5,000-\$7,499.....	663	133	85	70	190	73	25	31	44	12	3.9	.9	1.0
\$7,500-\$9,999.....	116	23	10	17	38	8	5	6	6	3	3.8	.9	1.0
\$10,000 and over ⁴	111	23	5	18	31	14	7	4	8	1	3.9	.9	1.0

¹ Family types:
I—2 persons. Husband and wife only.
II—3 persons. Husband, wife, 1 child under 16 and no others.
III—4 persons. Husband, wife, 2 children under 16 and no others.
IV—3 or 4 persons. Husband, wife, 1 person 16 or over, and 1 or no other person regardless of age.
V—5 or 6 persons. Husband, wife, 1 child under 16, 1 person 16 or over, and 1 or 2 other persons regardless of age.
VI—5 or 6 persons. Husband, wife, 3 or 4 children under 16 and no others.
VII—7 or 8 persons. Husband, wife, 1 child under 16, 4 or 5 other persons regardless of age.
VIII—5 or 6 persons. Husband, wife, 3 or 4 persons 16 or over.
Other—7 or more persons. All types not included in I through VIII.
² These are year-equivalent persons. The sum of columns (13) and (14) plus 2 (husband and wife) does not always equal column (12). For the methods used in deriving these averages, see glossary.
³ 14 families which reported a net loss are excluded from this and subsequent tables. These are families which had gross business expense and losses exceeding their gross earnings and other income.
⁴ Largest income reported between \$50,000 and \$85,000.

TABLE 1A.—Family types: Number of families of specified types and average number of persons per family, by occupation and income, 1935-36

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

Income class and occupational group	Number of families of type 1—										Average number of persons per family ²		
	All	I	II	III	IV	V	VI	VII	VIII	Other	All mem- bers	Other than husband and wife	
												Un- der 16	16 and over
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Wage earner													
All nonrelief families	11,708	2,844	2,252	1,585	2,337	1,081	790	402	272	142	3.6	1.0	0.6
\$0-\$249	101	40	30	12	12	10	4	2	1		3.3	.9	.4
\$250-\$499	312	110	62	32	49	28	23	4	4		3.2	.8	.4
\$500-\$749	633	201	170	82	88	33	40	9	9	1	3.2	.9	.3
\$750-\$999	1,239	359	295	202	203	67	77	19	10	7	3.4	1.0	.4
\$1,000-\$1,249	1,630	423	373	249	278	89	146	40	20	12	3.5	1.1	.4
\$1,250-\$1,499	1,589	416	351	262	218	152	110	45	17	18	3.6	1.2	.4
\$1,500-\$1,749	1,540	374	300	217	312	134	113	52	21	17	3.6	1.1	.5
\$1,750-\$1,999	1,440	344	258	190	308	139	106	50	31	14	3.7	1.1	.6
\$2,000-\$2,249	1,017	266	173	148	220	121	84	37	18	10	3.8	1.2	.6
\$2,250-\$2,499	750	156	126	88	190	80	41	30	23	17	3.8	1.0	.8
\$2,500-\$2,999	754	129	89	71	212	101	35	55	41	21	4.1	1.0	1.1
\$3,000-\$3,499	352	64	19	17	123	71	7	28	27	6	4.2	.8	1.4
\$3,500-\$3,999	165	16	9	9	63	26	1	13	22	6	4.4	.7	1.8
\$4,000-\$4,499	85	8	5	5	21	14	2	7	16	7	4.9	.9	2.1
\$4,500-\$4,999	50	3			23	10	1	4	4	5	4.9	.7	2.2
\$5,000-\$7,499	47	6	3	1	17	6		7	7	1	4.6	.7	1.9
\$7,500-\$9,999													
\$10,000 and over ³	1								1		(*)	(*)	(*)
Clerical													
All nonrelief families	7,864	1,900	1,630	964	1,742	643	400	199	239	67	3.5	.9	.6
\$0-\$249	19	9	3	1	6	1					2.7	.3	.4
\$250-\$499	62	16	13	7	19	1	3		3		3.1	.6	.6
\$500-\$749	206	63	49	19	47	8	13	4	2	1	3.3	.8	.5
\$750-\$999	390	145	95	44	89	12	19	3	3		3.0	.8	.3
\$1,000-\$1,249	714	228	186	66	131	41	38	9	14	1	3.2	.8	.4
\$1,250-\$1,499	777	213	181	122	154	30	32	20	17	8	3.4	.9	.5
\$1,500-\$1,749	963	260	237	133	171	70	59	28	19	6	3.5	1.0	.5
\$1,750-\$1,999	1,062	264	247	134	204	80	73	11	24	5	3.4	.9	.5
\$2,000-\$2,249	1,014	240	203	162	206	69	61	25	22	6	3.6	1.1	.5
\$2,250-\$2,499	717	150	154	107	153	76	38	18	18	3	3.6	1.0	.6
\$2,500-\$2,999	765	152	124	83	228	91	25	28	26	6	3.7	.9	.8
\$3,000-\$3,499	441	85	64	48	133	33	17	13	24	9	3.8	.9	.9
\$3,500-\$3,999	303	54	36	28	100	39	9	11	23	8	3.9	.8	1.1
\$4,000-\$4,499	150	29	10	10	48	20	5	10	14	4	4.1	.8	1.4
\$4,500-\$4,999	99	10	11	8	25	11	1	9	10	5	4.6	.8	1.8
\$5,000-\$7,499	153	30	17	11	42	21	6	8	18	10	4.3	.8	1.5
\$7,500-\$9,999	11	1	1	2	4				2		4.0	.8	1.2
\$10,000 and over ³	7	1		3	3		1	1			4.6	1.7	.9
Independent business													
All nonrelief families	2,200	629	369	379	497	205	119	52	36	14	3.5	.9	.6
\$0-\$249	27	10	3	3	7	1	2		1		3.2	.7	.5
\$250-\$499	72	41	10	9	8	3	1				2.7	.5	.2
\$500-\$749	137	65	18	13	22	9	9	1			3.0	.7	.3
\$750-\$999	162	65	24	21	26	16	9	1			3.2	.9	.3
\$1,000-\$1,249	296	84	34	37	67	22	21	6	3	3	3.4	1.0	.5
\$1,250-\$1,499	189	63	35	23	43	11	9	1	2	3	3.3	.8	.5
\$1,500-\$1,749	184	51	32	31	38	16	7	2	4	1	3.5	1.0	.5
\$1,750-\$1,999	194	51	33	31	46	20	11	7	4	1	3.6	1.0	.6
\$2,000-\$2,249	153	36	32	31	31	24	5	3		1	3.5	1.0	.5
\$2,250-\$2,499	144	36	33	17	41	10	11	1	4	1	3.5	.9	.6
\$2,500-\$2,999	189	42	29	31	43	26	10	4	3	3	3.7	1.1	.6
\$3,000-\$3,499	131	30	19	14	36	17	2	8	5		3.7	.9	.8

For footnotes 1 and 2, see table 1 on p. 116.

¹ Largest income reported between \$10,000 and \$15,000.

² Averages not computed for fewer than 3 cases.

TABLE 1A.—Family types: Number of families of specified types and average number of persons per family, by occupation and income, 1935-36—Continued

Income class and occupational group (1)	Number of families of type—										Average number of persons per family		
	All	I	II	III	IV	V	VI	VII	VIII	Other	All members	Other than husband and wife	
												Under 16	16 and over
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
<i>Independent business</i>													
Continued													
\$3,500-\$3,999	84	13	19	10	21	11	5	4	1		3.7	1.0	0.7
\$4,000-\$4,499	59	13	13	5	13	4	6	4		1	3.8	1.2	.6
\$4,500-\$4,999	37	6	5	3	14	3	1	1	3	1	3.7	.8	1.0
\$5,000-\$7,499	100	16	17	13	28	7	6	8	5		3.9	1.1	.8
\$7,500-\$9,999	17	2	1	5	5	2	1	1			3.9	1.4	.6
\$10,000 and over *	26	5	2	3	9	1	3	1	1	1	3.9	1.0	.9
<i>Independent professional</i>													
All nonrelief families	519	161	96	71	106	38	18	15	12	2	3.4	.8	.6
\$0-\$249	1	1									(*)	(*)	(*)
\$250-\$499	6	3	2						1		2.9	.4	.5
\$500-\$749	12	2	1	1	6	1	1				3.4	.7	.8
\$750-\$999	15	5	3	1	4		2				3.2	.9	.3
\$1,000-\$1,249	28	11	9	3	4			1			3.0	.8	.2
\$1,250-\$1,499	15	7		3	3	1	1				3.3	.8	.5
\$1,500-\$1,749	25	12	3	3	5	2					2.9	.6	.3
\$1,750-\$1,999	31	7	13	3	6	1	1				3.2	.9	.3
\$2,000-\$2,249	30	11	6	3	7	2	1				3.1	.6	.5
\$2,250-\$2,499	31	10	6	4	6	4		1			3.3	.8	.5
\$2,500-\$2,999	64	23	13	7	12	1	1	5	2		3.3	.7	.6
\$3,000-\$3,499	52	17	7	7	12	4	3	2	2		3.4	.8	.6
\$3,500-\$3,999	40	10	6	10	5	3	2	2	2		3.7	1.1	.6
\$4,000-\$4,499	38	14	9	2	3	3	3	2	2		3.4	.9	.6
\$4,500-\$4,999	16	1	5	2	3	4	1				3.8	1.1	.8
\$5,000-\$7,499	77	19	11	13	18	9	2	2	3		3.6	.9	.7
\$7,500-\$9,999	18	4	1	3	6	2			2	2	4.1	.9	1.2
\$10,000 and over *	20	4	1	6	6	1			2		3.5	.8	.8
<i>Salaried business</i>													
All nonrelief families	1,541	405	315	195	321	143	83	37	32	10	3.5	1.0	.6
\$0-\$249	2	1			1						(*)	(*)	(*)
\$250-\$499	3		2		1						3.0	.7	.3
\$500-\$749	7	4	1		1		1				2.9	.8	.2
\$750-\$999	14	6	3	1	2		1	1		1	3.5	1.4	.2
\$1,000-\$1,249	39	19	10	1	4	2	1	1	1		2.9	.6	.3
\$1,250-\$1,499	44	15	10	6	5	2	4	1	1		3.3	1.0	.3
\$1,500-\$1,749	88	26	22	17	11	4	6	3			3.4	1.1	.3
\$1,750-\$1,999	132	36	32	30	18	7	7	1		1	3.3	1.1	.2
\$2,000-\$2,249	133	33	33	20	23	15	5	2	2		3.4	1.0	.4
\$2,250-\$2,499	150	48	36	20	29	10	4	2	1		3.2	.8	.4
\$2,500-\$2,999	190	50	27	22	46	21	17	2	4	1	3.6	1.0	.6
\$3,000-\$3,499	179	38	42	14	45	19	11	5	3	2	3.6	1.0	.7
\$3,500-\$3,999	148	39	35	20	19	18	7	7	2	1	3.6	1.1	.6
\$4,000-\$4,499	84	18	17	10	21	6	5	2	5	2	3.7	.9	.8
\$4,500-\$4,999	57	8	10	2	19	5	5	4	3	1	4.0	1.1	.9
\$5,000-\$7,499	181	44	28	21	50	20	8	4	6		3.6	.9	.7
\$7,500-\$9,999	46	14	5	4	14	4		3	1	1	3.6	.6	1.0
\$10,000 and over *	44	6	2	7	12	10	3	1	3		4.1	1.0	1.1
<i>Salaried professional</i>													
All nonrelief families	1,454	452	294	181	303	98	60	25	37	4	3.3	.8	.5
\$0-\$249	7	3	2	1		1					3.0	.9	.1
\$250-\$499	7	2	1		3	1					3.3	.6	.7
\$500-\$749	27	11	4	4	4	3		1			3.3	.7	.6
\$750-\$999	40	19	10	1	6	1	1	1	1		2.9	.5	.4
\$1,000-\$1,249	57	18	8	15	12	1		1	2		3.2	.8	.4
\$1,250-\$1,499	85	33	23	16	8	3	1		1		3.0	.8	.2
\$1,500-\$1,749	104	38	27	10	17	4	4	3	1		3.1	.8	.4

* Largest income reported between \$50,000 and \$55,000.
 † Largest income reported between \$30,000 and \$35,000.
 ‡ Largest income reported between \$35,000 and \$40,000.

TABLE 1A.—Family types: Number of families of specified types and average number of persons per family, by occupation and income, 1935-36—Continued

Income class and occupational group (1)	Number of families of type—										Average number of persons per family		
	All	I	II	III	IV	V	VI	VII	VIII	Other	All members	Other than husband and wife	
												Under 16	16 and over
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
Salaried professional—Continued													
\$1,750-\$1,999	110	46	24	13	19	4	3	1			3.0	0.7	0.5
\$2,000-\$2,249	143	52	38	19	18	9	3	2		1	3.2	.8	.4
\$2,250-\$2,499	141	39	38	23	28	4	6	1	2		3.2	.9	.3
\$2,500-\$2,999	203	49	47	30	45	12	16	3	1		3.4	1.0	.4
\$3,000-\$3,499	173	55	35	14	28	18	10	2	10	1	3.4	.8	.6
\$3,500-\$3,999	90	28	14	8	24	14	2	2	5	1	3.6	.8	.8
\$4,000-\$4,499	77	12	10	9	27	9	5	1	4		3.8	.9	.9
\$4,500-\$4,999	45	10	2	4	21	4	2	2	1		3.5	.7	.8
\$5,000-\$7,499	102	28	9	11	33	10	3	2	5	1	3.6	.7	.9
\$7,500-\$9,999	23	2	2	3	8		4	1	3		4.1	1.1	1.0
\$10,000 and over ¹	11	7			2			1	1		3.1	.2	.9
All business and professional combined²													
All nonrelief families	5,714	1,646	1,075	726	1,227	484	280	120	117	30	3.4	.9	.5
\$0-\$249	37	15	5	4	8	2	2		1		3.1	.7	.4
\$250-\$499	88	46	15	9	12	4	1		1		2.8	.5	.3
\$500-\$749	163	82	24	18	33	13	11	2			3.1	.7	.4
\$750-\$999	231	95	40	24	38	17	12	3	1	1	3.2	.8	.4
\$1,000-\$1,249	420	132	81	56	87	25	22	9	6	2	3.3	.9	.4
\$1,250-\$1,499	333	118	68	47	59	17	15	2	4	3	3.2	.8	.4
\$1,500-\$1,749	401	127	84	61	71	28	16	8	5	1	3.3	.9	.4
\$1,750-\$1,999	467	140	102	67	69	32	22	9	4	2	3.3	.9	.4
\$2,000-\$2,249	458	131	110	63	79	50	14	7	2	2	3.4	1.0	.4
\$2,250-\$2,499	456	133	103	64	104	28	21	5	7	1	3.4	.9	.4
\$2,500-\$2,999	646	164	116	90	145	60	44	14	10	3	3.6	1.0	.6
\$3,000-\$3,499	535	140	103	49	121	58	26	17	18	3	3.6	.9	.7
\$3,500-\$3,999	371	90	74	48	69	46	17	15	10	2	3.6	1.0	.6
\$4,000-\$4,499	258	57	49	26	64	22	19	7	11	3	3.7	1.0	.7
\$4,500-\$4,999	155	25	23	11	57	16	8	7	7	2	3.8	.9	.9
\$5,000-\$7,499	460	107	65	58	129	46	19	16	19	1	3.7	.9	.9
\$7,500-\$9,999	104	22	9	15	33	8	5	5	4	3	3.8	.9	.9
\$10,000 and over ³	101	32	5	18	39	12	6	3	7	1	3.8	.9	.9
No gainfully employed members⁴													
All nonrelief families	519	309	44	14	121	19	8	4	4	6	2.7	.3	.4
\$0-\$249	144	73	18	10	29	6	5	3		1	2.9	.5	.4
\$250-\$499	59	33	7		17	2					2.6	.2	.4
\$500-\$749	61	37	10		9	2			1	2	2.8	.4	.4
\$750-\$999	34	23	1	1	8	2				1	2.7	.3	.4
\$1,000-\$1,249	56	36	3		14	1		1	1		2.5	.2	.4
\$1,250-\$1,499	39	28	1	1	7	1				1	2.5	.3	.2
\$1,500-\$1,749	40	22	2	1	11	2			2		2.7	.2	.6
\$1,750-\$1,999	26	11	2		11	1	1				2.9	.3	.6
\$2,000-\$2,249	11	5	1	1	3					1	3.4	1.1	.4
\$2,250-\$2,499	8	6	1				1				2.6	.6	
\$2,500-\$2,999	7		1		5		1				3.3	.6	.7
\$3,000-\$3,499	11	8			3						2.2		.3
\$3,500-\$3,999	6	5			1						2.3		.3
\$4,000-\$4,499	5	5			1						2.0		
\$4,500-\$4,999	4	4									2.0		
\$5,000-\$7,499	3	1			2						2.7		.7
\$7,500-\$9,999	1				1						(3)	(3)	(3)
\$10,000 and over ⁵	3					2					(3)	(3)	(3)

¹ Largest income reported between \$25,000 and \$30,000.
² Combined figures for the 4 preceding occupational groups.
³ Largest income reported between \$30,000 and \$35,000.
⁴ Of these families, 7 were engaged in farming—a group too small to be separately classified.
⁵ Largest income reported between \$10,000 and \$15,000.

TABLE 2.—Sources of family income: Number of families receiving income from specified sources, and average amount of such income, by income, 1935-38

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of families (2)	Number of families receiving—					
		Money income from—			Nonmoney income from—		
		Any source ¹ (3)	Earnings ² (4)	Other sources (positive or negative) ³ (5)	Any source ⁴ (6)	Owned home (positive or negative) ⁴ (7)	Rent as pay (8)
All families.....	28,515	28,023	27,612	3,727	6,204	5,965	329
Relief families.....	2,713	2,373	2,334	201	277	252	25
Nonrelief families.....	26,802	26,650	26,278	3,526	6,017	5,713	304
\$0-\$249.....	301	169	152	31	49	43	6
\$250-\$499.....	521	504	462	95	132	124	8
\$500-\$749.....	1,083	1,080	1,023	165	211	191	20
\$750-\$999.....	1,896	1,896	1,890	206	280	249	31
\$1,000-\$1,249.....	2,820	2,820	2,765	286	421	383	38
\$1,250-\$1,499.....	2,738	2,738	2,697	203	493	463	30
\$1,500-\$1,749.....	2,964	2,964	2,924	230	580	543	37
\$1,750-\$1,999.....	2,995	2,995	2,969	316	588	572	14
\$2,000-\$2,249.....	2,500	2,500	2,489	301	570	546	24
\$2,250-\$2,499.....	1,941	1,941	1,933	262	536	505	31
\$2,500-\$2,999.....	2,172	2,172	2,165	389	752	724	28
\$3,000-\$3,499.....	1,339	1,339	1,328	243	473	458	15
\$3,500-\$3,999.....	845	845	839	175	296	285	11
\$4,000-\$4,499.....	498	498	493	106	190	184	6
\$4,500-\$4,999.....	299	299	295	78	121	119	2
\$5,000-\$7,499.....	663	663	660	154	240	238	2
\$7,500-\$9,999.....	116	116	115	46	50	49	1
\$10,000 and over.....	111	111	109	40	37	37	-----

¹ Includes 1 family whose money income from earnings was less than its losses.

² See glossary for definition of "earnings."

³ Includes 3,454 families (3,261 of which were nonrelief) which had money income other than earnings and no business losses; 208 families (203 of which were nonrelief) which had business losses and no money income other than earnings; and 65 families (62 of which were nonrelief) which had both money income and business losses. There were, therefore, 3,519 families (3,323 of which were nonrelief) which had money income other than earnings, whether or not they had business losses; and there were 273 families (265 of which were nonrelief) which had business losses, whether or not they had money income other than earnings. The latter 265 families were found in the following income classes: \$0-\$249, 7; \$250-\$499, 10; \$500-\$749, 17; \$750-\$999, 17; \$1,000-\$1,249, 26; \$1,250-\$1,499, 12; \$1,500-\$1,749, 19; \$1,750-\$1,999, 23; \$2,000-\$2,249, 20; \$2,250-\$2,499, 24; \$2,500-\$2,999, 24; \$3,000-\$3,499, 24; \$3,500-\$3,999, 11; \$4,000-\$4,499, 8; \$4,500-\$4,999, 3; \$5,000-\$7,499, 12; \$7,500-\$9,999, 5; \$10,000 and over, 4. See glossary for definitions of money income other than earnings and business losses.

⁴ The total of the numbers of families in columns (7) and (8).

⁵ Includes families with losses from owned homes, as well as families whose estimated rental value of owned homes for the period of ownership and occupancy exceeded estimated expenses allocable to that period. There were 245 families (228 of which were nonrelief) with losses from owned homes (i. e., families whose estimated rental value was less than estimated expenses). The latter 228 families were found in the following income classes: \$0-\$249, 2; \$250-\$499, 10; \$500-\$749, 18; \$750-\$999, 20; \$1,000-\$1,249, 23; \$1,250-\$1,499, 26; \$1,500-\$1,749, 30; \$1,750-\$1,999, 23; \$2,000-\$2,249, 23; \$2,250-\$2,499, 14; \$2,500-\$2,999, 22; \$3,000-\$3,499, 9; \$3,500-\$3,999, 3; \$4,000-\$4,499, 2; \$4,500-\$4,999, 2; \$5,000-\$7,499, 2. Excludes 8 families whose estimated rental value of owned homes was equal to estimated expenses.

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TABLE 2.—Sources of family income: Number of families receiving income from specified sources, and average amount of such income, by income, 1935-36¹—Continued

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Average family income						
	Total (2)	Money income from—			Nonmoney income from—		
		All sources (3)	Earnings ² (4)	Other sources (positive or negative) ³ (5)	All sources (6)	Owned home (positive or negative) ⁴ (7)	Rent as pay (8)
All families.....	\$ 1,892	\$1,841	\$1,789	\$52	\$51	\$47	\$4
Relief families.....	461	447	431	16	14	12	2
Nonrelief families.....	2,043	1,987	1,932	55	56	51	5
\$0-\$249.....	100	81	74	7	19	17	2
\$250-\$499.....	382	341	312	29	41	37	4
\$500-\$749.....	627	596	556	40	31	37	4
\$750-\$999.....	874	851	821	30	23	19	4
\$1,000-\$1,249.....	1,118	1,093	1,059	34	25	21	4
\$1,250-\$1,499.....	1,356	1,323	1,288	35	33	29	4
\$1,500-\$1,749.....	1,599	1,563	1,524	39	36	32	4
\$1,750-\$1,999.....	1,856	1,819	1,783	36	37	35	2
\$2,000-\$2,249.....	2,112	2,065	2,031	34	47	42	5
\$2,250-\$2,499.....	2,374	2,311	2,276	35	63	55	8
\$2,500-\$2,999.....	2,692	2,605	2,549	56	87	81	6
\$3,000-\$3,499.....	3,175	3,072	2,990	82	103	95	8
\$3,500-\$3,999.....	3,708	3,598	3,500	98	110	100	10
\$4,000-\$4,499.....	4,195	4,065	3,933	132	130	118	12
\$4,500-\$4,999.....	4,733	4,571	4,383	168	162	155	7
\$5,000-\$7,499.....	5,756	5,581	5,410	171	175	173	3
\$7,500-\$9,999.....	6,227	7,973	7,546	427	254	246	8
\$10,000 and over.....	14,281	14,022	12,731	1,291	250	250	.....

¹ The averages in each column are based on all families, column (2) of table 2, whether or not they received income from the specified source. Averages in columns (2), (3), (5), (6), and (7) are net figures, after deduction for all families of business losses or expenses for owned homes.

² See glossary for definition of "earnings."

³ Includes money income other than earnings, after deduction of business losses. See glossary for definitions of money income other than earnings and business losses.

⁴ Represents the estimated rental value of owned homes for the period of ownership and occupancy, less estimated expenses allocable to that period.

⁵ Median income for all families was \$1,687; for nonrelief families, \$1,798.

TABLE 2A.—Sources of family income: Number of families receiving income from specified sources, and average amount of such income, by occupation and income, 1935-36

[White nonrelief families including husband and wife, both native born: All family types combined]

Income class and occupational group (1)	Number of families (2)	Number of families receiving—				
		Money income from—		Nonmoney income from—		
		Earnings ¹ (3)	Other sources (positive or negative) ² (4)	Any source ³ (5)	Owned home (positive or negative) ⁴ (6)	Rent as pay (7)
<i>Wage earner</i>						
All nonrelief families.....	11,705	11,697	1,276	2,629	2,484	145
\$0-\$499.....	413	407	41	71	60	11
\$500-\$749.....	633	632	56	96	82	16
\$750-\$999.....	1,239	1,239	106	169	149	20
\$1,000-\$1,249.....	1,630	1,630	129	231	211	20
\$1,250-\$1,499.....	1,589	1,588	142	258	246	12
\$1,500-\$1,749.....	1,540	1,540	125	298	279	19
\$1,750-\$1,999.....	1,440	1,440	140	311	303	8
\$2,000-\$2,499.....	1,767	1,767	227	529	509	20
\$2,500-\$2,999.....	754	754	149	300	289	11
\$3,000-\$4,999.....	652	652	143	331	323	8
\$5,000 and over.....	48	48	18	33	33	-----
<i>Clerical</i>						
All nonrelief families.....	7,864	7,863	973	1,656	1,586	70
\$0-\$499.....	81	81	6	9	8	1
\$500-\$749.....	206	206	24	35	32	3
\$750-\$999.....	390	389	28	36	29	7
\$1,000-\$1,249.....	714	714	54	86	76	10
\$1,250-\$1,499.....	777	777	75	116	104	12
\$1,500-\$1,749.....	983	983	98	155	147	8
\$1,750-\$1,999.....	1,062	1,062	106	174	170	4
\$2,000-\$2,499.....	1,731	1,731	200	396	370	16
\$2,500-\$2,999.....	765	765	138	255	252	3
\$3,000-\$4,999.....	984	984	203	344	338	6
\$5,000 and over.....	171	171	41	60	60	-----
<i>Business and professional</i>						
All nonrelief families.....	5,714	5,711	906	1,494	1,405	89
\$0-\$499.....	125	123	17	27	25	2
\$500-\$749.....	183	182	27	48	47	1
\$750-\$999.....	231	231	38	54	51	3
\$1,000-\$1,249.....	420	420	48	86	78	8
\$1,250-\$1,499.....	333	333	47	94	87	7
\$1,500-\$1,749.....	401	401	67	96	85	10
\$1,750-\$1,999.....	467	467	44	89	87	2
\$2,000-\$2,499.....	924	924	118	183	164	19
\$2,500-\$2,999.....	646	646	95	191	177	14
\$3,000-\$4,999.....	1,319	1,319	230	392	372	20
\$5,000 and over.....	665	665	175	234	231	3
<i>No gainfully employed members</i>						
All nonrelief families.....	519	7	371	238	238	-----

¹ See glossary for definition of "earnings."

² Includes families having money income other than earnings, families having business losses, and families having both such income and such losses. See glossary for definitions of money income other than earnings and business losses.

³ The total of the numbers of families in columns (6) and (7).

⁴ Includes families with losses from owned homes, as well as families whose estimated rental value of owned homes for the period of ownership and occupancy exceeded estimated expenses allocable to that period.

TABLE 2A.—Sources of family income: Number of families receiving income from specified sources, and average amount of such income, by occupation and income, 1935-36¹—Continued

[White nonrelief families including husband and wife, both native born: All family types combined]

Income class and occupational group (1)	Average family income						
	Total (2)	Money income from—			Nonmoney income from—		
		All sources (3)	Earnings ² (4)	Other sources (positive or negative) ³ (5)	All sources (6)	Owned home (positive or negative) ⁴ (7)	Rent as pay (8)
Wage earner							
All nonrelief families.....	1,651	1,609	1,586	23	42	38	4
\$0-\$499.....	330	309	298	11	21	14	7
\$500-\$749.....	632	612	602	10	20	15	5
\$750-\$999.....	874	854	842	12	20	16	4
\$1,000-\$1,249.....	1,116	1,093	1,080	13	23	20	3
\$1,250-\$1,499.....	1,357	1,331	1,318	13	26	24	2
\$1,500-\$1,749.....	1,603	1,573	1,558	15	30	27	3
\$1,750-\$1,999.....	1,859	1,823	1,805	18	36	34	2
\$2,000-\$2,499.....	2,224	2,167	2,144	23	67	63	4
\$2,500-\$2,999.....	2,704	2,600	2,550	59	95	89	6
\$3,000-\$4,999.....	3,581	3,452	3,367	85	129	121	8
\$5,000 and over.....	5,864	5,653	5,389	264	211	211	.....
Clerical							
All nonrelief families.....	2,086	2,036	2,003	33	50	46	4
\$0-\$499.....	321	304	300	4	17	14	3
\$500-\$749.....	628	608	587	21	20	16	4
\$750-\$999.....	879	864	849	15	15	11	4
\$1,000-\$1,249.....	1,120	1,102	1,096	6	18	14	4
\$1,250-\$1,499.....	1,353	1,324	1,305	19	29	22	7
\$1,500-\$1,749.....	1,598	1,571	1,549	22	27	24	3
\$1,750-\$1,999.....	1,852	1,820	1,794	26	32	30	2
\$2,000-\$2,499.....	2,222	2,173	2,130	23	49	44	5
\$2,500-\$2,999.....	2,686	2,603	2,554	49	83	81	2
\$3,000-\$4,999.....	3,646	3,531	3,454	77	115	111	4
\$5,000 and over.....	6,034	5,884	5,735	149	180	150	.....
Business and professional							
All nonrelief families.....	2,879	2,795	2,718	77	84	75	9
\$0-\$499.....	321	296	294	2	25	24	1
\$500-\$749.....	612	561	540	21	51	50	1
\$750-\$999.....	862	826	785	41	36	32	4
\$1,000-\$1,249.....	1,120	1,082	1,053	29	38	30	8
\$1,250-\$1,499.....	1,352	1,299	1,260	39	53	45	8
\$1,500-\$1,749.....	1,588	1,530	1,486	44	58	47	11
\$1,750-\$1,999.....	1,854	1,812	1,788	24	42	40	3
\$2,000-\$2,499.....	2,240	2,184	2,151	33	66	44	12
\$2,500-\$2,999.....	2,685	2,605	2,569	36	80	69	11
\$3,000-\$4,999.....	3,692	3,586	3,515	71	106	93	13
\$5,000 and over.....	7,506	7,297	6,972	325	200	205	4
No gainfully employed members							
All nonrelief families.....	1,027	895	9	889	132	132	.....

¹ The averages in each column are based on all families, column (2) of table 2A, whether or not they received income from the specified source. Averages in columns (3), (4), (5), (6) and (7) are net figures, after deduction for all families of business losses or expenses for owned homes.

² See glossary for definition of "earnings."

³ Includes money income other than earnings, after deduction of business losses. See glossary for definitions of money income other than earnings and business losses.

⁴ Represents the estimated rental value of owned homes for the period of ownership and occupancy, less estimated expenses allocable to that period.

⁵ Median incomes were as follows: Wage earner families, \$1,657; clerical families, \$1,934; business and professional families, \$2,377.

TABLE 2B.—Sources of family income: Number of families receiving income from specified sources, and average amount of such income, by family type and income, 1935-36

[White nonrelief families including husband and wife, both native born: All occupational groups combined]

Income class and family type (1)	Number of families (2)	Number of families receiving—				
		Money income from—		Nonmoney income from—		
		Earnings ¹ (3)	Other sources (positive or negative) ² (4)	Any source ³ (5)	Owned home (positive or negative) ⁴ (6)	Rent as pay (7)
<i>Type I</i>						
All nonrelief families.....	6,750	6,449	987	1,167	1,045	102
\$0-\$499.....	344	235	58	80	75	5
\$500-\$749.....	383	346	72	85	79	6
\$750-\$999.....	622	599	75	80	69	11
\$1,000-\$1,249.....	819	784	104	108	91	17
\$1,250-\$1,499.....	775	745	98	126	111	15
\$1,500-\$1,749.....	783	761	90	122	109	13
\$1,750-\$1,999.....	779	768	89	105	99	6
\$2,000-\$2,499.....	1,028	1,017	133	182	170	12
\$2,500-\$2,999.....	445	445	88	113	106	7
\$3,000-\$4,999.....	563	571	132	129	120	9
\$5,000 and over.....	179	178	48	37	36	1
<i>Types II and III</i>						
All nonrelief families.....	8,309	8,261	773	1,090	995	95
\$0-\$499.....	214	181	23	24	20	4
\$500-\$749.....	372	363	39	32	25	7
\$750-\$999.....	702	700	49	63	51	12
\$1,000-\$1,249.....	1,014	1,011	57	78	67	11
\$1,250-\$1,499.....	1,033	1,031	78	112	105	7
\$1,500-\$1,749.....	1,035	1,032	73	104	93	11
\$1,750-\$1,999.....	1,000	998	62	113	110	3
\$2,000-\$2,499.....	1,502	1,499	147	234	205	26
\$2,500-\$2,999.....	576	575	81	139	124	5
\$3,000-\$4,999.....	656	656	119	150	142	8
\$5,000 and over.....	205	205	45	41	40	1
<i>Types IV and V</i>						
All nonrelief families.....	7,654	7,511	1,319	2,773	2,707	66
\$0-\$499.....	206	149	38	64	61	3
\$500-\$749.....	233	222	89	74	70	4
\$750-\$999.....	416	406	73	115	111	4
\$1,000-\$1,249.....	660	651	96	188	179	9
\$1,250-\$1,499.....	638	630	99	198	192	6
\$1,500-\$1,749.....	799	786	124	267	259	8
\$1,750-\$1,999.....	864	852	123	263	261	2
\$2,000-\$2,499.....	1,399	1,396	212	513	507	11
\$2,500-\$2,999.....	842	837	158	367	358	9
\$3,000-\$4,999.....	1,237	1,233	248	558	549	9
\$5,000 and over.....	354	349	107	166	165	1

¹ See glossary for definition of "earnings."

² Includes families having money income other than earnings, families having business losses, and families having both such income and such losses. See glossary for definitions of money income other than earnings and business losses.

³ The total of the numbers of families in columns (6) and (7).

⁴ Includes families with losses from owned homes as well as families whose estimated rental value of owned homes for the period of ownership and occupancy exceeded estimated expenses allocable to that period.

TABULAR SUMMARY

TABLE 2B.—Sources of family income: Number of families receiving income from specified sources, and average amount of such income, by family type and income, 1935-36¹—Continued

[White nonrelief families including husband and wife, both native born: All occupational groups combined]

Income class and family type (1)	Average family income						
	Total (2)	Money income from—			Nonmoney income from—		
		All sources (3)	Earnings ² (4)	Other sources (positive or negative) ³ (5)	All sources (6)	Owned home (positive or negative) ⁴ (7)	Rent as pay (8)
<i>Type I</i>							
All nonrelief families.....	1,833	1,789	1,714	75	44	338	36
\$0-\$499.....	264	229	204	25	35	32	3
\$500-\$749.....	624	584	522	62	40	35	4
\$750-\$999.....	869	847	801	46	22	18	4
\$1,000-\$1,249.....	1,118	1,090	1,026	64	28	22	6
\$1,250-\$1,499.....	1,355	1,318	1,257	61	37	28	9
\$1,500-\$1,749.....	1,597	1,561	1,506	55	36	30	6
\$1,750-\$1,999.....	1,852	1,823	1,778	45	29	26	3
\$2,000-\$2,499.....	2,224	2,179	2,134	45	45	39	6
\$2,500-\$2,999.....	2,668	2,596	2,549	47	72	66	7
\$3,000-\$4,999.....	3,578	3,494	3,262	232	84	71	13
\$5,000 and over.....	6,994	6,852	6,481	371	142	137	5
<i>Types II and III</i>							
All nonrelief families.....	1,873	1,843	1,821	22	30	26	5
\$0-\$499.....	294	276	263	13	18	16	2
\$500-\$749.....	626	614	592	22	12	10	2
\$750-\$999.....	873	860	847	13	13	9	4
\$1,000-\$1,249.....	1,114	1,102	1,092	10	12	9	3
\$1,250-\$1,499.....	1,351	1,334	1,321	13	17	15	2
\$1,500-\$1,749.....	1,594	1,575	1,561	14	19	15	4
\$1,750-\$1,999.....	1,850	1,832	1,818	14	16	17	1
\$2,000-\$2,499.....	2,223	2,190	2,167	23	33	24	9
\$2,500-\$2,999.....	2,664	2,600	2,562	38	64	59	5
\$3,000-\$4,999.....	3,604	3,526	3,472	54	78	67	11
\$5,000 and over.....	6,787	6,674	6,544	130	113	106	7
<i>Types IV and V</i>							
All nonrelief families.....	2,303	2,214	2,140	74	89	85	4
\$0-\$499.....	282	232	210	22	50	45	5
\$500-\$749.....	626	580	542	38	46	42	4
\$750-\$999.....	890	837	795	42	43	41	3
\$1,000-\$1,249.....	1,123	1,079	1,036	43	44	40	4
\$1,250-\$1,499.....	1,361	1,306	1,265	41	55	52	3
\$1,500-\$1,749.....	1,606	1,546	1,486	60	60	57	3
\$1,750-\$1,999.....	1,822	1,800	1,748	52	62	61	1
\$2,000-\$2,499.....	2,233	2,152	2,113	39	81	77	4
\$2,500-\$2,999.....	2,716	2,605	2,543	62	111	105	6
\$3,000-\$4,999.....	3,676	3,531	3,447	84	145	139	6
\$5,000 and over.....	7,321	7,070	6,572	496	251	250	1

¹ The averages in each column are based on all families, column (2) of table 2B, whether or not they received income from the specified source. Averages in columns (2), (3), (5), (6), and (7) are net figures, after deduction for all families of business losses or expenses for owned homes.

² See glossary for definition of "earnings."

³ Includes money income other than earnings, after deduction of business losses. See glossary for definitions of money income other than earnings and business losses.

⁴ Represents the estimated rental value of owned homes for the period of ownership and occupancy, less estimated expenses allocable to that period.

⁵ Median incomes were as follows: Families of type I, \$1,638; families of types II and III, \$1,668; families of types IV and V, \$2,002; families of types VI and VII, \$1,826; families of types VIII and other, \$2,437.

TABLE 2B.—Sources of family income: Number of families receiving income from specified sources, and average amount of such income, by family type and income, 1935-36—Continued

[White nonrelief families including husband and wife, both native born: All occupational groups combined]

Income class and family type (1)	Number of families (2)	Number of families receiving—				
		Money income from—		Nonmoney income from—		
		Earnings (3)	Other sources (positive or negative) (4)	Any source (5)	Owned home (positive or negative) (6)	Rent as pay (7)
<i>Types VI and VII</i>						
All nonrelief families.....	2,212	2,190	280	597	567	30
\$0-\$499.....	47	38	5	9	8	1
\$500-\$749.....	79	79	11	15	12	3
\$750-\$999.....	133	133	7	14	11	3
\$1,000-\$1,249.....	265	264	20	35	35	1
\$1,250-\$1,499.....	224	224	16	32	30	2
\$1,500-\$1,749.....	276	276	30	62	58	4
\$1,750-\$1,999.....	272	271	24	70	68	2
\$2,000-\$2,499.....	382	381	48	115	110	5
\$2,500-\$2,999.....	202	201	43	84	78	6
\$3,000-\$4,999.....	254	254	52	113	110	3
\$5,000 and over.....	78	78	24	47	47	.....
<i>Types VIII and other</i>						
All nonrelief families.....	877	868	167	390	379	11
\$0-\$499.....	11	10	2	4	3	1
\$500-\$749.....	16	13	4	5	5	.....
\$750-\$999.....	23	23	2	7	7	.....
\$1,000-\$1,249.....	55	55	7	11	11	.....
\$1,250-\$1,499.....	68	67	12	26	25	1
\$1,500-\$1,749.....	71	69	13	25	24	1
\$1,750-\$1,999.....	80	80	18	35	34	1
\$2,000-\$2,499.....	130	129	23	62	61	1
\$2,500-\$2,999.....	107	107	19	46	48	1
\$3,000-\$4,999.....	241	241	51	130	125	5
\$5,000 and over.....	74	74	16	38	38

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TABLE 2B.—Sources of family income: Number of families receiving income from specified sources, and average amount of such income, by family type and income, 1935-36—Continued

[White nonrelief families including husband and wife, both native born: All occupational groups combined]

Income class and family type (1)	Average family income						
	Total (2)	Money income from—			Nonmoney income from—		
		All sources (3)	Earnings (4)	Other sources (positive or negative) (5)	All sources (6)	Owned home (positive or negative) (7)	Rent as pay (8)
<i>Types VI and VII</i>							
All nonrelief families.....	\$2,099	\$2,044	\$2,000	\$44	\$55	\$50	\$5
\$0-\$499.....	297	278	268	10	19	11	8
\$500-\$749.....	647	620	599	21	27	20	7
\$750-\$999.....	876	863	857	6	13	8	5
\$1,000-\$1,249.....	1,122	1,106	1,093	13	16	15	1
\$1,250-\$1,499.....	1,355	1,335	1,326	9	20	19	1
\$1,500-\$1,749.....	1,604	1,572	1,550	22	32	27	5
\$1,750-\$1,999.....	1,860	1,822	1,796	26	38	34	4
\$2,000-\$2,499.....	2,217	2,166	2,136	30	51	46	5
\$2,500-\$2,999.....	2,702	2,614	2,519	95	88	74	14
\$3,000-\$4,999.....	3,708	3,593	3,517	76	115	108	7
\$5,000 and over.....	7,414	7,135	6,703	342	279	279	-----
<i>Types VIII and other</i>							
All nonrelief families.....	2,846	2,745	2,677	68	101	96	5
\$0-\$499.....	823	272	233	39	51	29	22
\$500-\$749.....	638	607	484	123	31	31	-----
\$750-\$999.....	896	873	870	3	23	23	-----
\$1,000-\$1,249.....	1,113	1,079	1,031	48	34	34	-----
\$1,250-\$1,499.....	1,382	1,314	1,242	72	68	63	5
\$1,500-\$1,749.....	1,609	1,566	1,495	71	43	42	1
\$1,750-\$1,999.....	1,803	1,786	1,737	49	79	76	3
\$2,000-\$2,499.....	2,255	2,164	2,116	48	91	91	(**)
\$2,500-\$2,999.....	2,724	2,632	2,585	47	92	91	1
\$3,000-\$4,999.....	3,795	3,651	3,573	79	144	130	14
\$5,000 and over.....	7,335	7,127	6,990	137	208	208	-----

¹ Median incomes were as follows: Families of type I, \$1,638; families of types II and III, \$1,696; families of types IV and V, \$2,002; families of types VI and VII, \$1,823; families of types VIII and other, \$2,437.

² \$0.50 or less.

TABLE 3.—Money earnings: Number of families receiving net money earnings and average net money earnings received from each source, by income, 1935-36

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of families (2)	Number of families receiving net money earnings from—				Average net money earnings from 1—		
		Any sources (3)	Individual earners (4)	Roomers and boarders 2 (5)	Other work not attributable to individuals (6)	All sources (7)	Individual earners (8)	Roomers and boarders and other work 2 (9)
All families	28,515	27,612	27,481	1,461	94	\$1,789	\$1,776	\$13
Relief families	2,713	2,334	2,318	83	7	431	425	6
Nonrelief families	25,802	25,278	25,163	1,378	87	1,932	1,918	14
\$0-\$249	301	152	144	12	3	74	70	4
\$250-\$499	521	482	441	38	8	312	296	16
\$500-\$749	1,083	1,023	992	84	6	556	535	21
\$750-\$999	1,896	1,860	1,847	98	9	821	809	12
\$1,000-\$1,249	2,820	2,785	2,752	156	13	1,059	1,046	13
\$1,250-\$1,499	2,738	2,697	2,656	183	9	1,288	1,272	16
\$1,500-\$1,749	2,964	2,924	2,914	146	13	1,524	1,510	14
\$1,750-\$1,999	2,995	2,969	2,967	152	5	1,783	1,771	12
\$2,000-\$2,249	2,500	2,489	2,487	125	7	2,031	2,016	15
\$2,250-\$2,499	1,941	1,933	1,932	99	4	2,276	2,264	12
\$2,500-\$2,999	2,172	2,165	2,165	135	8	2,549	2,531	18
\$3,000-\$3,499	1,339	1,328	1,326	58	1	2,990	2,975	15
\$3,500-\$3,999	845	839	839	30	1	3,500	3,481	19
\$4,000-\$4,499	498	493	492	19	-----	3,933	3,921	12
\$4,500-\$4,999	299	295	295	16	-----	4,383	4,368	15
\$5,000-\$7,499	663	660	660	22	-----	5,410	5,401	9
\$7,500-\$9,999	116	115	115	4	-----	7,546	7,536	10
\$10,000 and over	111	109	109	1	-----	12,731	12,725	6

¹ The averages in each column are based on all families, column (2), whether or not they received money earnings from the specified source.

² Includes only families which had net money earnings from roomers and boarders (i. e., whose gross income from roomers and boarders exceeded estimated expenses). In addition, there were a few families which had roomers and boarders but which received from them no net money earnings.

³ Includes net money earnings from roomers and boarders and from other work not attributable to individuals (casual work in the home such as laundry and sewing). Average net money earnings of all nonrelief families from other work not attributable to individuals were less than \$0.50.

TABULAR SUMMARY

TABLE 3A.—Money earnings: Number of families receiving net money earnings and average net money earnings received from each source, by occupation and income, 1935-38

[White nonrelief families including husband and wife, both native born: All family types combined]

Income class and occupational group (1)	Number of families (2)	Number of families receiving net money earnings from—				Average net money earnings from ¹ —		
		Any source (3)	Individual earners (4)	Roomers and boarders ² (5)	Other work not attributable to individuals (6)	All sources (7)	Individual earners (8)	Roomers and boarders and other work ³ (9)
<i>Wage earner</i>								
All nonrelief families....	11,705	11,697	11,695	672	48	\$1,586	\$1,573	\$13
\$0-\$499.....	413	407	405	13	5	298	294	4
\$500-\$749.....	633	632	632	27	6	602	594	8
\$750-\$999.....	1,239	1,239	1,239	61	7	842	833	9
\$1,000-\$1,249.....	1,630	1,630	1,630	92	7	1,080	1,069	11
\$1,250-\$1,499.....	1,589	1,588	1,588	107	6	1,318	1,305	13
\$1,500-\$1,749.....	1,540	1,540	1,540	88	3	1,558	1,546	12
\$1,750-\$1,999.....	1,440	1,440	1,440	84	2	1,805	1,793	12
\$2,000-\$2,499.....	1,767	1,767	1,767	103	3	2,144	2,128	16
\$2,500-\$2,999.....	754	754	754	60	3	2,550	2,528	22
\$3,000-\$4,999.....	652	652	652	46	1	3,367	3,343	24
\$5,000 and over.....	48	48	48	1	-----	5,389	5,383	6
<i>Clerical</i>								
All nonrelief families.....	7,864	7,863	7,863	327	27	2,003	1,993	10
\$0-\$499.....	81	81	81	3	8	300	295	5
\$500-\$749.....	206	206	206	10	-----	587	580	7
\$750-\$999.....	390	389	389	9	1	849	842	7
\$1,000-\$1,249.....	714	714	714	35	4	1,096	1,087	9
\$1,250-\$1,499.....	777	777	777	41	-----	1,305	1,295	10
\$1,500-\$1,749.....	983	983	983	32	8	1,549	1,542	7
\$1,750-\$1,999.....	1,062	1,062	1,062	37	2	1,794	1,786	8
\$2,000-\$2,499.....	1,731	1,731	1,731	81	4	2,150	2,138	12
\$2,500-\$2,999.....	765	765	765	41	4	2,554	2,540	14
\$3,000-\$4,999.....	984	984	984	33	1	3,454	3,442	12
\$5,000 and over.....	171	171	171	5	-----	5,735	5,727	8
<i>Business and professional</i>								
All nonrelief families.....	5,714	5,711	5,598	878	17	2,718	2,694	24
\$0-\$499.....	125	123	97	33	3	294	233	61
\$500-\$749.....	183	182	152	47	-----	540	453	87
\$750-\$999.....	231	231	217	29	1	785	743	42
\$1,000-\$1,249.....	420	420	407	28	2	1,053	1,019	34
\$1,250-\$1,499.....	333	333	321	35	3	1,260	1,216	44
\$1,500-\$1,749.....	401	401	391	26	2	1,456	1,449	37
\$1,750-\$1,999.....	467	467	455	31	1	1,788	1,766	22
\$2,000-\$2,499.....	924	924	921	40	4	2,151	2,138	13
\$2,500-\$2,999.....	646	646	646	44	1	2,569	2,552	17
\$3,000-\$4,999.....	1,319	1,319	1,316	44	-----	3,513	3,500	13
\$5,000 and over.....	663	663	663	21	-----	6,972	6,963	9
<i>No gainfully employed members</i>								
All nonrelief families.....	519	7	7	1	-----	9	8	1

¹ The averages in each column are based on all families, column (2), whether or not they received money earnings from the specified source.

² Includes only families which had net money earnings from roomers and boarders (i. e., whose gross income from roomers and boarders exceeded estimated expenses). In addition, there were some families which had roomers and boarders but which had no net money earnings from them.

³ Includes net money earnings from roomers and boarders and from other work not attributable to individuals (casual work in the home such as laundry and sewing). Average net money earnings of all nonrelief families from other work not attributable to individuals were as follows: Wage earner families, \$1; clerical families, \$1; business and professional families, less than \$0.50.

TABLE 3B.—Money earnings: Number of families receiving net money earnings and average net money earnings received from each source, by family type and income, 1935-36

[White nonrelief families including husband and wife, both native born: All occupational groups combined]

Income class and family type (1)	Number of families (2)	Number of families receiving net money earnings from—				Average net money earnings from—		
		Any source (3)	Individual earners (4)	Roomers and boarders ¹ (5)	Other work not attributable to individuals (6)	All sources (7)	Individual earners (8)	Roomers and boarders and other work ² (9)
<i>Type I</i>								
All nonrelief families.....	6,750	6,449	6,368	471	21	\$1,714	\$1,693	\$21
\$0-\$499.....	344	235	212	24	5	204	182	22
\$500-\$749.....	383	348	325	40	2	522	488	34
\$750-\$999.....	622	599	591	49	1	801	784	17
\$1,000-\$1,249.....	819	784	773	67	5	1,026	1,002	24
\$1,250-\$1,499.....	775	745	740	62	.....	1,257	1,234	23
\$1,500-\$1,749.....	783	761	754	51	.....	1,506	1,482	24
\$1,750-\$1,999.....	779	768	767	36	5	1,778	1,766	12
\$2,000-\$2,499.....	1,028	1,017	1,015	66	2	2,134	2,116	18
\$2,500-\$2,999.....	445	445	445	32	1	2,549	2,523	26
\$3,000-\$4,999.....	593	571	568	28	.....	3,262	3,235	27
\$5,000 and over.....	179	178	178	6	.....	6,481	6,471	10
<i>Types II and III</i>								
All nonrelief families.....	8,309	8,251	8,243	313	22	1,921	1,813	8
\$0-\$499.....	214	181	181	4	.....	263	262	1
\$500-\$749.....	372	363	359	19	2	592	583	9
\$750-\$999.....	702	700	699	23	3	847	840	7
\$1,000-\$1,249.....	1,014	1,011	1,010	31	4	1,092	1,086	6
\$1,250-\$1,499.....	1,033	1,031	1,030	62	1	1,321	1,310	11
\$1,500-\$1,749.....	1,035	1,032	1,032	33	3	1,561	1,556	5
\$1,750-\$1,999.....	1,000	998	998	43	3	1,818	1,808	10
\$2,000-\$2,499.....	1,502	1,499	1,498	53	5	2,167	2,158	9
\$2,500-\$2,999.....	576	575	575	27	1	2,562	2,552	10
\$3,000-\$4,999.....	656	656	656	14	.....	3,472	3,465	7
\$5,000 and over.....	205	205	205	4	.....	6,544	6,541	3
<i>Types IV and V</i>								
All nonrelief families.....	7,654	7,511	7,489	461	26	2,140	2,124	16
\$0-\$499.....	206	149	145	11	6	210	200	10
\$500-\$749.....	233	222	216	20	2	542	518	24
\$750-\$999.....	416	406	401	22	3	795	777	18
\$1,000-\$1,249.....	666	651	650	43	2	1,036	1,022	14
\$1,250-\$1,499.....	638	630	627	44	7	1,265	1,249	16
\$1,500-\$1,749.....	799	786	783	47	2	1,486	1,471	15
\$1,750-\$1,999.....	864	852	852	61	.....	1,746	1,731	17
\$2,000-\$2,499.....	1,399	1,396	1,396	75	2	2,113	2,097	16
\$2,500-\$2,999.....	842	837	837	63	3	2,543	2,524	19
\$3,000-\$4,999.....	1,237	1,233	1,233	61	1	3,447	3,431	16
\$5,000 and over.....	354	349	349	14	.....	6,572	6,561	11

¹ The averages in each column are based on all families, column (2), whether or not they received money earnings from the specified source.

² Includes only families which had net money earnings from roomers and boarders (i. e., whose gross income from roomers and boarders exceeded estimated expense). In addition there were some families which had roomers and boarders, but which had no net money earnings from them.

³ Includes net money earnings from roomers and boarders and from other work not attributable to individuals (casual work in the home such as laundry and sewing). Average net money earnings of all nonrelief families from other work not attributable to individuals were less than \$0.50 for each family-type group shown above.

TABLE 3B.—Money earnings: Number of families receiving net money earnings and average net money earnings received from each source, by family type and income, 1935-36—Continued

Income class and family type (1)	Number of families (2)	Number of families receiving net money earnings from—				Average net money earnings from—		
		Any source (3)	Individual earners (4)	Roomers and boarders (5)	Other work not attributable to individuals (6)	All sources (7)	Individual earners (8)	Roomers and boarders and other work (9)
<i>Types VI and VII</i>								
All nonrelief families.....	2,213	2,196	2,196	93	11	\$2,000	\$1,990	\$10
\$0-\$499.....	47	38	38	-----	-----	268	268	-----
\$500-\$749.....	79	79	79	5	-----	599	592	7
\$750-\$999.....	133	133	133	3	2	857	853	4
\$1,000-\$1,249.....	265	264	264	12	2	1,093	1,087	6
\$1,250-\$1,499.....	224	224	224	9	-----	1,326	1,318	8
\$1,500-\$1,749.....	276	276	276	10	2	1,550	1,542	8
\$1,750-\$1,999.....	272	271	270	10	1	1,796	1,788	8
\$2,000-\$2,499.....	382	381	381	18	2	2,136	2,124	12
\$2,500-\$2,999.....	202	201	201	8	1	2,519	2,504	15
\$3,000-\$4,999.....	254	254	254	15	1	3,517	3,499	18
\$5,000 and over.....	78	78	78	3	-----	6,793	6,779	14
<i>Types VIII and other</i>								
All nonrelief families.....	877	868	865	40	5	2,677	2,663	14
\$0-\$499.....	11	10	9	1	-----	233	231	2
\$500-\$749.....	16	13	13	-----	-----	484	484	-----
\$750-\$999.....	23	23	23	1	-----	870	866	4
\$1,000-\$1,249.....	58	55	55	3	-----	1,031	1,020	11
\$1,250-\$1,499.....	68	67	65	6	1	1,242	1,215	27
\$1,500-\$1,749.....	71	69	69	5	1	1,495	1,469	26
\$1,750-\$1,999.....	80	80	80	2	1	1,737	1,732	5
\$2,000-\$2,499.....	130	129	129	12	-----	2,116	2,088	28
\$2,500-\$2,999.....	107	107	107	5	2	2,585	2,560	25
\$3,000-\$4,999.....	241	241	241	5	-----	3,572	3,567	5
\$5,000 and over.....	74	74	74	-----	-----	6,990	6,990	-----

TABLE 4.—Principal earners: Number and average yearly earnings of principal earners, classified as husbands, wives, and others, with weeks of employment of principal earners, by income, 1935-36¹

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of families (2)	Number of principal earners				
		All ² (3)	Husbands (4)	Wives (5)	Others	
					Males (6)	Females (7)
All families.....	28,515	27,481	25,293	690	1,002	496
Relief families.....	2,713	2,318	2,110	42	113	53
Nonrelief families.....	25,802	25,163	23,183	648	889	443
\$0-\$249.....	301	144	121	13	6	4
\$250-\$499.....	521	441	385	26	18	12
\$500-\$749.....	1,083	902	873	63	33	23
\$750-\$999.....	1,896	1,847	1,692	84	40	31
\$1,000-\$1,249.....	2,820	2,752	2,533	96	72	51
\$1,250-\$1,499.....	2,738	2,686	2,474	80	81	51
\$1,500-\$1,749.....	2,964	2,914	2,697	72	98	47
\$1,750-\$1,999.....	2,965	2,967	2,775	48	93	51
\$2,000-\$2,249.....	2,500	2,487	2,344	30	72	41
\$2,250-\$2,499.....	1,941	1,932	1,812	35	53	32
\$2,500-\$2,999.....	2,172	2,165	1,990	42	90	43
\$3,000-\$3,499.....	1,339	1,326	1,201	26	82	17
\$3,500-\$3,999.....	845	839	757	10	60	12
\$4,000-\$4,499.....	498	492	443	10	27	12
\$4,500-\$4,999.....	289	285	260	3	24	8
\$5,000-\$7,499.....	663	660	609	10	33	8
\$7,500-\$9,999.....	116	115	111	4	4	3
\$10,000 and over.....	111	109	106	3	3	3

Income class (8)	Average weeks of employment of principal earners ³ (9)	Average earnings of principal earners ⁴				
		All (10)	Husbands (11)	Wives (12)	Others	
					Males (13)	Females (14)
All families.....	48	\$1,684	\$1,730	\$1,019	\$1,329	\$977
Relief families.....	29	464	459	403	660	531
Nonrelief families.....	49	1,796	1,846	1,058	1,427	1,030
\$0-\$249.....	16	142	146	142	130	36
\$250-\$499.....	29	338	345	321	246	300
\$500-\$749.....	39	566	575	515	477	504
\$750-\$999.....	46	808	821	676	683	657
\$1,000-\$1,249.....	49	1,037	1,055	818	853	828
\$1,250-\$1,499.....	50	1,240	1,264	952	1,009	846
\$1,500-\$1,749.....	51	1,458	1,489	1,039	1,149	977
\$1,750-\$1,999.....	51	1,685	1,722	1,222	1,192	996
\$2,000-\$2,249.....	51	1,912	1,951	1,312	1,363	1,049
\$2,250-\$2,499.....	51	2,103	2,147	1,389	1,599	1,238
\$2,500-\$2,999.....	51	2,245	2,306	1,594	1,642	1,322
\$3,000-\$3,499.....	52	2,604	2,690	1,936	1,904	1,460
\$3,500-\$3,999.....	52	2,986	3,095	1,999	2,057	1,585
\$4,000-\$4,499.....	52	3,270	3,397	2,305	2,152	1,893
\$4,500-\$4,999.....	52	3,520	3,682	2,369	2,336	2,239
\$5,000-\$7,499.....	52	4,777	4,926	4,296	2,910	1,845
\$7,500-\$9,999.....	52	6,574	6,989	5,989	3,690	2,310
\$10,000 and over.....	52	12,148	12,238	10,967	8,967	5,967

¹ Includes 519 families classified in the occupational group "No gainfully employed members," who are not included in table 4A, pp. 133 to 138. These families had 7 principal earners.

² The total number of principal earners given in column (3) is equivalent to the total number of families having individual earners, since a family can have only one principal earner. The difference between the totals in columns (2) and (3) is explained by the fact that column (2), number of families, includes cases in which none of the family income was attributable to individual earners.

³ Averages in this column are based on the number of principal earners reporting weeks of employment.

⁴ Averages in this section of the table are based on the corresponding counts of principal earners in columns (3) through (7).

TABLE 4A.—Principal earners: Number and average yearly earnings of principal earners, classified as husbands, wives, and others, with weeks of employment of principal earners, by occupation and income, 1935-36

[White nonrelief families including husband and wife, both native born: All family types combined]

OCCUPATIONAL GROUP: WAGE EARNER

Income class (1)	Number of families (2)	Number of principal earners				
		All ¹ (3)	Husbands (4)	Wives (5)	Others	
					Males (6)	Females (7)
All nonrelief families.....	11,705	11,695	11,008	196	406	85
\$0-\$499.....	413	406	354	21	13	7
\$500-\$749.....	633	632	670	40	14	8
\$750-\$999.....	1,230	1,239	1,156	44	31	8
\$1,000-\$1,249.....	1,630	1,630	1,554	29	23	9
\$1,250-\$1,499.....	1,589	1,588	1,522	21	29	6
\$1,500-\$1,749.....	1,540	1,540	1,457	15	55	12
\$1,750-\$1,999.....	1,440	1,440	1,373	7	49	11
\$2,000-\$2,499.....	1,767	1,767	1,699	9	47	12
\$2,500-\$2,999.....	754	754	709	-----	28	7
\$3,000-\$4,999.....	652	652	671	-----	76	5
\$5,000 and over.....	48	48	48	-----	5	-----

Income class (8)	Average weeks of employment of principal earners ² (9)	Average earnings of principal earners ³				
		All (10)	Husbands (11)	Wives (12)	Others	
					Males (13)	Females (14)
All nonrelief families.....	48	\$1,430	\$1,457	\$626	\$1,235	\$714
\$0-\$499.....	24	291	299	264	195	154
\$500-\$749.....	39	577	585	523	499	441
\$750-\$999.....	45	812	826	616	670	613
\$1,000-\$1,249.....	48	1,037	1,051	701	811	506
\$1,250-\$1,499.....	49	1,252	1,267	807	992	737
\$1,500-\$1,749.....	50	1,458	1,494	828	1,127	733
\$1,750-\$1,999.....	51	1,677	1,707	1,110	1,138	774
\$2,000-\$2,499.....	51	1,938	1,987	994	1,349	906
\$2,500-\$2,999.....	51	2,144	2,186	-----	1,500	1,068
\$3,000-\$4,999.....	51	2,497	2,586	-----	1,900	1,486
\$5,000 and over.....	52	3,706	3,812	-----	2,787	-----

OCCUPATIONAL GROUP: CLERICAL

Income class (1)	Number of families (2)	Number of principal earners				
		All ¹ (3)	Husbands (4)	Wives (5)	Others	
					Males (6)	Females (7)
All nonrelief families.....	7,864	7,868	6,908	300	353	302
\$0-\$499.....	81	81	62	4	10	5
\$500-\$749.....	206	206	165	14	12	15
\$750-\$999.....	390	389	331	20	8	20
\$1,000-\$1,249.....	714	714	600	51	27	36
\$1,250-\$1,499.....	777	777	649	48	37	43
\$1,500-\$1,749.....	983	983	870	47	33	33
\$1,750-\$1,999.....	1,052	1,052	961	29	36	36
\$2,000-\$2,499.....	1,731	1,731	1,584	34	60	53
\$2,500-\$2,999.....	765	765	682	23	34	26
\$3,000-\$4,999.....	984	984	890	20	75	29
\$5,000 and over.....	171	171	144	-----	21	6

For footnotes 1, 2, 3 see 2, 3, 4 of table 4 on p. 132

TABLE 4A.—Principal earners: Number and average yearly earnings of principal earners, classified as husbands, wives, and others, with weeks of employment of principal earners, by occupation and income, 1935-36—Continued
OCCUPATIONAL GROUP: CLERICAL—Continued

Income class (8)	Average weeks of employment of principal earners ¹ (9)	Average earnings of principal earners ²				
		All (10)	Husbands (11)	Wives (12)	Others	
					Males (13)	Females (14)
All nonrelief families.....	51	\$1,792	\$1,874	\$1,105	\$1,432	\$1,028
\$0-\$499.....	25	280	286	284	247	325
\$500-\$749.....	39	559	571	504	458	538
\$750-\$999.....	48	822	835	780	718	712
\$1,000-\$1,249.....	50	1,049	1,078	882	925	803
\$1,250-\$1,499.....	51	1,223	1,274	1,024	1,009	852
\$1,500-\$1,749.....	51	1,449	1,468	1,137	1,123	1,064
\$1,750-\$1,999.....	51	1,685	1,743	1,171	1,213	1,022
\$2,000-\$2,499.....	52	2,007	2,071	1,288	1,519	1,121
\$2,500-\$2,999.....	52	2,234	2,326	1,515	1,634	1,222
\$3,000-\$4,999.....	52	2,792	2,933	1,990	1,883	1,510
\$5,000 and over.....	52	4,629	5,002	.....	2,888	1,785

OCCUPATIONAL GROUP: BUSINESS AND PROFESSIONAL

Income class (1)	Number of families (2)	Number of principal earners				
		All ¹ (3)	Husbands (4)	Wives (5)	Others	
					Males (6)	Females (7)
All nonrelief families.....	5,714	5,598	5,280	152	130	56
\$0-\$499.....	125	97	88	4	1	4
\$500-\$749.....	183	152	136	9	7	.....
\$750-\$999.....	231	217	203	10	1	3
\$1,000-\$1,249.....	420	407	378	16	7	6
\$1,250-\$1,499.....	333	321	303	11	5	2
\$1,500-\$1,749.....	401	391	370	10	9	2
\$1,750-\$1,999.....	467	465	441	12	8	4
\$2,000-\$2,499.....	924	921	873	22	18	8
\$2,500-\$2,999.....	646	646	599	19	18	10
\$3,000-\$4,999.....	1,319	1,316	1,230	29	42	15
\$5,000 and over.....	665	665	639	10	14	2

Income class (8)	Average weeks of employment of principal earners ¹ (9)	Average earnings of principal earners ²				
		All (10)	Husbands (11)	Wives (12)	Others	
					Males (13)	Females (14)
All nonrelief families.....	50	\$2,599	\$2,624	\$1,525	\$2,011	\$1,529
\$0-\$499.....	34	294	300	217	(*)	262
\$500-\$749.....	42	532	540	497	414	.....
\$750-\$999.....	45	762	770	629	(*)	671
\$1,000-\$1,249.....	49	1,015	1,028	823	803	919
\$1,250-\$1,499.....	50	1,218	1,232	914	1,142	(*)
\$1,500-\$1,749.....	51	1,442	1,461	896	1,382	(*)
\$1,750-\$1,999.....	51	1,708	1,724	1,412	1,436	1,408
\$2,000-\$2,499.....	51	2,043	2,070	1,603	1,468	1,544
\$2,500-\$2,999.....	51	2,378	2,426	1,689	1,630	1,766
\$3,000-\$4,999.....	52	3,215	3,282	2,093	2,378	2,217
\$5,000 and over.....	52	6,463	6,554	4,296	4,506	(*)

For footnotes 1, 2, 3, see 2, 3, 4, of table 4 on p. 132.

* Averages not computed for fewer than 3 cases

TABLE 4B.—Principal earners: Number and average yearly earnings of principal earners, classified as husbands, wives, and others, with weeks of employment of principal earners, by family type and income, 1935-36

[White nonrelief families including husband and wife, both native born: All occupational groups combined]

FAMILY TYPE I

Income class (1)	Number of families (2)	Number of principal earners				
		All ¹ (3)	Husbands (4)	Wives (5)	Others	
					Males (6)	Females (7)
All nonrelief families.....	6,750	6,368	6,051	316	* 1	
\$0-\$499.....	344	212	195	16		
\$500-\$749.....	333	325	297	28		
\$750-\$999.....	622	591	550	41		
\$1,000-\$1,249.....	319	773	722	51		
\$1,250-\$1,499.....	775	740	704	36		
\$1,500-\$1,749.....	783	754	714	40		
\$1,750-\$1,999.....	779	767	741	26	* 1	
\$2,000-\$2,499.....	1,028	1,015	980	35		
\$2,500-\$2,999.....	445	445	423	22		
\$3,000-\$4,999.....	593	568	551	17		
\$5,000 and over.....	179	178	173	5		

Income class (8)	Average weeks of employment of principal earners ² (9)	Average earnings of principal earners ³				
		All (10)	Husbands (11)	Wives (12)	Others	
					Males (13)	Females (14)
All nonrelief families.....	49	\$1,709	\$1,741	\$1,098	(*)	
\$0-\$499.....	28	287	290	242		
\$500-\$749.....	40	538	554	488		
\$750-\$999.....	46	802	809	716		
\$1,000-\$1,249.....	49	1,032	1,046	829		
\$1,250-\$1,499.....	50	1,247	1,250	1,004		
\$1,500-\$1,749.....	51	1,455	1,483	1,138		
\$1,750-\$1,999.....	51	1,728	1,743	1,284	(*)	
\$2,000-\$2,499.....	51	2,040	2,062	1,438		
\$2,500-\$2,999.....	52	2,357	2,390	1,726		
\$3,000-\$4,999.....	52	3,128	3,160	2,075		
\$5,000 and over.....	52	6,290	6,354	4,084		

For footnotes 1, 2, 3, see 2, 3, 4 of table 4 on p. 132.

¹ This individual was a member of the family for less than 27 weeks. His presence in the family, therefore, was not inconsistent with the classification of the family as type I. See glossary for further explanation of family types.

² Averages not computed for fewer than 3 cases.

TABLE 4B.—Principal earners: Number and average yearly earnings of principal earners, classified as husbands, wives, and others, with weeks of employment of principal earners, by family type and income, 1935-36—Continued

FAMILY TYPES II AND III

Income class (1)	Number of families (2)	Number of principal earners				
		All ¹ (3)	Husbands (4)	Wives (5)	Others	
					Males (6)	Females (7)
All nonrelief families.....	8,309	8,248	8,115	128		
\$0-\$499.....	214	181	174	7		
\$500-\$749.....	372	359	337	22		
\$750-\$999.....	702	699	684	15		
\$1,000-\$1,249.....	1,014	1,010	983	27		
\$1,250-\$1,499.....	1,033	1,030	1,012	18		
\$1,500-\$1,749.....	1,035	1,032	1,021	11		
\$1,750-\$1,999.....	1,000	998	989	9		
\$2,000-\$2,499.....	1,502	1,498	1,493	5		
\$2,500-\$2,999.....	578	575	570	5		
\$3,000-\$4,999.....	656	656	649	7		
\$5,000 and over.....	205	205	203	2		

Income class (8)	Average weeks of employment of principal earners ² (9)	Average earnings of principal earners ³				
		All (10)	Husbands (11)	Wives (12)	Others	
					Males (13)	Females (14)
All nonrelief families.....	50	\$1,803	\$1,815	\$1,019		
\$0-\$499.....	23	304	305	296		
\$500-\$749.....	39	595	598	548		
\$750-\$999.....	47	834	837	690		
\$1,000-\$1,249.....	50	1,076	1,084	795		
\$1,250-\$1,499.....	50	1,298	1,304	969		
\$1,500-\$1,749.....	51	1,537	1,544	976		
\$1,750-\$1,999.....	51	1,784	1,787	1,409		
\$2,000-\$2,499.....	52	2,146	2,148	1,433		
\$2,500-\$2,999.....	52	2,618	2,624	1,848		
\$3,000-\$4,999.....	52	3,399	3,409	2,475		
\$5,000 and over.....	52	6,483	6,498	(*)		

FAMILY TYPES IV AND V

Income class (1)	Number of families (2)	Number of principal earners				
		All ¹ (3)	Husbands (4)	Wives (5)	Others	
					Males (6)	Females (7)
All nonrelief families.....	7,654	7,489	6,375	173	615	326
\$0-\$499.....	206	145	96	13	22	14
\$500-\$749.....	233	216	159	12	25	20
\$750-\$999.....	416	401	318	24	30	29
\$1,000-\$1,249.....	666	650	537	17	53	43
\$1,250-\$1,499.....	638	627	602	24	63	38
\$1,500-\$1,749.....	799	783	661	16	73	33
\$1,750-\$1,999.....	864	852	738	10	67	37
\$2,000-\$2,499.....	1,399	1,396	1,229	21	93	53
\$2,500-\$2,999.....	842	837	739	11	58	29
\$3,000-\$4,999.....	1,237	1,233	1,069	22	113	29
\$5,000 and over.....	354	349	327	8	16	1

For footnotes 1, 2, 3, see 2, 3, 4 of table 4 on p. 132.
* Averages not computed for fewer than 3 cases.

TABLE 4B.—Principal earners: Number and average yearly earnings of principal earners, classified as husbands, wives, and others, with weeks of employment of principal earners, by family type and income, 1935-36—Continued

FAMILY TYPES IV AND V—Continued

Income class (8)	Average weeks of employment of principal earners ¹ (9)	Average earnings of principal earners ²				
		All (10)	Husbands (11)	Wives (12)	Others	
					Males (13)	Females (14)
All nonrelief families.....	49	\$1,863	\$1,058	\$1,033	\$1,432	\$1,038
\$0-\$499.....	26	271	287	272	221	236
\$500-\$749.....	39	528	542	522	456	604
\$750-\$999.....	44	765	797	583	678	659
\$1,000-\$1,249.....	47	981	1,006	830	862	865
\$1,250-\$1,499.....	48	1,148	1,196	858	1,044	867
\$1,500-\$1,749.....	50	1,359	1,408	905	1,162	1,030
\$1,750-\$1,999.....	51	1,560	1,620	979	1,268	1,058
\$2,000-\$2,499.....	51	1,835	1,808	1,212	1,515	1,189
\$2,500-\$2,999.....	51	2,078	2,138	1,407	1,779	1,414
\$3,000-\$4,999.....	52	2,721	2,819	1,929	2,144	1,941
\$5,000 and over.....	52	5,783	5,870	4,200	4,270	(*)

FAMILY TYPES VI AND VII

Income class (1)	Number of families (2)	Number of principal earners				
		All ¹ (3)	Husbands (4)	Wives (5)	Others	
					Males (6)	Females (7)
All nonrelief families.....	2,212	2,198	2,072	13	89	24
\$0-\$499.....	47	38	36	1	1	1
\$500-\$749.....	79	79	76	1	2	1
\$750-\$999.....	133	133	126	3	3	1
\$1,000-\$1,249.....	265	264	254	1	8	2
\$1,250-\$1,499.....	224	224	213	1	6	4
\$1,500-\$1,749.....	276	276	264	3	9	3
\$1,750-\$1,999.....	272	270	263	1	8	3
\$2,000-\$2,499.....	382	381	364	3	10	4
\$2,500-\$2,999.....	202	201	186	1	12	3
\$3,000-\$4,999.....	254	254	219	1	31	4
\$5,000 and over.....	78	78	72	1	4	2

Income class (8)	Average weeks of employment of principal earners ¹ (9)	Average earnings of principal earners ²				
		All (10)	Husbands (11)	Wives (12)	Others	
					Males (13)	Females (14)
All nonrelief families.....	49	\$1,846	\$1,877	\$880	\$1,505	\$983
\$0-\$499.....	26	328	332	(*)	(*)	.....
\$500-\$749.....	37	583	587	(*)	(*)	.....
\$750-\$999.....	45	837	841	783	810	(*)
\$1,000-\$1,249.....	48	1,073	1,080	.....	992	(*)
\$1,250-\$1,499.....	50	1,265	1,290	(*)	753	791
\$1,500-\$1,749.....	50	1,495	1,521	644	1,021	.....
\$1,750-\$1,999.....	51	1,736	1,756	(*)	1,127	847
\$2,000-\$2,499.....	51	2,027	2,062	1,406	1,424	819
\$2,500-\$2,999.....	51	2,218	2,282	.....	1,340	1,300
\$3,000-\$4,999.....	51	2,916	3,068	.....	2,046	1,350
\$5,000 and over.....	52	6,174	6,481	.....	2,898	(*)

For footnotes 1, 2, 3, see 2, 3, 4, of table 1 on page 133.
 * Averages not computed for fewer than 3 cases.

TABLE 4B.—Principal earners: Number and average yearly earnings of principal earners, classified as husbands, wives, and others, with weeks of employment of principal earners, by family type and income, 1935-36—Continued

FAMILY TYPES VIII AND OTHER

Income class (1)	Number of families (2)	Number of principal earners				
		All ¹ (3)	Husbands (4)	Wives (5)	Others	
					Males (6)	Females (7)
All nonrelief families.....	877	865	570	18	184	93
\$0-\$499.....	11	9	4	2	1	2
\$500-\$749.....	18	13	5	-----	6	2
\$750-\$999.....	23	23	14	1	7	1
\$1,000-\$1,249.....	56	55	37	1	11	6
\$1,250-\$1,499.....	68	65	43	1	12	9
\$1,500-\$1,749.....	71	69	37	2	16	14
\$1,750-\$1,999.....	80	80	44	3	22	11
\$2,000-\$2,499.....	130	129	90	1	22	16
\$2,500-\$2,999.....	107	107	72	4	20	11
\$3,000-\$4,999.....	241	241	173	3	49	16
\$5,000 and over.....	74	74	51	-----	18	6

Income class (8)	Average weeks of employment of principal earners ² (9)	Average earnings of principal earners ³				
		All (10)	Husbands (11)	Wives (12)	Others	
					Males (13)	Females (14)
All nonrelief families.....	50	\$1,764	\$2,037	\$1,036	\$1,369	\$1,018
\$0-\$499.....	20	216	226	(*)	(*)	(*)
\$500-\$749.....	38	526	510	-----	550	(*)
\$750-\$999.....	46	758	816	(*)	650	(*)
\$1,000-\$1,249.....	47	883	974	(*)	709	684
\$1,250-\$1,499.....	48	1,023	1,069	(*)	953	783
\$1,500-\$1,749.....	50	1,191	1,340	(*)	1,160	851
\$1,750-\$1,999.....	52	1,196	1,423	1,023	944	839
\$2,000-\$2,499.....	50	1,532	1,696	(*)	1,260	1,020
\$2,500-\$2,999.....	51	1,676	1,869	1,064	1,427	1,067
\$3,000-\$4,999.....	51	2,093	2,291	1,813	1,629	1,423
\$5,000 and over.....	52	4,404	5,246	-----	2,734	1,826

For footnotes 1, 2, 3, see 2, 3, 4, of table 4 on p. 132.

* Averages not computed for fewer than 3 cases.

TABLE 5.—Number of earners in family: Number of families with specified number of individual earners, family relationship of sole earners, and average number of supplementary earners per family, by income, 1935-36

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of families (2)	Number of families with individual earners								Families with more than one earner as percentage of families with any individual earner ¹ (11)	Average number of supplementary earners per family ² (12)	
		One only						Two (8)	Three (9)			Four or more (10)
		Any family member (3)	Husband (4)	Wife (5)	Other							
					Male (6)	Female (7)						
All families.....	28,516	22,032	21,329	229	326	148	4,400	836	213	20	0.25	
Relief families.....	2,713	2,021	1,930	24	50	17	257	30	10	13	.15	
Nonrelief families.....	25,802	20,011	19,399	205	276	131	4,143	806	203	20	.25	
\$0-\$249.....	801	128	111	9	4	4	16	.....	.....	11	.11
\$250-\$499.....	521	393	351	19	15	8	47	1	.....	11	.11
\$500-\$749.....	1,083	874	802	38	18	16	116	2	.....	12	.12
\$750-\$999.....	1,896	1,644	1,562	42	23	17	197	6	.....	11	.11
\$1,000-\$1,249.....	2,820	2,419	2,326	28	37	28	303	22	8	12	.13	
\$1,250-\$1,499.....	2,738	2,252	2,157	18	27	10	396	34	4	16	.18	
\$1,500-\$1,749.....	2,964	2,444	2,371	19	41	13	415	49	6	16	.18	
\$1,750-\$1,999.....	2,095	2,457	2,408	11	28	10	487	64	9	17	.20	
\$2,000-\$2,249.....	2,500	2,053	2,015	8	22	8	363	64	7	17	.21	
\$2,250-\$2,499.....	1,941	1,495	1,471	3	18	3	355	70	12	23	.28	
\$2,500-\$2,999.....	2,172	1,453	1,424	5	16	8	551	125	35	33	.42	
\$3,000-\$3,499.....	1,339	847	828	3	14	2	355	107	17	36	.47	
\$3,500-\$3,999.....	845	515	506	1	8	.....	221	77	26	39	.55
\$4,000-\$4,499.....	498	280	278	.....	1	1	120	66	26	43	.69
\$4,500-\$4,999.....	299	147	143	.....	3	1	87	45	16	50	.78
\$5,000-\$7,499.....	663	446	443	1	.....	2	127	58	29	32	.52
\$7,500-\$9,999.....	116	70	79	.....	.....	.....	23	7	6	31	.48
\$10,000 and over.....	111	85	84	.....	1	.....	14	8	2	22	.33

¹ This percentage was computed by dividing the sum of columns (8), (9), (10) by column (3) of table 4 on p. 132.

² Averages in this column are based on the number of families with individual earners, column (3) of table 4 on p. 132.

TABLE 6.—Sole and supplementary earners: Number of families with individual earners; number and average earnings of supplementary earners classified as husbands, wives, and others; and average earnings of family from supplementary earners; by income, 1935-36

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of families (2)	Number of families with individual earners				Number of supplementary earners					Average earnings of supplementary earners ¹					Average earnings per family from supplementary earners ² (17)
		Any (3)	I only		More than 1 ³ (6)	All (7)	Hus- bands (8)	Wives (9)	Others ⁴		All (12)	Hus- bands (13)	Wives (14)	Others ⁴		
			Any family member (4)	Husband (5)					Males (10)	Fe- males (11)				Males (15)	Fe- males (16)	
All families.....	28,515	27,481	22,032	21,329	5,449	6,764	1,109	1,416	2,354	1,795	\$644	\$658	\$616	\$667	\$624	\$153
Relief families.....	2,713	2,318	2,021	1,930	297	351	97	48	136	70	220	255	180	236	171	28
Nonrelief families.....	25,802	25,163	20,011	19,399	5,152	6,413	1,102	1,368	2,218	1,725	667	693	631	694	643	166
\$0-\$249.....	301	144	128	111	16	16	3	10	2	1	42	49	37	(*)	(*)	2
\$250-\$499.....	821	441	393	351	48	49	9	28	6	6	98	77	104	95	104	9
\$500-\$749.....	1,083	992	874	802	118	120	39	48	21	12	142	163	124	140	154	16
\$750-\$999.....	1,896	1,847	1,644	1,562	203	209	60	81	31	37	194	212	177	231	168	21
\$1,000-\$1,249.....	2,820	2,752	2,419	2,328	333	371	105	113	92	61	254	304	232	241	193	33
\$1,250-\$1,499.....	2,738	2,686	2,282	2,197	434	476	128	142	103	103	328	406	334	268	281	57
\$1,500-\$1,749.....	2,964	2,914	2,444	2,371	470	532	124	169	144	95	426	505	444	368	374	76
\$1,750-\$1,999.....	2,995	2,967	2,457	2,408	510	594	109	155	179	151	513	620	569	460	442	102
\$2,000-\$2,249.....	2,500	2,487	2,053	2,015	434	513	90	127	179	127	557	633	564	495	497	114
\$2,250-\$2,499.....	1,941	1,932	1,495	1,471	437	536	78	96	204	157	620	743	755	559	556	171
\$2,500-\$2,999.....	2,172	2,165	1,453	1,424	712	912	120	148	352	292	698	832	754	670	647	293
\$3,000-\$3,499.....	1,339	1,326	847	828	479	622	80	81	271	190	851	1,059	946	842	735	395
\$3,500-\$3,999.....	845	839	515	506	324	463	59	64	198	142	943	1,213	1,115	906	806	517
\$4,000-\$4,499.....	498	492	280	278	212	338	41	45	132	120	1,017	1,296	1,205	967	907	690
\$4,500-\$4,999.....	209	205	147	143	148	229	27	24	103	75	1,168	1,443	1,638	1,662	1,062	894
\$5,000-\$7,499.....	663	660	446	443	214	343	36	28	154	125	1,249	1,727	1,687	1,195	1,080	646
\$7,500-\$9,999.....	116	115	79	79	36	55	2	4	25	24	1,523	(*)	2,605	1,478	1,261	722
\$10,000 and over.....	111	109	85	84	24	36	2	6	22	7	2,464	(*)	6,860	1,785	1,421	796

¹ Averages in this section of the table are based on the corresponding counts of supplementary earners in the preceding section: "Number of supplementary earners."

² Families that have supplementary earners.

³ Includes 7 males and 3 females under 16 years of age.

⁴ Average earnings of persons under 16 years of age amounted to: Males, \$59; females, \$46.

⁵ Averages in this column are based on the number of families as shown in column (2).

⁶ Averages not computed for fewer than 3 cases.

TABLE 6A.—Sole and supplementary earners: Number of families with individual earners; number and average earnings of supplementary earners classified as husbands, wives, and others; and average earnings of family from supplementary earners; by occupation and income, 1935-36

[White nonrelief families including husband and wife, both native born: All family types combined]

Income class and occupational group (1)	Number of families (2)	Number of families with individual earners			Number of supplementary earners						Average earnings of supplementary earners ¹					Average earnings per family from supplementary earners ² (16)
		Any (3)	1 only (4)	More than 1 ³ (5)	All (6)	Hus- bands (7)	Wives (8)	Others ⁴		All (11)	Hus- bands (12)	Wives (13)	Others ⁴			
								Males (9)	Fe- males (10)				Males (14)	Fe- males (15)		
<i>Wage earner</i>																
All nonrelief families.....	11,705	11,095	9,293	2,402	2,981	373	696	1,139	773	\$566	\$594	\$483	\$624	\$540	\$144	
\$0-\$499.....	413	405	355	50	50	9	32	6	3	79	75	86	45	77	10	
\$500-749.....	633	632	557	75	76	19	35	15	7	140	170	128	132	142	17	
\$750-\$999.....	1,239	1,239	1,109	130	136	36	53	22	25	186	205	175	211	159	20	
\$1,000-\$1,249.....	1,630	1,630	1,445	184	205	34	74	57	40	255	340	266	231	211	32	
\$1,250-\$1,499.....	1,589	1,588	1,344	244	269	41	96	68	64	321	430	332	262	293	54	
\$1,500-\$1,749.....	1,540	1,540	1,290	250	290	47	102	85	66	412	506	423	372	374	78	
\$1,750-\$1,999.....	1,440	1,440	1,166	274	332	42	86	110	94	504	592	587	485	414	116	
\$2,000-\$2,499.....	1,767	1,767	1,537	430	531	45	106	230	150	562	670	694	534	480	169	
\$2,500-\$2,999.....	754	754	437	317	415	34	60	196	125	698	836	781	670	650	384	
\$3,000-\$4,999.....	652	652	238	414	615	63	50	314	188	896	1,090	1,002	900	796	845	
\$5,000 and over.....	48	48	14	34	62	3	2	36	21	1,298	1,645	(*)	1,390	1,032	1,677	
<i>Clerical</i>																
All nonrelief families.....	7,864	7,863	6,126	1,737	2,233	549	407	647	630	707	680	699	726	717	201	
\$0-\$499.....	81	81	72	9	10	3	4	-----	3	96	55	81	-----	159	12	
\$500-\$749.....	206	206	182	24	25	14	4	3	4	170	171	94	246	188	21	
\$750-\$999.....	390	389	343	46	46	19	18	3	6	183	218	149	347	131	22	
\$1,000-\$1,249.....	714	714	620	94	105	58	20	16	11	250	291	180	235	186	37	
\$1,250-\$1,499.....	777	777	629	148	163	78	31	24	30	341	390	362	269	251	72	
\$1,500-\$1,749.....	933	933	803	180	197	67	55	45	30	456	506	483	383	408	91	

For footnotes 1, 2, 5, see table 6 on p. 140.

¹ Includes persons under 16 years of age as follows: Wage-earner families, 4 males and 2 females; clerical families, 2 males and no females; business and professional families, 1 male and 1 female; families with no gainfully employed members, none.

² A average earnings of persons under 16 years of age were as follows: Wage-earner families, males \$49. Other averages not computed.

³ A averages not computed for fewer than 3 cases.

TABLE 6A.—Sole and supplementary earners: Number of families with individual earners; number and average earnings of supplementary earners classified as husbands, wives, and others; and average earnings of family from supplementary earners; by occupation and income, 1935-36—Continued

[White nonrelief families including husband and wife, both native born: All family types combined]

Income class and occupational group (1)	Number of families (2)	Number of families with individual earners			Number of supplementary earners						Average earnings of supplementary earners					Average earnings per family from supplementary earners (16)
		Any (3)	1 only (4)	More than 1 (5)	All (6)	Husbands (7)	Wives (8)	Others		All (11)	Husbands (12)	Wives (13)	Others			
								Males (9)	Females (10)				Males (14)	Females (15)		
<i>Clerical—Continued</i>																
\$1,750-\$1,999.....	1,062	1,062	884	178	198	60	50	47	41	\$541	\$334	\$550	\$464	\$471	\$101	
\$2,000-\$2,499.....	1,731	1,731	1,434	297	364	85	74	110	95	617	698	700	532	580	130	
\$2,500-\$2,999.....	765	765	600	259	336	56	59	100	121	697	870	733	614	654	306	
\$3,000-\$4,999.....	984	984	858	426	646	89	83	243	231	990	1,203	1,214	944	878	650	
\$5,000 and over.....	171	171	95	76	143	20	9	56	58	1,312	1,613	1,563	1,248	1,232	1,098	
<i>Business and professional</i>																
All nonrelief families.....	5,714	5,598	4,587	1,011	1,197	180	264	432	321	844	939	920	829	748	177	
\$0-\$499.....	125	97	92	5	5	.....	2	2	1	114	.....	(*)	(*)	(*)	8
\$500-\$749.....	183	162	134	18	18	6	8	3	1	114	106	121	118	(*)	11	
\$750-\$999.....	231	217	191	26	26	5	10	6	5	246	236	242	246	267	28	
\$1,000-\$1,249.....	420	407	352	55	61	13	19	19	10	248	268	272	275	129	36	
\$1,250-\$1,499.....	333	321	279	42	44	9	15	11	9	317	401	287	306	295	42	
\$1,500-\$1,749.....	401	391	351	40	45	10	12	14	9	377	491	450	303	267	42	
\$1,750-\$1,999.....	467	465	407	58	64	7	19	22	16	472	679	510	331	530	65	
\$2,000-\$2,499.....	924	921	777	144	153	28	43	43	39	615	684	703	498	596	102	
\$2,500-\$2,999.....	646	646	510	136	161	30	29	56	46	697	756	690	738	620	174	
\$3,000-\$4,999.....	1,319	1,316	993	323	391	65	81	147	108	968	1,322	1,119	903	834	293	
\$5,000 and over.....	665	666	501	164	229	17	26	109	77	1,451	2,110	2,046	1,287	1,066	500	
<i>No gainfully employed members</i>																
All nonrelief families.....	519	7	5	2	2	.....	1	.....	1	(*)	.....	(*)	.....	(*)	(*)

* Averages not computed for fewer than 3 cases.

TABLE 6B.—Sole and supplementary earners: Number of families with individual earners; number and average earnings of supplementary earners classified as husbands, wives, and others; and average earnings of family from supplementary earners; by family type and income, 1955-58

[White nonrelief families including husband and wife, both native born: All occupational groups combined]

Income class and family type (1)	Number of families (2)	Number of families with individual earners			Number of supplementary earners						Average earnings of supplementary earners ¹					Average earnings per family from supplementary earners ¹ (16)
		Any (3)	1 only (4)	More than 1 ² (5)	All (6)	Hus- bands (7)	Wives (8)	Others ²		All (11)	Hus- bands (12)	Wives (13)	Others ²			
								Males (9)	Fe- males (10)				Males (14)	Fe- males (15)		
Type I																
All nonrelief families.....	6,750	6,306	5,532	836	838	207	614	14	3	\$648	\$627	\$665	\$194	\$232	\$80	
\$0-\$499.....	844	212	194	18	18	1	17			92	(*)	85			5	
\$500-\$749.....	383	325	292	23	23	10	23			165	200	150			14	
\$750-\$999.....	622	591	534	57	58	20	36	1	1	228	258	211	(*)	(*)	21	
\$1,000-\$1,249.....	819	773	691	82	82	36	44	2		284	330	245	(*)	(*)	28	
\$1,250-\$1,499.....	775	740	648	92	92	27	62	3		368	440	350	97		44	
\$1,500-\$1,749.....	783	754	637	117	117	30	84	2	1	478	537	469	(*)	(*)	71	
\$1,750-\$1,999.....	779	767	687	80	80	19	59	1	1	624	688	615	(*)	(*)	64	
\$2,000-\$2,499.....	1,028	1,015	876	139	139	26	109	2		751	735	765	(*)	(*)	102	
\$2,500-\$2,999.....	445	445	361	84	84	18	65	1		877	1,050	840	(*)	(*)	166	
\$3,000-\$4,999.....	568	568	453	115	115	14	100	2		1,221	1,366	1,219	(*)	(*)	239	
\$5,000 and over.....	179	178	159	19	19	4	15			2,030	2,700	1,862			215	
Types II and III																
All nonrelief families.....	8,309	8,248	7,838	405	412	81	366	13	12	493	521	502	150	185	24	
\$0-\$499.....	214	181	165	16	16	3	13			72	46	77			5	
\$500-\$749.....	372	359	331	28	29	9	18	2		112	143	109	(*)	(*)	9	
\$750-\$999.....	702	699	661	38	38	7	29	1	1	168	192	159	(*)	(*)	9	
\$1,000-\$1,249.....	1,014	1,010	962	48	49	19	29		1	297	338	280	(*)	(*)	14	
\$1,250-\$1,499.....	1,038	1,030	980	50	50	12	34	2	2	340	446	332	(*)	(*)	16	

For footnotes 1, 2, 5, see table 6 on p. 140.

² Includes persons under 16 years of age as follows: Families of type I, none; families of types II and III, 4 males and 1 female; families of types IV and V, 1 male and no females; families of types VI and VII, 2 males and 2 females; families of types VIII and other, none.

¹ Average earnings of persons under 16 years of age were as follows: Families of type I, males \$36. Other averages not computed.

* Averages not computed for fewer than 3 cases.

TABLE 6B.—Sole and supplementary earners: Number of families with individual earners; number and average earnings of supplementary earners classified as husbands, wives, and others; and average earnings of family from supplementary earners; by family type and income, 1935-39—Continued

[White nonrelief families including husband and wife, both native born: All occupational groups combined]

Income class and family type (1)	Number of families (2)	Number of families with individual earners			Number of supplementary earners					Average earnings of supplementary earners					Average earnings per family from supplementary earners (16)
		Any (3)	1 only (4)	More than 1 (5)	All (6)	Hus- bands (7)	Wives (8)	Others		All (11)	Hus- bands (12)	Wives (13)	Others		
								Males (9)	Fe- males (10)				Males (14)	Fe- males (15)	
<i>Types II and III—Continued</i>															
\$1,500-\$1,749.....	1,035	1,032	982	50	58	8	40	3	2	\$455	\$647	\$454	\$151	(*)	\$23
\$1,750-\$1,999.....	1,000	998	949	49	51	6	43	1	1	539	602	551	(*)	(*)	27
\$2,000-\$2,499.....	1,502	1,498	1,451	47	47	4	38	8	2	601	867	609	326	(*)	19
\$2,500-\$2,999.....	576	575	544	31	31	4	24	—	8	713	1,067	720	—	\$204	38
\$3,000-\$4,999.....	658	656	614	42	42	7	34	—	—	1,037	1,117	1,048	(*)	—	66
\$5,000 and over.....	205	205	199	6	6	2	4	—	—	1,982	(*)	2,156	—	—	58
<i>Types IV and V</i>															
All nonrelief families.....	7,654	7,489	4,589	2,900	3,440	585	356	1,381	1,118	821	724	715	712	644	369
\$0-\$499.....	206	145	122	23	24	7	7	7	3	82	60	104	80	87	10
\$500-\$749.....	233	216	169	47	47	14	5	17	11	145	156	65	146	167	29
\$750-\$999.....	416	401	316	85	88	28	11	22	27	185	192	188	211	163	39
\$1,000-\$1,249.....	666	650	486	164	182	41	32	64	45	237	265	246	246	194	65
\$1,250-\$1,499.....	638	627	406	221	246	72	34	66	74	313	381	330	275	273	121
\$1,500-\$1,749.....	799	783	550	233	270	64	41	94	71	412	468	405	394	390	139
\$1,750-\$1,999.....	894	852	563	289	324	80	40	124	100	515	635	563	485	461	193
\$2,000-\$2,499.....	1,399	1,396	856	540	637	97	63	267	210	584	704	662	545	554	266
\$2,500-\$2,999.....	842	837	393	444	539	87	48	217	207	716	818	694	711	692	458
\$3,000-\$4,999.....	1,237	1,233	641	692	878	120	59	398	301	1,012	1,322	1,110	990	898	718
\$5,000 and over.....	354	349	187	162	205	15	16	105	69	1,519	1,847	3,303	143	1,172	880

<i>Types VI and VII</i>															
All nonrelief families.....	2, 212	2, 198	1, 833	365	560	76	56	270	167	943	786	431	617	562	243
\$0-\$499.....	47	38	37	1	1		1			113		(*)			2
\$500-\$749.....	79	79	75	4	4	3	1			170	154	(*)			9
\$750-\$999.....	133	133	121	12	12	2	5	2	3	173	(*)	62	(*)	310	16
\$1,000-\$1,249.....	265	264	246	18	23	3	5	10	5	206	253	240	172	212	18
\$1,250-\$1,499.....	224	224	192	32	35	5	11	11	8	338	483	280	335	331	53
\$1,500-\$1,749.....	276	276	249	27	28	6		23	9	341	460		354	229	47
\$1,750-\$1,999.....	272	270	238	32	43	7	6	18	12	413	550	414	379	383	65
\$2,000-\$2,499.....	392	381	325	56	82	10	12	39	21	474	425	564	459	475	102
\$2,500-\$2,999.....	202	201	135	66	110	10	8	56	36	546	672	521	560	493	297
\$3,000-\$4,999.....	254	254	158	98	179	24	7	91	57	828	1, 133	825	823	792	582
\$5,000 and over.....	78	78	57	21	42	6		20	13	1, 124	1, 798		1, 081	924	605
<i>Types VIII and other</i>															
All nonrelief families.....	877	865	219	646	1, 154	158	36	540	425	1, 252	709	633	714	687	1, 647
\$0-\$499.....	11	9	3	6	6	1		1	4	100	80		(*)	113	55
\$500-\$749.....	16	13	7	6	7	3		2	1	128	146	10	(*)	66	66
\$750-\$999.....	23	23	12	11	13	3	1	5	6	192	105		373	62	109
\$1,000-\$1,249.....	56	56	34	21	35	6	3	16	10	246	329	136	304	199	154
\$1,250-\$1,499.....	68	65	26	39	53	12	1	21	19	305	404	130	253	308	238
\$1,500-\$1,749.....	71	69	26	43	54	16	4	22	12	409	536	237	323	454	311
\$1,750-\$1,999.....	80	80	20	60	96	17	7	35	37	447	529	452	435	419	536
\$2,000-\$2,499.....	130	129	40	89	143	19	1	72	51	516	631	529	526	490	568
\$2,500-\$2,999.....	107	107	20	87	148	21	3	78	46	639	719	741	640	594	884
\$3,000-\$4,999.....	241	241	23	218	437	42	14	212	169	813	848	906	824	782	1, 474
\$5,000 and over.....	74	74	8	66	162	13	2	76	71	1, 181	1, 678	1, 360	117	1, 120	2, 585

* Averages not computed for fewer than 3 cases.

TABLE 7.—Earnings of supplementary earners: Number of supplementary earners with earnings of specified amount, by family income, 1935-36

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of families with any supplementary earners (2)	Average earnings of supplementary earners (3)	Number of supplementary earners with earnings of—														
			Any amount (4)	Under \$50 (5)	\$50-\$99 (6)	\$100-\$199 (7)	\$200-\$299 (8)	\$300-\$399 (9)	\$400-\$499 (10)	\$500-\$599 (11)	\$600-\$699 (12)	\$700-\$799 (13)	\$800-\$899 (14)	\$900-\$999 (15)	\$1,000-\$1,499 (16)	\$1,500-\$1,999 (17)	\$2,000 and over (18)
All families.....	5,446	\$644	6,764	309	384	698	576	507	387	502	490	840	311	404	918	304	99
Relief families.....	297	220	861	50	54	96	59	39	21	17	6	5	1	1	2	.....	.....
Nonrelief families.....	5,152	667	6,413	259	310	597	517	528	366	485	484	835	310	403	916	304	99
\$0-\$249.....	16	42	16	9	6	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
\$250-\$499.....	48	98	49	11	14	19	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
\$500-\$749.....	118	142	120	23	24	34	31	8	.....	.....	.....	.....	.....	.....	.....	.....	.....
\$750-\$999.....	203	194	209	28	31	54	44	34	18	.....	.....	.....	.....	.....	.....	.....	.....
\$1,000-\$1,249.....	333	254	371	28	46	78	65	70	49	31	44	.....	.....	.....	.....	.....	.....
\$1,250-\$1,499.....	434	328	476	37	36	77	82	65	51	64	60	4	.....	.....	.....	.....	.....
\$1,500-\$1,749.....	470	426	532	22	35	72	54	67	39	74	67	90	19	.....	.....	.....	.....
\$1,750-\$1,999.....	510	513	594	22	29	62	46	61	41	51	77	124	44	37	.....	.....	.....
\$2,000-\$2,249.....	434	557	513	19	21	53	39	43	30	49	45	95	35	50	34	.....	.....
\$2,250-\$2,499.....	437	620	535	22	24	24	37	49	26	52	48	91	32	54	76	.....	.....
\$2,500-\$2,999.....	712	698	912	17	17	51	59	59	58	75	69	167	65	83	162	.....	.....
\$3,000-\$3,499.....	479	851	622	7	12	23	18	29	19	36	46	107	44	59	182	40	.....
\$3,500-\$3,999.....	324	943	463	4	5	21	14	15	18	20	25	59	32	42	145	62	.....
\$4,000-\$4,499.....	212	1,017	338	2	2	8	9	10	6	19	14	46	24	34	103	51	10
\$4,500-\$4,999.....	148	1,168	229	3	2	7	4	2	4	5	15	31	9	13	60	56	18
\$5,000-\$7,499.....	214	1,249	343	4	5	10	8	14	6	8	9	20	10	27	99	79	44
\$7,500-\$9,999.....	36	1,523	56	.....	.....	2	2	1	.....	.....	4	1	.....	8	17	10	12
\$10,000 and over.....	24	2,454	36	1	1	1	.....	1	1	1	.....	.....	1	8	8	6	16

TABLE 8.—Husbands as earners: Number and average yearly earnings of husbands classified as principal or supplementary earners, by age and family income, 1935-36

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Principal earners by age groups												Supplementary earners by age groups												
	Any	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 and over	Any	Under 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 and over	
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	
	Number of husbands ¹																								
All families.....	25,290	8	692	3,369	4,483	4,736	4,244	3,188	2,158	1,152	749	511	1,198	.....	45	138	120	121	127	168	164	120	95	100
Relief families.....	2,110	3	95	283	359	373	365	302	145	90	49	46	97	.....	2	11	7	8	14	20	16	12	4	3
Nonrelief families.....	23,180	5	597	3,086	4,124	4,363	3,879	2,886	2,013	1,062	700	465	1,101	.....	43	127	113	113	113	148	148	108	91	97
\$0-\$249.....	121	.....	7	18	21	16	21	13	6	6	6	7	3	.....	.....	.....	1	1	.....	1	.....	.....	.....	.....
\$250-\$499.....	385	1	19	43	52	66	61	57	26	20	17	13	9	.....	.....	1	1	1	.....	3	1	.....	.....	3
\$500-\$749.....	873	.....	51	154	160	139	136	79	60	38	30	26	39	.....	3	4	3	5	7	6	6	2	1	2
\$750-\$999.....	1,691	1	125	368	315	264	220	153	101	63	36	43	60	.....	.....	8	12	6	5	12	8	5	2	2
\$1,000-\$1,249.....	2,533	1	124	513	477	442	357	235	179	101	52	42	105	.....	2	16	11	14	15	11	12	9	6	6
\$1,250-\$1,499.....	2,474	.....	98	473	508	459	388	234	143	69	55	52	123	.....	7	16	15	13	8	20	18	11	12	8
\$1,500-\$1,749.....	2,696	1	59	452	566	529	416	286	197	113	53	44	124	.....	8	14	15	12	16	18	11	10	13	7
\$1,750-\$1,999.....	2,775	1	46	373	543	570	466	335	221	98	77	45	109	.....	5	14	11	9	15	12	16	10	10	7
\$2,000-\$2,249.....	2,344	.....	22	245	455	551	407	313	196	74	49	22	80	.....	3	13	4	9	4	11	15	6	8	7
\$2,250-\$2,499.....	1,812	.....	13	160	324	375	330	264	178	97	55	25	78	.....	3	6	9	5	9	10	9	12	8	8
\$2,500-\$2,999.....	1,990	.....	10	131	288	276	393	345	226	119	65	37	120	.....	3	10	9	8	18	23	13	13	10	17
\$3,000-\$3,499.....	1,201	.....	7	67	155	202	211	237	146	79	68	29	80	.....	4	6	8	12	5	12	10	8	6	9
\$3,500-\$3,999.....	757	.....	1	39	103	141	164	105	103	46	39	16	59	.....	2	10	4	6	6	8	7	5	4	7
\$4,000-\$4,499.....	442	.....	3	12	61	77	95	62	67	29	22	14	40	.....	1	4	1	7	8	4	4	4	4	3
\$4,500-\$4,999.....	280	.....	.....	6	23	31	70	42	34	30	12	12	27	.....	.....	3	3	1	3	3	3	3	3	3
\$5,000-\$7,499.....	609	.....	2	16	51	95	109	115	89	56	47	29	36	.....	.....	2	6	3	3	2	6	3	4	7
\$7,500-\$9,999.....	111	.....	.....	4	8	15	17	20	21	11	10	5	2	.....	.....	.....	.....	1	.....	1	.....	.....	.....	.....
\$10,000 and over.....	106	.....	.....	2	4	16	23	18	20	13	6	4	2	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	.....
	Average earnings of husbands (in dollars) ²																								
All nonrelief families.....	1,846	906	1,153	1,468	1,751	1,907	2,001	2,005	2,036	2,002	2,041	1,778	693	.....	637	736	680	738	760	663	668	683	667	682

¹ Excludes 3 principal earners and 1 supplementary earner who did not report age.

² Averages for each age group are based on the corresponding numbers of husbands in the upper section of the table; the 2 averages for all age groups combined are based on the corresponding total numbers of husbands, including those who did not report age.

TABLE 9.—Wives as earners: Number and average yearly earnings of wives classified as principal or supplementary earners, by age and family income, 1935-36

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Principal earners by age groups												Supplementary earners by age groups												
	Any (2)	Under 20 (3)	20- 24 (4)	25- 29 (5)	30- 34 (6)	35- 39 (7)	40- 44 (8)	45- 49 (9)	50- 54 (10)	55- 59 (11)	60- 64 (12)	65 and over (13)	Any (14)	Under 20 (15)	20- 24 (16)	25- 29 (17)	30- 34 (18)	35- 39 (19)	40- 44 (20)	45- 49 (21)	50- 54 (22)	55- 59 (23)	60- 64 (24)	65 and over (25)	
Number of wives																									
All families.....	800	8	41	150	128	110	80	67	41	20	7	7	1,416	4	206	369	280	210	171	88	51	10	4	5	
Relief families.....	42		8	6	7	9	2	4	5	5		1	48		4	11	7	10	9	2	3	2			
Nonrelief families.....	648	8	38	143	121	110	87	63	36	24	7	6	1,368	4	202	358	283	209	162	86	48	8	4	5	
\$0-\$240.....	13			3	3	4			2			1	10		2	1	3	1	1	1					1
\$250-\$499.....	25			6	2	5	5	1	2	2	3		28		3	5	7	6	3	2	2				
\$500-\$749.....	69		8	11	6	14	7	6	6	1	1		48		18	19	5	7	5	1	3				
\$750-\$999.....	84	2	7	22	17	10	9	8	5	2		2	81	1	10	22	18	11	8	5	6		1		
\$1,000-\$1,249.....	95		6	22	19	15	17	9	4	4			113	1	21	28	21	12	19	4	6	1			
\$1,250-\$1,499.....	80	1	6	28	16	13	7	8	2	4			142		31	39	25	18	14	12	3				
\$1,500-\$1,749.....	72		5	20	15	21	6	2	3				169	1	44	44	23	26	16	8	7				
\$1,750-\$1,999.....	48		8	13	9	12	5	4	1	1			165		22	37	31	26	20	12	3	3		1	
\$2,000-\$2,249.....	30			13	4	4	4	1	3			1	127		16	38	35	19	5	6	6	1	1		
\$2,250-\$2,499.....	35			6	5	7	6	6	3	2			96		15	20	20	12	12	5	3				
\$2,500-\$2,999.....	42		1	13	6	3	6	7	2	3	1		148		14	38	41	21	22	9	8				
\$3,000-\$3,499.....	26		2	1	8	3	4	5	1	1		1	81		6	28	19	8	11	5	2	1		1	
\$3,500-\$3,999.....	10			2	1	2		4					64		2	18	18	13	7	4		1	1		
\$4,000-\$4,499.....	10			1		3	3		1	2			45		2	10	9	12	6	5		1			
\$4,500-\$4,999.....	3				1	1				1			24			3	4	8	5	2	1		1	1	
\$5,000-\$7,499.....	10				4	2		1	1	1			28		1	5	2	8	4	4	1	1	1	1	
\$7,500-\$9,999.....													4												
\$10,000 and over.....													5					1		1					
Average earnings of wives (in dollars) ¹																									
All nonrelief families.....	1,058	503	871	969	1,145	1,084	1,031	1,237	969	1,226	1,070	975	631	201	519	615	611	693	630	653	1,002	1,078	570	646	

¹ Averages for each age group are based on the corresponding numbers of wives in the upper section of the table; the 2 averages for all age groups combined are based on the corresponding total numbers of wives.

TABLE 10.—Money income other than earnings: Number of families receiving money income other than earnings, and average amount received, by source and total income, 1935-36¹

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of families (2)	Number of families receiving money income other than earnings from—					Average money income, other than earnings, received from ² —					
		Any source (3)	Rent from property (net) (4)	Interest and dividends (5)	Pensions, annuities, benefits (6)	Gifts for current use (7)	All sources (8)	Rent from property (net) (9)	Interest and dividends (10)	Pensions, annuities, benefits (11)	Gifts for current use (12)	Miscellaneous sources ³ (13)
All families.....	28,515	3,519	1,478	825	661	503	\$53	\$14	\$12	\$16	\$5	\$6
Relief families.....	2,713	196	46	4	41	32	16	2	(**)	4	1	9
Nonrelief families.....	25,802	2,323	1,432	822	620	471	57	16	13	17	5	6
\$0-\$249.....	301	25	10	8	2	6	9	2	3	1	2	1
\$250-\$499.....	521	90	46	9	16	26	31	14	9	7	7	(**)
\$500-\$749.....	1,063	151	55	16	37	49	43	10	3	15	13	2
\$750-\$999.....	1,896	190	77	29	48	41	31	9	2	13	6	1
\$1,000-\$1,249.....	2,820	265	95	38	78	56	38	6	4	20	4	3
\$1,250-\$1,499.....	2,738	296	124	50	71	45	25	10	3	17	3	2
\$1,500-\$1,749.....	2,954	315	141	54	79	44	40	11	2	19	4	3
\$1,750-\$1,999.....	2,995	295	120	64	60	41	38	8	5	15	4	3
\$2,000-\$2,249.....	2,500	294	125	65	47	36	35	12	1	13	4	4
\$2,250-\$2,499.....	1,941	244	115	58	37	33	37	11	6	12	4	4
\$2,500-\$2,999.....	2,172	370	177	97	57	27	57	22	6	15	3	11
\$3,000-\$3,499.....	1,339	222	107	69	33	21	85	31	18	24	4	8
\$3,500-\$3,999.....	845	166	78	66	19	13	99	37	32	15	8	7
\$4,000-\$4,499.....	498	104	38	38	15	11	134	34	30	39	8	23
\$4,500-\$4,999.....	299	76	34	35	11	4	190	68	73	37	1	13
\$5,000-\$7,499.....	663	147	50	72	13	13	152	55	85	19	6	17
\$7,500-\$9,999.....	114	43	10	28	1	4	434	73	243	26	53	34
\$10,000 and over.....	111	39	10	29	4	1	1,304	121	890	95	21	207

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¹ See glossary for definition of "Money income other than earnings."

² Averages are based on all families, column (2), whether or not they received money income other than earnings.

³ Includes money income other than earnings from sources other than those specified, including profits from business enterprises partially or wholly owned but not operated by family members. See glossary for further definition of profits.

** \$0.50 or less.

TABLE 11.—Nonmoney income from owned homes: Number of families owning homes with and without mortgages, average rental value, average expense, and average nonmoney income from home ownership, by income, 1935-36

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of families		Homes free from mortgage					Mortgaged homes						
	All (2)	Owning homes ¹ (3)	Families owning homes free from mortgage		Average rental value ² (6)	Average expense ³ (7)	Average non-money income ⁴ (8)	Families owning mortgaged homes		Average rental value ² (11)	Average expense ⁴		Average non-money income ⁵ (14)	Interest as percentage of rental value (15)
			Number (4)	Percent ³ (5)				Number (9)	Percent ³ (10)		Interest (12)	Other (13)		
All families.....	28,515	5,965	1,963	33	\$461	\$119	\$342	4,002	67	\$452	\$169	\$117	\$166	37
Relief families.....	2,713	252	57	23	200	89	201	195	77	337	130	97	110	39
Nonrelief families.....	26,802	5,713	1,906	33	466	120	347	3,807	67	458	171	118	169	37
\$0-\$249.....	301	49	16	37	217	77	140	27	63	354	149	100	105	42
\$250-\$499.....	521	124	59	48	318	94	224	65	52	337	146	97	94	43
\$500-\$749.....	1,083	191	69	36	334	97	238	122	64	349	145	99	105	42
\$750-\$999.....	1,896	249	83	33	330	96	234	166	67	349	148	99	103	42
\$1,000-\$1,249.....	2,820	383	124	32	328	95	233	269	68	371	151	103	117	41
\$1,250-\$1,499.....	2,738	463	134	29	367	102	266	329	71	396	167	107	132	40
\$1,500-\$1,749.....	2,964	543	158	29	394	107	287	385	71	404	166	109	129	41
\$1,750-\$1,999.....	2,995	572	179	31	395	107	288	393	69	410	163	110	137	40
\$2,000-\$2,249.....	2,500	546	158	29	418	117	307	388	71	427	167	112	149	39
\$2,250-\$2,499.....	1,941	505	142	28	448	117	330	363	72	451	170	116	165	38
\$2,500-\$2,999.....	2,172	724	229	32	475	121	353	495	68	493	175	124	194	36
\$3,000-\$3,499.....	1,339	458	159	35	518	129	389	299	65	521	173	129	219	33
\$3,500-\$3,999.....	845	285	118	40	542	132	410	172	60	536	186	131	220	35
\$4,000-\$4,499.....	498	184	65	35	576	136	438	119	65	581	186	139	256	32
\$4,500-\$4,999.....	289	119	54	45	653	152	501	65	55	667	218	154	295	33
\$5,000-\$7,499.....	693	238	113	48	797	177	620	125	52	784	254	173	358	32
\$7,500-\$9,999.....	116	49	27	45	821	180	641	22	45	936	226	200	510	24
\$10,000 and over.....	111	37	24	65	1,134	235	899	13	35	1,197	401	243	553	34

¹ Includes all families occupying owned homes at any time during the report year, but excludes 8 families whose expenses exactly equaled the annual rental value of their homes. Data for the latter families, however, are included in the computation of averages.

² Based on number of families owning homes, column (3).

³ Based on estimate made by home owner for period of ownership and occupancy during report year. This period averages, in general, approximately 12 months.

⁴ Expense for period of ownership and occupancy during report year. Expense other than interest, columns (7) and (13), estimated on basis of average relationship between rental value and expense.

⁵ Nonmoney income for period of ownership and occupancy during report year. Obtained by deducting estimated expense (including interest) from rental value.

TABLE 12.—Monthly rental value: Number of home-owning families having homes with specified monthly rental value, by income, 1935-36¹

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of home-owning and renting families (2)	Home-owning families		Average monthly rental value of owned homes ² (5)	Number of home-owning families reporting monthly rental value of—														
		Number (3)	Per- cent ³ (4)		Under \$5 (6)	\$5-\$9 (7)	\$10-\$14 (8)	\$15-\$19 (9)	\$20-\$24 (10)	\$25-\$29 (11)	\$30-\$34 (12)	\$35-\$39 (13)	\$40-\$44 (14)	\$45-\$49 (15)	\$50-\$54 (16)	\$55-\$64 (17)	\$65-\$74 (18)	\$75-\$99 (19)	\$100 and over (20)
All families.....	28,085	5,924	21	\$38.40	1	15	102	313	413	763	761	984	831	417	697	290	138	187	112
Relief families.....	2,658	252	9	27.30	.....	6	11	32	38	56	38	31	20	8	8	5	.....	.....	.....
Nonrelief families.....	25,427	5,672	22	38.90	1	9	91	281	375	708	723	953	811	409	589	285	138	187	112
\$0-\$249.....	296	44	15	25.40	1	1	4	6	4	13	6	4	2	.....	2	1	.....	.....	.....
\$250-\$499.....	511	124	24	27.60	.....	1	11	16	16	23	17	21	13	1	2	1	1	1	.....
\$500-\$749.....	1,066	191	18	28.90	.....	1	17	27	18	31	31	27	20	5	6	3	2	3	.....
\$750-\$999.....	1,894	245	13	29.10	.....	3	12	28	35	44	30	35	29	13	11	8	.....	1	.....
\$1,000-\$1,249.....	2,778	380	14	30.00	.....	2	9	45	42	72	61	68	28	13	24	4	.....	2	.....
\$1,250-\$1,499.....	2,694	456	17	32.70	.....	1	8	34	42	82	73	90	56	21	31	7	4	6	1
\$1,500-\$1,749.....	2,917	541	19	33.60	.....	.....	9	34	55	89	82	96	83	27	32	18	8	8	.....
\$1,750-\$1,999.....	2,950	596	19	34.40	.....	.....	10	26	42	91	102	100	85	50	40	11	2	5	2
\$2,000-\$2,249.....	2,467	542	22	35.90	.....	.....	3	18	28	71	88	117	80	50	44	20	7	3	3
\$2,250-\$2,499.....	1,913	502	26	38.10	.....	.....	3	13	25	56	65	99	116	34	52	21	7	7	5
\$2,500-\$2,999.....	2,153	723	34	41.10	.....	.....	3	16	33	50	76	138	117	78	114	53	19	22	4
\$3,000-\$3,499.....	1,316	450	34	43.70	.....	.....	12	15	36	41	74	67	44	76	39	15	23	8	.....
\$3,500-\$3,999.....	833	285	34	46.00	.....	.....	2	2	4	29	28	31	46	17	50	31	22	17	6
\$4,000-\$4,499.....	494	182	37	49.10	.....	.....	.....	1	1	14	5	24	19	24	31	22	9	17	6
\$4,500-\$4,999.....	295	119	40	54.60	.....	.....	.....	1	2	4	7	7	13	11	28	14	7	19	6
\$5,000-\$7,499.....	656	228	36	66.40	.....	.....	.....	.....	2	3	11	11	25	18	31	27	30	36	44
\$7,500-\$9,999.....	115	47	41	74.20	.....	.....	.....	2	.....	.....	.....	.....	2	3	9	7	3	12	9
\$10,000 and over.....	109	37	34	99.40	.....	.....	1	.....	.....	.....	.....	1	1	.....	8	3	2	5	18

¹ Includes only those families that did not change living quarters between the end of the report year and the date of interview. Families are classified as home-owning families or as renting families according to their status at the date of interview.

² Based on the number of home-owning and renting families, column (2).

³ Based on estimate made by home owner for period of ownership and occupancy during report year. Averages are based on the number of home-owning families, column (3).

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TABLE 13.—Monthly rent: Number of renting families reporting specified monthly rent, by income, 1935-36 ¹

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of home-owning and renting families (2)	Renting families		Average monthly rent ² (5)	Number of renting families reporting monthly rent of—																Rent free ⁴ (21)
		Number (3)	Per-cent ³ (4)		Under \$5	\$5-\$9	\$10-\$14	\$15-\$19	\$20-\$24	\$25-\$29	\$30-\$34	\$35-\$39	\$40-\$44	\$45-\$49	\$50-\$54	\$55-\$59	\$65-\$74	\$75-\$99	\$100 and over		
					(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)		
All families.....	28,085	22,161	79	\$32.80	2	285	1,467	2,713	2,192	2,592	3,089	3,464	2,134	1,272	966	934	406	372	202	70	
Relief families.....	2,658	2,406	91	18.10	---	111	533	863	398	261	138	56	23	4	3	5	---	---	---	11	
Nonrelief families.....	25,427	19,755	78	34.60	2	174	934	1,850	1,794	2,331	2,951	3,408	2,111	1,268	963	929	406	372	202	59	
\$0-\$249.....	296	262	85	30.30	---	4	20	31	36	30	32	31	21	8	7	11	4	5	1	11	
\$250-\$499.....	511	387	76	23.90	---	16	62	81	58	49	49	36	10	8	3	4	1	---	---	10	
\$500-\$749.....	1,066	875	82	22.90	1	43	132	195	142	119	91	58	48	15	10	5	4	1	---	11	
\$750-\$999.....	1,864	1,619	87	22.70	---	44	255	362	271	248	196	146	45	18	10	11	4	2	---	7	
\$1,000-\$1,249.....	2,778	2,368	86	26.00	---	36	222	428	367	386	404	294	116	66	44	14	6	4	1	11	
\$1,250-\$1,499.....	2,694	2,238	83	28.00	1	10	112	306	290	439	448	372	139	56	29	25	5	1	1	3	
\$1,500-\$1,749.....	2,917	2,376	81	30.80	---	12	66	186	252	375	532	537	219	106	51	19	9	6	1	8	
\$1,750-\$1,999.....	2,950	2,384	81	34.10	---	5	29	121	179	207	482	590	363	173	90	60	16	7	2	---	
\$2,000-\$2,249.....	2,467	1,925	78	36.70	---	2	19	63	83	188	297	530	334	178	107	69	18	14	3	---	
\$2,250-\$2,499.....	1,913	1,411	74	40.40	---	1	9	32	47	96	198	283	275	186	144	101	42	19	7	1	
\$2,500-\$2,999.....	2,163	1,430	66	42.00	---	1	5	25	42	68	147	313	249	204	156	151	36	27	6	---	
\$3,000-\$3,499.....	1,316	866	66	47.40	---	---	2	12	14	33	53	121	128	130	119	146	52	46	9	1	
\$3,500-\$3,999.....	833	548	66	53.40	---	---	---	3	4	19	20	49	65	65	83	115	60	48	17	---	
\$4,000-\$4,499.....	494	312	63	55.50	---	---	---	1	7	9	7	22	40	30	44	63	45	28	16	---	
\$4,500-\$4,999.....	295	176	60	59.60	---	---	---	1	---	1	3	13	17	18	20	42	21	31	9	---	
\$5,000-\$7,499.....	666	418	64	70.20	---	---	1	1	2	4	2	11	22	23	40	80	69	104	59	---	
\$7,500-\$9,999.....	115	68	59	88.70	---	---	---	---	---	---	---	---	---	3	2	10	12	13	26	---	
\$10,000 and over.....	109	72	66	124.60	---	---	---	---	---	---	---	---	---	2	4	3	2	16	44	1	

¹ Includes only those families that did not change living quarters between the end of the report year and the date of interview. Families are classified as home-owning families or as renting families according to their status at the date of interview.

² Based on the number of home-owning and renting families, column (2).

³ Rent reported at date of interview. Averages are based on the number of renting families in each class that reported monthly rent.

⁴ Consists of families receiving rent as gift.

⁵ Includes 1 family that did not report on monthly rent.

TABLE 14A.—Average monthly rental value and average monthly rent: Number of home-owning and renting families, average monthly rental value, and average monthly rent, by occupation and income, 1935-36¹

(White nonrelief families including husband and wife, both native born: All family types combined)

Income class (1)	Occupational group: Wage earner						Occupational group: Clerical						Occupational group: Business and professional					
	Number of families		Percentage of home-owning and renting families ²		Average monthly—		Number of families		Percentage of home-owning and renting families ²		Average monthly—		Number of families		Percentage of home-owning and renting families ²		Average monthly—	
	Home-owning (2)	Renting (3)	Home-owning (4)	Renting (5)	Rental value ³ (6)	Rent ⁴ (7)	Home-owning (8)	Renting (9)	Home-owning (10)	Renting (11)	Rental value ³ (12)	Rent ⁴ (13)	Home-owning (14)	Renting (15)	Home-owning (16)	Renting (17)	Rental value ³ (18)	Rent ⁴ (19)
All nonrelief families ⁴	2,497	9,092	21	79	\$33.00	\$27.60	1,572	6,166	20	80	\$39.80	\$36.60	1,394	4,220	25	75	\$48.40	\$46.30
\$0-\$499.....	60	344	15	85	24.30	20.60	8	69	10	90	27.10	30.00	26	99	21	79	26.50	28.90
\$500-\$749.....	63	839	12	87	25.20	20.60	22	171	16	84	30.10	25.90	45	134	26	74	32.00	27.10
\$750-\$999.....	148	1,076	12	88	27.40	20.60	28	352	7	93	28.10	25.60	50	176	22	78	32.10	29.20
\$1,000-\$1,249.....	210	1,295	12	87	28.60	23.20	74	628	11	89	30.60	28.20	78	337	19	81	31.80	32.40
\$1,250-\$1,499.....	242	1,325	15	85	30.00	25.90	101	667	13	87	34.60	30.50	87	233	27	73	34.80	33.00
\$1,500-\$1,749.....	278	1,240	18	82	30.90	28.40	148	820	15	85	33.80	32.40	86	307	22	78	39.30	35.60
\$1,750-\$1,999.....	301	1,122	21	79	31.70	31.00	168	872	16	84	36.90	36.30	85	376	18	82	39.60	37.90
\$2,000-\$2,499.....	503	1,249	29	71	34.50	34.40	370	1,333	22	78	37.50	39.10	163	743	18	82	42.70	43.30
\$2,500-\$2,999.....	290	461	39	61	37.90	37.10	250	508	33	67	41.60	43.30	177	480	28	72	45.00	46.60
\$3,000-\$4,999.....	321	326	50	50	39.20	41.00	335	638	34	66	48.00	50.90	367	926	28	72	51.30	55.60
\$5,000 and over.....	23	15	69	31	46.90	62.60	60	108	36	64	61.20	66.30	229	429	35	65	77.50	82.10

TABULAR SUMMARY

¹ Includes only those families that did not change living quarters between the end of the report year and the date of interview. Families are classified as home-owning families or as renting families according to their status at the date of interview.

² Based on the number of home-owning and renting families in the respective occupational groups.

³ Based on estimate made by home owner for period of ownership and occupancy during the report year. Averages are based on the number of home-owning families as of end of report year.

⁴ Rent as reported at date of interview. Averages in this column are based on the number of families reporting monthly rent, including families receiving rent as gift, the amount of which is estimated by the family.

⁵ Of the families classified in the occupational group "No gainfully employed members," 516 did not change their living quarters between the end of the report year and the date of interview. Of the latter group, 239 families, or 46 percent, were owning families. Their average monthly rental value was \$37.90. The remaining 277 families, or 54 percent, were renting families. Their average monthly rent was \$39.50.

⁶ Includes 1 family that did not report on monthly rent.

TABLE 14B.—Average monthly rental value and average monthly rent: Number of home-owning and renting families, average monthly rental value, and average monthly rent, by family type and income, 1935-36¹

[White nonrelief families including husband and wife, both native born: All occupational groups combined]

Income class (1)	Family type I						Family types II and III						Family types IV and V					
	Number of families		Percentage of home-owning and renting families ²		Average monthly—		Number of families		Percentage of home-owning and renting families ²		Average monthly—		Number of families		Percentage of home-owning and renting families ²		Average monthly—	
	Home-owning (2)	Rent-ing (3)	Home-owning (4)	Rent-ing (5)	Rental value ³ (6)	Rent ⁴ (7)	Home-owning (8)	Rent-ing (9)	Home-owning (10)	Rent-ing (11)	Rental value ³ (12)	Rent ⁴ (13)	Home-owning (14)	Rent-ing (15)	Home-owning (16)	Rent-ing (17)	Rental value ³ (18)	Rent ⁴ (19)
All nonrelief families.....	1,059	5,584	16	84	\$38.10	\$34.60	964	7,176	12	88	\$39.40	\$33.30	2,686	4,673	36	64	\$39.40	\$37.30
\$0-\$499.....	75	262	22	78	26.90	27.20	20	189	10	90	29.20	24.20	61	143	30	70	27.00	26.80
\$500-\$749.....	78	297	21	79	29.90	23.90	28	341	7	93	33.40	21.00	70	159	31	69	27.00	24.70
\$750-\$999.....	69	545	11	89	30.10	24.30	51	637	7	93	28.20	20.30	108	300	26	74	28.70	25.86
\$1,000-\$1,249.....	89	720	11	89	32.50	28.20	67	928	7	93	29.40	23.80	177	479	27	73	29.80	28.10
\$1,250-\$1,499.....	111	653	14	86	32.90	30.10	103	905	10	90	32.90	27.20	187	444	30	70	32.10	28.80
\$1,500-\$1,749.....	109	664	14	86	35.70	31.90	93	921	9	91	34.20	30.40	288	530	33	67	33.40	31.60
\$1,750-\$1,999.....	97	674	13	87	34.00	35.30	169	856	11	89	34.10	34.00	259	596	30	70	35.90	34.10
\$2,000-\$2,499.....	169	839	17	83	38.70	38.90	206	1,277	14	86	37.60	39.40	499	881	36	64	37.10	37.60
\$2,500-\$2,999.....	106	333	24	76	41.90	43.70	134	437	23	77	43.80	43.70	357	478	43	57	41.40	40.80
\$3,000-\$4,999.....	120	460	21	79	51.20	51.20	136	510	21	79	51.80	55.00	546	674	45	55	45.80	50.80
\$5,000 and over.....	36	137	21	79	81.30	75.00	39	165	19	81	76.00	78.90	164	189	46	54	71.40	84.80

Income class (1)	Family types VI and VII						Family types VIII and other					
	Number of families		Percentage of home owning and renting families ¹		Average monthly—		Number of families		Percentage of home-owning and renting families ¹		Average monthly—	
	Home-owning (2)	Renting (3)	Home-owning (4)	Renting (5)	Rental value ² (6)	Rent ⁴ (7)	Home-owning (8)	Renting (9)	Home-owning (10)	Renting (11)	Rental value ² (12)	Rent ⁴ (13)
All nonrelief families.....	566	¹ 1,628	26	74	\$38.50	\$31.00	377	494	43	57	\$36.90	\$37.30
\$0-\$499.....	8	36	17	83	28.20	21.30	4	7	36	64	17.50	23.40
\$500-\$749.....	12	67	15	85	24.70	23.00	5	11	31	69	26.00	24.70
\$750-\$999.....	11	120	8	92	28.50	20.70	6	17	26	74	31.70	23.20
\$1,000-\$1,249.....	35	226	14	86	25.90	23.30	11	45	20	80	30.00	26.60
\$1,250-\$1,499.....	30	⁴ 193	13	87	32.30	23.00	25	43	37	63	34.90	30.40
\$1,500-\$1,749.....	57	214	21	79	31.40	27.30	24	47	34	66	24.60	30.40
\$1,750-\$1,999.....	67	203	25	75	32.30	31.70	34	45	43	57	30.30	31.70
\$2,000-\$2,499.....	109	271	29	71	34.30	34.80	61	68	47	53	33.40	34.80
\$2,500-\$2,999.....	78	123	39	61	38.70	39.20	48	59	45	55	33.00	36.00
\$3,000-\$4,999.....	111	142	44	56	44.90	51.80	122	116	51	49	41.00	42.70
\$5,000 and over.....	47	31	60	40	71.30	67.20	36	36	50	50	56.00	78.20

¹ Includes only those families that did not change living quarters between the end of the report year and the date of interview. Families are classified as home-owning families or as renting families according to their status at the date of interview.

² Based on the number of home-owning and renting families in the respective family types.

³ Based on estimate made by home owner for period of ownership and occupancy during the report year. Averages are based on the number of home-owning families as of end of report year.

⁴ Rent as reported at date of interview. Averages in this column are based on the number of families reporting monthly rent, including families receiving rent as gift, the amount of which is estimated by the family.

⁵ Includes 1 family of type VI which did not report on monthly rent.

TABLE 15.—Type of living quarters: Number and percentage of owning families occupying specified types of living quarters, by income, 1935-36 ¹

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of owning families ¹ (2)	Number of owning families occupying—									Other (11)
		1-family house		2-family house		Apartment building			Dwell- ing unit in business building (10)		
		De- tached (3)	At- tached (4)	Side by side (5)	2- decker (6)	3-fam- ily (7)	4-fam- ily (8)	5-fam- ily or more (9)			
Number											
All families.....	5,924	4,196	103	11	1,195	167	47	108	91	6	
Relief families.....	252	193	4		49	5	1				
Nonrelief families.....	5,672	4,003	99	11	1,146	162	46	108	91	6	
\$0-\$249.....	44	25	1		10	3			3	2	
\$250-\$499.....	124	68	4		35	9	2	2	4		
\$500-\$749.....	191	119	3	1	47	11	1	2	7		
\$750-\$999.....	245	146	5		67	9	9	5	4		
\$1,000-\$1,249.....	380	267	4		73	17	1	5	13		
\$1,250-\$1,499.....	456	296	10	2	112	14	2	5	15		
\$1,500-\$1,749.....	541	391	10	1	113	8	9	5	4		
\$1,750-\$1,999.....	566	400	12	8	120	13	5	6	6	1	
\$2,000-\$2,249.....	542	400	7		112	11	1	4	7		
\$2,250-\$2,499.....	502	380	9		96	8	1	5	3		
\$2,500-\$2,999.....	723	517	13	1	161	16	5	11	8	1	
\$3,000-\$3,499.....	450	331	7	1	72	8	2	19	9	1	
\$3,500-\$3,999.....	285	205	4	1	48	12	3	10	2		
\$4,000-\$4,499.....	182	137	2		30	3	1	5	3	1	
\$4,500-\$4,999.....	119	80	3		21	9	2	4			
\$5,000-\$7,499.....	238	179	4		31	10	1	11	2		
\$7,500-\$9,999.....	47	36	1		6		1	3			
\$10,000 and over.....	37	26		1	2	1		6	1		
Percent											
All families.....	100	70	2	(²)	20	3	1	2	2	(¹)	
Relief families.....	100	77	2		19	2	(²)				
Nonrelief families.....	100	70	2	(²)	20	3	1	2	2	(¹)	
\$0-\$249.....	100	57	2		23	7			7	4	
\$250-\$499.....	100	55	3		28	7		2	3		
\$500-\$749.....	100	62	2	(²)	24	6	(²)	1	4		
\$750-\$999.....	100	59	2		27	4	4	2	2		
\$1,000-\$1,249.....	100	71	1		20	4	(²)	1	3		
\$1,250-\$1,499.....	100	65	2	(²)	25	3	(²)	1	3		
\$1,500-\$1,749.....	100	72	2	(²)	20	2	2	1	1		
\$1,750-\$1,999.....	100	71	2	(²)	21	2	1	1	1	(²)	
\$2,000-\$2,249.....	100	74	1		21	2	(²)	1	1		
\$2,250-\$2,499.....	100	75	2		19	2	(²)	1	1		
\$2,500-\$2,999.....	100	71	2	(²)	21	2	1	2	1	(²)	
\$3,000-\$3,499.....	100	73	2	(²)	16	2	(²)	4	2	(²)	
\$3,500-\$3,999.....	100	72	1	(²)	17	4	1	4	1		
\$4,000-\$4,499.....	100	75	1		16	2	(²)	3	2	(²)	
\$4,500-\$4,999.....	100	67	2		18	8	2	3			
\$5,000-\$7,499.....	100	75	2		13	4	(²)	5	1		
\$7,500-\$9,999.....	100	77	2		13		2	6			
\$10,000 and over.....	100	70		3	5	3		16	3		

¹ Includes only those families that did not change living quarters between the end of the report year and the date of interview.

² 0.5 percent or less.

TABLE 16.—Type of living quarters: Number and percentage of renting families occupying specified types of living quarters, by income, 1935-36¹

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of renting families ¹ (2)	Number of renting families occupying—									Other (11)
		1-family house		2-family house		Apartment building			Dwell- ing unit in busi- ness build- ing (10)		
		Do- tached (3)	At- tached (4)	Side by side (5)	2- decker (6)	3-fami- ly (7)	4-fami- ly (8)	5-fami- ly or more (9)			
Number											
All families.....	22,161	2,411	120	60	6,069	2,319	1,131	9,209	723	179	
Roloff families.....	2,406	972	20	14	846	325	180	589	134	26	
Nonrolloff families.....	19,755	2,189	100	66	5,243	1,894	951	8,620	589	153	
\$0-\$249.....	252	22	2	1	79	24	5	107	11	1	
\$250-\$499.....	387	38	3	1	127	43	28	125	20	2	
\$500-\$749.....	876	98	5	6	269	99	64	270	50	14	
\$750-\$999.....	1,619	140	11	6	524	184	117	524	89	24	
\$1,000-\$1,249.....	2,398	269	12	8	717	231	145	875	114	27	
\$1,250-\$1,499.....	2,233	224	11	13	669	196	118	926	67	14	
\$1,500-\$1,749.....	2,376	273	14	4	643	181	125	1,039	74	23	
\$1,750-\$1,999.....	2,384	274	13	8	635	178	85	1,125	54	12	
\$2,000-\$2,249.....	1,925	225	10	4	499	154	96	896	35	5	
\$2,250-\$2,499.....	1,411	155	5	6	334	132	54	694	23	8	
\$2,500-\$2,999.....	1,430	160	10	5	316	129	64	726	25	6	
\$3,000-\$3,499.....	868	110	2	2	179	101	31	424	10	7	
\$3,500-\$3,999.....	548	51	1	1	109	68	9	299	9	1	
\$4,000-\$4,499.....	312	32	.....	.....	55	51	9	163	2	.....
\$4,500-\$4,999.....	176	19	.....	.....	28	39	5	81	3	1
\$5,000-\$7,499.....	418	34	1	.....	57	62	6	251	3	4
\$7,500-\$9,999.....	68	7	.....	.....	2	14	.....	45	.....	.....
\$10,000 and over.....	72	8	1	1	1	8	.....	49	.....	4
Percent											
All families.....	100	11	(?)	(?)	27	10	5	42	3	1	
Roloff families.....	100	11	1	1	35	13	8	24	6	1	
Nonrolloff families.....	100	11	(?)	(?)	26	10	5	43	3	1	
\$0-\$249.....	100	9	1	(?)	31	10	2	42	4	(?)	
\$250-\$499.....	100	10	1	(?)	33	11	7	32	5	2	
\$500-\$749.....	100	11	1	(?)	30	11	7	31	6	2	
\$750-\$999.....	100	9	1	(?)	32	11	7	32	6	3	
\$1,000-\$1,249.....	100	11	(?)	(?)	30	10	6	36	5	1	
\$1,250-\$1,499.....	100	10	(?)	(?)	30	9	5	41	8	1	
\$1,500-\$1,749.....	100	11	1	(?)	27	8	5	44	3	1	
\$1,750-\$1,999.....	100	12	(?)	(?)	27	7	4	47	2	(?)	
\$2,000-\$2,249.....	100	12	(?)	(?)	26	5	5	46	2	(?)	
\$2,250-\$2,499.....	100	11	(?)	(?)	24	9	4	49	2	1	
\$2,500-\$2,999.....	100	11	1	(?)	22	9	4	51	2	(?)	
\$3,000-\$3,499.....	100	12	(?)	(?)	21	12	4	49	1	1	
\$3,500-\$3,999.....	100	9	(?)	(?)	20	12	2	54	2	(?)	
\$4,000-\$4,499.....	100	10	.....	.....	18	16	3	52	1	.....
\$4,500-\$4,999.....	100	11	.....	.....	16	22	3	48	2	1
\$5,000-\$7,499.....	100	8	(?)	.....	14	15	1	60	1	1
\$7,500-\$9,999.....	100	10	.....	.....	3	21	.....	66	.....	.....
\$10,000 and over.....	100	11	1	1	1	11	.....	69	.....	6

¹ Includes only those families that did not change living quarters between the end of the report year and the date of interview.
² 0.5 percent or less.

TABLE 17.—Members of household not in economic family: Number of families having persons in the household who were not members of the economic family, and average number of such nonfamily members, by income, 1935-36

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Income class (1)	Number of families (2)	Number of families having in the household nonfamily members of specified type ¹								Average number of nonfamily members of specified type ¹							
		Any non-family member (3)	Occupying rooms on nontransient basis				Boarders without room (8)	Tourists and transients (9)	Guests (10)	All non-family members (11)	Occupying rooms on nontransient basis				Boarders without room (16)	Tourists and transients (17)	Guests (18)
			Sons and daughters rooming and boarding (4)	Other roomers with board (5)	Roomers without board (6)	Paid help (7)					Sons and daughters rooming and boarding (12)	Other roomers with board (13)	Roomers without board (14)	Paid help (15)			
All families.....	28,515	3,972	233	798	478	742	24	2	2,018	0.7	1.3	1.0	1.5	0.8	1.0	(*)	0.2
Relief families.....	2,713	150	6	38	42	5			65	.0	.9	.8	1.0	.2			.3
Nonrelief families.....	25,802	3,822	227	760	416	737	24	2	1,943	.7	1.3	1.0	1.5	.8	1.0	(*)	.3
\$0-\$249.....	201	28		4	0	1			14	.6		.9	.7	(*)			.4
\$250-\$499.....	521	49	8	13	17	3			11	1.0	1.2	1.0	1.3	.2			.4
\$500-\$749.....	1,083	128	16	35	34	4			46	1.0	1.3	1.0	1.6	.7			.5
\$750-\$999.....	1,896	193	15	54	35	6	1		95	.7	1.3	1.0	1.4	.6	(*)		.6
\$1,000-\$1,249.....	2,920	302	26	72	60	14			154	.7	1.4	1.0	1.3	.7			.6
\$1,250-\$1,499.....	3,738	353	27	115	49	15	3		163	.7	1.4	.9	1.1	.5	.5		.6
\$1,500-\$1,749.....	2,994	320	25	80	47	22	1		103	.7	1.2	1.0	1.8	.6	(*)		.6
\$1,750-\$1,999.....	2,995	419	26	89	38	46	3		240	.6	1.2	1.0	1.6	.5	.9		.6
\$2,000-\$2,249.....	2,500	355	20	74	32	43	4		198	.6	1.4	1.2	1.2	.5	1.3		.6
\$2,250-\$2,499.....	1,941	328	19	57	22	63	4	1	189	.6	1.0	.9	1.5	.7	2.1	(*)	.6
\$2,500-\$2,999.....	2,172	404	19	89	27	75	1		220	.6	1.4	1.0	1.3	.6			.6
\$3,000-\$3,499.....	1,339	242	12	26	19	68	1		132	.7	1.2	1.2	2.6	.7	(*)		.6
\$3,500-\$3,999.....	845	182	5	13	13	67			104	.7	1.3	1.2	3.4	.8			.6
\$4,000-\$4,499.....	498	120	4	10	5	62	1		50	.7	1.1	1.1	2.8	.8			.6
\$4,500-\$4,999.....	269	80	1	11	4	32			39	.8	(*)	1.0	2.0	.9	(*)		.6
\$5,000-\$7,499.....	603	195	4	14	5	127			81	.8	1.0	1.0	1.0	.9			.6
\$7,500-\$9,999.....	116	52		3	1	36			22	.8		(*)	1.0	.9	(*)		.6
\$10,000 and over.....	111	68		1		53			27	1.1		(*)	1.1	1.1		(*)	.6

¹ Excludes a small number of families which had nonfamily members in the household but which did not report the duration of their membership.

² Averages in each column are based on the corresponding counts of families, in columns (3) through (10). The number of nonfamily members is expressed in terms of year-average persons. This figure is computed for each family by dividing by 52 the total number of weeks of residence in the household for all nonmembers of the economic family.

* Averages not computed for fewer than 3 cases.

TABLE 18.—Age of husbands and wives: Number of husbands and number of wives, by age and family income, 1936-38

[White families including husband and wife, both native born: All occupational groups and all family types combined]

Family income class (1)	Number reporting age ¹ (2)	Number with ages of—								
		Under 20 (3)	20-29 (4)	30-39 (5)	40-49 (6)	50-59 (7)	60-64 (8)	65-69 (9)	70-74 (10)	75 and over (11)
Husbands										
All families.....	28,510	7	4,321	9,671	8,110	4,050	1,115	669	340	227
Percent.....	100.0	(7)	15.2	33.9	28.5	14.2	3.9	2.3	1.2	0.8
Relief families.....	2,718	2	428	847	841	352	91	74	45	33
Nonrelief families.....	26,792	5	3,893	8,824	7,269	3,698	1,024	595	295	194
\$0-\$249.....	801	1	94	72	77	40	25	27	17	9
\$250-\$499.....	521	1	75	125	150	86	34	28	15	12
\$500-\$749.....	1,083	1	222	322	270	140	56	40	21	12
\$750-\$999.....	1,895	1	509	608	426	211	57	44	23	16
\$1,000-\$1,249.....	2,820	1	669	952	649	340	97	64	24	24
\$1,250-\$1,499.....	2,737	1	598	1,005	658	283	88	62	29	14
\$1,500-\$1,749.....	2,963	1	633	1,136	729	374	80	67	28	15
\$1,750-\$1,999.....	2,995	1	441	1,137	841	376	108	48	24	19
\$2,000-\$2,249.....	2,500	1	283	1,034	744	307	73	31	15	13
\$2,250-\$2,499.....	1,941	1	182	715	606	313	70	30	15	8
\$2,500-\$2,999.....	2,172	1	166	684	768	400	84	42	24	14
\$3,000-\$3,499.....	1,339	1	84	377	469	259	83	40	14	13
\$3,500-\$3,999.....	845	1	62	254	285	165	48	20	11	10
\$4,000-\$4,499.....	496	1	20	146	166	109	31	17	4	3
\$4,500-\$4,999.....	299	1	9	58	118	72	20	10	11	1
\$5,000-\$7,499.....	663	1	19	156	231	156	54	22	17	8
\$7,500-\$9,999.....	116	1	4	23	38	33	10	5	2	1
\$10,000 and over.....	111	1	3	20	42	34	6	3	1	2
Wives										
All families.....	28,506	131	7,393	9,564	6,839	3,113	730	441	160	85
Percent.....	100.0	0.5	25.9	33.5	24.0	10.9	2.6	1.5	0.6	0.3
Relief families.....	2,713	31	729	853	696	264	55	56	17	12
Nonrelief families.....	26,793	100	6,664	8,711	6,143	2,849	675	385	143	73
\$0-\$249.....	301	1	58	81	66	41	23	18	8	5
\$250-\$499.....	521	1	116	140	135	69	24	20	7	6
\$500-\$749.....	1,083	10	327	309	229	124	44	26	10	4
\$750-\$999.....	1,895	29	737	518	362	160	45	29	9	6
\$1,000-\$1,249.....	2,820	24	992	861	600	258	58	46	10	11
\$1,250-\$1,499.....	2,735	13	921	919	554	223	52	35	15	3
\$1,500-\$1,749.....	2,963	8	934	1,035	604	259	62	40	12	9
\$1,750-\$1,999.....	2,995	4	772	1,108	703	288	69	37	18	6
\$2,000-\$2,249.....	2,500	2	592	1,000	699	228	42	25	7	5
\$2,250-\$2,499.....	1,940	4	376	765	494	229	42	20	6	4
\$2,500-\$2,999.....	2,172	1	330	779	662	315	45	23	15	3
\$3,000-\$3,499.....	1,338	1	210	397	430	210	55	24	10	2
\$3,500-\$3,999.....	845	1	130	280	254	127	34	11	3	5
\$4,000-\$4,499.....	496	1	55	164	170	70	24	11	1	1
\$4,500-\$4,999.....	299	1	28	84	98	63	14	6	5	1
\$5,000-\$7,499.....	663	1	65	208	197	135	32	19	5	2
\$7,500-\$9,999.....	116	1	12	31	37	26	6	3	1	1
\$10,000 and over.....	111	1	9	32	39	24	4	2	1	1

¹ Excludes 5 husbands and 9 wives who did not report age.
² 0.05 percent or less.

TABLE 19.—Report year: Number and percentage distribution of families by date of end of report year, by occupation, 1935-36

[White families including husband and wife, both native born: All family types combined]

Date of end of report year (1)	All families (2)	Relief families (3)	Nonrelief families in specified occupational groups								Other ¹ (12)
			All (4)	Wage earner (5)	Clerical (6)	Business and professional					
						All business and professional (7)	Independent (8) (9)		Salaried (10) (11)		
							Business (8)	Professional (9)	Business (10)	Professional (11)	
Number of families											
All dates.....	28,515	2,713	25,802	11,705	7,864	5,714	2,200	519	1,541	1,454	519
Dec. 31, 1935.....	4,510	403	4,107	1,763	1,234	1,005	411	118	265	211	105
Jan. 31, 1936.....	728	89	639	314	192	135	54	14	28	39	18
Feb. 29, 1936.....	5,052	596	4,456	2,333	1,181	839	339	77	205	198	103
Mar. 31, 1936.....	3,548	377	3,171	1,529	954	632	218	51	180	183	56
Apr. 30, 1936.....	5,055	450	4,605	2,085	1,430	1,017	378	94	288	257	73
May 31, 1936.....	5,473	528	4,945	2,165	1,608	1,087	434	85	296	272	85
June 30, 1936.....	2,165	149	2,016	796	689	493	174	39	134	146	38
July 31, 1936.....	1,066	63	1,023	374	331	295	89	28	85	93	23
Aug. 31, 1936.....	429	16	413	178	126	97	39	3	32	23	12
Sept. 30, 1936.....	264	21	233	82	75	74	29	6	15	24	2
Oct. 31, 1936.....	132	20	112	49	35	26	8	4	10	4	2
Nov. 30, 1936.....	73	11	62	37	9	14	7	-----	3	4	2
Percent											
All dates.....	100	100	100	100	100	100	100	100	100	100	100
Dec. 31, 1935.....	16	15	16	15	16	17	19	22	17	14	20
Jan. 31, 1936.....	3	2	3	3	2	2	2	3	2	3	4
Feb. 29, 1936.....	17	22	17	20	15	15	16	15	13	14	20
Mar. 31, 1936.....	12	14	12	13	12	11	10	10	12	13	11
Apr. 30, 1936.....	17	17	17	17	18	18	17	18	18	17	14
May 31, 1936.....	19	19	19	18	21	20	20	16	19	18	17
June 30, 1936.....	8	6	8	7	9	9	8	8	9	10	7
July 31, 1936.....	4	2	4	3	4	5	4	5	6	6	4
Aug. 31, 1936.....	2	1	2	2	2	2	2	1	2	2	2
Sept. 30, 1936.....	1	1	1	1	1	1	1	1	1	1	2
Oct. 31, 1936.....	(?)	1	(?)	(?)	(?)	(?)	(?)	1	1	(?)	(?)
Nov. 30, 1936.....	(?)	(?)	(?)	(?)	(?)	(?)	(?)	-----	(?)	(?)	(?)

¹ Families classified in the occupational group "No gainfully employed members."

² 0.5 percent or less.

SECTION C. INCOMPLETE NATIVE WHITE, FOREIGN BORN WHITE, AND NEGRO FAMILIES, AND FAMILIES OF OTHER COLOR

Number of Families Scheduled, Sources of Income, Principal and Supplementary Earners, Rent or Rental Value, According to Family Income, Occupational Group, and Family Type

The distribution of families by income, color and nativity group, occupational group, and family type as shown in tables 1-3 of this section represents the number of families which furnished the information as indicated. The remaining tables in this section present data on family income, earners, and housing for native white incomplete, foreign born, and Negro families, and families of other color. Because the data in these tables for each color and nativity group are based on a sample of different size, no valid combinations of the data can be made without applying weights shown in the explanatory note of section A.

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TABLE 1.—Color and nativity groups by income: Number of families scheduled of specified color and nativity, by income, 1935-36¹

Income class (1)	White					Negro			Other color ² (10)
	Native		Foreign born			All (7)	Com- plete (8)	Incom- plete (9)	
	Com- plete ³ (2)	Incom- plete (3)	All (4)	Com- plete (5)	Incom- plete (6)				
Relief and nonrelief families⁴									
All families.....	28, 515	986	5, 423	4, 433	990	1, 231	831	400	68
\$0-\$249.....	1, 135	131	319	177	142	252	68	184	9
\$250-\$499.....	1, 422	82	390	285	105	130	70	60	10
\$500-\$749.....	1, 573	96	460	349	120	258	199	50	11
\$750-\$999.....	2, 137	103	593	482	111	198	157	41	16
\$1,000-\$1,249.....	2, 964	112	645	532	113	144	120	24	9
\$1,250-\$1,499.....	2, 783	87	621	546	75	85	68	17	4
\$1,500-\$1,749.....	2, 994	87	548	467	81	50	46	4	2
\$1,750-\$1,999.....	3, 006	61	462	416	46	39	37	2	.....
\$2,000-\$2,499.....	2, 509	45	329	285	44	32	28	4	5
\$2,500-\$2,999.....	1, 945	37	245	210	35	18	15	3	.....
\$3,000-\$3,499.....	2, 174	55	346	288	58	12	10	2	.....
\$3,500-\$3,999.....	1, 340	36	185	163	22	8	8	.....	.....
\$4,000-\$4,499.....	845	14	119	102	17	2	2	.....	1
\$4,500-\$4,999.....	499	11	63	54	9	2	2	.....	.....
\$5,000-\$7,499.....	299	10	25	20	5	1	1	.....	.....
\$7,500-\$9,999.....	663	14	51	45	6	.....	.....	.....	.....
\$10,000 and over.....	116	1	8	8	.....	.....	.....	.....	.....
	111	4	5	4	1	.....	.....	.....	.....
Nonrelief families									
All families.....	25, 802	846	4, 763	3, 963	800	665	493	172	40
\$0-\$249.....	301	51	126	76	50	21	6	15	1
\$250-\$499.....	521	51	215	140	75	67	29	38	3
\$500-\$749.....	1, 063	82	325	237	88	96	54	42	3
\$750-\$999.....	1, 896	94	515	426	89	133	102	31	13
\$1,000-\$1,249.....	2, 820	106	607	501	106	126	105	21	9
\$1,250-\$1,499.....	2, 736	87	603	531	72	71	58	13	3
\$1,500-\$1,749.....	2, 964	87	537	459	78	48	44	4	2
\$1,750-\$1,999.....	2, 985	61	460	414	46	38	36	2	.....
\$2,000-\$2,499.....	2, 500	45	328	285	43	26	25	1	5
\$2,500-\$2,999.....	1, 941	37	245	210	35	18	15	3	.....
\$3,000-\$3,499.....	2, 172	55	346	288	58	10	8	2	.....
\$3,500-\$3,999.....	1, 339	36	185	163	22	7	7	.....	.....
\$4,000-\$4,499.....	845	14	119	102	17	1	1	.....	1
\$4,500-\$4,999.....	498	11	63	54	9	2	2	.....	.....
\$5,000-\$7,499.....	299	10	25	20	5	1	1	.....	.....
\$7,500-\$9,999.....	663	14	51	45	6	.....	.....	.....	.....
\$10,000 and over.....	116	1	8	8	.....	.....	.....	.....	.....
	111	4	5	4	1	.....	.....	.....	.....

¹ See the introductory note to section A for the size of the samples represented in this and subsequent tables. A family is classified as native if both husband and wife are native born (or, in the case of an incomplete family, if the head is native born); otherwise, the family is classified as foreign born. A family is classified as a complete family if it includes both husband and wife; as an incomplete family if it does not include both husband and wife. Single individual householders are included in the incomplete families. See Glossary for further definitions.

² See section B tables for tabular analysis of native white complete families.

³ Complete families (all family types combined) and incomplete families.

⁴ Relief families are distributed according to their income, which excludes direct relief received in cash or in kind.

TABLE 2.—Occupational groups: Number of families of specified occupational groups, by color and nativity, and income, 1935-36 ¹

Income class (1)	Occupational group								
	All (2)	Wage earner (3)	Cleri- cal (4)	Business and professional				Other ² (10)	
				All bu- siness and profes- sional (5)	Independent		Salaried		
					Bus- ness (6)	Profes- sional (7)	Bus- ness (8)		Profes- sional (9)
Native white incomplete families ³									
All families.....	986	274	312	211	109	14	18	70	189
Relief families.....	140	54	13	6	5			1	67
Nonrelief families.....	846	220	299	205	104	14	18	69	122
\$0-\$499.....	102	26	12	19	16			3	45
\$500-\$749.....	82	29	16	21	16	1	1	3	16
\$750-\$999.....	94	31	26	22	16	2	1	3	15
\$1,000-\$1,249.....	106	25	43	23	17	2		4	15
\$1,250-\$1,499.....	87	23	45	14	10	1		3	5
\$1,500-\$1,749.....	87	24	41	17	5	3	1	8	5
\$1,750-\$1,999.....	61	14	26	17	6		1	10	4
\$2,000-\$2,499.....	82	22	32	18	4		3	11	10
\$2,500-\$2,999.....	55	12	24	18	7	1	2	8	1
\$3,000-\$4,999.....	71	12	29	25	5	2	7	11	5
\$5,000 and over.....	19	2	5	11	2	2	2	5	1
Foreign born white families ⁴									
All families.....	5,423	3,084	955	956	700	44	64	148	427
Relief families.....	606	413	64	43	29			14	140
Nonrelief families.....	4,763	2,671	892	913	671	44	64	134	287
\$0-\$499.....	341	106	12	46	47	1			177
\$500-\$749.....	325	180	36	62	67			5	47
\$750-\$999.....	515	331	63	100	91	1		8	21
\$1,000-\$1,249.....	607	413	81	93	79	2	5	7	20
\$1,250-\$1,499.....	603	415	97	87	78	1	3	5	4
\$1,500-\$1,749.....	337	325	118	88	71		3	14	6
\$1,750-\$1,999.....	490	257	100	98	65	4	9	20	5
\$2,000-\$2,499.....	373	286	162	121	72	9	12	28	4
\$2,500-\$2,999.....	346	179	93	72	44	8	6	14	2
\$3,000-\$4,999.....	392	166	109	117	68	11	19	29	
\$5,000 and over.....	64	18	21	29	11	7	7	4	1
Negro families ⁴									
All families.....	1,231	837	62	137	89	6	6	36	195
Relief families.....	566	354	6	30	14			16	176
Nonrelief families.....	665	483	56	107	75	6	6	20	19
\$0-\$499.....	88	49	2	25	21		1	3	12
\$500-\$749.....	96	76	1	15	13			2	4
\$750-\$999.....	133	103	8	20	16	1		1	2
\$1,000-\$1,249.....	126	103	9	14	8	1	1	4	
\$1,250-\$1,499.....	71	60	6	4	3			1	1
\$1,500-\$1,749.....	48	37	5	6	3		2		
\$1,750-\$1,999.....	38	24	7	7	2	1	1	3	
\$2,000-\$2,499.....	44	25	12	7	4	1		2	
\$2,500-\$2,999.....	10	4	2	4	1	1		2	
\$3,000-\$4,999.....	11	2	4	5	2	1	1	1	
\$5,000 and over.....									
Families of other color ⁴									
All families.....	68	54	2	8	5		1	2	4
Relief families.....	28	24							4
Nonrelief families.....	40	30	2	8	5		1	2	

¹ A family is classified as native if both husband and wife are native born (or, in the case of an incomplete family, if the head is native born); otherwise, the family is classified as foreign born. A family is classified as a complete family if it includes both husband and wife; as an incomplete family if it does not include both husband and wife. See glossary for further definitions.

² Families classified in the occupational group "No gainfully employed members."

³ See column (3) of table 1 on p. 162.

⁴ Complete families (all family types combined) and incomplete families.

TABLE 3.—Family types: Number of families of specified types, by color and nativity, and income, 1936-38¹

Income class (1)	All (2)	Complete families of type ² —									Incomplete families (12)
		AII (3)	I (4)	II (5)	III (6)	IV (7)	V (8)	VI (9)	VII (10)	VIII and other (11)	
Foreign born white families											
All families.....	5,423	4,433	824	433	417	1,230	577	229	287	436	960
Relief families.....	660	470	94	35	37	86	77	39	60	42	190
Nonrelief families.....	4,763	3,963	730	398	380	1,144	500	190	227	394	800
\$0-\$499.....	341	216	108	13	15	51	14	4	5	6	125
\$500-\$749.....	325	237	79	21	23	63	18	12	8	15	88
\$750-\$999.....	515	426	99	57	46	109	55	27	17	16	80
\$1,000-\$1,249.....	607	501	106	70	60	128	58	39	20	22	106
\$1,250-\$1,499.....	603	531	98	64	69	129	81	27	32	31	72
\$1,500-\$1,749.....	537	459	71	54	46	134	66	30	27	31	78
\$1,750-\$1,999.....	460	414	69	45	38	123	52	21	30	26	46
\$2,000-\$2,499.....	573	495	58	42	44	162	71	18	32	68	78
\$2,500-\$2,999.....	346	288	13	13	20	114	42	8	23	55	58
\$3,000-\$4,999.....	392	339	21	17	17	111	42	3	28	100	53
\$5,000 and over.....	64	57	8	2	2	20	5	1	5	14	7
Negro families											
All families.....	1,231	831	296	90	47	170	64	48	67	54	400
Relief families.....	566	338	94	39	23	62	29	19	38	34	228
Nonrelief families.....	665	493	202	51	24	108	35	24	29	20	172
\$0-\$499.....	88	35	27	2	4	5	1	7	1	1	53
\$500-\$749.....	96	54	23	7	4	11	8	4	4	1	42
\$750-\$999.....	133	102	54	13	3	12	8	8	4	4	31
\$1,000-\$1,249.....	126	105	41	8	7	28	7	6	4	4	31
\$1,250-\$1,499.....	71	58	19	5	5	16	3	2	8	4	13
\$1,500-\$1,749.....	48	44	14	8	2	7	4	1	4	4	4
\$1,750-\$1,999.....	38	36	11	4	2	12	5	2	4	4	2
\$2,000-\$2,499.....	44	40	10	4	2	10	5	5	5	4	4
\$2,500-\$2,999.....	10	8	1	1	1	3	2	2	2	2	2
\$3,000-\$4,999.....	11	11	2	1	1	4	1	1	1	3	2
\$5,000 and over.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Families of other color											
All families.....	68	58	8	7	8	4	5	9	6	11	10
Relief families.....	28	26	2	2	4	3	6	4	4	5	2
Nonrelief families.....	40	32	6	5	4	4	2	3	2	6	8

¹ A family is classified as native if both husband and wife are native born (or, in the case of an incomplete family, if the head is native born); otherwise, the family is classified as foreign born. A family is classified as a complete family if it includes both husband and wife; as an incomplete family if it does not include both husband and wife. See glossary for further definitions.

² For definitions of family types, see footnote 2 of table 3, section A, on p. 112.

TABLE 4.—Sources of family income: Number of families receiving income from specified sources and average amount of such income, by color and nativity, and income, 1935-38¹

Income class (1)	Number of families (2)	Number of families receiving—					Average ² —			
		Money income from—		Nonmoney income from—			Total family income (8)	Money income from—		Non-money income from owned home and rent as pay ³ (11)
		Earnings ⁴ (3)	Other sources (positive or negative) ⁴ (4)	Any source ⁵ (5)	Owned home (positive or negative) ⁶ (6)	Rent as pay (7)		Earnings ⁴ (9)	Other sources (positive or negative) ⁷ (10)	
Native white incomplete families										
All nonrelief families.....	946	726	372	287	264	23	\$1,633	\$1,341	\$210	\$92
\$0-\$249.....	51	23	11	12	10	2	113	68	17	78
\$250-\$499.....	51	35	15	24	23	1	370	216	57	97
\$500-\$749.....	82	66	35	33	26	7	623	388	151	84
\$750-\$999.....	94	80	34	39	36	3	867	597	185	85
\$1,000-\$1,249.....	106	91	33	23	26	2	1,126	862	200	64
\$1,250-\$1,499.....	87	82	30	33	30	3	1,353	1,128	141	84
\$1,500-\$1,749.....	87	82	26	26	25	1	1,608	1,381	169	58
\$1,750-\$1,999.....	61	67	16	15	15	1	1,866	1,599	205	62
\$2,000-\$2,249.....	45	41	14	10	9	1	2,109	1,792	298	49
\$2,250-\$2,499.....	37	31	16	13	12	1	2,389	1,785	486	118
\$2,500-\$2,999.....	55	54	18	20	20	1	2,730	2,379	236	115
\$3,000-\$3,499.....	30	32	12	16	16	1	3,190	2,537	517	136
\$3,500-\$3,999.....	14	13	4	4	4	1	3,671	3,241	264	166
\$4,000-\$4,499.....	11	11	2	5	5	1	4,162	4,025	33	104
\$4,500-\$4,999.....	10	10	2	1	1	1	4,731	4,603	90	38
\$5,000-\$7,499.....	14	13	3	5	5	2	5,707	5,034	488	185
\$7,500-\$9,999.....	1	1	1	1	1	1	(*)	(*)	(*)	(*)
\$10,000 and over.....	4	4	1	2	2	1	13,202	10,628	2,495	79
Foreign born white families⁸										
All nonrelief families.....	4,763	4,481	1,403	2,029	1,961	68	\$1,682	\$1,534	\$78	\$70
\$0-\$249.....	126	39	60	62	61	1	101	47	18	36
\$250-\$499.....	215	128	128	129	126	3	376	197	106	71
\$500-\$749.....	325	278	130	158	152	6	626	457	104	65
\$750-\$999.....	515	495	134	170	166	4	873	775	54	44
\$1,000-\$1,249.....	607	588	157	217	212	5	1,120	1,003	65	52
\$1,250-\$1,499.....	603	599	148	210	207	9	1,361	1,260	61	50
\$1,500-\$1,749.....	537	531	136	211	205	6	1,606	1,477	64	65
\$1,750-\$1,999.....	490	455	122	200	190	10	1,864	1,722	67	75
\$2,000-\$2,249.....	328	325	90	144	135	9	2,117	1,955	77	85
\$2,250-\$2,499.....	246	244	57	105	99	6	2,367	2,233	57	77
\$2,500-\$2,999.....	346	344	107	183	177	6	2,704	2,513	91	100
\$3,000-\$3,499.....	185	185	56	97	96	1	3,185	2,971	101	113
\$3,500-\$3,999.....	119	119	29	60	59	1	3,722	3,553	56	113
\$4,000-\$4,499.....	63	63	20	31	31	1	4,221	3,957	156	108
\$4,500-\$4,999.....	25	25	6	15	15	1	4,709	4,404	158	147
\$5,000-\$7,499.....	51	51	14	25	25	1	5,755	5,438	153	164
\$7,500-\$9,999.....	8	7	6	4	3	1	8,253	4,909	2,946	398
\$10,000 and over.....	5	6	2	2	2	1	11,938	10,358	1,606	24

¹ A family is classified as native if both husband and wife are native born (or, in the case of an incomplete family, if the head is native born); otherwise, the family is classified as foreign born. A family is classified as a complete family if it includes both husband and wife; as an incomplete family if it does not include both husband and wife. See glossary for further definitions.

² The averages in each column are based on all families, column (2), whether or not they received income from the specified source.

³ See glossary for definition of "earnings."

⁴ Includes families having money income other than earnings, families having business losses, and families having both such income and such losses. See glossary for definitions of money income other than earnings and business losses.

⁵ The total of the numbers of families in columns (5) and (7).

⁶ Includes families with losses from owned homes as well as families whose estimated rental value of owned homes for the period of ownership and occupancy exceeded estimated expenses allocable to that period.

⁷ Includes money income other than earnings, after deduction of business losses. See glossary for definitions of money income other than earnings and business losses.

⁸ Represents the estimated rental value of owned homes for the period of ownership and occupancy, less estimated expenses allocable to that period, and the value of rent received as pay.

⁹ Complete families (all family types combined) and incomplete families.

¹⁰ Averages not computed for fewer than 3 cases.

TABLE 4.—Sources of family income: Number of families receiving income from specified sources and average amount of such income, by color and nativity, and income, 1935-36—Continued

Income class (1)	Number of families (2)	Number of families receiving—					Average—			
		Money income from—		Nonmoney income from—			Total family income (8)	Money income from—		Non-money income from owned home and rent as pay (11)
		Earnings (3)	Other sources (positive or negative) (4)	Any source (5)	Owned home (positive or negative) (6)	Rent as pay (7)		Earnings (9)	Other sources (positive or negative) (10)	
Negro families ^a										
All nonrelief families.....	665	646	95	83	76	7	\$1,126	\$1,051	\$52	\$23
\$0-\$249.....	21	15	6	5	4	1	154	115	17	22
\$250-\$499.....	67	61	9	5	4	1	373	327	37	9
\$500-\$749.....	96	92	9	9	8	1	623	590	20	13
\$750-\$999.....	133	131	14	18	16	2	867	792	38	27
\$1,000-\$1,249.....	126	126	10	11	10	1	1,110	1,078	16	16
\$1,250-\$1,499.....	71	70	9	4	3	1	1,355	1,289	59	7
\$1,500-\$1,749.....	48	48	9	5	5	-----	1,612	1,531	63	18
\$1,750-\$1,999.....	38	38	6	8	8	-----	1,839	1,715	88	36
\$2,000-\$2,249.....	26	26	6	2	2	-----	2,128	2,020	93	15
\$2,250-\$2,499.....	18	18	8	6	6	-----	2,386	2,108	206	72
\$2,500-\$2,999.....	10	10	4	4	4	-----	2,638	2,362	183	93
\$3,000-\$3,499.....	7	7	2	3	3	-----	3,197	2,858	199	140
\$3,500-\$3,999.....	1	1	-----	-----	-----	-----	(*)	(*)	-----	-----
\$4,000-\$4,499.....	2	2	2	2	2	-----	(*)	(*)	(*)	(*)
\$4,500-\$4,999.....	1	1	1	1	1	-----	(*)	(*)	(*)	(*)
\$5,000-\$7,499.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
\$7,500-\$9,999.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
\$10,000 and over.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Families of other color ^b										
All nonrelief families.....	40	40	3	2	1	1	\$1,168	\$1,137	\$16	\$15

^a Complete families (all family types combined) and incomplete families.

^b Averages not computed for fewer than 3 cases.

TABLE 5.—Principal earners: Number and average yearly earnings of principal earners, classified as husbands, wives, and others, with weeks of employment of principal earners; by color and nativity, and income, 1935-36¹

Income class (1)	Number of families (2)	Number of principal earners					Average weeks of employment of principal earners ² (8)	Average earnings of principal earners ⁴				
		All ³ (3)	Husbands or male heads of families (4)	Wives or female heads of families (5)	Others			All (9)	Husbands or male heads of families (10)	Wives or female heads of families (11)	Others	
					Male (6)	Female (7)					Male (12)	Female (13)
Native white incomplete families												
All nonrelief families.....	846	681	136	199	168	178	48	\$1,283	\$1,627	\$1,074	\$1,352	\$1,189
\$0-\$249.....	51	18	2	0	4	3	28	145	(*)	146	137	130
\$250-\$499.....	51	25	4	10	6	5	31	311	256	351	300	286
\$500-\$749.....	82	58	11	28	8	11	40	476	493	484	541	391
\$750-\$999.....	94	69	8	30	15	16	45	688	718	723	604	688
\$1,000-\$1,249.....	105	85	16	30	13	26	48	842	934	970	871	950
\$1,250-\$1,499.....	87	81	13	19	20	29	50	1,080	1,094	1,110	1,031	1,067
\$1,500-\$1,749.....	87	81	16	17	27	21	50	1,290	1,526	1,279	1,184	1,257
\$1,750-\$1,999.....	61	55	14	17	10	14	61	1,437	1,644	1,538	1,394	1,140
\$2,000-\$2,249.....	45	41	8	7	14	12	52	1,696	1,870	1,513	1,630	1,768
\$2,250-\$2,499.....	37	31	6	10	8	7	51	1,862	2,063	1,426	1,611	1,359
\$2,500-\$2,999.....	65	63	12	7	16	18	50	1,859	2,098	1,757	1,962	1,647
\$3,000-\$3,499.....	36	32	10	8	9	5	51	1,981	2,125	2,252	1,643	1,868
\$3,500-\$3,999.....	14	13	2	3	6	2	52	2,423	(*)	2,400	2,446	(*)
\$4,000-\$4,499.....	11	11	5	1	1	4	52	2,127	2,560	(*)	(*)	1,540
\$4,500-\$4,999.....	10	10	2	1	5	2	52	2,968	(*)	(*)	2,780	(*)
\$5,000-\$7,499.....	14	13	5	1	4	3	50	3,264	3,656	(*)	3,071	2,623
\$7,500-\$9,999.....	1	1		1			(*)	(*)	(*)	(*)	(*)	(*)
\$10,000 and over.....	4	4	2		2		52	6,950	(*)	(*)	(*)	(*)
Foreign born white families⁵												
All nonrelief families.....	4,768	4,424	3,168	167	633	416	49	\$1,292	\$1,387	\$906	\$1,168	\$954
\$0-\$249.....	126	32	18	5	5	4	20	156	135	129	216	208
\$250-\$499.....	215	114	76	17	9	12	33	319	326	310	310	294
\$500-\$749.....	325	262	166	28	33	35	39	506	535	491	440	446
\$750-\$999.....	616	487	352	30	54	51	46	757	787	693	679	673
\$1,000-\$1,249.....	607	581	437	30	76	48	49	904	1,015	713	819	825
\$1,250-\$1,499.....	603	597	457	16	71	53	50	1,120	1,188	853	926	867
\$1,500-\$1,749.....	537	530	391	18	67	64	51	1,257	1,337	1,124	1,088	931
\$1,750-\$1,999.....	460	455	365	9	51	30	61	1,466	1,534	1,092	1,233	1,144
\$2,000-\$2,249.....	328	325	233	4	58	30	61	1,589	1,732	1,155	1,238	1,211
\$2,250-\$2,499.....	245	242	164	6	48	24	61	1,637	1,826	1,348	1,248	1,224
\$2,500-\$2,999.....	346	344	224	8	74	38	51	1,705	1,872	1,439	1,463	1,245
\$3,000-\$3,499.....	185	185	125	2	44	14	52	1,999	2,271	(*)	1,452	1,382
\$3,500-\$3,999.....	119	119	85	3	28	8	52	2,368	2,437	1,553	1,918	1,753
\$4,000-\$4,499.....	63	63	36		19	8	51	2,504	2,665		2,554	1,656
\$4,500-\$4,999.....	25	25	13		9	3	50	3,543	3,140		2,026	1,510
\$5,000-\$7,499.....	61	51	36	1	11	3	52	3,367	3,677	(*)	2,476	2,300
\$7,500-\$9,999.....	8	7	5		1	1	50	4,823	6,048		(*)	(*)
\$10,000 and over.....	5	5	5				52	9,200	9,200			

¹ A family is classified as native if both husband and wife are native born (or, in the case of an incomplete family, if the head is native born); otherwise, the family is classified as foreign born. A family is classified as a complete family if it includes both husband and wife; as an incomplete family if it does not include both husband and wife. See glossary for further definitions.

² The total number of principal earners given in column (3) is equivalent to the total number of families having individual earners, since a family can have only one principal earner. The difference between the totals in columns (2) and (3) is explained by the fact that column (2), number of families, includes cases in which none of the family income was attributable to individual earners.

³ Averages in this column are based on the number of principal earners reporting weeks of employment.

⁴ Averages in this section of the table are based on the corresponding counts of principal earners in columns (3) through (7).

⁵ Complete families (all family types combined) and incomplete families.

* Averages not computed for fewer than 3 cases.

TABLE 5.—Principal earners: Number and average yearly earnings of principal earners, classified as husbands, wives, and others, with weeks of employment of principal earners; by color and nativity, and income, 1935-36—Continued

Income class (1)	Number of families (2)	Number of principal earners					Average weeks of employment of principal earners (8)	Average earnings of principal earners				
		All (3)	Husbands or male heads of families (4)	Wives or female heads of families (5)	Others			All (9)	Husbands or male heads of families (10)	Wives or female heads of families (11)	Others	
					Male (6)	Female (7)					Male (12)	Female (13)
Negro families ^a												
All nonrelief families.....	665	626	470	86	45	25	50	\$915	\$996	\$525	\$1,011	\$580
\$0-\$249.....	21	13	4	7	2	2	32	154	144	161	.....	(*)
\$250-\$499.....	67	64	30	20	2	2	46	344	345	344	(*)	(*)
\$500-\$749.....	96	90	52	27	6	5	47	535	577	458	407	512
\$750-\$999.....	133	124	100	15	4	5	50	757	785	656	810	468
\$1,000-\$1,249.....	126	124	103	12	6	3	51	936	966	698	975	780
\$1,250-\$1,499.....	71	70	58	1	6	5	51	1,080	1,124	(*)	901	793
\$1,500-\$1,749.....	48	48	41	2	5	2	51	1,205	1,249	(*)	1,017	.....
\$1,750-\$1,999.....	38	38	33	.....	3	2	51	1,410	1,474	.....	1,128	(*)
\$2,000-\$2,249.....	26	26	20	.....	5	1	50	1,506	1,609	.....	1,260	(*)
\$2,250-\$2,499.....	18	18	14	1	3	.....	50	1,589	1,601	(*)	1,543	.....
\$2,500-\$2,999.....	10	10	7	.....	3	.....	51	1,845	1,941	.....	1,622	.....
\$3,000-\$3,499.....	7	7	5	1	1	.....	52	1,937	2,004	(*)	(*)	.....
\$3,500-\$3,999.....	1	1	1	.....	.....	.....	(*)	(*)	(*)	.....	.....	.....
\$4,000-\$4,499.....	2	2	1	.....	1	.....	(*)	(*)	(*)	.....	(*)	.....
\$4,500-\$4,999.....	1	1	1	.....	.....	.....	(*)	(*)	(*)	.....	.....	.....
\$5,000-\$7,499.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
\$7,500-\$9,999.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
\$10,000 and over.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Families of other color ^a												
All nonrelief families.....	40	40	34	2	3	1	50	\$1,048	\$1,074	(*)	\$1,213	(*)

^a Complete families (all family types combined) and incomplete families.

* Averages not computed for fewer than 3 cases.

TABULAR SUMMARY

TABLE 6.—Number of earners in family: Number of families with specified number of individual earners, average number and average earnings of supplementary earners, and average earnings of family from supplementary earners, by color and nativity, and income, 1935-36¹

Income class (1)	Number of families (2)	Number of families with specified number of individual earners					Families with more than one earner as percentage of families with any individual earner ² (8)	Supplementary earners		Average earnings of supplementary earners ³ (11)	Average earnings per family from supplementary earners ⁴ (12)
		Any (3)	One (4)	Two (5)	Three (6)	Four or more (7)		Number (9)	Average number per family ⁵ (10)		
Native white incomplete families											
All nonrelief families	846	681	448	181	38	16	34	309	0.45	\$748	\$273
\$0-\$249	51	18	14	4			(†)	4	.22	69	5
\$250-\$499	51	26	20	4	1		(†)	6	.24	89	10
\$500-\$749	82	58	56	2			8	2	.03	(*)	5
\$750-\$999	94	69	63	6			9	6	.09	225	14
\$1,000-\$1,249	106	85	66	18	1		22	20	.24	313	59
\$1,250-\$1,499	87	81	56	23	2		81	27	.33	345	107
\$1,500-\$1,749	87	81	53	26	1	1	35	31	.38	420	150
\$1,750-\$1,999	61	55	31	17	7		44	31	.56	478	243
\$2,000-\$2,249	46	41	27	18	1		34	15	.36	700	233
\$2,250-\$2,499	37	31	16	11	4		48	19	.61	841	432
\$2,500-\$2,999	55	53	23	20	8	2	57	42	.79	756	577
\$3,000-\$3,499	36	32	11	14	6	1	66	29	.91	938	756
\$3,500-\$3,999	14	13	4	7	1	1	(†)	12	.92	1,157	991
\$4,000-\$4,499	11	11		5	2	4	(†)	22	2.00	949	1,898
\$4,500-\$4,999	10	10	3	2	3	2	(†)	14	1.40	1,168	1,635
\$5,000-\$7,499	14	13	1	8	1	3	(†)	20	1.54	1,402	2,003
\$7,500-\$9,999	1	1				1	(†)	3	(*)	1,920	(*)
\$10,000 and over	4	4	2	1		1	(†)	6	1.50	2,450	3,675
Foreign born white families⁶											
All nonrelief families	4,763	4,424	2,647	1,132	461	184	40	2,649	0.60	\$572	\$318
\$0-\$249	126	39	38	4			12	4	.12	51	2
\$250-\$499	215	114	95	17	2		17	21	.18	81	8
\$500-\$749	325	262	216	42	3	1	18	51	.19	152	24
\$750-\$999	515	487	393	79	14	1	19	111	.23	190	41
\$1,000-\$1,249	607	581	456	106	14	5	22	149	.26	238	58
\$1,250-\$1,499	603	597	403	169	29	6	32	235	.39	340	133
\$1,500-\$1,749	637	530	313	167	44	6	41	273	.52	443	225
\$1,750-\$1,999	460	455	262	146	39	8	42	248	.54	477	257
\$2,000-\$2,249	328	325	172	103	39	11	47	216	.66	553	364
\$2,250-\$2,499	245	242	91	75	53	21	62	253	1.04	589	699
\$2,500-\$2,999	346	344	94	124	94	32	73	410	1.19	680	806
\$3,000-\$3,499	185	185	60	43	51	29	68	242	1.31	730	955
\$3,500-\$3,999	119	119	27	36	32	24	77	177	1.49	861	1,280
\$4,000-\$4,499	63	63	11	11	24	17	62	114	1.81	796	1,439
\$4,500-\$4,999	25	25	4	7	6	3	(†)	48	1.92	969	1,861
\$5,000-\$7,499	51	51	15	9	12	15	71	69	1.74	1,188	2,070
\$7,500-\$9,999	8	7	4	1	2		(†)	5	.71	1,101	658
\$10,000 and over	5	5	3	1	1		(†)	3	.60	1,927	1,156

¹ A family is classified as native if both husband and wife are native born (or, in the case of an incomplete family, if the head is native born); otherwise, the family is classified as foreign born. A family is classified as a complete family if it includes both husband and wife; as an incomplete family if it does not include both husband and wife. See glossary for further definitions.

² This percentage was computed by dividing the sum of columns (5), (6), (7) by column (3).

³ Averages in this column are based on the number of supplementary earners, column (9).

⁴ Averages in this column are based on the number of families in column (2).

⁵ Averages in this column are based on the number of families with individual earners, column (3).

⁶ Complete families (all family types combined) and incomplete families.

† Percentages not computed for fewer than 30 cases.

‡ Averages not computed for fewer than 3 cases.

FAMILY INCOME IN CHICAGO

TABLE 6.—Number of earners in family: Number of families with specified number of individual earners, average number and average earnings of supplementary earners, and average earnings of family from supplementary earners, by color and nativity, and income, 1935-36—Continued

Income class (1)	Number of families (2)	Number of families with specified number of individual earners					Families with more than one earner as percentage of families with any individual earner (8)	Supplementary earners		Average earnings of supplementary earners (11)	Average earnings per family from supplementary earners (12)
		Any (3)	One (4)	Two (5)	Three (6)	Four or more (7)		Number (9)	Average number per family (10)		
Negro families ^a											
All nonrelief families	665	626	436	158	21	11	20	237	0.38	\$390	\$135
\$0-\$249	21	13	13				(†)				
\$250-\$499	67	54	48	6			11	6	.11	78	7
\$500-\$749	96	90	69	20		1	23	23	.26	187	45
\$750-\$999	133	124	96	27	1		23	29	.23	190	43
\$1,000-\$1,249	128	124	90	32	2		27	35	.29	281	80
\$1,250-\$1,499	71	70	46	19	3	2	34	31	.44	359	157
\$1,500-\$1,749	48	48	27	16	3	2	44	28	.58	429	250
\$1,750-\$1,999	38	38	24	11	2	1	37	18	.47	506	240
\$2,000-\$2,249	26	26	10	10	5	1	(†)	23	.88	531	470
\$2,250-\$2,499	18	18	7	8	2	1	(†)	15	.83	571	476
\$2,500-\$2,999	10	10	4	5		1	(†)	9	.90	541	487
\$3,000-\$3,499	7	7	2	3	1	1	(†)	11	1.57	567	891
\$3,500-\$3,999	1	1			1		(†)	2	(*)	(*)	(*)
\$4,000-\$4,499	2	2		1	1		(†)	3	(*)	746	(*)
\$4,500-\$4,999	1	1				1	(†)	3	(*)	418	(*)
\$5,000-\$7,499											
\$7,500-\$9,999											
\$10,000 and over											

^a Complete families (all family types combined) and incomplete families.

† Percentages not computed for fewer than 30 cases.

* Averages not computed for fewer than 3 cases.

TABLE 7.—Average monthly rental value and average monthly rent: Number of home-owning and renting families, average monthly rental value, and average monthly rent, by color and nativity, and income, 1935-36 ¹

Income class (1)	Native white incomplete families						Foreign born white families ²						Negro families ³					
	Number of families		Percentage of home-owning and renting families ⁴		Average monthly—		Number of families		Percentage of home-owning and renting families ²		Average monthly—		Number of families		Percentage of home-owning and renting families ²		Average monthly—	
	Home-owning	Rent-ing	Home-owning	Rent-ing	Rental value of owned homes ⁴	Rent ⁵	Home-owning	Rent-ing	Home-owning	Rent-ing	Rental value of owned homes ⁴	Rent ⁵	Home-owning	Rent-ing	Home-owning	Rent-ing	Rental value of owned homes ⁴	Rent ⁵
(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	
All families.....	278	708	28	72	\$32	\$31	2,064	3,359	38	62	\$27	\$27	93	1,138	8	92	\$27	\$21
Relief families.....	14	126	10	90	23	16	116	544	18	82	20	16	17	549	3	97	22	17
Nonrelief families.....	264	582	31	69	33	34	1,948	2,815	41	59	27	29	76	589	11	89	28	25
\$0-\$249.....	10	41	20	80	23	24	60	66	48	52	18	23	4	17	(1)	(1)	19	12
\$250-\$499.....	23	28	45	55	28	22	126	89	59	41	20	19	4	63	6	94	18	16
\$500-\$749.....	28	56	32	68	28	22	151	174	46	54	23	20	8	58	8	92	21	21
\$750-\$999.....	33	58	38	62	28	26	164	351	32	68	23	22	10	117	12	88	28	21
\$1,000-\$1,249.....	26	80	25	75	31	30	210	397	35	65	25	24	10	116	8	92	24	27

¹ Families are classified as home-owning or renting families according to their status at the date of interview. Of the 68 families of other color, 1 was a home-owning family, non-relief; 67 were renting families with an average monthly rent of \$15. All 28 relief families of other color were renting families with an average monthly rent of \$12. Of the 40 nonrelief families of other color, 39 were renting families with an average monthly rent of \$17.

² Complete families (all family types combined) and incomplete families.

³ Based on the number of home-owning and renting families in the respective color and nativity groups.

⁴ Based on estimate made by home owner for period of ownership and occupancy during report year. Averages are based on the number of home-owning families as of end of report year.

⁵ Rent reported at date of interview. Averages are based on the number of renting families in each class that reported monthly rent, including families receiving rent as gift, the amount of which is estimated by the family.

[†] Percentages not computed for fewer than 30 cases.

TABLE 7.—Average monthly rental value and average monthly rent: Number of home-owning and renting families, average monthly rental value, and average monthly rent, by color and nativity, and income, 1935-36 —Continued

Income class (1)	Native white incomplete families						Foreign born white families						Negro families					
	Number of families		Percentage of home-owning and renting families		Average monthly—		Number of families		Percentage of home-owning and renting families		Average monthly—		Number of families		Percentage of home-owning and renting families		Average monthly—	
	Home-owning	Rent-ing	Home-owning	Rent-ing	Rental value of owned homes	Rent	Home-owning	Rent-ing	Home-owning	Rent-ing	Rental value of owned homes	Rent	Home-owning	Rent-ing	Home-owning	Rent-ing	Rental value of owned homes	Rent
	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
Nonrelief families—Con.	30	37	34	66	\$30	\$31	204	399	34	66	\$24	\$26	3	68	4	95	\$10	\$28
\$1,250-\$1,499.....	25	62	29	71	26	35	204	333	38	62	27	27	5	43	10	90	26	32
\$1,500-\$1,749.....	15	46	25	75	34	40	190	270	41	59	28	32	8	30	21	78	28	34
\$1,750-\$1,999.....	9	36	20	80	40	43	134	194	41	59	29	33	2	24			(*)	32
\$2,000-\$2,249.....	12	25	32	68	40	44	99	146	40	60	29	37	6	12			(*)	29
\$2,250-\$2,499.....	20	35	38	64	39	45	176	170	51	49	30	36	4	6			40	30
\$2,500-\$2,999.....	16	20	44	56	39	48	90	89	52	48	34	44	3	4			43	48
\$3,000-\$3,499.....	4	10			62	48	58	61	49	51	35	44		1				(*)
\$3,500-\$3,999.....	5	6			31	47	31	32	49	51	34	50	2					
\$4,000-\$4,499.....	1	9			(*)	68	15	10	(†)	(†)	42	45	1				(*)	
\$4,500-\$4,999.....	3	11			67	46	25	26	49	51	48	60						
\$5,000-\$7,499.....	3				(*)		3	5	(†)	(†)	61	93						
\$7,500-\$9,999.....	1				(*)		2	3	(†)	(†)		183						
\$10,000 and over.....	2	2		(†)	(*)	(*)												

† Percentages not computed for fewer than 30 cases.
 * Averages not computed for fewer than 3 cases.

Appendix A

Scope and Character of Samples Taken in the Study of Consumer Purchases

The cities covered by the Bureau of Labor Statistics in the Study of Consumer Purchases are as follows:

Region	Metropolitan and large cities	Middle-sized cities	Small cities
Northeast.....	New York, N. Y. ^{1,2}	Haverhill, Mass.....	Wallingford, Conn.
Southeast.....	Providence, R. I.....	New Britain, Conn.....	Willimantic, Conn.
	Atlanta, Ga. ²	Columbia, S. C. ²	Albany, Ga. ²
East Central.....	Chicago, Ill. ¹	Mobile, Ala. ²	Gastonia, N. C. ²
	Columbus, Ohio. ¹	Muncie, Ind.....	Beaver Falls, Pa.
		New Castle, Pa.....	Connellsville, Pa.
		Springfield, Ill.....	Logansport, Ind.
West Central.....	Omaha, Nebr.—Council Bluffs, Iowa.....	Dubuque, Iowa.....	Martoon, Ill.
	Denver, Colo.....	Springfield, Mo.....	Peru, Ind.
		Butte, Mont.....	Billings, Mont.
Pacific Northwest.....	Portland, Oreg.....	Pueblo, Colo.....	
		Aberdeen—Hoquiam, Wash.....	
		Bellingham, Wash.....	
		Everett, Wash.....	

¹ The metropolitan centers of Chicago and New York have been treated separately from the other large cities.

² Information obtained from both white and Negro families.

Communities covered by the Bureau of Home Economics are as follows:

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

Character of the sample.—In the effort to secure reliable data on family incomes and expenditures, a very careful sampling procedure was employed. To begin with, a random sample was taken of the total family population in the communities selected for study. This sample ranged from 4 percent of the family population in New York and 10 percent in Chicago up to 100 percent in most of the smaller cities and in the farm and village communities. For the Urban Study of Consumer Purchases this sample included a total of about 625,000 families. From them were selected about 250,000 families which completed the short schedule, referred to as the "family schedule";¹ giving information on income and sources of income; occupations of the employed members; the membership of the economic family; home tenure; and the rent or rental value of the premises. Similar information was secured by the Bureau of Home Economics from approximately 80,000 families living in small cities, villages, or farm communities.

This selected random sample consisted of families which met certain criteria of eligibility. In order to isolate the effect on consumer purchases of differences in income, occupation, and family type, it was decided to limit the detailed study of family expenditures, except in a few communities where Negro families were selected for study, to native white families which included both the husband and wife and which had not been on relief throughout the year for which the information was obtained. These limitations safeguarded the data from variations due to special race characteristics, foreign birth, or the absence of the husband or wife from the family group, and made it possible to restrict the analysis to the more permanent expenditure patterns.

In order, however, to ascertain the relative position of the "eligible" sample in the total population, family schedules, including the data on incomes, were also taken in each community from every family in a selected part of the random sample. This comprehensive sample of all elements in the population ranged in different communities from 0.4 to 10 percent of the total family population of the community. The comprehensive sample made it possible to build up a picture of the income, occupation, and family type distribution of all families in each of the communities studied.

From the selected random sample of native white families including both husband and wife, a smaller group—totaling approximately 60,000 families for the combined rural-urban study—were chosen to provide the data on family expenditures. The purpose controlling the selection of families in this smaller group was to provide, so far as practicable, a uniform number of families for study in each comparable "cell"—a cell comprising families of similar occupation, family compo-

¹ For facsimile of the family schedule, see appendix C, p. 189.

sition, and income level. The expenditure schedules obtained from the controlled sample were supplemented by check lists supplied by some of the families for food, clothing, and items of housefurnishings. Thus data are available concerning the quantities of goods and services purchased and the amounts paid for specific commodities. In building up the expenditure pattern for the community represented by the selected random sample, the data for each of the controlled cells were multiplied by the frequency of that cell in the larger sample.

The random sample of native white families including both husband and wife which supplied the family schedules thus served two main purposes. It indicated the income, occupation, and family type distribution of all such families in the community, and therefore supplied the weights to be used in analyzing the controlled sample. It also yielded most of the cases needed for the controlled sample. For some of the cells (chiefly in the higher income bands and the rarer occupational groups), the random sample did not yield a sufficient number of families with the desired characteristics. In such cases, the study reached out for the additional families needed by means of a special stratified sample, secured from professional listings or from particular neighborhoods that would yield a maximum number of families with the desired characteristics. The cases secured in the stratified sample did not, of course, affect the weights or frequencies established by the random sample.

While the detailed analysis of collection procedure and the problems arising therein will be the subject of a separate publication, it is desirable to include a brief explanation at this point.

The information has been secured by the schedule method, through field visits. The training of field investigators has involved thoroughly familiarizing them with a general schedule supported by carefully detailed check lists. Following the interview, the information obtained was reviewed by a process of careful checking of items of expenditure against current income and other receipts, the family being revisited when necessary in order to reconcile income and expenditures without "forcing" the data. Expenditure schedules in which, after this review, total receipts and total disbursements did not balance within 5 percent were discarded as unreliable.

The question has been raised as to whether information on items relating to annual income and expenditures can be given offhand by members of the family. The field experience in previous studies has shown that if the average householder is asked, for example, "What does your family spend for recreation?", she cannot reply accurately. But it has been found that if she is asked for recreation expense item by item, she can remember or refer to what has been spent with a high degree of accuracy. Similarly, a single figure for total income is less trustworthy than a total which is built

up from definite questions bearing on the specific job held by each employed member of the family, the number of weeks of employment, the rate of pay, the dividends from securities held, interest from property, the amounts received from roomers and boarders, and the like.

One of the major problems to be faced at the outset was the expected resistance from a portion of the community to a schedule which would be detailed enough to provide accurate information, since such a schedule requires a considerable amount of cooperation on the part of the family interviewed. The use of a short and a long schedule tended to overcome this difficulty in large part.² The short family schedule, obtained in most cases with relative ease from the families in the selected random sample, provided the basic information as to the distribution of families within the community. For the detailed expenditures schedules and check lists, which were relatively difficult to obtain, it was only necessary to secure a limited number of cases in each cell conforming to the control factors of income, occupation, and family type. The process of weighting the data from these cells has already been described. When the selected random sample did not yield the number of cases needed for the controlled sample, additional families were secured through the stratified sample, already referred to.

The schedule year.—The data secured in the Urban Study of Consumer Purchases refer chiefly to the years 1935–36.³ During that period, the index of retail food costs in Chicago (base, 1923–25), which had declined from a high in 1929 of 109.5 to 71.0 in 1932, was gradually recovering, the index for 1935 being 80.5 and for the next year 84.7 (these figures are for July of the years mentioned).⁴ The index of living costs (base, 1923–25) was also on its way up after a considerable decline in the early thirties. For Chicago it stood at 76.0 in July 1935, and at 77.6 in July 1936.⁵ These figures on living costs are to be compared with employment and pay rolls figures, which were correspondingly low. The index of employment in manufacturing industries in Chicago (base, 1925–27) stood at 64.8 in July 1935 and at 73.6 in July 1936. The index figures for pay rolls were 45.9 and 56.4, respectively.⁶

² In Chicago this involved collecting 29,049 short schedules from native white families meeting eligibility requirements and 2,711 expenditure schedules from among this sample. Details of the Chicago sample are discussed in appendix B.

³ The families were asked to furnish information for a 12-month period, either the calendar year 1935 or the 12 months ending on the last day of the month immediately preceding the date of interview. See appendix C, p. 190.

⁴ Monthly Labor Review, September 1936, p. 756.

⁵ Monthly Labor Review, December 1935, p. 1724; October 1936, p. 1070.

⁶ Employment, Payrolls, and Average Weekly Earnings in Illinois, by City. Illinois Department of Labor, Division of Statistics and Research, Aug. 28, 1936.

Appendix B

Chicago Sampling Procedure

Since the findings presented in this study of Chicago families are based upon data secured from random samples of households, a detailed statement of the sampling procedure by which the community pattern was ascertained is now presented. A statement of the sampling method employed in the study of expenditures will be included in volume II of the Chicago bulletin.

The Record Card Sample

Selection of the random sample.—The plan called for a 10-percent sample of all families in Chicago. This would amount to 82,000 or 84,000 families, depending upon whether the 1934 or the 1930 census enumerations were regarded as the best estimates for the year 1936.¹ Practical considerations required that insofar as possible the sample be drawn in the office under careful supervision rather than in the field by the agents. The 1934 C. W. A. census provided the most complete listing of families available for sampling and was used, therefore, as the chief source of the sample. Families living in 830 of the 935 tracts in Chicago were drawn from the listing of families in this census. These tracts contained approximately 92 percent of the families in the city. For reasons to be discussed later, the other 8 percent residing in 105 tracts were selected by field agents who compiled "block sheets" or records of the total number of families in each block from which the 10-percent sample was drawn.

Although the plans called for a 10-percent sample of the total family population of Chicago, there was some uncertainty as to whether time and funds would permit the completion of a sample this size. It was necessary, therefore, to draw a number of smaller samples (which when combined would amount to a 10-percent coverage) each as representative as possible of the Chicago population. Because of the transportation and time costs of sending the agents over the entire city a number of times, it was decided to draw at random 110 tracts for each of 8 subsamples, with the remaining 55 tracts constituting the ninth sample. These samples were designated as samples "A," "B," etc., through "I." Fortunately, the field work in all of these subsamples was completed, thus giving a 10-percent

¹ The 1934 C. W. A. census enumerated 822,637 families; the 1930 census reported 842,578.

coverage of the entire city. These subsamples served a second purpose, however, which will be discussed in connection with the comprehensive sample.

For every tenth family in each of 830 tracts, a "control card" was prepared from the census block sheets, giving the tract number, enumeration district, address, and an indication of the dwelling unit at each address (i. e., 6502 Marquette St., third family).² The address recorded on this "control card" was then transcribed to the "record card" which served as the assignment to the agent of the family to be interviewed. Since census regulations did not permit the taking off of names of householders, special instructions were given the agents for locating the specific dwelling unit belonging in the sample at a given address.

It will be recalled that one of the primary purposes for obtaining the income distribution of families in Chicago was to provide a basis for selecting families at all income levels from which to seek information on expenditures. Early in the study it was realized that time and other administrative considerations would not permit a study of expenditures of families of all nativity and color groups in every city surveyed, so the Chicago survey of expenditures was limited to white families in which both the husband and wife were born in the United States. In view of this restriction, it was decided that the locating of native white families would be expedited if the survey of districts in which the foreign born and Negro population predominated were postponed. Thus the sampling of 88 tracts containing two-thirds or more Negro and foreign population was deferred until the last period of the study.

In addition to the 88 tracts not sampled in the original drawing from the 1934 C. W. A. census sheets, 27 tracts could not be sampled because the census sheets were missing. Since there was no other complete list of householders for these 27 tracts, and since the census block sheets were not available when the 88 tracts were to be sampled, the sample for these 105 tracts was drawn by field agents. They compiled "block record sheets" showing the number of dwelling units at every address in each block and indicated every tenth dwelling unit, which constituted the sample case.³

² This sample yielded 76,086 addresses or control cards. Of this number, a net figure of 1,343 did not yield families for interviewing, largely because the address could not be located, or if located, the building had become vacant since 1934, had been transformed into a business unit, or had been demolished completely. In all these cases an attempt was made to substitute a neighboring address for the one originally drawn, but despite these efforts there were 1,343 cases for which no satisfactory substitute could be found. Efforts were made also to sample buildings erected between the 1934 census enumeration and the present survey, but since building activity during this period was rather limited, the number of families in new buildings was not sufficient to bring the loss in the original sample below 1,343 addresses.

³ In the 105 tracts for which block sampling was employed, a total of 8,333 families were interviewed. Of this number, 6,237 were regarded as coming within the 10-percent sample of the 1934 C. W. A. census. (The reasons for this reduction are explained later, in the comparison of the record card sample with the 1934 C. W. A. census.) The 76,086 control cards from the 830 tracts, plus the 6,237 cases in the 105 tracts, make up the total of 82,323 addresses which constitute the Chicago 10-percent random sample (see p. 184).

Collection of the record card sample.—The 82,323 addresses comprising the 10-percent sample were visited to obtain the record card information ⁴ from the family residing at the assigned dwelling unit. The agents were instructed to fill out every item on the card. In addition to data needed for identifying the dwelling unit, the following information was obtained from all families interviewed for the record card data:

Item 8.—Whether the family member interviewed was white, Negro, or other color.

Item 9.—Whether two or more persons were living together and dependent on a common income.

A one-person family was defined as a person who lives alone or who has others living in his household but not sharing his income or expenses. Two persons living together financially independent of each other were regarded as two one-person families.

Items 10 and 11.—Whether or not the husband and wife, or male or female head of the family was born in continental United States or Alaska.

Item 12.—Whether the family maintained its own housekeeping quarters, that is, had access to kitchen facilities, or was rooming with another family in a rooming house, hotel, or institution.

Item 13.—Whether the family included both a husband and a wife. If so, whether they had been married less than 1 year.

If the dwelling unit visited proved to be uninhabited the agent returned the card to the office with a notation to that effect. Since the sample was drawn from a listing of families rather than of dwelling units, no vacant dwelling units would have been drawn had the listing been up to date.⁵ In order, therefore, to maintain a 10-percent sample of families, provision was made for the substitution of the family next door for the vacancy. This substitution was done by supervisors or check interviewers rather than by the original agent. When no neighboring family could be found living in the same rental level comparable with that of the address drawn in the original sample, no substitution was made.

In order to insure the collection of the random sample as chosen, certain measures of control and appraisal were employed. For 92 percent of the cases the agent was assigned specific dwelling units at which families were to be interviewed. For the selection of the other 8 percent in the field, only the most reliable and well-trained agents were employed.⁶ All schedules of every agent were carefully checked by the supervisory staff in the office and a sample of each agent's work was checked through the reinterviewing of families by a supervisor. There is reason to feel that the schedules turned into the office represent the families assigned to agents.

By reinterviewing families and shifting agents, the number of unacceptable schedules and refusals to give the information called for on the record card was kept at a minimum. Of the total of 74,743

⁴ See facsimile of "record card," appendix C, p. 188.

⁵ Due to movement of families since the 1934 enumeration, it was inevitable that vacant dwelling units were found at the time of this survey.

⁶ Reasons for employing field sampling are discussed earlier in this appendix.

dwelling units in the 830 tracts first sampled, only 332 families either could not be found at home or refused to give information.⁷

Comparison of the record card sample with the 1934 C. W. A. census.—When comparing the race and nativity distribution of the Urban Study sample with the census distribution, a number of factors must be taken into account. To begin with, there is reason to believe that the 1934 census figures are too low for foreign families and too high for native. The 1934 census reported approximately 57,000 fewer foreign families than did the 1930 census.⁸ This great difference cannot be accounted for on the basis of mortality rate of foreign heads, combining or doubling of families, or of migration from the city.

The figures relating to Negroes in the 1934 census also are difficult to explain. The Negro families and other races enumerated in 1934 were 2,446 fewer than in 1930. If one-half of the doubled families in 1934 were attributed to a real increase in the number of families which had combined living quarters since 1930, the adjusted figure would indicate about the same number of Negro families in 1934 as in 1930. The field sampling findings in the Negro areas indicate that there should have been even more Negroes in 1934 than in 1930. According to the Urban Study field sampling, the number of Negro families increased 40 percent from 1930 to 1936. This is in keeping with the trend between 1920 and 1930, when the number of Negro families in Chicago increased 114 percent.⁹

Although 8,687 record cards were obtained by field sampling of the 105 tracts, only 6,237 would have been secured had the sample for these tracts been drawn from the 1934 census listings. The difference is chiefly due to the greater number of Negroes found in these areas than were enumerated in the 1934 census. Since the major part of

⁷ These were in addition to the 1,343 vacancies and unlocated addresses referred to above.

⁸ Some decrease in foreign families and increase in native should be expected, in view of the stoppage of immigration during the last decade, and of the establishment of new families by the native born children of the older immigrant groups.

In 1934 a certain section of public opinion in Chicago was against giving relief to foreign born aliens. Thus families were less likely to report foreign birth than in 1930. Another reason for the differences may be the different formulation of the questions on nativity in the two censuses. In 1930 the country of birth of the head was asked, while in 1934 the head had only to specify whether he was native or foreign.

Comparison of the age distribution of foreign heads in 1930 with the mortality rate accounts for only a small proportion of the 57,000 decrease. The only other reasons for the decrease could be doubling of families and migration from the city. It is unlikely that either of these factors was sufficiently important to account for the difference.

Neither is the decrease in foreign families in 1934 to be accounted for on the basis of combining families. Although there were 24,323 foreign families which were doubled in 1934, 23,800 contained only two families. The other 1,520 consisted of three or more families. If we allow an average of 2.5 extra families for these 1,520 households, we obtain 3,800 doubled families which, when added to the 23,800 combined families above, gives 27,600 "extra" families in 1934. Evidence from other sources has indicated that even in 1930 there was considerable doubling; enough so that only about half of the doubled families in 1934 might be attributed to a real increase over 1930.

As for migration from Chicago, there is little reason to believe that foreign families left the city in large numbers during this period.

⁹ Negroes in the United States 1920-32, Bureau of the Census 1935, p. 275.

the Chicago sample was drawn from the 1934 census it was decided to assume for weighting purposes that the number of cases drawn in the field sampling equaled the number which would have been obtained had the census sheets been available for these 105 tracts. Thus by adding 6,237 to the 76,086 control cards drawn from the 830 tracts, we arrive at our figures of 82,323 families, which represents our random sample, approximating 10 percent of the 822,687 families enumerated in the 1934 C. W. A. census of Chicago families.

While this sample furnishes the basis for a true cross-section study of Chicago incomes, it was not a census of all families and is thus subject to certain limitations. There is a source of error in the fact that the sample drawn for this study carries forward any errors of under-enumeration in the C. W. A. census. It follows that the present study might yield an almost exact estimate, for example, of the percentage of all families which had incomes of less than \$1,000. Since, however, we lack a precise figure for the total number of families in the city in 1935, it is not possible to make an equally exact estimate of the number of families with incomes of less than \$1,000.

An adjustment of the census figures must be made in order to compare the number of families of each nativity or color drawn in the Urban Study sample with the census. The Urban Study classifies as foreign born, families in which either the husband or wife is foreign. The census has regard only to the nativity of the husband in complete families. Thus, families with native husbands and foreign wives are classed as foreign in the Urban Study and as native in the census classification. An examination of a sample of 500 families classified as foreign in the Urban Study revealed that 7 percent of the foreign families were such "mixed nativity cases." Adjusting the census figures for this difference in definition, the comparison of the Consumer Purchases Study sample and the census appears as in table 1.

TABLE 1.—Comparison of color and nativity of families in Chicago reported in 1934 C. W. A. census with sample of record cards obtained in Consumer Purchases Study.

Class	1934 C. W. A. census	Consumer Study record cards (10-percent sample) (estimated)
Total families.....	822,687	¹ 82,323
Native white	² 438,735	40,350
Foreign husbands with native or foreign wives and native husbands with foreign wives.....	³ 326,530	36,329
Negro.....	53,718	⁴ 5,290
Other races.....	3,704	364

¹ Including 1,343 unobtained schedules (see discussion).

² 461,502 reported in census minus 22,857 estimated number of native husbands with foreign wives.

³ 303,673 reported in census as foreign born plus 22,857 cases just noted.

⁴ Reducing by approximately 3,000 the number drawn by sampling in field to 4,990, the number which could have been drawn from a 10-percent sample of census listings in the 105 tracts.

The Family Schedule Sample

As mentioned above, the final goal of this survey was to obtain data on expenditures from families of such a homogeneous character that definite conclusions could be reached with regard to consumption patterns of different income groups, occupational groups, or family types. Since native white families containing both a husband and a wife were selected as a homogeneous group for the expenditure study, the major emphasis of the income or family schedule survey was also placed upon this group.

Within the random sample of 82,323 record card cases all families having specified characteristics were asked at the time of the first interview to give the family schedule¹⁰ information. The required characteristics are referred to as "eligibility requirements" and the families meeting these specifications are designated as the "eligible" families. Eligibility for the family schedule information was ascertained from the record card information. Tables included in Tabular Summary, section B, relate to these "eligible" families. They constitute 37 percent of all families interviewed, and represent approximately 75 percent of all native white families.

Eligibility requirements.—The eligibility requirements for the family schedule are as follows:

Color.—Only white families were eligible for the regular sample in Chicago. Since the agent was instructed to observe rather than ask the color of the family, it is possible that if the family member interviewed was a white person married to a Negro, Oriental, or Indian, the family was classified as white.

Nativity.—Only families with a native born husband and wife were eligible. To be classified as a native family, both the husband and wife must have been born in the continental United States or in Alaska.

Housekeeping arrangements.—Only families having the use of kitchen facilities at the date of interview were eligible. Thus families rooming in lodging houses, hotels, or institutions were not asked to give family schedule information.

Family composition.—Only families containing both a husband and a wife at the date of interview were eligible for the family schedule.¹¹

Number of years married.—Only families in which the husband and wife had been married for more than 1 year were eligible for the regular sample.

The number of cases in the so-called "eligible" or "regular" sample as compared with the total native white family population is shown in the accompanying table 2.

Every effort was made to maintain a random sample of eligible native white families. A preliminary check of the incomplete cases or refusals revealed that families in the upper income groups had a relatively high percentage of refusals, and that a significant number could not be interviewed. Steps were taken, therefore, to reduce

¹⁰ See facsimile of "family schedule," appendix C, p. 189.

¹¹ In some cases it was determined after the family schedule information had been obtained, that either the husband or the wife had not been a member of the economic family for 27 weeks or longer. (See "Definition of Items on the Family Schedule" for discussion of membership in the economic family.) Such schedules were not included in the analysis of the regular sample.

this bias by sending the superior interviewers to these districts and by substituting other families in a similar income class for these unobtainable cases.

TABLE 2.—*Analysis of native white sample of Chicago Study of Consumer Purchases by eligibility for family schedule interview*

Estimated number of total native white families in sample.....	40, 350
Estimated number native white families eligible for family schedule....	29, 949
Estimated number native white families ineligible for family schedule....	10, 401
Reasons for ineligibility: ¹	
(a) One-person households.....	2, 979
(b) Families did not live in housekeeping quarters.....	299
(c) Families did not contain both husband and wife.....	6, 343
(d) Husband and wife married less than 1 year.....	780

¹ Some families were ineligible for the family schedule for several reasons. The list given shows only a single cause for ineligibility. The procedure used was to determine ineligibility from the order of questions on the record cards, which is the order shown above. Note should be made, however, that the number of families not living in housekeeping quarters is not a true cross section of such families since the sample was drawn from a list of householders, and only those household units which were converted into nonhousekeeping quarters since the 1934 census enumeration are included above.

Despite efforts to secure a family schedule from every one of the eligible families in the record card sample, not all of the 29,949 families estimated to have been eligible were actually scheduled. There were 526 families which either refused or were unable to give the desired information. We must add to this number the 132 families from which record cards were not obtained, but which we estimated would have been eligible for a family schedule had the record card data been obtained. Together these two groups amount to 658 cases, or slightly over 2 percent of the eligible families. Part of the shortage of schedules occurred at all income levels, but relatively it was greater in the high incomes than in the low. The shortage can hardly affect any generalizations with reference to the lower income groups. At the very worst, if it is assumed that refusals occurred only among the higher income groups, it would mean families with incomes of more than \$5,000 should be described as 5 percent rather than 3 percent of the native white complete families.

In addition to these 658 families which were probably eligible for the family schedule, we estimate that 776 of the 1,343 control cards which turned out to be clerical errors in addresses, vacancies, business buildings, and errors of agent, should have yielded family schedules had it been possible to substitute a neighboring family for these unobtainable record cards.¹² The omission of these cases probably has little or no effect upon the randomness of the sample obtained. The clerical errors either in the original listings of the census or in the transcription of the addresses to the control cards certainly were random. The demolition of buildings and conversion of housing units into business

¹² The 1,343 control cards not yielding families for interviews were concentrated in those native white tracts which had a higher percentage of eligible families than was the case for the city as a whole.

buildings probably resulted in a slight bias in favor of the upper income groups. Taken as a whole, however, the best assumption seems to be that of randomness for these unobtained cases.

In order to arrive at the estimate of 29,949 eligible native white families, we add to the 28,515 tabulated schedules, 132 record card refusals which should have yielded family schedules, 526 unsuccessful family schedule interviews, and 776 control card errors and changes since 1934, for which a substitution should have been made.

The comprehensive sample.—In subsamples E and F, representing about one-fourth of all families interviewed, agents were instructed to ask every family interviewed to give the information shown on the family schedule. The "eligible" family schedules in these samples were tabulated with the "eligible" cases in all the other samples, while the "ineligibles" were tabulated separately and weighted according to the frequency of such cases in the total city sample. These "ineligibles" include native white families in which the husband and wife had been married less than 1 year, families rooming rather than maintaining housekeeping quarters, as well as all foreign born, Negro, and other color families. Generally speaking, very few families not maintaining housekeeping quarters should have been drawn in the sample, since the addresses were drawn only from families with separate housekeeping dwelling units.

TABLE 3.—Distribution of families in each sample in Chicago, according to eligibility and ineligibility for family schedules

URBAN STUDY RECORD CARD ANALYSIS

Subsample	Estimated number of families in 10-percent sample									
	Total families in sample	Eligible for family schedule	Ineligible for family schedule	Negro and other color	Reasons for ineligibility					
					Foreign nativity		Native white			
					Single individual householders	All other	Single individual householders	Incomplete	Married less than 1 year	Rooming
A.....	9,702	3,587	6,115	681	255	3,943	353	753	80	50
B.....	8,799	2,756	6,043	576	302	3,943	417	696	80	39
C.....	8,759	3,345	5,414	395	209	3,717	289	689	83	32
D.....	10,022	3,782	6,240	796	272	3,832	376	821	108	34
E.....	10,182	4,101	6,081	529	264	4,026	364	766	101	31
F.....	10,317	3,889	6,428	702	234	4,264	323	790	93	22
G.....	10,045	3,489	6,556	857	251	4,267	347	706	101	27
H.....	10,405	3,797	6,608	650	283	4,340	391	806	98	40
I.....	4,092	1,203	2,889	458	86	1,840	119	326	36	24
Total.....	82,323	29,949	52,374	3,644	2,157	34,172	2,979	6,343	780	299

The number of "ineligible" families in the city, according to the record card analysis, is shown in table 3. The distribution in each subsample is presented so that samples E and F may be viewed in

relation to the other samples and to the total. Persons familiar with sampling will note that the tract subsamples show greater variability than would be expected from true random samples of the same size. This comparison of different samples does, however, show enough consistency from sample to sample to justify the belief in the accuracy of the total sample for the city.

Weights for different nativity and race groups.—It was necessary to bring the field work in Chicago to a close before every "ineligible" family in samples E and F had been interviewed for the family schedule information. Instead, therefore, of 12,509 family schedules from "ineligible" families in these samples, only 7,854 were actually completed. Furthermore, since samples E and F were random by tracts rather than from the entire city, the various nativity and race groups are not represented in exactly the same proportions as in the city as a whole. Comparison of the completed cases in each ineligible group with the number expected on the basis of record card information, indicated that the Negro sample was most complete, while the sample of native white families without both husband and wife was least complete. Different weights are used, therefore, for each nativity and race group to arrive at the total number of families in each group for a 10-percent sample of Chicago families. The number of schedules tabulated, the weights used, and the total number of families in each group in a 10-percent sample are shown below:

TABLE 4.—*Number of family schedules tabulated, weights, and estimated number of families in a 10-percent sample*

Color and nativity	Number of family schedules tabulated	Weights	Estimated number of families in a 10-percent sample of Chicago
Complete native white.....	26,515	¹ 1.08567	² 30,958
Incomplete native white.....	986	9.52535	9,392
Foreign white.....	5,423	6.69906	36,329
Negro.....	1,231	4.26919	5,280
Other color.....	68	5.35294	364

¹ This step-up allowed for the inclusion of families married less than 1 year with families containing both husband and wife, although no tabulations of this group have been made.

² Includes 780 couples married less than 1 year, and 229 without housekeeping facilities.

With few exceptions the weights just described have been applied to the original family schedule data for the 36,223 families whose schedules were tabulated, to obtain the estimated distribution by income of the total population. This was done, in general, even for data which appeared to show the effect of random fluctuations in the sample.

On the other hand, there were instances of schedules representing incomes above \$5,000 which hardly indicated anything more than

that such a report had been received and was to be accounted for. For example, 1 isolated report was received of a \$7,500 income in a racial group where only 1 case was sampled out of each 53 in the community. In cases of this sort the complete step-up could not be applied solely at the point reported, but had to be distributed among adjoining income bands, applying such judgment as could be brought to bear upon the case to produce the most reasonable estimate as to the probable distribution. In general it may be said that such manipulation occurs among the cases of incomplete families above \$5,000; and whenever the estimates represent a figure of less than 50 cases in the total population at a given income level, some manipulation in the interests of reasonableness is to be assumed. Precisely because there has been some departure from a strictly mechanical handling of the higher income reports, the text usually lumps incomes of \$5,000 and up. Wherever a finer break-down is shown, it may be assumed that manipulation has had no real influence in determining the distribution of the total population.

APPENDIX C
Schedule Forms and Glossary

FACSIMILE OF RECORD CARD—FACE AND BACK

CONFIDENTIAL—The information requested in this schedule is strictly confidential. Omit it or falsify it will not be seen by any agency having access to the computing machines and will not be available for (a) tax purposes.

STUDY OF CONSUMER PURCHASES
A FEDERAL WORKS PROJECT
RECORD CARD—URBAN

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

Schedule No. _____
E. D. _____
Agent _____
Editor _____

(City) _____ (State) _____

1. Street and number _____

2. Type of structure¹ _____

3. Apartment or floor _____ Vacant

4. Name _____ Telephone _____

Visit	Date	Time of day	At home		Information obtained	Person interviewed
			Yes	No		
5. First						
6. Second						
7. Third						

8. Color: a. White b. Negro c. Other

9. Number in economic family: a. Two or more persons b. One person

10. Yes No **BORN IN UNITED STATES**

11. **Husband or male head**
 Wife or female head

12. Residence in (a) housekeeping quarters, or (b) rooms with another family, in rooming house, hotel, or institution:
a. Housekeeping quarters
b. Rooms only

13. Economic family includes husband and wife:
a. Yes No
If yes:
c. Number of years married:
(1) Less than one
(2) One or more

If there is NO CHECK in any of the heavy boxes, request family schedule.

¹Specify one-family house, detached, semi-detached or row; two-family house, side by side or two duplex; three-, four-, five- or more family apartment building; business building; hotel; institution.
²In filing record cards for institutions, file separately cards for families which are multiple only because they come under 13a.

The items set off by heavy boxes varied according to the eligibility requirements for the family schedule sample in cities of different size and sections of the country.

(FILE IN FOR ALL FAMILIES ELIGIBLE FOR ONE OR BOTH SCHEDULES)

	Family schedule	Expenditure schedule	Check years		
			Food	Clothing	Furnishings
14. Schedules completed (date)	1936	1936	1936	1936	1936
15. Interview time	min.	min.	min.	min.	min.
16. Person interviewed (relation to head of family)	(Check)	(Check)	(Check)	(Check)	(Check)
17. Partial information (or none):					
Willing, not able					
Not willing					
Cannot be interviewed: Out of town					
Sick					
Not home					
Other (specify)					
Not Eligible for Family Schedule		Not Eligible for Expenditure Schedule		Food Schedule	
	(Check)		(Check)	First	Second
18. Color [see item (8)]		24. Family type		31. Completed	
19. Number in family (9)		25. Boarder and/or lodger-years		32. Dates covered	
20. Nativity (10 and 11)		26. Residence in community		33. Requested, not obtained	
21. Housekeeping arrangements (12)		27. Occupancy of dwelling			
22. Family composition (13 b)		28. Income			
23. Married less than year (13 c)		29. Relief			
		30. Other			

FACSIMILE OF FAMILY SCHEDULE—FACE AND BACK

CONFIDENTIAL—The information requested in this schedule is strictly confidential. Give it to nobody. It will not be given by any direct means to the cooperating agencies and will not be available for taxation purposes.

I. YEAR COVERED BY SCHEDULE

Twelve months beginning _____, 1935, and ending _____, 1935

II. FAMILY COMPOSITION (during schedule year)

A	B	C	D	E
Members of economic family (all persons sharing family income, including in an temporary away from home)	Sex	Age at last birthday	Number of weeks other than in home	AWAY FROM HOME
1. Husband	M			
2. Wife	F			
Other members of family (give relationship)				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

If any member of family died during year, state number in front of name.

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

**STUDY OF CONSUMER PURCHASES
A FEDERAL WORKS PROJECT
FAMILY SCHEDULE—URBAN**

III. OTHER MEMBERS OF HOUSEHOLD (during schedule year)

Relationship	Present	No. weeks
1. Sons and daughters boarding and rooming at home: Age _____ sex _____		
2. Other roomers with board		
3. Roomers without board		
4. Boarders without room		
5. Tourists or transients		
6. Guests		
7. Paid help living in _____		

IV. HOME OWNERSHIP

1. Number of months during schedule year living:
a. As renter _____ b. As owner: 1st home _____ 2d home _____

IF AN OWNER:	1st home	2d home
2. Monthly rental value \$ _____		
3. Has been mortgaged (or being mortgaged) (check one): a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No		
4. Is mortgage, interest on mortgage (or both) (check one) for more than 1 year \$ _____		

Code No. _____
Schedule No. _____
City _____ Dist. _____
Agent _____
Date of interview _____ 1935

V. RESIDENCE IN THIS CITY

For how many months of schedule year did the family live in this city? _____

VI. LIVING QUARTERS OCCUPIED (at date of interview)

1. Did family occupy these living quarters at end of schedule year? a. Yes b. No
2. Does family own or lease these living quarters?
3. Monthly rent \$ _____, if renter.
4. Type of living quarters:
One-family house:
a. Detached.
b. Attached.
Two-family house:
c. Side by side.
d. Two decker.
Apartment in building for:
e. Three families.
f. Four families.
g. Five or more families.
Dwelling unit in business bldg.:
h.
Room or roomer:
i. With another family.
j. In rooming house.
Other:
k.
l.
VII. COLOR
a. White b. Negro

VIII. MONEY EARNINGS OF FAMILY FROM EMPLOYMENT OR BUSINESS OUTSIDE OF HOME OR AT HOME (during schedule year)

A	B	C	D	E	F	G	H	I	
Members of family gainfully employed	Relationship	Sex M F	Age	OCCUPATION during year Kind of work (such as manufacturer, merchant, author)	Nature of industry (such as retail, hotel, drug store, independent)	Status of worker (S, L, O)	Rate of earnings per week or time	Time employed (use same time unit as in G)	Total money earned from employment or business
1.							\$ _____ per _____	_____	\$ _____
2.							_____ per _____	_____	_____
3.							_____ per _____	_____	_____
4.							_____ per _____	_____	_____
5.							_____ per _____	_____	_____
6.							_____ per _____	_____	_____
7.							_____ per _____	_____	_____
8.							_____ per _____	_____	_____
9.							_____ per _____	_____	_____
10.							_____ per _____	_____	_____

IX. OTHER MONEY INCOME	Total for year	X. OTHER MONEY INCOME (continued)	Total for year
1. Income from roomers and boarders (gross)	\$ _____	7. Gifts in cash for current use from persons not members of economic family	\$ _____
2. Income from work in home not entered in VIII above (specify) _____	_____	8. Losses in business (subtracted)	_____
3. Interest and dividends from stocks, bonds, bank accounts, trust funds, etc.	_____	9. Total money income	\$ _____
4. Pains or interest in life insurance	_____	10. Has family received direct relief (in cash or kind), during schedule year? a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No	
5. Bequests from property, less expenses	_____	11. Has any member of family had work relief during schedule year? a. <input type="checkbox"/> Cash b. <input type="checkbox"/> Kind c. <input type="checkbox"/> None	
6. Pensions, annuities, benefits	_____		

Section 1. Definition of Items on the Family Schedule

This section includes such definitions, numbered with the section and item numbers appearing on the family schedule, as are needed for the interpretation of the text and accompanying tables. It represents a summary of the more detailed instructions which were issued in connection with the field collection and editing of the data. The reader is referred to section 2 of this glossary for definitions used in the analysis of the data by income, occupation, and family type.

I. Year Covered by the Schedule Information

The information on family composition, income, and occupation pertains to the situation of the family over a yearly period, sometimes referred to on the tables as the "report year" or "schedule year." The family was asked to choose the period for which it could give the more accurate information; either the 1935 calendar year or the 12 months ending on the last day of the month immediately preceding the date of interview. Of the 28,515 Chicago families included in the regular sample and for which family schedules were analyzed, 15.8 percent chose for the schedule year period the calendar year ending December 31, 1935. The 12-month period from June 1, 1935, to May 31, 1936, was chosen by more families than was any other given period (19.2 percent). Information covering a period after July 31, 1936, was obtained for only 3.1 percent of the families. Table 19 in the tabular summary, section B, shows a distribution of the other 61.9 percent of Chicago families by the schedule year period chosen.

II. Family Composition—the Economic Family

Since family income and other family characteristics refer to the economic family, it is important to have the definition of this group clearly in mind.

The economic family is defined as a group of persons belonging to the same household and dependent upon a common income. In most cases the members of the economic family were related by blood, marriage, or adoption. Persons thus related and either living under the same roof or eating at least two meals daily with the family and whose income could be determined were considered members. Thus adult sons and daughters living in the household were regarded as members of the economic family provided that their income could be determined, even though they paid a stipulated amount for room and board instead of pooling their earnings.

Related persons whose homes were with members of the economic family and who were dependent on the economic family for at least 75 percent of their support were considered members even though they were away at school or in an institution. Persons who were

usually members of the economic family but who had been in an institution at no expense to the family for a period of a month or less at some time during the schedule year were considered members of the economic family away from home. If they were in an institution without expense to the family for more than a month continuously during the year, they were members of the economic family only during that part of the year which they spent at home. Persons not related but living together and pooling all of their earnings or receiving all of their support from the family fund (i. e., dependent on a common income) were considered members of an economic family. In an economic family consisting of more than one married couple, the oldest married male was designated as the head, or husband. It is always his wife who is referred to on the tables as "wife."

III. Other Members of the Household

The household includes, in addition to the members of the economic family, all persons who lived in the family home for 1 week or longer during the schedule year and who were not dependent upon the common income, and did not pool their income. These other members of the household might be roomers, boarders, tourists, transients, guests or paid help living in the home.

1. *Sons and daughters boarding and rooming.*—Adult sons and daughters of members of the economic family were classified as roomers and boarders only if it was impossible to ascertain their income. When their income could be determined they were members of the economic family even though they paid for room and board rather than pooled their incomes.

2. *Other roomers with board.*—Persons who slept in the home and paid for their room were classified as roomers with board if they regularly took one or more meals daily in the home.

3. *Roomers without board.*—Roomers who took no meals with the family were included in this category. Adult sons and daughters who roomed but did not board with the family were classified as roomers without board if they were not members of the economic family.

4. *Boarders without room.*—Persons who took one or more meals daily in the home and paid for their board, but did not live in the household, were considered as boarders. (The number of equivalent weeks during which they were boarders was computed on the basis of 21 meals per week.)

5. *Tourists or transients.*—Classed as tourists or transients were persons who roomed and/or boarded in the home for less than a week, and who paid for such accommodations. Only families having tourists or transients for a total of 1 week or more during the year were classified as households with such members.

6. *Guests*.—Persons related or unrelated who were not members of the economic family, but who lived in the household 1 or more nights without payment for rent or food, were guests. The time spent in the household by all guests must total more than 1 week before the family was classified as one having guests. When a person described by the family as a guest remained in the household for 26 weeks or longer, without making payment for room or board, an attempt was made to determine this person's income so that he might be classified as a member of the economic family.

7. *Paid help living in*.—All servants sleeping under the family roof or in dwelling quarters provided free by the family were included in this category.

IV. Home Ownership

Home ownership refers to the ownership of the home by any member of the economic family. To make possible the computation of nonmoney income from home ownership,¹ information was obtained on the number of months during which the family occupied an owned home, the family's estimate of the monthly rental value, and the amount of interest incurred during occupancy of a mortgaged home. Because of the desirability of keeping the family schedule interview as brief as possible, no detailed information was obtained during this interview on expenses other than interest, which is usually the major expense of an owned home.

Rent as pay.—If the family lived for all or part of the year in a dwelling furnished as part of wages or salary (as in the case of a parsonage furnished to a minister or an apartment furnished to a janitor) the estimated monthly rental value and the number of months rent as pay was received, were written on the schedule. The value of rent received as pay was later included in computing total family income.

Rent as gift.—If the family occupied a home owned by a relative or a friend on a rent-free basis during the year, when it had no home of its own, the number of months so occupied and the estimated rental value of such residence were included in the agent's notes attached to the schedule but the rental value was not included in the computation of total income.

VI. Living Quarters Occupied

Information on the type of living quarters relates to those quarters occupied at the date of interview but was tabulated only for those families which did not move between the end of the schedule year and the date of interview.

Of the types specified on the schedule the dwelling unit in a business building and the "other" types have special meaning in this study.

¹ See "Imputed Income From Owned Home," section 2, Terms Used in the Text and Tabular Summary, p. 200.

4-h. *Dwelling unit in business building* was a dwelling in a structure used also for business purposes. A building used for both dwelling and business was considered a business building if a third or more of the floor space (not counting the basement) was used for business.

4-k. *Other* included living quarters over a private garage, a housekeeping apartment in an institution, rooms without housekeeping facilities in a hotel. The classification "other" on the tables includes also rooms with another family or in a rooming house (4-i and 4-j). Since the sampling method was designed to select householders, schedules were obtained from very few families having rooms without housekeeping facilities in a hotel or with another family, or in a rooming house. These schedules were obtained only in the comprehensive sample.

VIII. Money Earnings From Employment

Employment.—Employment was any work for which persons while members of the economic family normally received, or expected to receive, money as compensation for services. Persons who had worked during the year but whose losses exceeded or equaled earnings were regarded as employed. Employment on work-relief projects was considered as gainful employment and money earnings from such sources were included in income.

Status of worker.—To facilitate coding of an individual's occupation, the symbol "s" was used for salaried workers and all wage earners; "o" for persons working on their own account, and "x" to indicate that employment was on a work-relief project. To determine status of certain workers, such as carpenters, dressmakers, etc., who represent borderline cases between wage earners and independent businessmen, it was necessary to set up the following qualifications, one or more of which the person classified as in independent business must meet:

(1) The investment of either his own or borrowed capital in his business, as in a truck, stock of materials, shop, or special equipment for his place of business, which might be in the home (the tools of a workman such as he would need in his capacity as a wage earner were not considered a capital investment); (2) the taking of business risks; (3) the employment of others to work for him in his own business; (4) the production of goods on the chance of finding a purchaser.

A person was considered as on work relief if he was required to demonstrate to the public or private agency granting the work that he had insufficient means to support his family according to the standards adopted by the agency concerned. Educational aid received by students under N. Y. A. and F. E. R. A. to permit them to complete their education was not considered work relief.

Net money earnings.—The earnings entered on the family schedule were net earnings and were money earnings exclusively. Included in money earnings were all commissions, tips, and bonuses which were received during the schedule year. Money earnings of persons working on their own account represented the salary or profits drawn from the business for family use.

The following expenses were considered occupational expense and as such were deducted from gross earnings in arriving at net earnings: Union dues and fees; business and professional association dues; expense for technical books and journals directly related to the person's occupation; room rent paid out of family funds while a member was working away from home; the portion of operating expense for business use of automobile not covered by an expense account; and expense for workmen's tools which are frequently replaced.

The following items were not considered to be occupational expenses and consequently were not deducted from gross earnings: Clothing worn at work and food eaten at work; amounts deducted from pay checks for health and life insurance, retirement funds, etc.; and transportation to and from work.

Overhead expenses such as rent for business premises, office supplies, telephone, and large sums expended for tools and equipment which are in the nature of capital outlays were treated as business expense rather than as occupational expense. The agent, with the cooperation of the family, deducted such business expenses from the earnings figure before entering it on the schedule.

Time employed.—Time employed, as entered on the schedule, represents the number of hours, days, weeks, or months during which the person had some employment. The unit chosen for reporting the length of time employed was usually the unit by which the individual was paid. When the length of time employed was reported in hours or days, it was reduced, for purposes of analysis, to equivalent weeks by using a 5-day or 40-hour week as the basis.

Since it was frequently impossible for the respondents to give the number of weeks employed full time and the number of hours worked in periods of part-time employment, tables showing time employed in weeks do not distinguish between full-time and part-time employment.

Income from roomers and boarders and from work in the home.—Although the schedule form provided for the entry of gross income from roomers and boarders and income from casual work in the home under "other money income," in the analysis or tabulation of this item, net income from roomers and boarders and income from work in the home were considered as earnings. Income from work in the home which was irregular in nature was classified on the schedule as "other money income"; had the work been regular, it would have been shown originally under earnings.

IX. Other Money Income

This consisted of money income from sources other than earnings, which was available for the current use of the family during the schedule year. The value of income received in kind was not obtained in this survey. Direct relief or relief in kind, the eligibility for which was determined by a means test, was not included as other money income. Some other items not included in the money income figure are enumerated later on.

The components of other money income are:

3. *Interest and dividends.*—Only amounts received as interest and dividends from stocks, bonds, bank accounts, trust funds, etc., which could be drawn in cash for family use were reported on this schedule. Dividends received from paid-up insurance policies were also included in this category. If, however, these dividends were reinvested in the insurance policies they would not be reported.

4. *Profits.*—Net profits drawn from a business owned, but not managed, by the family were included as other money income. Profits drawn for family use from a business which was actively managed by the family were included under earnings.

5. *Rents from property.*—Net rents from property owned by the family were computed by deducting current expenses on the property from the gross rental income. Expenses for improvements or additions to the property or for payments on the principal of the mortgage were considered an investment and as such were not deducted from gross rent.

When the family owned a multifamily dwelling, occupying a portion of it and renting the remainder, only the proportion of the expenses which was applicable to the tenants' share of the home was deducted from rental receipts in arriving at net income from rents.

6. *Pensions, annuities, benefits.*—This included amounts received from veterans' pensions, pensions from employers, income from annuities, compensation under workmen's compensation laws, unemployment benefits from trade-unions, and benefits from sickness and accident insurance. Income from old-age pensions, mothers' pensions, and pensions for the blind, which are paid by local and Federal governments only after demonstration of need, was not included in other money income. The receipts of such income classified a family with other families receiving relief.

7. *Gifts in cash.*—Included here are only those gifts in cash which were for current use of the family and which were made by persons other than members of the economic family. Amounts received from relief agencies and the cash evaluation of income received in kind were not considered gifts in cash.

7-a. *Money income from other sources.*—Income received from sources other than those specified above was classified in this category. Such sources are: Money found or received as a prize or as a reward for finding a lost article, alimony, net gains from gambling, net income from the sale of home-produced foods; amounts received from the Government when members of the family are at C. C. C. camps; that amount of the soldiers' bonus which was spent for current living;² and money earned prior to the schedule year and received during the schedule year.

Items not included in money income.—Some items which are commonly considered money income were not covered by the Study of Consumer Purchases because it was impossible in a survey of this sort to ascertain the amount of certain types of income. The procedures used in the study excluded the following sources of income: That share of profits to individuals participating in an entrepreneurial business, partnership, syndicate, or pool which was not withdrawn for family use; profits received from sales or exchanges of capital assets (real estate, stocks, bonds, investments in business and other property), unless such transactions constituted the primary occupation of some member of the family; interest and dividends from stocks, bonds, bank accounts, trust funds, etc., which had accrued, but had not been received into the family funds; direct relief in cash or in kind; the value of income in kind, except income from owned homes; money received in a lump sum as a bequest or a gift in cash which was not used for current expenses. Withdrawals from assets, borrowings, and other nonincome receipts were not covered on the family schedule.

8. *Losses in business.*—Classified here are only those net losses from real estate operations or other businesses during the year which were met from the family income, or by an increase in the family's liabilities. Among the cases included are those in which the actual expense for real estate held by any member of the economic family exceeded the actual income, and cases in which traveling expenses for business purposes exceeded the allowance provided by employers for such expenses.

Losses in business were charged against the specific type of family business. For example, if the family's net rents from property totaled \$500, but the family's expenses on other businesses owned but not managed by the family were \$500 more than the income from this source, the family would appear on the "other money" income tables as a family having an income of \$500 from rents and would

² A large proportion of the families were scheduled before payment of the soldiers' bonus began on June 15, 1936. Therefore, families which were entitled to a bonus but which gave schedule information for a yearly period ending on or before May 31, 1936, would not have an opportunity to report receipts from this source. Of the Chicago native white complete families, only 16 percent were scheduled for a period extending beyond May 31, 1936; some of these families reported having received and cashed a bonus.

also appear as a family having a loss in business of \$500. These two figures cancel out in the computation of the figure for total money income for the family.

Apparently the losses in business which were reported by families were for the most part not entrepreneurial, but were instead losses incurred in the rental of owned property, etc. Although an entrepreneur might actually have had a net business loss for the year, any withdrawals from his business to support his family were considered as family income. When withdrawals from the family fund to meet business losses exceeded the contribution to the family income, families were classified as having suffered business losses for the enterprise in question.

10 and 11. *Relief*.—The family was classified as having received relief if at any time during the schedule year any member of the family received aid from a public or private agency and if, to prove eligibility for such aid, it was usually necessary to pass a means test. The inclusion as "relief families," of families who had received relief for as short a period as 1 day, and who may have had relatively high incomes during part of the schedule year, accounts for occasional relief families in the higher income brackets. Since occasionally churches and other organizations give support by a regular allotment to members who would otherwise have to apply for relief, or to members who are ineligible for public relief, such cash allotments were considered relief even though the family was not required to submit to a formal means test.

The study covers a period during which first F. E. R. A. and then W. P. A. administered work relief. In most cities there was a lag between the separation of clients from F. E. R. A. work projects and their placement on W. P. A. work projects in the fall of 1935. During this lag families were commonly carried on direct relief in cash or in kind. As a rule relief families distinguished F. E. R. A. from W. P. A. by the fact that the allotment from the latter was based on the occupational classification of the worker, while the former relief set-up budgeted the family on the basis of number and age of members. Families with members who had worked on P. W. A. projects were considered relief families only if their assignment to such projects was dependent upon the passing of a means test. Families of students who received educational aid under N. Y. A. and F. E. R. A., permitting them to complete their education, were not classified as relief families if this was the only aid received. Families with members attending C. C. C. camps were not classified as having received work relief unless some other members of the families had been assigned to a work project. Persons in C. C. C. camps were not members of the

economic family during their stay in camp and, consequently, the C. C. C. work was not shown as employment. C. C. C. enrollment was not in itself sufficient grounds for considering a family as on relief. In view of an Executive order of April 1935, however, which instructed that men be sent to C. C. C. camps only from families on relief, it is apparent that the large majority of families with members in C. C. C. camps were also in the relief classification.

No figures on the amount of direct relief received in cash or in kind were requested from families. Earnings on work-relief projects were included with earnings from other sources, although families receiving work relief were classified with families receiving direct relief rather than with the nonrelief families.

Section 2. Terms Used in the Text and Tabular Summary

(With particular reference to A. Income; B. Occupation; C. Family type)

A. Income

Total income.—The income by which families were classified in the text and appendix tables represents net money income of all members of the economic family, as well as imputed income from owned home (see below for definition) and rental value of dwelling quarters received in payment for work rendered. Total income does not include money received as direct relief, or the value of goods received in kind.

Components of total family income—

1. *Net money income.*—Net money income included net earnings from gainful occupations of family members (wages, salaries, profits, and other withdrawals from business for family use, tips, commissions, and bonuses); minus occupational expenses; net income from roomers, boarders, tourists, and transients; net income from casual work in the home; and income from all other sources indicated under the discussion of other money income on page 195. Of these items, the methods of computing net income from roomers and boarders, imputed income from owned home, and rent received as pay, need to be explained.

In ascertaining the income from boarders and lodgers, an attempt was made to obtain the net income after deduction of business expenses—the income available for family spending. Since too much interview time would be required to obtain cost figures on the keeping of roomers and boarders, it was necessary to estimate this cost in the office, using data available from a previous study of the Bureau of Labor Statistics. The estimates were for cost of food only and made no allowance for the costs attached to keeping lodgers and for costs other than food—such as the expense for service, table linen, etc. The cost of boarders' food, however, is probably the largest single item of expense in this type of enterprise.

The cost estimates corresponding to given payments by boarders with room were based on Bureau of Labor Statistics data for 279 wage-earner families living in 10 cities. The line of relationship is represented by the equation Y equals 87.37 plus 0.1004 X , where X equals the annual payment by a boarder with room and Y the corresponding cost of food. This estimated cost of food was subtracted

from the payment made to the family and the remainder was regarded as net income from boarders with room.

Obviously the same payment as above for board without room requires a different cost estimate. The line of relationship between total annual payments by boarders without room and the corresponding cost of food was based on data for 59 wage-earner families in 8 cities. The equation is Y equals 52.83 plus $0.2108X$, where X is the annual payment by a boarder without room and Y the corresponding cost of food. When, by the use of these corrections, the cost of boarders' food was greater than the gross income from boarders, a zero balance rather than a negative income was attributed to the family from this source.

2. *Imputed income from owned home.*—The incomes of home owners were adjusted to take into account their effective "purchasing power" incomes, rather than their money incomes alone. This adjustment had the net effect, in general, of placing the home owners one \$250 interval above the family income scale in which their money incomes alone would have placed them.

The income which was attributed to home owners was the difference between the family's estimate of the rental value of the home and the expenses on the home for the period of occupancy. At the time of the family schedule interview the family was asked for information on the amount of interest on the mortgage or land contract. Other expenses on the owned home—taxes, special assessments, refinancing charges, repairs and replacements, insurance, etc.—were computed on the basis of existing data on the relationship between such expenses and rental value.

This procedure was followed for two reasons: First, because it was not feasible to obtain, during the brief family schedule interview, information on each type of expense of home ownership; and, second, because it seemed satisfactory, and possibly preferable, to use for expenses other than interest on mortgage, a figure which approximated an average for several years rather than a figure equal to the cash expenses for the schedule year itself.

The line of relationship which was derived between "other expenses" and rental value for this purpose was based on Bureau of Labor Statistics' data for 949 home-owning families, including wage earners and low salaried workers, living in 10 cities as well as Federal employees living in Washington. The equation for the line of relationship is Y equals 39.20 plus $0.1726X$ where Y is annual other expenses and X is the annual rental value.

The estimated expenses were added to the interest figure obtained from the family and the whole was deducted from the rental value for the period of occupancy. The resultant figure was the income imputed to home owners. If the figure for "other expenses" was

greater than the rental value of the home, the expenses other than interest were assumed to equal the rental value. In such a case the addition of an expense for interest to these other expenses which were assumed to be zero resulted in a negative income from home ownership; the amount of the negative income was deducted from the combined money income figure and rent as pay (if any) in arriving at the net total income.

3. *Rent received as pay.*—When the free occupancy of the family dwelling was received as pay for services, as is frequently the case with janitors, ministers, etc., the monthly rental value and the number of months of rent as pay was obtained. The value of rent received as pay for the schedule year was later computed and included in total income.

B. Occupation

The classification of occupations prepared by the Works Progress Administration³ was used as a guide in classifying employment into occupational groups. The occupational grouping of the Study of Consumer Purchases is shown below together with the Works Progress Administration classification:

<i>Study classification</i>	<i>W. P. A. classification</i>
Salaried professional and independent professional.	Professional and technical workers.
Salaried business and independent business.	Proprietors, managers, and officials. Farm managers. Owners of nurseries and greenhouses.
Clerical.	Office workers, salesmen, and kindred workers.
Wage earners.	Skilled workers and foremen in building and construction. Skilled workers and foremen in manufacturing and other industries. Farm foremen and overseers. Semiskilled workers in building and construction. Semiskilled workers in manufacturing and other industries. Unskilled laborers. Farm laborers. Domestic and personal service workers. Farm owners and tenants. Farm croppers.
Farm operators.	
Farm croppers.	

A further description of the occupational groupings used by the Study of Consumer Purchases follows:

Salaried professional.—The salaried professional category included all professional, semiprofessional, and technical workers who were employed by others on a salaried and/or commission basis. Appren-

³ Index of Occupations, Occupational Classification and Code, Works Progress Administration Circular No. 2-A, September 1933.

tices to these occupations were also included in this classification. Besides lawyers, teachers, physicians, and dentists, this group included artists, chemists, clergymen, technical engineers, technicians, trained nurses, draftsmen, and journalists. Certain of the technicians and laboratory assistants included here were probably on the border-line between professional and highly skilled wage earners.

Salaried business.—The salaried business category included persons employed by business and manufacturing firms in managerial or official positions, usually on a salaried and/or commission basis. Officials and inspectors employed by the city, State, or Federal governments were classified here. Persons employed as salaried executives of firms were also included. Office managers, as well as credit and advertising managers (except those managing establishments in these two fields), were classified as clerical.

Independent professional.—Included in the independent professional group were professional, semiprofessional, and technical workers working on their own account. (See "Salaried professional" for a partial list of specific professional occupations.)

Independent business.—The independent business group included all entrepreneurs or nonprofessional persons who worked on their own account. Businesses owned but not managed by any member of the family were not included since such cases were included under "other money income" of the family. To be classified as an entrepreneur, one or more of the following qualifications were met: The investment of capital in materials, equipment, etc. (tools of workmen such as were needed by wage earners were not considered capital investments); the taking of business risks; the employment of others; the production of goods on the chance of finding a purchaser. The independent business group included: Retail dealers, wholesale dealers, importers and exporters, building contractors, brokers, bankers, hucksters, and peddlers. Independent business families in the low income levels were composed largely of small shopkeepers and lodging-house keepers, while most families in the upper income groups belonged to large-scale enterprises. Income from roomers, boarders, tourists, or transients was classified as having been derived from independent business.

Clerical and kindred workers.—The clerical occupations included office workers, office and store clerks, commercial travelers, salesmen, and kindred workers. With the exception of office managers, persons exercising control over the work of others were generally excluded from this category. Persons in the clerical occupations are usually remunerated on a weekly, monthly, annual, and/or commission, rather than hourly or daily, basis. Some of the higher paid clerical occupations which border on the salaried business classification were: Accountants (other than certified public accountants), auditors, chief

clerks, purchasing agents, credit managers, office managers, and advertising managers (other than those in advertising agencies).

Wage earner.—In the wage-earner classification were included skilled, semiskilled, and unskilled manual occupations in building and construction, manufacturing, extraction, and transportation industries, etc. Apprentices to the skilled occupations and foremen were included in the wage-earner category. Also included were domestic and personal service workers and farm laborers.

Occupations in the wage-earner category usually involve manual skill and, with the exception of foremen, do not ordinarily involve control over the work of others. Remuneration is usually on an hourly, daily, or weekly, rather than a monthly or annual, basis.

The inclusion of workers of the following types in the wage-earner classification resulted in a representation of the wage-earner group in the income brackets of \$3,500 to \$5,000: Foremen and inspectors, chief engineers, lithographers, engravers, sign painters, furriers, and watchmakers.

No gainfully employed members and farmers.—Families having no members engaged in gainful employment were classified in this group. An individual was considered gainfully employed even though his business losses exceeded or equaled his earnings. These families with no earnings might be retired or unemployed; they might be supported by direct relief, or living on pensions, savings, interest, etc. In Chicago, the families of seven farm operators drawn in the sample were analyzed with this group because there were too few of them to constitute a separate classification. With the exception of these seven families, if there was any income from earnings whatsoever, such as income from boarders and roomers, the family was not shown in this category, but in the category from which the earnings were derived.

Family occupation.—The occupation by which the family was classified was that one of six major occupational groups from which the largest proportion of the total earnings of the economic family was derived. The six occupational groupings are: Salaried professional, salaried business, independent professional, independent business, clerical, and wage earner.

When no member of the economic family had worked during the schedule year because of retirement, unemployment, or for any other reasons, the family was classified as having "no gainfully employed members." If, however, someone had worked during the year, but there were no earnings from occupation because losses exceeded or equaled earnings, the family was considered as having a gainfully employed member and the occupation was classified in the proper one of the six categories. A number of families who would otherwise have been classified as having "no gainfully employed member" were included in the independent business group because of some earnings

from roomers or boarders. In Chicago, seven families of farm operators were grouped with the "no gainfully employed members" because they were not sufficiently numerous to analyze in a separate classification.

Occupation refers to the occupation in which the individual actually worked during the schedule year and not necessarily to what he considered his "usual occupation" as determined by preference, experience, vocational training, etc. The occupation of persons on work-relief projects was confined primarily to wage-earner and clerical work. Obviously the occupational classifications of independent business and independent professional did not apply to relief work. If relief families were classified in these categories it was due to a non-relief position of some member other than the family head or the position held by the head before or after having been engaged on a work-relief project.

The procedure followed in determining family occupation was to combine the total earnings of a family from the four salaried and independent occupations (salaried business and professional, and independent business and professional) and to compare this combined total with the family's earnings from wage-earner occupations and with those from clerical occupations.⁴ If the earnings from the four salaried and independent groups combined were greater than the earnings from either of the other groups, the family was allocated to the particular salaried or independent occupational group from which the earnings were largest. For example, a physician derives \$1,600 from private practice (independent professional) and \$1,000 as salary from an insurance company for his medical services (salaried professional). His son has earnings of \$1,800 during the schedule year as a day laborer. The earnings of the father determine family occupation since, when combined, they are greater than the earnings of the son. Since the father's greater source of earnings is his private practice, the family occupation is independent professional.

For purposes of determining family occupation, net income from roomers and boarders was included in the earnings from independent business occupations. Income from casual work in the home was classified according to the occupational classification of the work (e. g., income from the occasional typing of letters or manuscripts was entered under clerical). Employment on work-relief projects was considered as gainful employment and was classified according to the type of work done. In most cases such work fell under the wage-

⁴ Since the business and professional groups were classified into a fourfold grouping while wage earners were classified as a single group, although they might equally well have been subdivided into skilled, semi-skilled, and unskilled, it was decided to make the business and professional groups comparable with the wage earner by combining the earnings in these four occupations when determining family occupation. In the smaller cities, furthermore, the four business and professional groups were combined into a single occupational group for most tabulations.

earner or clerical occupations, but a few cases fell in the professional group. When rent was received as part payment of services, the value of such rent was included with the earnings of the individual who received it, in determining family occupation. If equal amounts of earnings were derived from each of two or more types of occupations, the chief occupation (i. e., the occupation yielding the largest earnings) of the individual having the largest earnings was considered the family occupation. For example, if the husband in a family earned \$500 from an independent business, while the wife earned \$300 from a wage-earner occupation and a son \$200 also as a wage earner, the family was classified as belonging to the independent business group.

When there were two or more earners in a family, each earning the same amount but from different occupations, the family was classified in the occupation engaged in by the individual who was the head or who was the most closely related to the head of the family or his wife; if the relationship of these members to the head was the same, the occupation of the eldest determined the family occupation. When the earner who determined the family occupation had more than one occupation the family was classified on the basis of the occupation from which he derived the largest portion of his earnings.

Earners.—An earner is a member of the economic family who has been gainfully employed at any time during the schedule year. No minimum earnings or length of employment were arbitrarily set up as a basis for determining whether a person should be called an earner. Persons who worked during the year but who had no earnings from occupation because losses exceeded or equaled earnings were considered to be gainfully employed and were counted as earners.

The *principal earner* is that member of the economic family who has the largest earnings during the year, from all of his occupations combined, if he has more than one occupation. If the family head and another adult had equal earnings, the head is designated as the principal earner. If two persons other than the head have the largest and equal earnings, the principal earner is the one more closely related to the head of the family or his wife; if the degree of relationship is the same for the two persons, the older is designated as the principal earner.

Supplementary earners are all members of the economic family other than the principal earner who received any earnings during the year.

Individual earners are persons to whom earnings could be specifically allocated. Income from roomers and boarders, or income from casual work in the home, usually results from a family enterprise and as a consequence the earnings cannot be attributed to any one individual.

The category "*other male*" earners is comprised of all male members of the economic family, other than the oldest married male (or head), who were gainfully occupied during the schedule year.

The category "*other female*" earners is comprised of all female members of the economic family, other than the wife of the oldest married male, who were gainfully occupied during the schedule year.

C. Family Type

Families were classified into the following types based upon the membership composition of the economic family:

Family type

- I. Husband and wife, and no other persons in the economic family.
 - II. Husband, wife, and one child under 16 years and no other persons in the economic family.
 - III. Husband, wife, and two children under 16 years and no other persons in the economic family.
 - IV. Husband, wife, and one person 16 years or over, and one or no others in the economic family.
 - V. Husband, wife, one child under 16 years, one person 16 years or over, and one or two other persons regardless of age in the economic family.
 - VI. Husband, wife, and three or four children under 16 years and no other persons in the economic family.
 - VII. Husband, wife, at least one child under 16 years, and four or five other persons regardless of age in the economic family.
 - VIII. Husband and wife, and in addition three or four persons over 16 years.
- Other complete families } All other economic families which contain both husband and wife and are not designated above.
- IX.⁵ Families of two or more members without both husband and wife in the economic family.
 - X.⁶ One-person economic families.

The above family types are based upon the equivalent number of persons under 16 years of age and the equivalent number 16 years or over in the economic family during the year. For example, if two children were members of the economic family for 26 weeks each, together they would represent the equivalent of one person for the entire year. Thus a family so constituted would be classified as type II (husband, wife, and one child under 16 years and no other persons in the economic family).

By use of a conversion table, the number of weeks of membership of persons in the economic family for only a portion of the schedule year is expressed in terms of equivalent members. If the economic family contained only one person who was a member for 26 weeks or less, he was not regarded as an equivalent member; had he been in the family for 27 weeks he would have been classified as one equivalent member. If two persons, both of whom were under 16 years, were members of the economic family for a total of from 27 weeks through 78 weeks, together they counted as one equivalent member; had they been members for a total of from 79 through 130 weeks, they would have been counted as two equivalent members. The same method of computation applied to adults. If, however, the family contained an adult for 17 weeks and a child for 17 weeks, neither would be counted

⁵ Family schedules from types IX and X were obtained only from families drawn in the comprehensive sample. These two types are referred to in the text as "broken" or "incomplete" families.

as members of the economic family, although together they might equal 27 weeks or more. In other words, an individual under 16 years, or one over 16 years, in the family less than 27 weeks was disregarded in the family-type classification.

This computation of family types on the basis of equivalent members has resulted in the classification of married couples with an infant less than 6 months of age, into family type I, i. e., husband and wife and no other persons in the economic family.

All weeks during which persons were members of the economic family, whether living in the home or temporarily away from home, were included in computing equivalent members.

Children under 16 years were not necessarily the children of the head and his wife, but might have been grandchildren, foster children, or other relatives.

Appendix D

Note on Earlier Studies of Family Income and Expenditure

Studies of family expenditures by the Department of Labor date back to a survey of workers in the iron and steel industry made in 1888, for the purpose of securing information on wages and levels of living among American and European workers in the same industries. In more recent years the Bureau of Labor Statistics has progressively increased the detail and widened the scope of its studies of family expenditures, which have been conducted primarily to provide weights for its cost of living indexes. The United States Department of Agriculture has been conducting its studies of the expenditures of farm families since 1890. In planning the present study the cooperating agencies have also had the benefit of suggestions contained in the work of a number of private agencies, particularly that of the Social Science Research Council in Its Plan for a Study of Consumption According to Income. The plans for the present study of consumer purchases have been developed jointly by the consumption staff of the National Resources Committee, the Cost of Living Division of the Bureau of Labor Statistics, and the Economics Division of the Bureau of Home Economics, with the cooperation of the Central Statistical Board.

In addition to this study, the Bureau of Labor Statistics conducted expenditure studies among families of wage earners and low-salaried clerical workers in 1934-36 in the following cities:

Baltimore, Md.
Berlin, N. H.
Birmingham, Ala.
Boston, Mass.
Buffalo, N. Y.
Cincinnati, Ohio.
Claremont, N. H.
Cleveland, Ohio.
Columbus, Ohio.
Concord, N. H.
Conway, N. H.
Dallas, Tex.
Denver, Colo.
Detroit, Mich.
Dover, N. H.
Grand Rapids, Mich.
Houston, Tex.
Indianapolis, Ind.
Jackson, Miss.

Jacksonville, Fla.
Johnstown, Ohio.
Kansas City, Mo.
Keene, N. H.
Laconia, N. H.
Lancaster, Ohio.
Lansing, Mich.
Littleton, N. H.
Los Angeles, Calif.
Louisville, Ky.
Manchester, N. H.
Marquette, Mich.
Memphis, Tenn.
Milwaukee, Wis.
Minneapolis-St. Paul, Minn.
Mobile, Ala.
Modesto, Calif.
Nashua, N. H.
New Orleans, La.

New York, N. Y.
 Norfolk-Portsmouth, Va.
 Philadelphia, Pa.
 Pittsburgh, Pa.
 Portland, Maine.
 Portsmouth, N. H.
 Reno, Nev.
 Richmond, Va.
 Rochester, N. Y.

Sacramento, Calif.
 St. Louis, Mo.
 Salt Lake City, Utah.
 San Diego, Calif.
 San Francisco-Oakland, Calif.
 Scranton, Pa.
 Seattle, Wash.
 Springfield, Mass.

Consumption studies in Chicago.—The present investigation is far from being the first study of consumer purchases in Chicago. Ever since the early 1880's studies of family incomes and expenditures have been made among Chicago groups whose living seemed in some way or other important to a research agency. In 1882 the Chicago Trade and Labor Assembly cooperated in an investigation of the relation of current family earnings to current family expenditures among wage earners and clerical workers. The data were secured by the Illinois Bureau of Labor Statistics, and apply to the year 1881-82, a decade after the great Chicago fire. There is a special analysis of rents as related to earnings, the number of persons in the family, and the number of rooms occupied by families of workers in 62 different occupations in the city.¹ This investigation was followed by a number of others, different in scope and purpose, but all alike in that they were restricted to the occupational and income limits set for the first study. One of the earliest is an analysis of the dietary adequacy of food consumed by 32 families living in the vicinity of Hull House.² Another, one of the best-known studies of consumer purchases ever made in the city, was undertaken for the purpose of discovering the relationship between wage rates in the stockyards, and levels of living among stockyards workers.³

A more recent investigation sponsored by the local community research committee of the University of Chicago was initiated for the purpose of determining whether a proposed revision of the Chicago Standard Budget for Dependent Families set a higher standard than would be maintained by families of independent unskilled workers.⁴

The Bureau of Labor Statistics has on numerous occasions collected data from Chicago families, as a part of its inquiries into the cost of living of wage earners and salaried workers. The 1918-19 study presented data on 348 Chicago families at 7 different income levels, the data including sources of family income, group expenditures and

¹ Illinois Bureau of Labor Statistics, Second Biennial Report (1883), pt. III, pp. 288-365.

² U. S. Department of Agriculture. Official Experiment Station. Bulletin No. 129: Dietary Studies in Chicago, by Ellen H. Richards. Washington, 1903, pp. 37-98.

³ Kennedy, J. C., and others: Wages and Family Budgets in the Chicago Stockyards District. An investigation carried on under the direction of the board of the University of Chicago. 80 pp., illus. Chicago, 1914.

⁴ Houghteling, Leila: The Income and Standard of Living of Unskilled Laborers in Chicago. University of Chicago Social Science Studies No. 8. 224 pp. Chicago, 1927.

savings, size of dwelling and type of housing facilities, and expenditures for fuel and light.⁵

The study of the money receipts and disbursements of 100 Federal employees living in Chicago, made by the Bureau of Labor Statistics in 1928 for the Federal Personnel Classification Board, was limited to employees with salaries under \$2,500. It was intended primarily to show how far the families of such employees are dependent on their incomes of supplementary earners, and to what extent their incomes meet their annual disbursements.⁶

⁵U. S. Department of Labor. Bureau of Labor Statistics. Bulletin No. 357: Cost of Living in United States. Washington, 1924, pp. 18, 80, 235, 344.

⁶Monthly Labor Review, vol. 20 (1929), No. 2, pp. 14-61; No. 3, pp. 248-259; No. 4, pp. 251-254; No. 5, pp. 1-10: Cost of Living of Federal Employees in Five Cities.

