

Money Disbursements of Employed Wage
Earners and Clerical Workers in
Twelve Cities of the South
1934-36

By
FAITH M. WILLIAMS and ALICE C. HANSON
assisted by GENEVIEVE B. WIMSATT
of the Bureau of Labor Statistics



Bulletin No. 640

946.73.N3
H1
X:946.73.N3
H1
070829

UNITED STATES DEPARTMENT OF LABOR
BUREAU OF LABOR STATISTICS

UNITED STATES DEPARTMENT OF LABOR

Frances Perkins, Secretary

BUREAU OF LABOR STATISTICS

Isador Lubin, Commissioner

+

Money Disbursements of Employed Wage
Earners and Clerical Workers in
Twelve Cities of the South

1934-36

Dhananjayrao Gadgil Library



GIPE-PUNE-070829

By

FAITH M. WILLIAMS and ALICE C. HANSON

assisted by GENEVIEVE B. WIMSATT

of the Bureau of Labor Statistics



Bulletin No. 640

UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1941

UNITED STATES DEPARTMENT OF LABOR

FRANCES PERKINS, *Secretary*

BUREAU OF LABOR STATISTICS

ISADOR LUBIN
Commissioner

SIDNEY W. WILCOX
Chief Statistician

A. F. HINBICHS
Chief Economist

HUGH S. HANNA
Chief, Editorial and Research

STAFF FOR THE STUDY OF MONEY DISBURSEMENTS OF WAGE
EARNERS AND CLERICAL WORKERS IN 12 CITIES OF THE SOUTH

FAITH M. WILLIAMS
Chief, Cost of Living Division

GERTRUDE SCHMIDT WEISS and ALICE C. HANSON
General Directors of Field Work

ALICE C. HANSON
General Director of Tabulation

EDNA D. HORNER
Assistant Director of Tabulation

DIRECTORS OF FIELD WORK

ANN JAMES, Baltimore
RUTH ALLEN, Birmingham
SAM BARTON, Dallas
ROBERT THOMAS, Houston
RUTH ALLEN and ROBERT THOMAS,
Jackson
ROBERT THOMAS, Jacksonville

LILLIAN LUNENBURG and SARA LANDAU,
Louisville
RUTH ALLEN and GROVER VAUGHN
Memphis
RUTH ALLEN, Mobile
RUTH ALLEN and ROBERT THOMAS,
New Orleans
EARLE HOLSINGER, Norfolk
EDNA BERGLUND, Richmond

SUPERVISORS OF TABULATION IN THE FIELD

ENID FRANCIS; SAMUEL M. GAHAGEN; ALICE W. HERBST and BELLE RANKIN;
KATHRYN HEATH and EPPA HEATON; SARA LANDAU and EDWARD KILPATRICK;
ROBERT THOMAS and WAYMAN REGISTER.

X: 946.73.N3
H1
70829

CONTENTS

	Page
PREFACE.....	xi
SUMMARY.....	1
PART I. WHITE FAMILIES OTHER THAN MEXICAN:	
CHAPTER 1. Income Level and Money Disbursements.....	7
Current expenditures of each city group as a whole.....	7
Food.....	8
Housing.....	9
Clothing.....	9
Transportation.....	10
Recreation.....	10
Other items.....	10
Family income.....	10
Distribution of expenditures at successive income levels.....	17
Variations in money disbursements.....	22
Income levels and planes of living.....	24
Size and composition of family.....	24
Planes of living determined by family size as well as income.....	25
Equivalence between total expenditures and economic levels.....	30
Order of expenditures at different economic levels.....	30
Expenditures at two economic levels.....	35
Changes in assets and liabilities.....	37
CHAPTER 2. Expenditures for Specified Goods.....	45
Food.....	45
Annual food expenditures.....	45
Food expenditures in 1 week in spring, summer, fall, and winter quarters.....	46
Housing.....	50
Home ownership.....	50
Types of dwellings.....	51
Size of homes.....	51
Garages.....	53
Facilities.....	53
Housing expenditures.....	55
Home owners.....	55
Renters.....	56
Vacation housing.....	57
Fuel, light, and refrigeration.....	58
Other items of household operation.....	59
Furnishings and equipment.....	59
Clothing.....	61
Variability of clothing expenditures.....	61
Total expenditure per family for clothing.....	61
Gifts of clothing.....	62
Clothing expenditures for men and boys.....	62

PART I. WHITE FAMILIES OTHER THAN MEXICAN—Continued.

CHAPTER 2. Expenditures for Specified Goods—Continued.

Clothing—Continued.

	Page
Clothing expenditures for women and girls.....	64
Occupational differences in the clothing expenditures of adults.....	65
Transportation.....	68
Recreation.....	71
Personal care.....	72
Medical care.....	73
Formal education.....	75
Vocation.....	76
Gifts and contributions to individuals and to the community welfare.....	76
Miscellaneous items.....	78

CHAPTER 3. A Generation of Changing Living Standards.....

Distribution of current expenditures in 1934-36 as compared with those in 1917-19.....

79

PART II. NEGRO FAMILIES.....

83

CHAPTER 1. Income Level and Money Disbursements.....

85

Family income.....

85

Size and composition of family.....

88

Current expenditures of each city group as a whole.....

88

Distribution of expenditures at successive income levels.....

89

Order of expenditure at different economic levels.....

92

Order of expenditures at two economic levels.....

94

Changes in assets and liabilities.....

96

CHAPTER 2. Expenditures for Specified Goods.....

101

Food.....

101

Annual food expenditure.....

101

Food expenditures in 1 week of the spring and winter quarters.....

101

Housing.....

105

Home ownership.....

105

Types of dwellings.....

105

Size of homes.....

105

Garden space and garage.....

106

Facilities.....

107

Housing expenditures.....

108

Home owners.....

108

Renters.....

108

Secondary housing.....

108

Fuel, light, and refrigeration.....

108

Other items of household operation.....

109

Furnishings and equipment.....

110

Clothing.....

111

Total expenditures per family for clothing.....

111

Gifts of clothing.....

111

Clothing expenditures for men and boys.....

111

Clothing expenditures for women and girls.....

113

Recreation.....

114

Transportation.....

114

Personal care.....

117

Medical care.....

117

CONTENTS

V

	Page
PART III. MEXICAN FAMILIES IN HOUSTON.....	119
CHAPTER 1. Income Level and Money Disbursements.....	121
Family income.....	121
Size and composition of family.....	122
Current expenditures of the city group as a whole.....	123
Distribution of expenditures at successive income levels.....	124
Order of expenditures at different economic levels.....	125
CHAPTER 2. Expenditures for Specified Goods.....	131
Food.....	131
Annual food expenditure.....	131
Food expenditures in 1 week in spring, summer, and fall quarters.....	132
Housing.....	134
Housing facilities.....	134
Housing expenditures.....	134
Fuel, light, and refrigeration.....	135
Other items of household operation.....	135
Furnishings and equipment.....	135
Clothing.....	135
Total expenditure per family for clothing.....	135
Clothing expenditures for men and boys.....	137
Clothing expenditures for women and girls.....	138
Other groups of current expenditures.....	139
PART IV. TABULAR SUMMARY.....	141
PART V. APPENDICES.....	629
APPENDIX A. Notes on Tabular Summary.....	631
General.....	631
Economic family.....	631
Household.....	631
Net family income or net money income.....	631
Current expenditures.....	632
Surplus or deficit.....	633
Surplus.....	633
Deficit.....	633
Inheritance.....	634
Total money receipts.....	634
Total money disbursements.....	634
Balancing difference.....	634
Schedule year.....	634
Averages based on all families.....	634
Sales tax.....	635
Notes on individual tables.....	635
Local conditions affecting the data.....	648
Cost of living.....	648
Employment.....	649
Sales tax.....	649
Relief.....	649
Table A. Number of families of 2 or more persons on relief in the period covered by the survey when relief was at a maximum.....	650
APPENDIX B. Scope of the Investigation.....	651
Geographic area covered in the Southern region.....	651
Scope of the Nation-wide study.....	651

PART V. APPENDIXES—Continued.	Page
APPENDIX C. Period Covered by the Study.....	654
Table B. Period to which data in schedules for cities in the Southern region apply.....	654
APPENDIX D. Selection of Families to be Interviewed.....	658
Method of choosing the sample.....	658
Rules for determining eligibility of families.....	660
APPENDIX E. Nativity of Homemakers in Families Studied.....	664
Table C. Homemakers born in the United States.....	664
APPENDIX F. Field Procedure.....	666
Interview method of securing data.....	666
Figure B. Schedule facsimile.....	667
Check interviewing.....	686
Food check lists for 1 week.....	686
Weekly records of food consumption.....	686
APPENDIX G. Analytical Procedure.....	688
Income classification.....	688
Classification by economic level.....	688
Expenditure unit—food relatives.....	688
Table D. Relative food expenditures for persons of differ- ent age, sex, and occupation.....	689
Expenditure unit—clothing relatives.....	690
Table E. Relative clothing expenditures for persons of dif- ferent age, sex, and occupation.....	690
Expenditure unit—other items.....	693
Total expenditure unit.....	693
Figure C. Sample code sheet.....	694
Adjustment for contact with families through other member than chief earner.....	695
Table F. Derivation of adjustment factors for earner groups.....	697
Table G. Illustration of application of adjustment factors to schedule data.....	699

List of Text Tables in Part I

TABLE		7
1.	Expenditures for groups of items.....	7
2.	Occupational classification of chief earners.....	12
3.	Family incomes.....	13
4.	Sources of family income at successive income levels.....	15
5.	Items comprising family income.....	17
6.	Average unit expenditure at successive income levels.....	27
7.	Total family expenditure equivalents for families of three dif- ferent types, at given economic levels.....	30
8.	Average unit expenditure at successive economic levels.....	33
9.	Expenditures in rank order at two different economic levels.....	36
10.	Percentage of families having surplus and deficit, and net change in assets and liabilities during the schedule year at successive economic levels.....	40
11.	Changes in assets and liabilities during the schedule year at successive economic levels.....	42
12.	Unit food expenditure at two different economic levels.....	46
13.	Expenditures for food per capita per week.....	48
14.	Proportion of families spending enough to purchase an ade- quate diet at minimum cost.....	50

	Page
TABLE 15. Average number of persons per room at successive economic levels.....	53
16. Housing facilities at the end of the schedule year.....	55
17. Housing expenditures.....	57
18. Expenditures for fuel, light, and refrigeration.....	58
19. Expenditures for furnishings and equipment at successive economic levels.....	61
20. Distribution of annual clothing expenditures for individuals in families at successive economic levels, men and boys....	63
21. Distribution of annual clothing expenditures for individuals in families at successive economic levels, women and girls....	65
22. Expenditures for automobile operation and maintenance for automobile owners, at successive economic levels.....	69
23. Radio ownership and purchase at successive economic levels..	71
24. Expenditures for medical care at successive economic levels..	74
25. Percentage of total expenditures for community welfare and gifts and contributions going to various items.....	77
26. Percentage change in the cost of goods purchased by wage earners and clerical workers from the time of the 1917-18 survey to the time of the 1934-36 survey.....	80
27. Distribution of current family expenditures in 1917-19 and 1934-36.....	81
28. Differences in incomes and current expenditures between the groups studied in 1917-19 and 1934-36, in nine cities.....	82

List of Figures in Part I

FIGURE 1. Patterns of family expenditures, at successive income levels, Baltimore.....	19
2. Relative family expenditures, at successive income levels, Baltimore.....	20
3. Distribution of family expenditures at two different economic levels, Louisville.....	32
4. Changes in assets and liabilities at successive income levels, Richmond.....	39
5. Proportion of families having selected housing facilities, at successive economic levels, Norfolk.....	52
A. Estimated annual clothing expenditures by persons of different age, sex, and occupation.....	67

List of Text Tables in Part II

TABLE 29. Family income.....	85
30. Sources of family income at successive income levels.....	87
31. Expenditures for groups of items.....	89
32. Average unit expenditure at successive income levels.....	91
33. Average amount spent per expenditure unit at successive economic levels.....	93
34. Expenditures in rank order at two different economic levels..	95
35. Percentage of families having surplus and deficit, and net change in assets and liabilities during the schedule year at successive economic levels.....	97
36. Changes in assets and liabilities during the schedule year, at successive economic levels.....	98

	Page
TABLE 37. Expenditures for food per capita per week.....	102
38. Proportion of families spending enough to purchase an adequate diet at minimum cost, at three economic levels.....	104
39. Average number of persons per room at successive economic levels.....	106
40. Housing facilities at the end of the schedule year.....	107
41. Housing expenditures.....	109
42. Expenditures for furnishings and equipment at different economic levels.....	110
43. Distribution of clothing expenditures for individuals in families at successive economic levels, men and boys.....	112
44. Distribution of clothing expenditures for individuals in families at successive economic levels, women and girls.....	113
45. Radio ownership and purchase, at successive economic levels..	114
46. Expenditures for recreation and transportation at two different economic levels.....	116

List of Figures in Part II

FIGURE 6. Distribution of family expenditures at two different economic levels, Louisville.....	90
7. Changes in assets and liabilities at successive income levels, Richmond.....	100

List of Tables in Part III

TABLE 47. Sources of family income at successive income levels.....	122
48. Expenditures for groups of items.....	123
49. Expenditures in rank order at two different economic levels..	127
50. Percentage of families having surplus and deficit, and net change in assets and liabilities during the schedule year at successive economic levels.....	129
51. Changes in assets and liabilities during the schedule year at successive economic levels.....	130
52. Distribution of clothing expenditures for individuals in families, at successive economic levels, men and boys.....	137
53. Distribution of clothing expenditures for individuals in families at successive economic levels, women and girls.....	139

List of Figures in Part III

FIGURE 8. Distribution of family expenditures at two different economic levels, Houston.....	126
---	-----

List of Tables in Tabular Summary

TABLE 1. Distribution of families by economic level and income level..	143
2. Description of families studied, by economic level.....	149
Occupation of chief earner.	
Family type.	
Nativity of homemaker.	
Composition of household.	
Earnings and income.	
3. Expenditures for groups of items, by economic level.....	193

CONTENTS

IX

TABLE		Page
4.	Disposition of money received during schedule year not used for current expenditure, and funds made available for family use from sources other than family income in schedule year, by economic level.....	215
5.	Description of families studied, by income level.....	239
	Occupation of chief earner.	
	Family type.	
	Nativity of homemaker.	
	Composition of household.	
	Earnings and income.	
6.	Expenditures for groups of items, by income level.....	283
7.	Food used at home and purchased for consumption at home during 1 week, by economic level.....	305
8.	Annual food expenditures, by economic level.....	393
9.	Housing facilities, by economic level.....	405
10.	Housing expenditures, by economic level.....	417
11.	Fuel, light, and refrigeration expenditures, by economic level.	441
12.	Household operation expenditures other than for fuel, light, and refrigeration, by economic level.....	465
13.	Transportation expenditures, by economic level.....	477
14.	Personal care expenditures and medical care expenditures, by economic level.....	489
15.	Recreation expenditures, by economic level.....	501
16.	Formal education, vocation, community welfare, gifts and contributions, and miscellaneous expenditures, by economic level.....	513
17.	Clothing expenditures, by economic level.....	525
18.	Furnishings and equipment expenditures, by economic level..	559
19.	Description of families studied at three economic levels.....	565
	Composition of household.	
	Earnings and income.	
20.	Expenditures for groups of items, at three economic levels...	576
21.	Distribution of families of types comparable with those studied in 1917-19, by economic level and income level...	587
22.	Description of families of types comparable with those studied in 1917-19, by income level.....	593
	Composition of household.	
	Earnings and income.	
23.	Expenditures of families of types comparable with those studied in 1917-19 for groups of items, by income level....	609
24-A.	Coefficients of variation of money disbursements—White families.....	625
24-B.	Coefficients of variation of expenditure items at successive income levels, Houston—White families other than Mexican.....	625
24-C.	Coefficients of variation of expenditure items at successive income levels, Norfolk—White families.....	626
24-D.	Coefficients of variation of expenditure items at successive income levels, Norfolk—Negro families.....	626
25.	Expenditures for groups of items estimated from regression equation, Baltimore—White families.....	627

NOTE.—For each table except 24A and 25, comparable data for Negro families appear immediately following those for white families.

PREFACE

This bulletin is one of a series which present data on the incomes and expenditures of 14,668 families of wage earners and clerical workers in 42 cities with populations over 50,000. In the present volume are set forth data covering the incomes, current expenditures, savings, and deficits of 2,710 white workers' families in 12 cities of the South, 858 Negro workers' families in 9 of those cities, and 100 Mexican families in Houston. Figures are also shown on housing facilities, the amount and kind of food, clothing, and housefurnishings purchased in the year of the study, and the types of medical care received.

The investigation was undertaken in 1934-36 for the primary purpose of providing the basis for a revision of the weights used for the cost-of-living indexes published currently by the Bureau. The last comprehensive investigation had been made in 1917-19 when wartime price changes and wage adjustments had made imperative a study of the expenditures of workers' families. In the years intervening since that date, rapid changes in workers' purchasing habits had taken place. Changes in technology and in organization of production had served to bring within the workers' reach many items which had been nonexistent or prohibitive in price in the war days. These included silk stockings, rayon fabrics, the widespread use of electricity, modern plumbing, the automobile, and the radio, as well as many other products of modern industry. Such fragmentary studies by private agencies and by the Bureau as had been made since 1919 pointed to impressive changes in workers' consumption habits. A comprehensive inquiry into these new levels of living was accordingly urgently required to obtain an adequate list of the items properly entering into an index of the cost of goods purchased by wage earners and clerical workers.

The increasing importance of the South in the industrial life of the Nation makes the data presented in this volume of particular interest. When compared with comparable data for other regions, they make possible a comparison of the difference in levels at which families in varying regions of the country are actually living.

The study in Houston was made in cooperation with the Works Progress Administration and the Bureau of Social Research of the University of Texas. In Memphis, the Tennessee Relief Administration and the Shelby County Consumers' Council cooperated in the

investigation, while in New Orleans the School for Social Work of Tulane University and the Louisiana Emergency Relief Administration lent their aid. The study in Richmond was carried on in cooperation with the Richmond and Henrico County Consumers' Council, the Virginia State Tax Commission, and the Virginia Emergency Relief Administration. In Baltimore, Dallas, Louisville, and Norfolk, the investigation was carried on with the cooperation of the Works Progress Administration. The investigation was furthered by the assistance of many officials in these organizations and from interested individuals and civic bodies too numerous to be mentioned here by name. In addition, two groups must be recognized as having made the study possible: the individual worker who performed the field collection and office tabulation of the data, often under unfavorable conditions, on a high plane of professional responsibility; and the housewives who laid aside their household tasks long enough to furnish answers to the detailed questions in the schedules.

In the final analysis and preparation of this report, special contributions to problems of method were made by Jerome Cornfield, William S. Shelton, and Samuel E. Cohen. Mary C. Ruark was responsible for the final tabulations. Adrienne C. Mayer assisted in checking the table forms and preparation of text.

ISADOR LUBIN,
Commissioner of Labor Statistics.

MAY 1939.

Part V.—Appendixes

629

Appendix A

Notes on Tabular Summary

General.

Economic family.—An "economic family" as defined for this study consists of two or more persons living together and sharing their economic resources. In most cases, the members of an economic family are related by ties of blood, marriage, or adoption, but in some cases, an unrelated member was found to share income and family living. Persons related by blood, marriage, or adoption were not treated as members of the economic family if they lived as boarders and kept their funds separate from family funds, unless they gave a complete record of their incomes and expenditures. Persons who were members of the economic family for an entire year were not necessarily members of the household for the year. A member supported by the family in school, college, or hospital for all or part of the year, or a member working away from home for part of the year, sharing his income with the family for that period and able to report all his expenses for that period would be treated as a member of the economic family but not of the household for the entire year. In computing the number of persons who were part of the economic family for a year, the number of weeks each member had shared his income with the family was listed, the numbers summed, and the total divided by 52. This procedure yielded the number of equivalent persons who had made up the family for 1 year.

Household.—The household has been defined to include the members of the economic family living together in one dwelling, plus roomers and guests sleeping in the family dwelling, plus boarders and guests eating with the family. The number of persons in the household was computed by adding the number of weeks each member of the family had been part of the family's housekeeping establishment, the number of weeks each boarder, lodger, and guest had been with them, and dividing the total by 52 in order to secure the number of equivalent persons making up the household for 1 year.

Net family income or net money income.—Net family income has been defined to mean the sum of earnings (including net receipts from boarders and lodgers), net rent, interest, dividends, gifts, pensions, insurance annuities received during the schedule year, minus business losses and expenses. The money value of income received in kind, whether from services of the housewife, use of owned home, or from other sources, has not been included in computing income in this

investigation. No funds received as a result of the depletion of assets have been treated as income. Similarly, inheritances have not been regarded as income.

Current expenditures.—Throughout the report the term "current expenditures" is used to mean expenditures for ultimate consumer goods, including relatively durable consumption goods. Interest on money borrowed for family use has been included in such expenditures, but savings and investments have not. The time and funds available for the investigation have not made possible the presentation of separate totals distinguishing expenditures for the more slowly consumed, as distinguished from quickly consumed goods. Indeed, the data on depreciation rates for relatively durable consumer goods are so fragmentary that it would be extremely difficult to do so. Expenditures for such durable goods as automobiles, mechanical refrigerators, and other furnishings and equipment have been classified with expenditures for food and carfare and other quickly consumed goods as "current expenditures," while money spent for permanent improvements on owned homes and other real estate or as payment on the principal of mortgages has been classified as savings. The total cost of consumer goods purchased on credit was included in current expenditures and the amount of the obligations outstanding at the end of the year was taken into account when computing changes in liabilities over the 12-month period. Money paid out for life-insurance premiums has been classified as savings.

The total obligations incurred in the year covered by the schedule for consumers' goods purchased on credit was included in current expenditures and the amount of the obligation outstanding at the end of the year was taken into account when computing changes in liabilities over the 12-month period. For example, the total amount incurred for an item purchased on the installment plan (original price plus carrying charges) is entered as the amount of the expenditure, though the amount paid in the schedule year may be considerably less than the total contracted for; and the total amount of rent, taxes, etc., falling due in a year are entered as though paid, though they have been paid in part or not at all. The unpaid balances owing at the end of the schedule year on debts contracted during the schedule year are entered as increases in debts on table 4. Amounts paid during the schedule year on goods purchased on the installment plan before the beginning of that year are treated as savings. (See "Surplus," p. 633; "Payment of debts to: Firms selling on installment plan," p. 637; and "Increase in debts: Payable to firms selling on installment plan," p. 638.)

Expenditures as entered on tables are purchase price less trade-in allowance, in cases where such trade-in allowances were made, for example, automobile and furniture purchases.

Surplus or deficit.—Surplus or deficit represents the difference between current income and current expenditures. Since the figures on both these amounts as secured by the schedule method are subject to an undetermined error of estimate (see "Balancing difference," p. 634), the surplus and deficit data were obtained by asking in detail changes in individual asset and liability items over the schedule year. Net surplus or net deficit was computed as the net difference between the funds received during the schedule year not used for current expenditures and the funds made available for family use from sources other than money income (table 4; see also p. 18 of schedule facsimile, p. 684). It should be noticed that the emphasis is placed on net rather than gross figures for changes in assets and liabilities. That is, for an individual family, only net entries were made for an individual transaction such as a trade of property involving a net payment of \$500. Thus, the net change item is more significant than the absolute amount either of increase or decrease in assets or increase or decrease in liabilities.

Surplus.—Surplus, savings, and investment are terms used to mean net decrease in liabilities and/or increase in assets. This figure appears as the net change in assets and liabilities (when the total increase in assets and/or decrease in liabilities is greater than the total decrease in assets and/or increase in liabilities). Money paid on the principal of real estate mortgages or spent for permanent improvements to real estate (such as the addition of a room to a house) has been treated as an increase in assets and hence as investment, as has also money spent for the purchase of stocks and bonds, building and loan shares, and other forms of permanent assets. Money used, for example, for the payment of installment obligations for an automobile purchased prior to the schedule year, is treated as decrease in liabilities and hence as a part of savings. Thus, money used for decreasing the liabilities of a preceding year, as well as that used to increase assets, has been treated as savings.

Deficit.—Deficit (or negative savings) is the term used to mean net increase in liabilities and/or net decrease in assets. This figure appears as the net change in assets and liabilities (when the total decrease in assets and/or increase in liabilities is greater than total increase in assets and/or decrease in liabilities) and is shown in tables 2, 5, 19, and 22 of the Tabular Summary. Money received through the sale of property, from the settlement or surrender of life insurance or endowment policies, and repayments by others of the loans made to them have been treated as money resulting from decreases in assets or changes in their form and thus may form part of deficits or negative savings, but not of money income. Money borrowed either directly or as book credit is a form of increase in liabilities and hence may

comprise a part of deficits or negative saving but is definitely not a part of money income.

Inheritance.—Money received by inheritance, essentially a windfall, cannot be treated as income because it is nonrecurring, nor as investment, because it may be spent during the year, nor can it be regarded as a decrease in assets in the same sense as withdrawal of savings or sale of property. Inheritance has, therefore, been treated as an independent item, forming a part of total receipts and coordinate with but not a part of current income and net change in assets and liabilities. It is shown in tables 2, 4, 5, 19, and 22. It includes only cash inheritances received during the schedule year. Inheritances of property not sold during the schedule year are not recorded.

Total money receipts.—The term "total money receipts" has been used to describe total money income plus deficits or net negative savings wherever they occur, plus money received through inheritance. This item is not shown as such in the Tabular Summary but it may be computed by adding for any desired group of families the following items: annual money income, net changes in assets and liabilities where the sign of the net change is minus (—), and inheritance.

Total money disbursements.—The term "total money disbursements" has been used to describe total current expenditures plus surpluses or net savings or investment wherever they occur. This item is not shown as such in the Tabular Summary but it may be computed by adding for any desired group of families the following items: annual current expenditure and net change in assets and liabilities where the sign of the net change is plus (+).

Balancing difference.—The difference between total disbursements and total receipts on any schedule was the balancing difference, and represented discrepancies due to inability of families to recall to the last penny every financial transaction of the year. No schedule was accepted in which this difference was greater than 5 percent of the larger figure.

Schedule year.—All data shown in the tables are for a 12-month period unless otherwise specified. The data secured from each family apply to the schedule year prior to the visit of the field investigator, ending with any one of four specified quarters: the winter quarter ending February 28, the spring quarter ending May 31, the summer quarter ending August 31, and the fall quarter ending November 30. For the purposes of the revision of the cost of living index, it was desired to secure material on seasonal variations in expenditures, and on this account data on purchases in different quarters were obtained for food, clothing, fuel and light, furniture and furnishings, automobiles and motorcycles, movies, and certain other items.

Averages based on all families.—All averages unless otherwise specified in the table are computed by dividing the appropriate aggregate

by the total number of families in the group to which the aggregate applies and not by the smaller number of families in that group actually making the expenditure for or having the indicated item. The average expenditure per family purchasing a given item may be readily computed by multiplying the average for all families in the group by the number of families in the group to obtain the aggregate expenditure and dividing this figure by the number of families purchasing.

Sales tax.—See appendix A, page 649, for method of handling sales tax.

Notes on individual tables.

NOTE.—For each table except 21, 22, 23, 24-A, and 25 comparable data for Negro and for Mexican families appear immediately following those for other white families. There are also no Negro data comparable to those for the other two groups given in tables 24-B and 24-C.

TABLE 1.—*Distribution of families, by economic level and income level*

Families have been classified by economic level according to the amount of current expenditures per expenditure unit, a measure which takes into account total family expenditure and family size and composition. The explanation of this measure and its use will be found on page 688.

Families have been classified by income level according to the net family income, i. e., total family income minus nonfamily losses and business expense.

TABLE 2.—*Description of families studied, by economic level*

(See also tables 5, 19, and 22 for the same data by other classifications)

For tabulation the classification of occupations was made on the basis of the Works Progress Administration occupational classification. See appendix D, page 658.

The *homemaker* is the person reporting herself responsible for the management of the household, or in the case of two-generation families, the wife of the "head of the family."

Household and economic family are defined on page 631. In this table, a person in the household or economic family for less than a year is treated as the appropriate decimal equivalent of a person.

The equivalent number of persons in the household is computed by adding the total number of weeks spent in the household by each member of the household, and dividing the resulting aggregate by 52 (the number of weeks in a year). Number of equivalent persons in other categories listed in the table are computed in the same manner.

Earnings.—Earnings include wages, salaries, tips, industrial bonuses, and commissions. Amounts deducted by employers for pensions, insurance, annuities, etc., are included in earnings, and also entered in table 4 as payment of premiums for insurance policies. If a worker, as for example, in the building trades, pays a helper, the workers' earnings are entered as net, i. e., the pay to the helper is deducted.

Net earnings from boarders and lodgers are gross payments for board and lodging minus the calculated cost of food for boarders. The cost of boarders' food is computed by dividing each family's annual food expenditure by the number of food-expenditure units for all the persons eating in the household; the resulting

food expenditure per food-expenditure unit is then multiplied by the number of food-expenditure units for boarders.

Other net rents are gross rents received from tenants less current expenditures paid out by the scheduled family in connection with the rented property.

Pensions and insurance annuities include veterans' pensions, pensions from employers, compensation received under workmen's compensation laws, unemployment benefits from trade-unions, etc., income from annuities purchased, and benefits from sickness, accident, theft, and fire insurance.

Gifts include money received from persons not members of the economic family. Such persons include persons members of the natural but not the economic family.

Other sources of income include net receipt from sale of home produce, winnings from gambling, court settlements, payment for child support, rebates, and dividend checks received on purchases bought through cooperative organizations, etc. In those cases in which a worker away from home received a cash subsistence allowance, the allowance was entered as other money income and the expenditures for meals, lodging, etc., were included in the proper expenditure tables. This case would be distinguished from that in which a salesman, for example, received an allowance for mileage; in such a case the travel expenditure was considered business expense and no entry was made either for expenditure or corresponding income with the exception that net gains on such an account are entered as other money income.

Deductions from income (business losses and expenses) includes nonfamily losses, i. e., net losses on rented property (current expenditures for property minus gross rents received) and current expenditures on any unrented real estate other than own home, etc., and net losses on traveling or subsistence allowances, and any other business expenses.

Nonbusiness losses, i. e., family losses, are not deducted from income but are treated as other family expenditures in table 16. For example, contents of a purse lost, or bail forfeited which had been posted for a friend, are treated as miscellaneous family expenditure.

Surplus or deficit.—See page 633.

Inheritance.—See page 634.

The *number of gainful workers per family* is the total number of persons gainfully employed at any time during the year. Each person is counted as one regardless of the length of his employment. The definition differs from that of the "gainfully occupied" as used by the census in that a person continuously unemployed throughout the year is not counted as a gainful worker. On the other hand a person is so counted even if his earnings were occasional and he does not necessarily regard himself as regularly in the labor market.

The *chief earner* is the member with the largest money earnings.

TABLE 3.—*Expenditures for groups of items, by economic level*

(See tables 6, 20, and 23 for same data by other classifications)

For the items included in each group of expenditures see table 8, Food; table 17 Clothing; table 10, Housing; table 11, Fuel, light, and refrigeration; table 12, Other household operation; table 18, Furnishings and equipment; table 13, Automobile and motorcycle purchase, operation, and maintenance, and other transportation; table 14, Personal care, medical care; table 15, Recreation; table 16, Education, vocation, community welfare, gifts, and contributions to persons outside economic family and other items.

Housing includes water, fuel, light, and refrigeration for families not making payment for these items separately from rent. (See tables 11 and 12.)

Percentages are based on rounded dollar averages.

TABLE 4.—Disposition of money received during the schedule year not used for current family expenditure and funds made available for family use from sources other than family income, by economic level

In these tables only the cash or credit changes in assets or liabilities as shown in transactions during the schedule year are entered. That is, purchase of a share of stock is entered as "Increase in assets: Investment in: Stocks and bonds," but increase in the value of a share owned but not sold during the year is not recorded.

For each individual family only the net amount of the change in any individual item, where the items correspond in the two tables, is entered on the schedule. For instance, if a family deposits \$200 in a savings account during the year and withdraws \$250, an entry of \$50 is made under "Decrease in assets: Reduction in cash: In savings account," and no entry is made under "Increase in assets: Increase in cash: In savings account." The aggregate upon which the average for the item "Decrease in assets: Reduction in cash: In savings account," in table 4 is based is then the sum of the net reductions of savings account balances of all families having net reductions in their savings account balances. Similarly, the aggregate upon which the average for the item "Increase in assets: Increase in cash: In savings account" is based is the sum of the net increase in savings account balances of all families having net increases in their savings account balances.

A transaction affecting two different items, such as the payment of a mortgage and the receipt of a loan with which to make the payment, is generally not entered as a single net amount, but the total amounts of both the payment and the loan are entered separately.

It should be noted that not all items in the two sections of the table correspond. Payments of premiums of insurance policies are listed under "Average amount of funds disposed in: Increase in assets." The corresponding item, receipts in the form of annuities, is not listed under "Average amount of funds received from: Decrease in assets," but is entered in tables 2, 5, and 22 under "Receipts." Money from the sale of goods and chattels is entered in table 4, but purchases of goods and chattels are entered in the appropriate expenditure tables. Money from inheritances is entered in table 4, but contrasting payments by the family scheduled (bequests to nonmembers) are listed under current expenditures as Gifts and contributions (table 16).

Investment in: Improvement in own home includes permanent improvements such as the addition of a porch or room, or installation of wiring for electricity. Repairs and replacements are not considered improvements, and are entered in table 10 as current housing expenditures.

Investment in: Other real estate including real estate mortgages includes both improvements made on and purchase of real estate other than owned home. This item also includes purchase by the scheduled family of real estate mortgages.

Payment of premiums for insurance policies includes amounts deducted from wages for company insurance; trade-union dues when these entitled the payer to insurance benefits; payments to other organizations when they entitled the payer to insurance benefits; payments for combined life and sickness and disability insurance when the amounts assignable to sickness and disability insurance are considered the smaller part of the total; "burial insurance" and payments to burial societies; and payments for life-insurance premiums for persons not members of the economic family.

Increase in outstanding loans to others includes increase in loans to any persons not members of the economic family.

Payment of debts to: Firms selling on installment plan includes only payments for purchases made prior to the beginning of the schedule year. The entire

amounts due for goods purchased on installment during the schedule year are entered in the appropriate expenditure tables.

Payment of debts to: Individuals includes payment of debts incurred prior to the schedule year to tradesmen, physicians, landlords, and other persons.

Payment of debts to: Other includes payment of debts incurred prior to the schedule year on charge accounts, taxes, assessments, etc.

Sale of property: Goods and chattels does not include articles "traded in" on the purchase. When, for instance, an allowance was made for the trade-in of an old ice box in the purchase of a refrigerator, the amount of the allowance is not entered in any of the tables and the expenditure shown for the refrigerator (in table 18) is the price less the allowance. The same procedure was followed for automobiles, radios, and other items for which articles were "traded in" for credit.

Increase in liabilities includes debts incurred during the schedule year even though these were later wiped out by bankruptcy proceedings.

Increase in debts: Payable to firms selling on installment plan includes balances due at the end of the schedule year on goods purchased on installment during the schedule year. For example, if a family incurred a bill of \$250 during the schedule year for a suite of furniture purchased on the installment plan and paid installments totaling \$150 during the year, having a balance still owing of \$100 at the end of the schedule year, the following entries would appear: In table 18, current expenditure for furniture suite, \$250; in table 4, increase in debts payable to firms selling on installment plan, \$100.

Increase in debts: Payable to individuals includes unpaid debts incurred during the schedule year to tradesmen, physicians, landlords, and other persons.

Increase in debts: Other debts includes unpaid debts incurred during the schedule year on charge accounts, taxes, assessments, etc.

Inheritance.—See page 634.

TABLE 5.—*Description of families studied, by income level*

(See tables 2, 19, and 22 for same data by other classifications)

Data presented in this table are the same as those in table 2, except that the families have been classified by net family income level rather than by economic level. (See notes on table 2.)

TABLE 6.—*Expenditure for groups of items, by income level*

(See tables 3, 20, and 23 for same data by other classifications)

Data presented in this table are the same as those in table 3, except that the families have been classified by net family income level rather than by economic level. (See notes on table 3.)

TABLE 7.—*Food used at home and purchased for consumption at home during 1 week, by economic level*

In order to avoid overburdening the housewives who cooperated in the study the details of food purchases were requested only for the week preceding the agent's visit. In most cities the field work extended over more than one season. The differences between the averages secured in the several quarters in such instances reflect not only seasonal differences in food purchases, but also accidental differences in the economic level and the national backgrounds of the families in the subsamples interviewed in the different quarters. It was therefore decided to publish in full for each city only the estimates for that season in which data were secured from the largest number of families.

The number of equivalent full-time persons shown in table 7 is obtained by counting the total number of persons eating 21 meals at home during the week as the appropriate decimal equivalent of a person. A lunch prepared at home but carried and eaten away from home is included as a meal eaten at home.

For the method of obtaining the number of food-expenditure units, see appendix G, page 638.

The quantities and expenditures entered in table 7 are for all food purchased for use by the household at home or prepared at home to be taken out during the week, including that for boarders, guests, and servants.

Data were obtained for each of the following items—"number of families purchasing," "number of families using"; "average quantity purchased," "average quantity used"—as well as "expenditure." Since the quantities purchased and quantities used in 1 week were in the great majority of cases identical, only data on quantities purchased are presented in table 7, these figures may be compared with the figures on expenditure. Likewise, for most, although not all of the food items, the number of families purchasing and the number using was the same. Because of limitation of printing space, only the figures for number of families using are presented, they being needed to obtain a complete picture of food consumption habits of the families studied.

If comparisons are made between expenditures for quantities of foods at different economic levels, it should be noted that the composition of the families changes from one level to another. There are in general a larger proportion of adults at the higher economic levels. Since human needs for and customary consumption of various specific foods vary considerably for persons of different age and sex and occupation, it becomes impossible to make a strict comparison of food consumption with needs at the different economic levels. Thus the needs for carbohydrates, protein, vitamins, etc., increase in differing ratios for different sex-age groups; children's need for milk is approximately twice as great as that for adults, while the need of heat-producing foods (starches and sugars) of adults is about twice as great as that of children. Children's meat consumption varies from that of adults at a still different rate. In order to secure figures on quantities of and expenditures for individual foods purchased which would provide a reasonably satisfactory basis for comparison and yet not present a misleading appearance of refinement, data on family purchases of individual foods have been converted to a per capita basis.

Expenditures or quantity per food expenditure unit may be computed by multiplying the average expenditure or quantity per person shown by the average number of persons per family and dividing the product by the average number of food expenditure units per family. However, in interpreting such results, the factor pointed out in the preceding paragraph must be considered, namely that a single food relative scale cannot be correctly descriptive of needs of persons of different sex and age for varying types of specific foods.

In considering quantities purchased it must be remembered that "pounds" are a measure of weight only, not of nutritional equivalence.

TABLE 8.—*Annual food expenditures, by economic level*

The figures for average annual expenditures for food exclude the computed cost of food consumed by boarders.

For the method of obtaining the number of food-expenditure units see appendix G, page 638.

Meals bought and eaten away from home include tips.

Candy, ice cream, drinks, etc., bought and eaten away from home includes expenditure for all between-meal food and drink consumed away from home.

TABLE 9.—*Housing facilities, by economic level*

The facilities described in this table apply to the dwelling occupied by the family at the end of the schedule year, and which may or may not have been the family's dwelling unit during the entire schedule year. No attempt was made by the field agents to determine whether or not a facility met any defined standard either as to quality or as to state of repair.

Average monthly rental rate is the rental rate for the house inhabited by the family at the end of the schedule year. (Note that this rate is not necessarily the same as that shown in table 10, Housing expenditures, which is the average rate paid throughout the year.)

A *detached* house is free, standing with open space on all sides; a *semidetached* house has open space on three sides; a *row* house has open space on two sides; a *two-family* house is one designed for occupancy by two families, one above the other.

Multiple dwelling.—A building designed for occupancy by three or more families has been classed as a multiple dwelling.

Garden space is defined as space actually devoted to a garden or to a lawn on the premises or belonging to the dwelling.

TABLE 10.—*Housing expenditures, by economic level*

The type and amount of expenditure by a family for housing necessarily vary with type of tenure, dwelling, and manner of payment for heating. Separate sections of the table are therefore presented for families who can be classified into homogeneous groups with respect to housing expenditures. These are: II, "Home owners"; III, "House renters"; IV, "Apartment renters with heat included in rent"; V, "Apartment renters with heat not included in rent." Families whose housing arrangements changed during the year are not shown separately, but are included in section I, "All families in survey." Section I therefore includes families shown in sections II, III, IV, and V, and families with the following housing arrangements: Owning a principal home during part of the year and renting a principal home during part of the year; having as a principal home a house for a part of the year and an apartment for a part of the year; renting as principal home an apartment with heat included in rent for a part of the year and an apartment with heat not included in rent for a part of the year.

A *vacation home* is one which the family has for vacation purposes, and rents or owns simultaneously with its principal home. Simultaneous rental or ownership of a vacation home does not exclude families in sections II, III, IV, and V.

Investment in home includes down payments, payment of principal on mortgages, and permanent improvements (not repairs) on home.

In cases where the home owned and occupied by the family was a two-family house, only that portion of the investment or expenditure which applied to the owner's own living quarters has been included under "Average amount invested" or "Average current housing expenditure." The proportions used in making this allocation were based on the comparative monthly rental values of the two dwellings under consideration. The amount of housing expenditure allocated to the rented portion of the house was deducted from the gross rent received from the tenant to arrive at "Other net rents" (tables 2, 5, 19, and 22). The amount of the investment allocated to the rented portion of the house was entered as "Investment in other real estate" (table 4).

Taxes.—Amounts due on "taxes" or "rent" are entered under these respective headings even if unpaid at the end of the schedule year. The amounts unpaid

at the end of the schedule year are also entered in table 4 as "Increase in debts: Other debts."

Fire insurance and liability insurance.—No attempt was made to prorate payments for previous or coming years. The total amount paid during the year was considered current expenditure.

Rent.—The rent reported covered the use of such facilities as heat, light, furniture, and water when these were provided by the landlord.

Families living in rented homes and subrenting portions as apartments were scheduled provided there were separate meters for gas and electricity, that heat costs could be estimated, and that not more than two families (including the scheduled family) had dwellings there. In such cases only that amount of the rent, operating expenditures, and expenditure for repairs which applied to the portion of the house occupied by the scheduled family was entered. The remaining expenditures for rent, operating, and repairs were deducted from the gross rent received from the tenant to arrive at "Other net rents" (tables 2, 5, 19, and 22). The proportions used in allocating housing expenditure between the two families were based on the comparative rental rates of the two dwellings.

No attempt was made to allocate the cost of space rented to roomers.

Amounts due on rent are entered here even if unpaid at end of schedule year. The amounts unpaid at end of year are also entered on table 4 as "Increase in debts: Other debts."

Concessions are defined as the money value of rent given free by the landlord for a short time as an inducement to the family to rent the living quarters or to offset the expense of moving.

Apartments are defined as dwellings in multiple dwellings or in two-family houses designed for occupancy by two families, one above the other. (See notes on table 9, p. 640.) A dwelling consisting of rooms set apart for the use of the scheduled family within a house originally designed for occupancy by one family was also classed as an apartment.

Rooms.—In the count of the number of rooms, dining rooms, living rooms, bedrooms, libraries, sewing rooms, kitchens, kitchenettes, and enclosed porches are included. Halls, closets, storerooms, pantries, open porches, laundries, alcoves, rooms used for business purposes, dinettes, and bathrooms are not included.

TABLE 11.—*Fuel, light, and refrigeration expenditures, by economic level*

The type and amount of expenditure by a family for fuel, light, and refrigeration necessarily vary with type of dwelling and manner of payment for heating. Separate sections of the table are therefore presented for families whose expenditures for fuel, light, and refrigeration may be considered homogeneous. Families whose type of dwelling or arrangement for payment for heating changed during the year are not shown separately but are in section I, "All families in survey." Section I therefore includes families shown in sections II, III, IV, and V and families with the following arrangements for type of dwelling or payment for heating: having a house part of the year and an apartment for part of the year; having heat included in rent or ownership payments during part of the year and not so included during part of the year; renting a home for part of the year and owning a home for part of the year.

It should be noted that several items listed in this table might have been used for purposes other than heating, cooking, lighting, and refrigeration. For instance, electricity is used for radios, curling irons, etc.; gasoline is used for cleaning

TABLE 12.—*Household operation expenditures other than for fuel, light, and refrigeration, by economic level*

Water rent includes only water rent paid separately from rent for dwelling.
Telephone includes both subscription and pay-station costs.
Domestic service includes maid service, laundress, furnace man, etc.
Household paper includes toilet paper, wax paper, shelf paper, etc.
Stationery, pens, pencils, ink.—Expenditures for school supplies are entered in table 16 under "Formal education."
Insurance on furniture is generally paid for a 3-year period. The entire expenditure was entered without regard to the period covered.
Interest on debts does not include interest paid on mortgages on home (table 10).
Other items includes shoe polish, candles, clothes pins, clothes lines, grass cutting, snow shoveling, and tips to maids, janitors, elevator boys, and garbage collectors, etc.

TABLE 13.—*Transportation expenditures, by economic level*

The expenditure shown for purchase of automobiles and motorcycles is the purchase price less allowances for the trade-in of old cars and includes carrying charges for installment purchases.
Rent of automobile and/or motorcycle includes expenditures for gasoline, oil, etc. for a vehicle not owned by the family. It usually covered payment to a neighbor for rides to work in his car, or payment for gasoline and oil for operation of a borrowed car.
Other transportation expense includes dues for membership in automobile clubs.

TABLE 14.—*Personal care expenditures, and medical care expenditures, by economic level*

Personal care services.—A combination beauty or barber service charge was prorated among the services supplied.
Other waves includes marcel, water, or finger wave.
Other personal care services includes facial treatments, massage, etc.
Toilet soap does not include laundry soap used for personal care.
Tooth powder, tooth paste, mouth washes does not include soda and salt used for the cleaning of teeth.
Cosmetics and toilet preparations includes paper handkerchiefs and sanitary napkins as well as face powder, rouge, perfume, etc.
 Under "Brushes, razor blades, and other toilet articles" are included compacts and mirrors.
Medical care.—Frequently families knew definitely the total expenditure incurred for an illness but were not sure of the correct allocation among such items as physicians' services, hospital room, operating room charges, and medicines. Whenever possible flat rate charges for such services as obstetrical care or tonsillectomy were prorated among the services received. Where information for such prorating could not be furnished, the entire charge was entered as expenditure for general practitioner, specialist, or clinic as the case might be. Therefore expenditures for total medical care are probably more accurate than expenditures for individual items of medical service.
Specialist and other practitioner includes heart specialists, pediatricians, eye, ear, nose, and throat specialists, osteopaths, chiropractors, midwives, Christian Science practitioners, etc.
Medicine and drugs includes the cost of filling prescriptions, home remedies, patent medicines, adhesive tape, bandage, etc. Cod-liver oil was classified as a food. (See table 7.)

Eyeglasses includes the cost of examination when the examination was given by the same person or firm from whom glasses were purchased.

Medical appliances includes hot water bottles, crutches, etc.

Accident and health insurance.—When accident and health insurance premium payments are included with payments for life insurance and the life insurance portion is considered the greater, the expenditures are not entered in table 14 but in table 4 under "Payment of premiums for insurance policies: Life insurance."

Other medical care includes expenditures for X-ray, operating room, blood transfusions, circumcision, etc.

TABLE 15.—*Recreation expenditures, by economic level*

Cameras, films, and photographic equipment includes cost of films and developing.

Athletic equipment and supplies does not include clothes for sports. Expenditures for sport clothes are entered in table 17.

Pets (purchase and care) includes dog licenses and food purchased especially for pets.

Entertaining: In home, except food and drinks includes bridge prizes, etc.

Other recreation includes amusement park and dance hall admissions, 1-day boat excursions, losses at cards, gambling and betting, cost of lottery tickets, Christmas-tree decorations, expenditures for hobbies not elsewhere classified, admission to fairs, spending money assigned to individual family members of which no account could be given.

TABLE 16.—*Formal education, vocation, community welfare, gifts and contributions, and miscellaneous expenditures, by economic level*

Formal education

Expenditures for *members away from home* include tuition and school supplies but not the cost of board and lodging or school uniforms for members attending school away from home.

Expenditures for *members at home* include tuition, books, stationery and supplies, fees for music and dancing lessons, etc., paid for by the economic family.

Vocation

Union dues or fees.—Payments to trade-unions with life insurance plans, where dues and life insurance premium payments cannot be separated, are entered on table 4 as "Payments of premium for insurance policies: Life insurance."

Other items of vocational expense include chauffeurs' licenses, tools, fees to employment offices, etc.

Community welfare

Taxes.—Does not include taxes on owned home (see p. 640) or on other real estate (see p. 636), or sales tax (see p. 649), or indirect taxes, or automobile licenses and taxes.

Gifts and contributions

This section includes only gifts to persons not members of the economic family. Gifts to organizations or institutions are not included, but are listed under "Community welfare."

Christmas, birthday, etc., gifts include money, gifts, and purchase price of items given to nonmembers of the economic family.

Support of relatives includes money sent to relatives whether living in the United States or in foreign countries. It also includes contributions to the funeral expense of a relative not a member of the economic family.

Miscellaneous expenditures

Losses includes only family or nonbusiness losses. Examples of such losses are payment of notes of personal friends endorsed by members of the economic family; bail forfeited which had been posted for a friend; premiums paid during the schedule year on insurance or annuities forfeited through failure to keep policies up to date; accidental loss of cash; payments on items bought on the installment plan and lost for nonpayment on installments, without recompense for amounts paid. Business losses are deducted from family income, see page —.

Other includes dues and contributions to political organizations, expenses for marriage licenses, christenings, bail, fines not connected with traffic violations, etc.

TABLE 17.—*Clothing expenditures, by economic level*

All figures in table 17 with the exception of those in section I are based upon data for persons dependent on family funds for 52 weeks. Expenditures for persons dependent on family funds for less than 52 weeks are not shown in the sections for different sex and age groups but are included in the total shown in section I. These expenditures have been excluded from the detailed sections for the reason that clothing expenditures for a person dependent on family funds for only part of the year would be unrepresentative, since the family might buy all or none of the year's clothing supply for that person during the period he was dependent on family funds.

In addition to the data shown in the clothing table, the following totals and averages, if desired, may readily be computed from the data in the table:

1. Average number of articles purchased per person purchasing.¹
2. Average expenditure per person purchasing.¹
3. Average number of articles purchased per family having members in the designated group.
4. Average expenditure per article per family having members in the designated group.
5. Average price paid per article purchased.
6. Average number of articles purchased per family (all families).
7. Average expenditure per family (all families).

(1) To secure the average number of articles purchased per person purchasing¹ in a given sex and age group at a given economic level, multiply the average number of articles purchased per person (all persons) by the total number of persons in the specified group. This result is the total number of articles purchased. This figure divided by the number of persons purchasing¹ yields the average number of articles purchased per person purchasing.¹ For example, using figures on number of felt hats purchased for white men 18 years of age and over in families with unit expenditure under \$400:

a. Total number of families.....	1, 027
b. Number of families having men 18 years of age and over.....	973
c. Number of men 18 years of age and over.....	1, 273
d. Average number of men per family having men.....	1. 31
Hats (felt):	
e. Number of persons purchasing.....	537
f. Average number of articles per person (all persons)...	0. 44
g. Average expenditure per person (all persons).....	\$1. 10
h. Total number of hats purchased ($f \times c$).....	560
i. Average number of hats purchased per person purchasing ¹ ($h \div e$).....	1. 04

¹ Or person for whom purchased.

(2) Similarly to obtain the average expenditure per person purchasing¹ in a specified sex and age group at a given economic level multiply the average expenditure per person (all persons) by the total number of persons in the specified group. This result is the total expenditure for hats for this group, which when divided by the number of persons purchasing¹ yields the average expenditure per person purchasing.¹ For example, using the figures given above:

j. Total expenditure for hats by the group ($g \times c$).....	\$1, 400. 30
k. Average expenditure for hats per person purchasing ¹ ($j \div e$).....	2. 61

(3) To obtain the average number of articles purchased per family having members in a designated sex and age group at a given economic level, divide the total number of articles purchased in that group (computed in accordance with the instructions in paragraph (1) above) by the number of families in the group. For example, again using the figures given above:

h. Total number of hats purchased ($f \times c$).....	560
(Note this total has already been computed above.)	
l. Average number of hats per family in the group ($h \div b$)....	0. 58

(4) To obtain the average expenditure per article per family having members in a designated sex and age group at a given economic level, divide the total expenditure per article (computed in accordance with the instructions in paragraph (2) above) by the number of families in the group. For example, using the same figures given above:

j. Total expenditure for hats by the group ($g \times c$).....	\$1, 400. 30
(Note this total has already been computed above.)	
m. Average expenditure for hats, per family in the group ($j \div b$).....	1. 44

(5) To obtain the average price paid per article purchased divide the total expenditure for a given article for a given sex and age group at a given economic level (as computed in accordance with the instructions in paragraph (2) above) by the total number of articles purchased (as computed in accordance with the instructions in paragraph (1) above). For example, using figures shown above:

j. Total expenditure for hats by the group ($g \times c$).....	\$1, 400. 30
(Note this total has already been computed.)	
h. Total number of hats purchased ($f \times c$).....	560
(Note this total has already been computed.)	
n. Average price paid per article purchased ² ($j \div h$).....	\$2. 50

(6) To obtain average number of articles purchased per family (all families) at a given economic level, divide the total number of articles purchased by all families at that economic level. For example, using the same figures:

h. Total number of hats purchased.....	560
e. Average number of hats per family ($h \div a$).....	0. 55

(7) To obtain average expenditure per family (all families) at a given economic level, divide the total expenditure for the given article by all families at that economic level. For example, using the same figures:

¹ Or person for whom purchased.

² The average price paid for an article purchased should not be computed by dividing the "average expenditure per person" by the "average number of articles per person." Such a computation would lead to slight inaccuracies in the second decimal place, because of rounding both the dividend and divisor before division.

j. Total expenditure for hats by the group ($g \times c$).....	\$1, 400. 30
p. Average expenditure for hats per family ($j \div a$).....	1. 36

Section I.—For method of computation of number of clothing expenditure units per family see appendix G, page 690. This computation is based on all members of the economic family, whether or not they were dependent on the family fund for 52 weeks.

Ready-made clothing, dry cleaning, and accessories includes all items listed in sections III through XI for persons dependent on family funds for 52 weeks plus such expenditures for persons dependent on family funds for less than 52 weeks.

Yard goods and findings.—Findings include thread, needles, scissors, buttons, etc.

Clothing received as gifts includes neckties, stockings, etc., received as Christmas and birthday gifts from persons outside the economic family. It also includes second-hand clothes given to the family.

Expense for uniforms, etc., for work are included in clothing expenditures (not as vocational expense in table 16 nor as losses or business expense in tables 2, 5, 19, and 22).

Section II.—The figures in section II are based on data only for persons dependent on the family funds for 52 weeks.

Sections III through XI.—In these sections the figures are based on data only for persons dependent on the family funds for 52 weeks. Total for each sex and age group does not include expenditures for yard goods and findings and paid help for sewing. These are presented only in section I for all sex-age groups combined.

Boys: Play suits.—Are heavy suits for children's outdoor wear.

Men and Boys: Shoes, work.—Are shoes for heavy work, not, for example, shoes worn to work by a white-collar employee.

Men and Boys: Shoes, other.—Includes bedroom slippers.

Men and Boys: Accessories.—Includes belts, suspenders, collar buttons, shoe-strings, etc.

Men and Boys: Other.—Includes jewelry and watches, and rental charges for uniforms and aprons. In cases where rental and laundering charges for uniforms and aprons could not be separated, the entire amount is entered here.

Women and Girls: Dresses, cotton, house.—Are defined as cotton dresses bought for housework.

Women and Girls: Accessories.—Includes hairpins, hairnets, belts, sanitary belts, dress ornaments, etc.

Women and Girls: Other.—Includes jewelry and watches, and rental charges for uniforms and aprons. In cases where rental and laundering charges for uniforms and aprons could not be separated the entire amount is entered here.

TABLE 18.—Furnishings and equipment expenditures, by economic level

For the method of entry of expenditures for items bought on the installment plan and with trade-in allowances see page 638.

For computation of averages other than those presented in this table, for example, "average number of articles purchased per family purchasing" or "average expenditure per family purchasing," calculations similar to those outlined for table 17 can be made (see pp. 644 and 645).

Textile furnishings: Other.—Includes paid help for making curtains, furniture covers, etc., yard goods used in making home furnishings.

Miscellaneous equipment: Other.—Includes paint and lumber for repair of household equipment, play pens for children, and typewriters.

Note that radios are not classed as "Furnishings and Equipment" but as "Recreation," table 15.

TABLES 19 and 20.—*Description of families studied at three economic levels and expenditures for groups of items at three economic levels*

(See tables 2, 3, 5, 6, 22, and 23 for same data by other classifications)

These tables are presented with families classified into three economic levels in order to facilitate comparison with the data from other cities which will be classified for these three levels and published in other bulletins. The greater size of the sample in larger cities permitted a finer break-down in tables 2 and 3 than was justified by the data for the smaller samples. In tables 19 and 20 the same data as in tables 2 and 3 are grouped into identical classifications regardless of size of sample, as follows: Families spending under \$400 per expenditure unit per year, those spending \$400 to \$600, and those spending \$600 and over.

TABLE 21.—*Distribution of families of types comparable with those studied in 1917-18, by economic level and income level*

TABLE 22.—*Description of families of types comparable with those studied in 1917-18, by income level*

TABLE 23.—*Expenditures of families of types comparable with those studied in 1917-18 for groups of items, by economic level*

(See tables 1, 2, 3, 5, 6, 19, and 20 for same data for all families in present study)

Since the rules for inclusion of families in the 1917-18 study differed from those in the 1934-36 study, data for the family types in the latter study most nearly meeting the eligibility requirements of the former study are presented in these tables to facilitate comparison. Data for families of the following types are included: Man, wife, and one child; man, wife, and two to four children; man, wife, and five or more children; man, wife, and children and adults (four to six persons); and man, wife, children, and adults (seven or more persons).

TABLE 24-A.—*Coefficients of variation of money disbursements*

and

TABLE 24-B, C and D.—*Coefficients of variation of money disbursements at successive income levels*

The coefficient of variation is computed by dividing the standard deviation by the average expenditure and multiplying by 100. The standard deviation represents the square root of the mean of the squares of the differences between each item and the arithmetic average of the items.

The purpose of the coefficient of variation is to express as a percentage the dispersion about the average, independently of the size of that average. The variation of expenditures for items of different magnitude can thus be compared directly. For example, in dollars, expenditures for food are typically much greater than those for personal care. Nevertheless their variation may be compared through a figure which expresses dispersion about the mean in relative terms, the coefficient of variation.

When families are distributed by the amount of their expenditures for various groups of items, it is found that the curves for food and housing most nearly resemble the normal curve, although more families are to be found above the mode than below it. Among the other major categories of expenditure, those for furnishings and equipment, transportation, and medical care have a distribution far from that of the normal curve. Many families made no expenditures or spent very small sums for these items; a few families spent relatively large sums. Only

a small number of the families spent sums near the average expenditure; in other words such distributions are very much skewed. Therefore, the coefficients of variation are of value in showing the extent of the dispersion but they should not be used to estimate the range within which a given proportion of the values from a new sample would fall.

TABLE 25.—*Expenditures for groups of items estimated from regression equation*

The figures in this table were computed by fitting a regression line to the actual expenditure data, using the equation $Y=a+bX^{\dagger}+cX$, where X is annual net income. The average actual expenditure of each three hundred dollar-income group was given equal weight in fitting the curve.

Experiments were carried out with straight lines and other forms of curves and with various systems of weighting. For personal care, medical care, household operation other than fuel, light, and refrigeration, gifts, and miscellaneous items there appeared to be a true linear relationship. For food, clothing, housing including fuel, light, and refrigeration, transportation, recreation, and furnishings and equipment, the equation $Y=a+bX+cX^2$ gave a better fit than did the equation $Y=a+bX$. However, for several cases, particularly that of housing, the curve yielded by the equation $Y=a+bX+cX^2$ turned downward at the higher income levels, so that at very high income levels there appeared to be actually a negative expenditure for housing. The equation $Y=a+bX^{\dagger}+cX$ gave an equally good fit for those expenditure items which appeared to have a definitely linear relationship to income and also had the added merit that it did not turn downward at higher income levels for those items for which a curvilinear relationship was indicated.

Use of the average actual expenditure for each income group yielded practically the same results as would have been obtained by using each individual observation, and resulted in a material economy of time. Weighting by number of cases, total expenditure, or the ratio of total expenditure to the number of cases, etc., materially increased the amount of work and time required for fitting, but did not yield significantly better results.

Local conditions affecting the data.

Cost of living.—Bureau of Labor Statistics indexes of changes in costs of goods purchased by wage earners and clerical workers are available for 9 of the 12 cities covered in this region. Taking average costs in 1923–25 as 100, the indexes applying to the period covered in these cities are as follows:

Baltimore.....	84.8
Birmingham.....	71.8
Houston.....	79.3
Jacksonville.....	78.0
Memphis.....	77.3
Mobile.....	80.6
New Orleans.....	79.8
Norfolk.....	84.0
Richmond.....	80.8

These index numbers represent weighted averages applying to the entire period covered by the schedules. They indicate that in the period covered, prices in Birmingham stood at the lowest level, relative to those that had prevailed before the depression, and highest in

Baltimore. It must be remembered that the base used for the index in each city is not identical, but varies with the income and consumption habits of the workers of the city. These indexes, therefore, can only be used to measure relative changes in costs within a given city, and not to measure costs between cities.

Employment.—In general, employment in the area was increasing over the period covered by the investigation in the South. Data on variations in employment in particular cities are not available, but the low points in the Bureau of Labor Statistics indexes of employment and pay rolls in manufacturing for the United States as a whole were reached in July 1932 and March 1933, respectively. The former date is approximately 2 to 3 years before the dates to which the bulk of the data for the Southern cities apply.

Sales tax.—No general sales tax was in effect in 10 of the 12 Southern cities during the period to which the data in the respective cities apply. The exceptions were Jackson and Louisville. In Jackson there was a tax of 2 percent on retail sales. In Louisville a tax of 3 percent on retail sales became effective on July 1, 1934. From that date until July 1, 1935, the tax was computed as a straight 3 percent of the amount of the retail sale. On and after July 1, 1935, to January 15, 1936, when the tax was repealed, a bracket system was used for computing the tax, as follows:

1 cent to 9 cents.....	No tax.
10 cents to 35 cents.....	1 cent tax.
36 cents to 70 cents.....	2 cents tax
71 cents to \$1.09.....	3 cents tax.

The amount of tax is included in the expenditure for the indicated article. An exception occurs in Tabular Summary, table 7, where sales tax is computed on all the articles of food purchased during the week combined and entered as a separate item. The tax is not shown in Tabular Summary, table 7, for Louisville since the data on detailed food expenditures apply to the period when the tax was not in effect.

Relief.—Since families having received relief at any time during the year were excluded from the investigation, it is important to have some estimate of the proportion of families which were made ineligible for the study on this account.

Table A shows the number of families of two or more persons on relief during the month of the survey when the relief load reached a maximum. These figures and the average size of such relief families were furnished by the Division of Social Research of the Works Progress Administration. The last column of the table shows the percentage which such families formed of the total number of two-or-more-person families reported in the 1930 Census of Population.

TABLE A.—Families of 2 or more persons on relief in the month during the period of the survey when relief was at a maximum

WHITE FAMILIES OTHER THAN MEXICAN

Reporting area	Months of maximum relief load during period of survey	Number of families of 2 or more persons on relief in that month	Average size of families on relief	Percentage which relief families were of total number of families of 2 or more persons in 1930
Baltimore.....	March 1935.....	14,700	4.2	9.8
Birmingham ¹	March 1935.....	13,100	4.5	22.4
Dallas ²	March 1935.....	6,300	3.4	9.7
Houston ³	February 1935.....	6,000	3.9	9.3
Jackson ⁴	September 1934.....	1,900	3.9	23.4
Jacksonville ⁵	November 1934.....	4,200	4.0	17.7
Louisville.....	March 1935.....	3,100	4.2	5.0
Memphis ⁶	March 1934.....	3,900	4.8	4.4
Mobile ⁷	September 1934.....	5,900	4.0	26.0
New Orleans ⁸	November 1934.....	7,900	4.1	10.9
Norfolk.....	April 1935.....	800	3.6	4.2
Richmond.....	November 1934.....	1,800	4.3	6.1

NEGRO FAMILIES

Baltimore.....	March 1935.....	30,500	4.2	37.2
Birmingham ¹	April 1934.....	18,200	4.0	47.2
Jackson ⁴	September 1934.....	2,600	4.1	26.2
Louisville.....	March 1935.....	1,100	4.1	10.0
Memphis ⁶	March 1934.....	5,900	4.4	19.6
Mobile ⁷	September 1934.....	4,600	4.1	20.7
New Orleans ⁸	November 1934.....	14,400	3.8	49.0
Norfolk.....	April 1935.....	3,400	3.4	26.6
Richmond.....	November 1934.....	2,200	4.1	19.2

MEXICAN FAMILIES

Houston ³	March 1935.....	1,500	5.3	39.9
----------------------------	-----------------	-------	-----	------

¹ Data are for Jefferson County.² Data are for Dallas County.³ Data are for Harris County.⁴ Data are for Blinds County.⁵ Data are for Duval County.⁶ Data are for Shelby County.⁷ Data are for Mobile County.⁸ Data are for Orleans Parish.

Appendix B

Scope of the Investigation

Geographic area covered in the Southern region.

The investigation was confined to the city limits in the following 10 Southern cities:

Baltimore, Md.	Louisville, Ky.
Dallas, Tex.	Memphis, Tenn.
Houston, Tex.	Mobile, Ala.
Jackson, Miss.	New Orleans, La.
Jacksonville, Fla.	Richmond, Va.

In Birmingham and Norfolk it was found that such a large proportion of the industrial population lived in the area immediately outside of the city limits that the sample would not be representative without the inclusion of families living in certain suburbs. The suburbs included in the Birmingham area were Fairfield, Tarrant City, Irondale, and Bessemer. Those included in the Norfolk area were Portsmouth, South Norfolk, Craddock, Berkely, Ocean View, and Money Point.

Scope of the Nation-wide study.

In addition to the 12 Southern cities, 30 other cities with population over 50,000 were covered in the investigation of the money disbursements of wage earners and lower-salaried clerical workers. Data from both native and foreign-born white families were secured in all cities and from Negro families in the cities indicated in the following list. The results of investigations in the other large cities are summarized in 6 bulletins, as follows:

North Atlantic Region, New York City (B. L. S. Bull. 637, vol. I): White and Negro families.

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

Boston, Mass.	Pittsburgh, Pa. (white and Negro families).
Buffalo, N. Y.	Portland, Maine.
Johnstown, Pa.	Rochester, N. Y.
Lancaster, Pa.	Seranton, Pa.
Manchester, N. H.	Springfield, Mass.
Philadelphia, Pa. (white and Negro families).	

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

Cincinnati, Ohio (white and Negro families).	Grand Rapids, Mich.
Cleveland, Ohio.	Indianapolis, Ind. (white and Negro families).
Columbus, Ohio.	Lansing, Mich.
Detroit, Mich.	Milwaukee, Wis.

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

Denver, Colo.	St. Louis, Mo. (white and Negro families).
Kansas City, Mo. and Kansas City, Kans. (white and Negro families).	Salt Lake City, Utah.
Minneapolis and St. Paul, Minn.	

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

Los Angeles, Calif. (white other than Mexican, and Mexican families).	San Diego, Calif.
Sacramento, Calif.	San Francisco, Calif.
	Seattle, Wash.

42 Cities in the United States (B. L. S. Bull. 638).

With the cooperation of various State authorities correlated studies of the money disbursements of wage earners and clerical workers have been made in the following cities under 50,000 population: (1) In New Hampshire—Berlin, Claremont, Concord, Conway, Dover, Keene, Laconia, Littleton, Nashua, Portsmouth; (2) in Michigan—Marquette; (3) in California—Modesto; (4) in Nevada—Reno.

Summaries of the data secured in these smaller cities have been published in the *Monthly Labor Review* for March 1936; June 1936; and September 1937.

Early in 1936 the Bureau of Labor Statistics undertook a study of consumer purchases which covers all income groups in 32 different cities. Funds were allotted to the project by the Works Progress Administration. At the same time a coordinated study was undertaken by the Bureau of Home Economics in 66 farm counties, in 140 villages, and in 19 small cities. Both of these investigations were made in cooperation with the National Resources Committee and the Central Statistical Board.

The cities covered in the coordinated studies of consumer purchases are as follows:

BUREAU OF LABOR STATISTICS

Aberdeen-Hoquiam, Wash.	Denver, Colo.	New York, N. Y.
Albany, Ga.	Dubuque, Iowa	Omaha, Nebr.-Council Bluffs, Iowa
Atlanta, Ga.	Everett, Wash.	Peru, Ind.
Beaver Falls, Pa.	Gastonia, N. C.	Portland, Oreg.
Bellingham, Wash.	Haverhill, Mass.	Providence, R. I.
Billings, Mont.	Logansport, Ind.	Pueblo, Colo.
Butte, Mont.	Mattoon, Ill.	Springfield, Ill.
Chicago, Ill.	Mobile, Ala.	Springfield, Mo.
Columbia, S. C.	Muncie, Ind.	Wallingford, Conn.
Columbus, Ohio.	New Britain, Conn.	Willimantic, Conn.
Connellsville, Pa.	New Castle, Pa.	

BUREAU OF HOME ECONOMICS

Astoria, Oreg.
Beaver Dam, Wis.
Boone, Iowa.
Columbia, Mo.
Dodge City, Kans.
Eugene, Oreg.
Greeley, Colo.

Greenfield, Mass.
Griffin, Ga.
Klamath Falls, Oreg.
Lincoln, Ill.
Logan, Utah
Mount Vernon, Ohio

Moberly, Mo.
New Philadelphia, Ohio
Olympia, Wash.
Provo, Utah
Sumter, S. C.
Westbrook, Maine

Appendix C

Period Covered by the Study

Table B shows the time period to which the schedules collected in the Southern region apply.

The periods to which the largest proportion of the data secured in each city apply are as follows:

Schedule year ending	City	Percentage of data applying to schedule year indicated
November 1934	Birmingham	100
November 1934	Memphis	97
November 1934	New Orleans	97
November 1934	Richmond	93
February 1935	Mobile	100
May 1935	Jackson	91
August 1935	Jacksonville	100
February 1936	Baltimore	100
February 1936	Dallas	100
February 1936	Houston (white other than Mexican)	86
February 1936	Louisville	94
February 1936	Norfolk	100
May 1936	Houston (Mexican)	83

TABLE B.—Period to which data in schedules for cities in the Southern region apply

City, color of sample, and period to which data on schedule apply	Total	Number of schedules covering the schedule year of—							
		Sept. 1, 1933, to Aug. 31, 1934	Dec. 1, 1933, to Nov. 30, 1934	Mar. 1, 1934, to Feb. 28, 1935	June 1934 to May 1935	Sept. 1, 1934, to Aug. 31, 1935	Dec. 1, 1934, to Nov. 30, 1935	Mar. 1, 1935, to Feb. 29, 1936	June 1, 1935, to May 31, 1936
BALTIMORE (WHITE FAMILIES)									
Schedule year	419								
Schedule quarter:									
Mar. 1, 1935, to May 31, 1935	419					419			
June 1, 1935, to Aug. 31, 1935	419					419			
Sept. 1, 1935, to Nov. 30, 1935	419					419			
Dec. 1, 1935, to Feb. 29, 1936	419					419			
BALTIMORE (NEGRO FAMILIES)									
Schedule year	107								
Schedule quarter:									
Mar. 1, 1935, to May 31, 1935	107					107			
June 1, 1935, to Aug. 31, 1935	107					107			
Sept. 1, 1935, to Nov. 30, 1935	107					107			
Dec. 1, 1935, to Feb. 29, 1936	107					107			
BIRMINGHAM (WHITE FAMILIES)									
Schedule year	202								
Schedule quarter:									
Dec. 1, 1933, to Feb. 29, 1934	202		202						
Mar. 1, 1933, to May 31, 1934	202		202						
June 1, 1933, to Aug. 31, 1934	202		202						
Sept. 1, 1934, to Nov. 30, 1934	202		202						

TABLE B.—Period to which data in schedules for cities in the Southern region apply—Continued

City, color of sample, and period to which data on schedule apply	Number of schedules covering the schedule year of—									
	Total	Sept. 1, 1933, to Aug. 31, 1934	Dec. 1, 1933, to Nov. 30, 1934	Mar. 1, 1934, to Feb. 28, 1935	June 1934 to May 1935	Sept. 1, 1934, to Aug. 31, 1935	Dec. 1, 1934, to Nov. 30, 1935	Mar. 1, 1935, to Feb. 28, 1936	June 1, 1935, to May 31, 1936	Sept. 1, 1935, to Aug. 31, 1936
BIRMINGHAM (NEGRO FAMILIES)										
Schedule year	101									
Schedule quarter:										
Dec. 1, 1933, to Feb. 28, 1934	101		101							
Mar. 1, 1933, to May 31, 1934	101		101							
June 1, 1933, to Aug. 31, 1934	101		101							
Sept. 1, 1934, to Nov. 30, 1934	101		101							
DALLAS (WHITE FAMILIES)										
Schedule year	294									
Schedule quarter:										
Mar. 1, 1935, to May 31, 1935	294						294			
June 1, 1935, to Aug. 31, 1935	294						294			
Sept. 1, 1935, to Nov. 30, 1935	294						294			
Dec. 1, 1935, to Feb. 29, 1936	294						294			
HOUSTON (WHITE FAMILIES)										
Schedule year	258									
Schedule quarter:										
Dec. 1, 1934, to Feb. 28, 1935	70									
Mar. 1, 1935, to May 31, 1935	164						70			
June 1, 1935, to Aug. 31, 1935	258						70	114		
Sept. 1, 1935, to Nov. 30, 1935	258						70	114	74	
Dec. 1, 1935, to Feb. 29, 1936	183						70	114	74	
Mar. 1, 1936, to May 31, 1936	74								74	
HOUSTON, (MEXICAN FAMILIES)										
Schedule year	100									
Schedule quarter:										
Mar. 1, 1935, to May 31, 1935	34							34		
June 1, 1935, to Aug. 31, 1935	67								33	
Sept. 1, 1935, to Nov. 30, 1935	100								34	33
Dec. 1, 1935, to Feb. 29, 1936	100								34	33
Mar. 1, 1936, to May 31, 1936	66									33
June 1, 1936, to Aug. 31, 1936	33									33
JACKSON (WHITE FAMILIES)										
Schedule year	150									
Schedule quarter:										
Mar. 1, 1934, to May 31, 1934	42			42						
June 1, 1934, to Aug. 31, 1934	150			42	108					
Sept. 1, 1934, to Nov. 30, 1934	150			42	108					
Dec. 1, 1934, to Feb. 28, 1935	150			42	108					
Mar. 1, 1935, to May 31, 1935	106				108					
JACKSON (NEGRO FAMILIES)										
Schedule year	100									
Schedule quarter:										
Mar. 1, 1934, to May 31, 1934	45			45						
June 1, 1934, to Aug. 31, 1934	100			45	55					
Sept. 1, 1934, to Nov. 30, 1934	100			45	55					
Dec. 1, 1934, to Feb. 28, 1935	100			45	55					
Mar. 1, 1935, to May 31, 1935	65				55					
JACKSONVILLE (WHITE FAMILIES)										
Schedule year	178									
Schedule quarter:										
Sept. 1, 1934, to Nov. 30, 1934	178					178				
Dec. 1, 1934, to Feb. 28, 1935	178					178				
Mar. 1, 1935, to May 31, 1935	178					178				
June 1, 1935, to Aug. 31, 1935	178					178				

TABLE B.—Period to which data in schedules for cities in the Southern region apply—Continued

City, color of sample, and period to which data on schedule apply	Number of schedules covering the schedule year of—									
	Total	Sept. 1, 1933, to Aug. 31, 1934	Dec. 1, 1933, to Nov. 30, 1934	Mar. 1, 1934, to Feb. 28, 1935	June 1934 to May 1935	Sept. 1, 1934, to Aug. 31, 1935	Dec. 1, 1934, to Nov. 30, 1935	Mar. 1, 1935, to Feb. 29, 1935	June 1, 1935, to May 31, 1936	Sept. 1, 1935, to Aug. 31, 1936
LOUISVILLE (WHITE FAMILIES)										
Schedule year.....	197									
Schedule quarter:										
Dec. 1, 1934, to Feb. 28, 1935.....	20					20				
Mar. 1, 1935, to May 31, 1935.....	180					20	140			
June 1, 1935, to Aug. 31, 1935.....	197					20	140		37	
Sept. 1, 1935, to Nov. 30, 1935.....	197					20	140		37	
Dec. 1, 1935, to Feb. 28, 1936.....	177						140		37	
Mar. 1, 1936, to May 31, 1936.....	37								37	
LOUISVILLE (NEGRO FAMILIES)										
Schedule year.....	74									
Schedule quarter:										
Mar. 1, 1935, to May 31, 1935.....	74						74			
June 1, 1935, to Aug. 31, 1935.....	74						74			
Sept. 1, 1935, to Nov. 30, 1935.....	74						74			
Dec. 1, 1935, to Feb. 29, 1936.....	74						74			
MEMPHIS (WHITE FAMILIES)										
Schedule year.....	194									
Schedule quarter:										
Sept. 1, 1933, to Nov. 30, 1933.....	47	47								
Dec. 1, 1933, to Feb. 28, 1934.....	194	47	147							
Mar. 1, 1934, to May 31, 1934.....	194	47	147							
June 1, 1934, to Aug. 31, 1934.....	194	47	147							
Sept. 1, 1934, to Nov. 30, 1934.....	147		147							
MEMPHIS (NEGRO FAMILIES)										
Schedule year.....	94									
Schedule quarter:										
Sept. 1, 1933, to Nov. 30, 1933.....	8	8								
Dec. 1, 1933, to Feb. 28, 1934.....	94	8	86							
Mar. 1, 1934, to May 31, 1934.....	94	8	86							
June 1, 1934, to Aug. 31, 1934.....	94	8	86							
Sept. 1, 1934, to Nov. 30, 1934.....	86		86							
MOBILE (WHITE FAMILIES)										
Schedule year.....	145									
Schedule quarter:										
Dec. 1, 1933, to Feb. 28, 1934.....	2		2							
Mar. 1, 1934, to May 31, 1934.....	146		2	144						
June 1, 1934, to Aug. 31, 1934.....	146		2	144						
Sept. 1, 1934, to Nov. 30, 1934.....	146		2	144						
Dec. 1, 1934, to Feb. 28, 1935.....	144			144						
MOBILE (NEGRO FAMILIES)										
Schedule year.....	94									
Schedule quarter:										
Mar. 1, 1934, to May 31, 1934.....	94			94						
June 1, 1934, to Aug. 31, 1934.....	94			94						
Sept. 1, 1934, to Nov. 30, 1934.....	94			94						
Dec. 1, 1934, to Feb. 28, 1935.....	94			94						
NEW ORLEANS (WHITE FAMILIES)										
Schedule year.....	318									
Schedule quarter:										
Sept. 1, 1933, to Nov. 30, 1933.....	37	37								
Dec. 1, 1933, to Feb. 28, 1934.....	318	37	281							
Mar. 1, 1934, to May 31, 1934.....	318	37	281							
June 1, 1934, to Aug. 31, 1934.....	318	37	281							
Sept. 1, 1934, to Nov. 30, 1934.....	281		281							

TABLE B.—Period to which data in schedules for cities in the Southern region apply—Continued

City, color of sample, and period to which data on schedule apply	Number of schedules covering the schedule year of—									
	Total	Sept. 1, 1933, to Aug. 31, 1934	Dec. 1, 1933, to Nov. 30, 1934	Mar. 1, 1934, to Feb. 28, 1935	June 1934 to May 1935	Sept. 1, 1934, to Aug. 31, 1935	Dec. 1, 1934, to Nov. 30, 1935	Mar. 1, 1935, to Feb. 28, 1936	June 1, 1935, to May 31, 1936	Sept. 1, 1935, to Aug. 31, 1936
NEW ORLEANS (NEGRO FAMILIES)										
Schedule year.....	83									
Schedule quarter:										
Sept. 1, 1933, to Nov. 30, 1933.....	7	7								
Dec. 1, 1933, to Feb. 28, 1934.....	83	7	76							
Mar. 1, 1934, to May 31, 1934.....	83	7	76							
June 1, 1934, to Aug. 31, 1934.....	83	7	76							
Sept. 1, 1934, to Nov. 30, 1934.....	76		76							
NORFOLK (WHITE FAMILIES)										
Schedule year.....	162									
Schedule quarter:										
Mar. 1, 1935, to May 31, 1935.....	162						162			
June 1, 1935, to Aug. 31, 1935.....	162						162			
Sept. 1, 1935, to Nov. 30, 1935.....	162						162			
Dec. 1, 1935, to Feb. 28, 1936.....	162						162			
NORFOLK (NEGRO FAMILIES)										
Schedule year.....	109									
Schedule quarter:										
Mar. 1, 1935, to May 31, 1935.....	109						109			
June 1, 1935, to Aug. 31, 1935.....	109						109			
Sept. 1, 1935, to Nov. 30, 1935.....	109						109			
Dec. 1, 1935, to Feb. 28, 1936.....	109						109			
RICHMOND (WHITE FAMILIES)										
Schedule year.....	192									
Schedule quarter:										
Sept. 1, 1933, to Nov. 30, 1933.....	69	69								
Dec. 1, 1933, to Feb. 28, 1934.....	192	69	133							
Mar. 1, 1934, to May 31, 1934.....	192	69	133							
June 1, 1934, to Aug. 31, 1934.....	192	69	133							
Sept. 1, 1934, to Nov. 30, 1934.....	133		133							
RICHMOND (NEGRO FAMILIES)										
Schedule year.....	96									
Schedule quarter:										
Sept. 1, 1933, to Nov. 30, 1933.....	21	21								
Dec. 1, 1933, to Feb. 28, 1934.....	96	21	75							
Mar. 1, 1934, to May 31, 1934.....	96	21	75							
June 1, 1934, to Aug. 31, 1934.....	96	21	75							
Sept. 1, 1934, to Nov. 30, 1934.....	75		75							

Appendix D

Selection of Families to be Interviewed

The method of choosing the sample.

The method to be used in choosing the sample to be included in a study of the families of employed wage earners and clerical workers presents a serious problem in the absence of a recent census giving for every family, at each address, the occupation of all the earners in the family, and the relief status of the family in the last year. Since no census data were available for use in this investigation, it was decided to use employers' current lists of employees as the basis for sampling in all the cities where the study was carried on. The methods used differed from city to city only insofar as the available data on the names and addresses of employers, and the number of their employees differed from city to city.

In order to provide for an adequate representation of establishments of all types the number of employees in an organization was taken into account in drawing the sample. Wherever possible a complete list of the employers within the city area with the number of their employees was secured, including industrial establishments, banks, insurance companies, wholesale and retail distributors, hotels and restaurants, transportation companies, public utilities, Federal, State, county, and city Governments. The names of the employers with the numbers of their employees were arranged by industry, and the numbers of employees were added in such a way as to secure cumulative totals.

In cities where it was possible to obtain complete lists of employers, the grand total of employees was divided by the number of families planned for the survey in the given city, to obtain a sampling ratio. This ratio was applied to the cumulative totals of employees on the employer list (beginning with a number chosen at random) to secure a new list of employer names, selected at random, and the number of sample employee names to be drawn from the personnel lists of each selected employer. In cities where complete lists of employers were not available, separate sampling ratios were derived for each industrial or trade group, following the same procedure for each group as outlined above for the city as a whole. This procedure was adopted to prevent underrepresentation of a given industry or trade group due to the fact that its list of employers was incomplete, and permitted a reasonable distribution of the sample among the various lines of business on the basis of 1930 census data adjusted to take account of known changes in business conditions since 1930.

Since the employer lists did not give the information necessary to determine whether employees were members of families, whether their families had been on relief during the past year, and what was the amount of the family income, at least five names listed directly after the name of the "sample employee" were drawn, to provide for substitutes in case the first employee whose name was drawn had no family or his family was not eligible for the sample. (See p. 660 for rules for determining eligibility.) If the name of the "sample" employee to be chosen from a given employer's list was drawn too near to the end of the list to secure the five or more substitute names in the usual way, the quota of substitutes was completed by taking the names at the beginning of the list of employees in the same establishment.

The necessity for having a file of substitute names made it seem advisable to limit the sampling to employers of five or more workers in the smaller cities and 10 or more in the larger cities, since the time and funds available for drawing the sample were limited, and visiting employers for the purpose of drawing sample names was a very time-consuming process.

The method of drawing the sample employees may be illustrated by the procedure followed in Richmond. In that city, a composite list of all employers hiring 5 or more employees, together with the number of their employees, was compiled from varied sources. Partial lists were obtained from each of the chamber of commerce, the industrial commission, the N. R. A. code authorities, and the Bureau of Labor Statistics. Visits were made directly to State and city offices to obtain the numbers of public employees. In counting the numbers of public employees, those earning over \$2,000 per year were excluded from the total. Direct visits were also made to the public utility companies and to headquarters of certain chain stores to ascertain the numbers of their employees. Trade association officials furnished lists of the principal employers and approximate numbers of their employees in several lines of service and retail trades. Names of employers were arranged alphabetically and any duplications eliminated. The number of employees in each of these establishments was then cumulated, the grand total being 46,202. Dividing this total by 300, the number of schedules desired for Richmond, the sampling ration 1: 154 was obtained. The first employer's name was chosen by adding down the cumulative total of employees to 71 (a number chosen at random from among the numbers 1 to 154). Thereafter, the other firms from whose personnel lists the sample employees were to be drawn were selected because they were the employers of workers number 225, 379, 533, and so on through the cumulative list of employers. The field agents then visited those firms and from their personnel lists drew the sample employees whose names occurred at

the position on the list of the individual firm corresponding to those numbers. Thus if it chanced that employees 687 and 841 were employed by the same firm X and a total of 649 employees had been employed by firms ahead of this firm X on the employer list, employee 687 would be the 36th employee on the pay roll or personnel list of firm X and employee 841 would be the one hundred and ninetieth employee of firm X.

In all the cities except Baltimore, Dallas, Houston, Louisville, and Norfolk, a single sampling ratio was used. In these cities, the composite list obtained did not provide 100 percent representation for each of the industrial groups. To offset differences in the completeness of the employer lists in given types of employment, separate sampling ratios were used for different industry and trade groups. It is believed that this procedure provided a sample as nearly as possible like that which would have been secured if complete employed lists had been available and a single sampling ratio had been used.

Rules for determining eligibility of families.

After the sample names had been drawn in the manner outlined above, field agents were sent to visit the families of all the employees whose names were the first drawn for each number ascertained by application of the sampling ratios. A schedule was obtained from that family if it was willing and able to furnish the information and met the requirements specified below. If the family failed to meet any of the following specifications, or was for some reason unwilling to give the information, the family of the employee whose name had occurred immediately next on the list of the same employer was visited. If the family of the second employee proved ineligible, the third was visited, and so on.

1. *Contact through chief earner.*—When families are selected by names of individuals from lists of employees, multiple earner families would be overrepresented unless some measure were taken to prevent it. A family with three earners on the lists of employees would have approximately three chances² to be drawn in the sample as against one chance for the family with one earner. Since families with several earners are more likely to have higher incomes and less likely to have young children than are families with only one earner, such overexposure would have impaired the representativeness of the sample.

In order to prevent such over-representation in the cities studied in the South, two methods were employed, either of which reduced to equality the chance of each family to be included in the final sample. In Baltimore, Dallas, Houston, Jackson, Jacksonville, Louisville, and Norfolk, schedules were secured only from families in which the name of the employee drawn from the lists of employees

² See appendix G, p. 606, footnote 9.

was the name of the chief earner in the family, i. e., member earning the largest amount of money during the year. If a visit to the family disclosed that a name of a member other than that of the chief earner had been drawn, the family was not scheduled. Since a family can have only one chief earner, this procedure effectively equalized the chances of inclusion in the sample for all families. By this method the number of families with more than one earner in the sample was kept to a number proportionate to the number of multiple-earner families in the entire wage earner and lower-salaried clerical group. In Birmingham, Memphis, Mobile, New Orleans, and Richmond, the alternative procedure was used: a family was scheduled regardless of whether the name drawn from the employee list was that of the chief earner and an adjustment was made in the course of tabulation of the data to correct for this possible over-representation.⁴

2. *Occupation of chief earner.*—In each family, included in the survey, the chief earner is either a wage earner or a lower-salaried clerical worker. The classification of occupations according to economic groups presented by A. M. Edwards⁵ in an article based on census data was used in determining whether a person of given occupation should be considered a wage earner or a clerical worker. An exception was made in that the chief earner might not be a foreman, overseer, or domestic servant in private families, although these occupations are treated as wage earners in the Edwards classification. As the study progressed, the need for a more detailed classification of jobs became urgent. When the Works Progress Administration issued a manual, giving more detailed specifications adapted from definitions of the census of 1930, the new classifications⁶ were employed to assist in the problem of determining whether a specific type of work should properly be treated as part of the occupational group being covered by this investigation. The investigation included families of chief earners in the groups classified as office workers, salesmen, and kindred workers; skilled and semiskilled workers in building and construction; skilled and semiskilled workers in manufacturing and other industries; and unskilled laborers and domestic and personal service workers (except in private families). In a few instances where the chief earner was found to have pursued two occupations during the year prior to the visit of the field investigator, one an occupation classified as wage earner or clerical, and the other as a profession or as the proprietor of owned business, it was ruled that the family was to be included in the study unless the earnings from the profession

⁴ See appendix G, pp. 695-698.

⁵ A Socio-Economic Grouping of the Gainful Workers in the United States. Journal of the American Statistical Association, 1933, vol. 28, pp. 377-387.

⁶ Works Progress Administration Circ. No. 2: Occupational classification and code, July 1935; and Works Progress Administration Circ. No. 2A: Index of occupations (alphabetical arrangement), occupational classification and code, September 1935.

exceeded the earnings from the wage-earner or clerical occupation, or unless the income from the owned business was more than one-half the earnings from the wage-earner or clerical occupation, or the expenses of the business could not be separated from the family expenses.

3. *Earnings of chief earner.*—No family in which the chief earner had not earned at least \$300 during the schedule year was included. The family of a chief earner classified as a clerical worker, who earned \$2,000 or over during the schedule year, or \$200 or over during any one month, was excluded. No upper limit was placed on the earnings of wage earners, nor on total earnings of all members of the family combined, i. e., on family income as such.

4. *Occupation and income of subsidiary earners.*—No restriction was placed upon the occupation of subsidiary earners with one exception noted below. A family in which there was a subsidiary earner who was, for example, a professional worker or domestic servant in a private home was included provided the annual earnings of this worker were less than those of the chief earner. Families were excluded if a subsidiary earner was in business for himself and his business income and expenditure were so intermingled with the family's that it was impossible to separate them (as for example, a family where the wife carried on a small hair-dressing business in or adjacent to the family's living quarters and used for the business, gas and electricity recorded on the same meters as those recording the gas and electricity used for the operation of the household). Families in which a subsidiary earner was in business for himself were included if the business income and expenditure could be separated from that of the family and the net income from the owned business was less than half of the chief earner's earnings.

If a subsidiary earner was a clerical worker and earned over \$2,000 during the schedule year or over \$200 during any one month, the family was ineligible for inclusion in the sample.

5. *Employment minimum.*—In order to avoid the distortion of spending which results from prolonged unemployment and unanticipated curtailment of employment the Study was limited to employed wage earners and lower-salaried clerical workers. Figures as to the number of days of employment characteristic of wage earners and clerical workers not being available, it was necessary to set limits below which a worker could not be regarded as having been employed for the schedule year. Only those families were included in which one wage earner or lower-salaried clerical worker within the economic family had worked a minimum of 1,008 hours spread over a minimum of 36 weeks during the year. (This minimum was chosen to represent an average employment of $3\frac{1}{4}$ days of 8 hours in each of 36 weeks.) Families in which the chief earner was employed in distinctly seasonal industries

as clothing manufacturing and building were scheduled if the chief earner had employment for as much as 28 hours in each of 30 weeks. These minima, however, are not to be regarded as criteria representing adequate employment.

6. *Definition of family.*—The Study was limited to private economic families of two or more persons sharing their incomes and living together, sharing the same table, eating not less than two meals a day prepared at home for at least 11 months. In addition families whose situation during the year just previous to the visit of the Bureau's investigator was difficult or impossible to analyze on a statistical basis were excluded from the survey. Specific reasons for such exclusion were as follows:

(a) The homemaker worked away from home both day and night for more than 78 days in the year.

(b) Families boarding for more than 1 month.

(c) Presence of more than the equivalent of two boarders and/or lodgers, i. e., more than 104 boarder and/or lodger weeks (not including related persons giving complete records of their incomes and expenditures).

(d) Families having guests for more than the equivalent of 26 guest weeks.⁷

(e) Families having another family or two unrelated dependent persons over 21 years of age living with it and completely dependent on it (unless the dependents were parents of the homemaker, husband, or chief earner).

7. *Families not on relief.*—No families who received direct relief or work relief during the schedule year were included.

8. *Family income.*—(a) No family was included which had an annual family income less than \$500 during the schedule year.

(b) No upper limit was placed upon family income as such but no families were included who received more than one-fourth of their incomes from interest, dividends, royalties, speculative gains or rents (not including net receipts from boarders and lodgers).

(c) No family which received income from an owned business equal to more than half of the chief earner's earnings was scheduled.

(d) No family which received gifts or income in kind of a value equal to a fourth of its total money income was scheduled.

(e) No family which received rent in payment for services was scheduled.

(f) No family which received 3 months or more free rent was scheduled.

9. *Residence.*—Families must have resided in the area of the investigation for 9 months or more.

⁷ Guests were defined as persons not entirely dependent on the family funds who received board and lodging from the family without money payment but from whom it was impossible to secure data on income and expenditures.

Appendix E

Nativity of Homemakers in Families Studied

White families.

In all cities except Baltimore, 95 percent or more of the homemakers in the white families in the 12 Southern cities who furnished information were native-born. These percentages compare closely with, and in general are slightly higher than, those for all married white women in the respective cities according to the 1930 census. The corresponding figures are shown in table C.

TABLE C.—*Homemakers born in the United States*

City	Percentage born in the United States		City	Percentage born in the United States	
	White homemakers in samples studied in 1934-36	Married white women (1930 census)		White homemakers in samples studied in 1934-36	Married white women (1930 census)
Baltimore.....	89.9	86.2	Louisville.....	99.4	96.2
Birmingham.....	98.6	96.9	Memphis.....	99.5	97.4
Dallas.....	98.2	97.1	Mobile.....	98.6	97.3
Houston.....	97.1	85.4	New Orleans.....	97.8	95.2
Jackson.....	100.0	99.3	Norfolk.....	98.6	95.3
Jacksonville.....	98.3	95.1	Richmond.....	99.0	97.0

Among the small numbers of foreign-born homemakers in the Southern samples, women from Italy, Germany, and Russia predominate. This corresponds with the census data.

In part, the smaller proportion of the foreign-born among the families covered by the present survey is due to the fact that the various causes restricting immigration in the period since 1914 have resulted in progressively reducing the proportion of foreign-born in our entire population year by year. In addition, other studies have shown that the incomes of the foreign-born are on the average lower than those of the native-born, and that a larger proportion of the foreign-born have been on relief during the depression. Both of these situations are due to the relative difficulties of economic adjustment of immigrants, as compared with native-born families. These factors may have operated in placing a larger proportion of foreign-born than of native-born families below the lower limits of the group covered by the present study. (See appendix D for the limits set by the investigation.) In the Southern cities, inability of foreign-born homemakers to speak English was a negligible factor in reducing the number of schedules

successfully completed by families of the foreign-born. In no city was this problem of sufficient magnitude to require the addition of foreign-speaking field agents to the staff.

Negro families.

As would have been expected on the basis of census data, in all of the 9 southern cities in which a Negro sample was taken, 100 percent of the homemakers furnishing information were born in the United States.

Mexican families.

Approximately one-third of the homemakers of Mexican descent who furnished information were born in the United States, and two-thirds in Mexico. Only one reported birth outside these two countries. (See Tabular Summary, table 2.) Mexican field agents were employed in Houston.

Appendix F

Field Procedure

Interview method of securing data.

The original data for this report came from families who estimated and calculated their various expenditures, with the help of special forms interpreted by trained field workers. The investigators were provided with a schedule which called for the entry of data on income and outgo in considerable detail, partly because the details themselves are of value and partly because it is easier for informants to remember the individual items of their family transactions than it is to provide the investigator with summary figures. This method was used rather than asking the families to keep records of disbursements at the time disbursements were made, because the procedure followed makes possible the inclusion of many families who would have been unwilling or unable to keep regular household accounts. (For facsimile of schedule used, see fig. B.)

No schedule was accepted for summarization in the present study unless the figures on total money receipts and total money disbursements agreed at least within 5 percent of the larger figure. It is not to be hoped that all the figures in each schedule were accurate to that extent, but there is no reason to suppose any persistent bias in the estimates has appeared in the course of the survey.

Figure B.—Schedule facsimile

R. K. 9-37

U. S. DEPARTMENT OF LABOR, BUREAU OF LABOR STATISTICS, WASHINGTON

Agent _____

Schedule No. _____

Date _____

Information requested is confidential and giving it is voluntary. It will be seen only by sworn employees of the Federal Government

FAMILY DISBURSEMENTS OF WAGE EARNERS AND SALARIED WORKERS

State _____ City _____ Address _____ Nativity of homemaker _____ Color _____

Number of household	Sex	Age	School grade completed	Works in household	Year ending		Quarter ending—													
							November 30			February 28			May 31			August 31				
							Time employed	Rate of pay	Earnings	Time employed	Rate of pay	Earnings	Time employed	Rate of pay	Earnings	Time employed	Rate of pay	Earnings		
a. Homemaker																				
b. Husband																				
c.																				
d.																				
e.																				
f.																				
g.																				
h.																				
i.																				
j.																				
k.																				

	Quarter ending—				Year ending
	November 30	February 28	May 31	August 31	
FAMILY RECEIPTS					
I. Family earnings					
II. Rent from boarders and/or lodgers					
III. Other rents (net)					
IV. Interest and dividends					
V. Pensions and insurance annuities					
VI. Gifts					
VII. Other money income (specify)					
VIII.					
IX.					
X. Total money income					
XI. Net change assets and liabilities (p. 18)					
XII. Total money receipts					
Apparent excess of disbursements					
Apparent excess of receipts					
Percentage difference					
FAMILY DISBURSEMENTS					
I. Housing					
II. Household operation					
III. Food					
IV. Clothing					
V. Furnishings and equipment					
VI. Transportation					
VII. Recreation					
VIII. Personal care					
IX. Medical care					
X. Education					
XI. Community welfare					
XII. Vocation					
XIII. Gifts and contributions					
XIV. Other family expenditures					
XV. Total expenditures					
XVI. Net change assets and liabilities (p. 18)					
XVII. Total disbursements					

(1)

14-5000

FIELD PROCEDURE

667

HOUSING FACILITIES AND SERVICES		LANGUAGES SPOKEN				
1. Type: 1-family (a) detached _____ (b) semidetached _____ (c) row _____ (d) 2-family _____ (e) multiple _____		1. This family	2. Home-stayer's parents	3. Husband's parents		
2. Material: (a) brick _____ (b) frame _____ (c) other (specify) _____		English				
3. Rooms: _____		German				
4. Rooms: _____		Italian				
(a) Principal rooms _____		Polish				
(b) Kitchen, kitchenette _____		Yiddish				
(c) Dinette _____		Other (specify) _____				
(d) Bath _____						
(e) Wooded porch _____						
5. Stair (a) yes _____ (b) no _____		FAMILY EXPENDITURES: L HOUSING				
6. Toilet (a) inside _____ (b) outside _____ (c) flush _____ (d) other (specify) _____		Expenditures for current month—				
		1. RENTERS _____ months	November 30	February 28	May 31	August 31
		2. Monthly rental rate _____				
		3. Rental concession _____				
		4. Total rent _____				
		5. Repairs by tenant _____				
		6. Total _____				
		7. HOMEOWNERS _____ months				
		8. Annual rental value \$ _____				
		9. Total value \$ _____				
		10. Paid on principal in current year \$ _____				
		11. Improvements in year \$ _____				
		12. Taxes _____				
		13. Assessments _____				
		14. Repairs and replacements _____				
		15. Fire insurance on home _____				
		16. Interest on mortgage _____				
		17. Refinancing charge _____				
		18. Total _____				
		19. Rent at school _____				
		20. Rent on vacation or trips _____				
		21. Total housing _____				
ITEM _____		Included in rent				
7. Water (a) inside _____ (b) outside _____ (c) running _____		Y _____ N _____				
8. Heating of running water (a) yes _____ (b) no _____		Y _____ N _____				
9. Heat (a) hot air _____ (b) hot water or steam _____		Y _____ N _____				
10. Light (a) electricity _____ (b) gas _____ (c) other (specify) _____		Y _____ N _____				
11. Kitchen stove _____		Y _____ N _____				
12. Kitchen fuel (a) electric _____ (b) gas _____ (c) other (specify) _____		Y _____ N _____				
13. Refrigerator (a) electric _____ (b) gas _____ (c) other (specify) _____		Y _____ N _____				
14. Refrigeration (e. g., electric current, hot, gas, or other) _____		Y _____ N _____				
15. Telephone (a) yes _____ (b) no _____		Y _____ N _____				
16. Garage (a) yes _____ (b) no _____		Y _____ N _____				
17. Garden space (a) yes _____ (b) no _____		Y _____ N _____				
18. Play space (a) yes _____ (b) no _____		Y _____ N _____				
19. Janitor service (a) yes _____ (b) no _____		Y _____ N _____				
20. Monthly rental rate for this dwelling \$ _____						

II. HOUSEHOLD OPERATION

II (a). FUEL AND LIGHT	Quarter ending—							
	November 30		February 28		May 31		August 31	
	Quantity	Expenditures	Quantity	Expenditures	Quantity	Expenditures	Quantity	Expenditures
1. Coal: Anthracite.....								
2. Bituminous.....								
3. Coke.....								
4. Briquettes.....								
5. Wood.....								
6. Fuel oil.....								
7. Gas.....	XXXX		XXXX		XXXX		XXXX	
8. Kerosene.....								
9. Gasoline (except for auto).....								
10. Electricity: Domestic lighting and appliances.....	XXXX		XXXX		XXXX		XXXX	
11. Refrigeration.....	XXXX		XXXX		XXXX		XXXX	
12. Total fuel and light.....								

II (a). OTHER HOUSEHOLD OPERATION	Expenditures for quarter ending—				II (a). OTHER HOUSEHOLD OPERATION—Continued	Expenditures for quarter ending—			
	November 30	February 28	May 31	August 31		November 30	February 28	May 31	August 31
13. Water rent.....					25. Laundry out: Wet wash.....				
14. Ice.....					rough dry.....				
15. Telephone.....					mangled.....				
16. Domestic service: Full time.....					ironed.....				
17. Part time.....					26. Stationery, pens, pencils, ink.....				
18. Household paper.....					27. Postage, telegrams.....				
19. Soap (except toilet): Bar.....					28. Moving, express, freight, drayage.....				
20. Flakes and powder.....					29. Safe deposit box.....				
21. Starch, bluing (laundry).....					30. Insurance on furniture.....				
22. Cleaning powders, polishes.....					31. Interest on debts (not on home).....				
23. Steel wool, etc.....					32. Other (specify).....				
24. Matches.....					33. Total II(b).....				
					34. Total household operation.....				

(3)

16-590

FIELD PROCEDURE

669

III A. FOOD PURCHASED AND CONSUMED LAST 7 DAYS

ITEMS	Unit	Quantity used last week	Purchased			ITEMS	Unit	Quantity used last week	Purchased		
			Quantity	Unit price	Expense				Quantity	Unit price	Expense
1. BEEF: Fresh, steak, porterhouse, sirloin					31. POULTRY (cont'd): Chicken, stew						
2. top round					32. Turkey						
3. other					33. Other						
4. roast, rib					MISCELLANEOUS MEAT PRODUCTS						
5. chuck					34. Bologna, frankfurters, etc.						
6. other					35. Cooked: Ham						
7. boiling, chuck					36. Tongue						
8. plate					37. Liver						
9. other					38. Other						
10. Canned					39. FISH: Fresh						
11. Corned					40. Canned						
12. Dried					41. Cured						
13. VEAL: Fresh, steak, chops					42. Oysters						
14. roast					43. Other sea food						
15. stew					44. EGGS						
16. LAMB: Fresh, chops					45. MILK: Fresh whole-bottled						
17. roast					46. loam						
18. stew					47. skinned						
19. PORK: Fresh, chops					48. Skinned dried						
20. loin roast					49. Canned						
21. other					50. Other						
22. Smoked, bacon					51. CHEESE: American						
23. ham, slices					52. Cottage						
24. half or whole					53. Other						
25. picnic					54. Ice cream						
26. Salt, side					55. Butter						
27. Pork sausage					56. Cream						
28. Other pork					57. Other table fats						
29. POULTRY: Chicken, broiling					58. Table or soaking oils						
30. roast											

III (A). FOOD PURCHASED AND CONSUMED LAST 7 DAYS—Continued

ITEMS	Unit	Quantity used last week	Purchased		ITEMS	Unit	Quantity used last week	Purchased	
			Quantity	Unit price				Quantity	Unit price
59. Lard					88. SWEETS (contd.): Jellies				
60. Vegetable shortening					89. Molasses, syrups				
61. Mayonnaise and other salad dressing					VEGETABLES				
GRAIN PRODUCTS					90. Potatoes				
62. Bread: White					91. Sweetpotatoes, yams				
63. Graham, whole wheat					92. Tomatoes: Fresh				
64. Rye					93. Canned				
65. Crackers					94. Julen				
66. Plain rolls					95. Sauce, pasta				
67. Other baked goods					96. Brussels sprouts				
68. purchased					97. Cabbage				
					98. Sauerkraut				
					99. Collards				
					100. Kale				
					101. Lettuce				
72. Flour: White					102. Spinach: Fresh				
73. Graham					103. Canned				
74. Other					104. Other leafy vegetables				
75. Corn meal					105. Asparagus: Fresh				
76. Hominy					106. Canned				
77. Cornstarch					107. Lima beans: Fresh				
78. Rice					108. Canned				
79. Rolled oats					109. Beans, snap (string): Fresh				
80. Wheat cereal					110. Canned				
81. Ready-to-eat breakfast foods					111. Broccoli				
82. Tapioca					112. Peas: Fresh				
83. Sage					113. Canned				
84. Macaroni, spaghetti, noodles					114. Beets: Fresh				
85. SWEETS: Sugar, white					115. Canned				
86. brown					116. Peppers				
87. Candy									

III (A). FOOD PURCHASED AND CONSUMED LAST 7 DAYS—Continued

ITEMS	Unit	Quantity used last week	Purchase			ITEMS	Unit	Quantity used last week	Purchase		
			Quantity	Unit price	Expense				Quantity	Unit price	Expense
117. Onions						145. Apples: Fresh					
118. Carrots						146. Canned					
119. Yellow turnips, rutabaga						147. Apricots: Fresh					
120. Squash, winter, pumpkin						148. Canned					
121. Cauliflower						149. Bananas					
122. Celery						150. Berries: Fresh					
123. Onions: On ear						151. Canned					
124. Canned						152. Cherries: Fresh					
125. Dried						153. Canned					
126. Cucumber						154. Grapes: Fresh					
127. Eggplant						155. Canned					
128. Onions: Mature						156. Peaches: Fresh					
129. Spring						157. Canned					
130. Parsnips						158. Peas: Fresh					
131. Squash, summer						159. Canned					
132. White turnips						160. Pineapples: Fresh					
133. Other vegetables						161. Canned					
VEGETABLES, DRIED, AND NUTS						162. Melons					
134. Beans: Dry						163. Plums: Fresh					
135. Canned, dried						164. Canned					
136. Peas: Black eyed						165. Other fruit					
137. Other						166. Cider					
138. Nuts: Shelled						167. Grape juice					
139. In shell						168. Other fruit juices					
140. Peanut butter						FRUIT, DRIED					
FRUIT, FRUIT JUICES						169. Apricots					
141. Lemons						170. Peaches					
142. Oranges						171. Plums					
143. Citrusfruit: Fresh						172. Raisins					
144. Canned						173. Dates					

III (A). FOOD PURCHASED AND CONSUMED LAST 7 DAYS--Continued

ITEM	Unit	Quantity used last week	Purchased		ITEM	Unit	Quantity used last week	Purchased		
			Quantity	Unit price Expense				Quantity	Unit price Expense	
174. Fig					202. Board at school					
175. Other					203. Candy, ice cream, drinks, etc					
MISCELLANEOUS ITEMS					204. TOTAL food expenditure	xx	xx	xx	xx	
176. Gelatine					NUMBER MEALS LAST 7 DAYS FURNISHED FROM FAMILY FUND					
177. Packaged dessert mixtures					Breakfast		Lunch		Dinner	
178. Tea					See	Apr	Home	Away	Home	Away
179. Coffee										
180. Cocoa										
181. Chocolate										
182. Vinegar										
183. Salt										
184. Baking powder, yeast, soda			xx	xx						
185. Spices, extracts			xx	xx						
186. Catsup, sauce			xx	xx						
187. Pickles, olives			xx	xx						
188. Sugar, Toppings										
189. Other (specify)										
190. Cod-liver oil										
191. Proprietary foods					HOME-PRODUCED FOOD AND GIFT OF FOOD USED LAST 7 DAYS					
192. Other foods					ITEM		Quantity	Value		
193. Soft drinks consumed at home					1.					
194. Other drinks consumed at home					2.					
195. TOTAL food consumed at home	xx	xx	xx	xx	3.					
FOOD BOUGHT AND EATEN AWAY					4.					
196. Lunches at work					FACTORS AFFECTING FOOD HABITS (IF ANY)					
197. Lunches at school					Religious					
198. Other meals, not vacation: Breakfast					National or racial					
199. Lunch					Health					
200. Dinner					Other					
201. Meals on vacation										

III (B). FOOD—ANNUAL EXPENDITURE

ITEMS	Expenditure by quarter ending—											
	November 30			February 28			May 31			August 31		
	Week	Month	Quarter	Week	Month	Quarter	Week	Month	Quarter	Week	Month	Quarter
FOOD EATEN AT HOME												
1. "Groceries" (excluding items of household operation, tobacco, etc.)												
2. Additional expenditures: Baked goods												
3. Meat and fish												
4. Eggs												
5. Milk and cream												
6. Vegetables												
7. Fruit												
8. Candy												
FOOD BOUGHT AND EATEN AWAY FROM HOME												
9. Lunches at work												
10. Lunches at school												
11. Other meals not vacation: Breakfast												
12. Lunch												
13. Dinner												
14. Meals on vacation												
15. Board at school												
16. Candy, ice cream, drinks, etc.												
17. Total food												

FOOD-BUYING PROCEDURE							HOME-PRODUCED FOOD AND GIFTS OF FOOD FOR YEAR				
FOOD GROUP	Grocery			Other (Grocery)			Milk dishes or dairy (other dairy)	Other (Grocery)	ITEM	Quantity	Value
	Check	Independent		Check	Independent						
		Cash and carry	Service		Cash and carry	Service					
18. Meat							X X		23. _____		
19. Groceries							X X		24. _____		
20. Milk									25. _____		
21. Baked goods							X X		26. _____		
22. Fruits, vegetables							X X		27. _____		

IV (A). CLOTHING--MEN AND BOYS

ITEM	Member Age				Member Age				ITEM	Member Age				Member Age							
	Weeks		Weeks		Weeks		Weeks			Weeks		Weeks		Weeks							
	Num-ber	Price	Expend-iture	Quan-tity purchased	Num-ber	Price	Expend-iture	Quan-tity purchased		Num-ber	Price	Expend-iture	Quan-tity purchased	Num-ber	Price	Expend-iture	Quan-tity purchased				
1. Hats: Felt.....									UNDERWEAR 28. Cotton: Knit suits..... 29. Woven suits..... 30. Under shirts..... 31. Shorts..... 32. } Suits..... 33. } Cotton and wool Shirts..... 34. } Drawers..... 35. } Rayon and/or silk Suits..... 36. } Shirts..... 37. } Drawers..... 38. Pajamas and nightshirts..... 39. Shoes: Street..... 40. Street..... 41. Work..... 42. Work..... 43. Canvas..... 44. Other..... 45. Boots: Rubber..... 46. Leather..... 47. Arctics..... 48. Rubbers..... 49. Shoe repairs..... 50. Shoe shiners..... 51. Hosiery: Heavy cotton..... 52. Cotton, dress..... 53. Rayon..... 54. Silk..... 55. Wool.....												
2. Straw.....																					
3. Caps: Wool.....																					
4. Other.....																					
5. Overcoats.....																					
6. Topcoats.....																					
7. Raincoats.....																					
8. Jackets: Heavy fabric.....																					
9. Leather.....																					
10. Other.....																					
11. Sweaters: Heavy.....																					
12. Light.....																					
13. Play suit: Wool knit.....																					
14. Cotton suède.....																					
15. Other.....																					
16. Suits: Heavy wool.....																					
17. Light-weight wool.....																					
18. Cotton, linen.....																					
19. Palm Beach.....																					
20. Other.....																					
21. Trousers: Wool.....																					
22. Cotton.....																					
23. Other.....																					
24. Overalls, coveralls.....																					
25. } Cotton, work.....																					
26. } Shirts and blouses																					
27. } Cotton, dress.....																					
27. } Wool.....																					

FIELD PROCEDURE

675

IV (A). CLOTHING—MEN AND BOYS—Continued

ITEM	Member Age				Member Age			
	Weeks				Weeks			
	Number	Price	Expense	Quantity purchased	Number	Price	Expense	Quantity purchased
56. Gloves: Cotton, work.....								
57. Other, work.....								
58. Leather street.....								
59. Other, street.....								
60. Ties.....								
61. Collars.....								
62. Bathing suits, sun suits.....								
63. Handkerchiefs.....								
64. Accessories.....								
65. Bathrobes.....								
66. Cleaning, repairing.....								
67. Other (specify).....								
68. Totals.....								

IV (B). CLOTHING—WOMEN AND GIRLS

ITEM	Member Age				Member Age			
	Weeks				Weeks			
	Number	Price	Expense	Quantity purchased	Number	Price	Expense	Quantity purchased
1. Hats: Felt.....								
2. Straw.....								
3. Fabrics.....								
4. Caps and berets: Wool.....								
5. Other.....								

IV (B). CLOTHING—WOMEN AND GIRLS—Continued

ITEM	Member Age				Member Age			
	Weeks				Weeks			
	Number	Price	Expense	Quantity purchased	Number	Price	Expense	Quantity purchased
6. Coats: Heavy, plain.....								
7. Heavy, fur trimmed.....								
8. Fur.....								
9. Light, wool.....								
10. Light, cotton.....								
11. Light, silk, rayon.....								
12. Play suits: Wool knit.....								
13. Cotton suède.....								
14. Other.....								
15. Raincoats.....								
16. Wool knit.....								
17. Sweaters and jackets: Wool fabric.....								
18. Leather, leatherette.....								
19. Other.....								
20. Suits: Wool.....								
21. Silk, rayon.....								
22. Other.....								
23. Waists and middie: Silk, rayon.....								
24. Cotton.....								
25. Other.....								
26. Skirts: Wool.....								
27. Other.....								
28. Dresses: Cotton, boue.....								
29. Cotton, boue.....								
30. Cotton, street.....								

IV (B). CLOTHING—WOMEN AND GIRLS—Continued

ITEM	Member Age				Member Age				ITEM	Member Age				Member Age			
	Weeks				Weeks					Weeks				Weeks			
	Num-ber	Price	Expend-iture	Quan-tity pur-chased	Num-ber	Price	Expend-iture	Quan-tity pur-chased		Num-ber	Price	Expend-iture	Quan-tity pur-chased	Num-ber	Price	Expend-iture	Quan-tity pur-chased
31. Dresses: Cotton, street.....									56. } Pajamas, lounge- Cotton ing and beach.								
32. Silk, rayon.....									57. Silk, rayon.....								
33. Silk, rayon.....									58. Other.....								
34. Wool.....									59. Bathrobes.....								
35. Wool.....									60. Kimonos, negligees.....								
36. Other.....									61. Hose: Silk.....								
37. Other.....									62. Silk.....								
38. Aprons.....									63. Silk.....								
39. Corsets.....									64. Rayon.....								
40. Knickers, breeches, shorts.....									65. Cotton.....								
41. Slips: Cotton.....									66. Wool.....								
42. Silk.....									67. Shoes: Street.....								
43. Rayon.....									68. Street.....								
44. Corsets, girdles.....									69. Dress.....								
45. Brackets.....									70. Dress.....								
46. } Union suits and combinations.....									71. Sport.....								
47. Cotton.....									72. Sport.....								
48. Wool.....									73. House slippers.....								
49. } Silk, rayon.....									74. Shoe repairs.....								
49. Underwaists, shirts.....									75. Shoe shines.....								
50. } Cotton.....									76. Rubbers.....								
51. } Bloomers and pan- ties.....									77. Arctics, gaiters.....								
52. Rayon.....									78. Gloves: Cotton.....								
53. Silk.....									79. Leather.....								
54. } Nightgowns and sleep- ing pajamas.....									80. Other.....								
55. Cotton, light.....									81. Bathing suits, sun suits.....								
56. Cotton, flannel.....									82. Handkerchiefs.....								
57. Silk, rayon.....									83. Fur.....								

IV (B). CLOTHING—WOMEN AND GIRLS—Continued								
ITEM	Member Age				Member Age			
	Weeks							
	Number	Price	Expenditure	Quarter purchased	Number	Price	Expenditure	Quarter purchased
84. Mufflers, scarfs.....								
85. Handkerchiefs, purses.....								
86. Umbrellas.....								
87. Garters, belts, hairpins, etc.....								
88. Cleaning, repairing.....								
89. Other (specify).....								
90. Total.....								

IV (C). INFANTS' CLOTHING								
ITEM	Member Age				Member Age			
	Weeks							
	Number	Price	Expenditure	Quarter purchased	Number	Price	Expenditure	Quarter purchased
1. Caps, hoods, bonnets.....								
2. Coats.....								
3. Sweaters, waquoos.....								
4. Sweater suits.....								
5. Dresses, rompers.....								
6. Skirts, garterdies.....								
7. Shirts, bands.....								
8. Diapers.....								
9. Sleeping garments.....								
10. Stockings.....								
11. Bootsies, shoes.....								
12. Other (specify).....								
13. Total.....								

IV (D). YARD GOODS AND FINDINGS				
ITEM	Yards	Price	Expenditure	Quarter purchased
1. Cotton.....				
2. Linen.....				
3. Rayon.....				
4. Silk.....				
5. Wool.....				
6. Mixtures.....				
7. Other.....				
8. Findings.....				
9. Total.....				

IV (E). PAID HELP FOR SEWING			
ITEM	Expenditure	Quarter purchased	
1.			
2.			
3.			

GIFTS OF CLOTHING		
ITEM	Quantity	Value
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

PURCHASING PROCEDURES IN SCHEDULE YEAR

CLOTHES	Type of order				Situation of store			Payment			Price	
	Department	Specialized shop	Mail-order	Store to go	Neighborhood	Central	Nearby city	Cash	Charge account	Installment	Regular	Sale
Men's:												
1. Coats												
2. Hats												
3. Shoes												
4. Suits												
5. Underwear												
Women's:												
6. Coats												
7. Hats												
8. Shoes												
9. Dresses												
10. Underwear												
CHILDREN'S:												
11. Outerwear												
12. Underwear												
FURNISHINGS AND EQUIPMENT	Department	Specialized shop	Mail-order	Other (specify)	Neighborhood	Central	Nearby city	Cash	Charge account	Installment	Regular	Sale
1. FURNITURE: Suites												
2. Major pieces												
3. Kitchen												
4. Small pieces												
5. Mechanical refrigerators												
6. Vacuum cleaners												
7. Electric washers												
8. Other electrical equipment												
9. Rugs and pillowcases												
10. Other household textiles												

V. FURNISHINGS AND EQUIPMENT

ITEM	Number	Price	Expendi- ture	Quarter purchased	ITEM	Number	Price	Expendi- ture	Quarter purchased
FURNITURE					28. Blankets				
1. Suitors: Living room					29. Comforts, quilts				
2. Bedroom					30. Sheets				
3. Dining room					31. Pillowcases				
4. Beds: Wood					32. Bedspreads, couch covers				
5. Metal					33. Tablecloths, napkins, doilies: Cotton				
6. Cots, cots: Wood					34. Linen				
7. Metal					35. Towels: Linen				
8. Bedspings					36. Cotton, Turkish				
9. Dayseats					37. Other, cotton				
10. Couches, daybeds					38. Table runners, dresser scarfs				
11. Drawers					39. Curtains, draperies				
12. Chiffoniers, chairs					40. Dishcloths, cleaning cloths, etc.				
13. Sideboards, buffets					41. Other (specify)				
14. Desks					SILVERWARE, CHINA, AND GLASSWARE				
15. Bookcases, bookshelves					42. China or porcelain, table				
16. Tables, except kitchen					43. Glassware				
17. Chairs: Wood					44. Tableware: Silver				
18. Upholstered					45. Other (specify)				
19. Benches, stools, footstools					46. Other				
20. Tux seats, wheel trays					ELECTRICAL EQUIPMENT				
21. Stands, racks, costumes					47. Vacuum cleaners				
22. Other					48. Refrigerators (electric)				
TEXTILE FURNISHINGS					49. Electric stoves, hot plates				
23. Carpets, rugs (sq. yds.)					50. Washing machines				
24. Linoleum, inlaid (sq. yds.)					51. Irons				
25. Fall-base floor covering (sq. yds.)					52. Ironers, mangles				
26. Mattresses					53. Heaters, fans				
27. Pillows					54. Light bulbs				

V. FURNISHINGS AND EQUIPMENT—Continued

ITEM	Number	Price	Expendi- ture	Quarter purchased	ITEM	Number	Price	Expendi- ture	Quarter purchased
55. Lamps					67. Pots, pans, cutlery				
56. Toasters					68. Tubs, boards, wringers				
57. Sewing machines (electric)					69. Ironing boards, racks, baskets				
58. Other (specify)					70. Sewing machines (not electric)				
MISCELLANEOUS EQUIPMENT					71. Baby carriages, go-carts				
59. Mirrors, pictures, clocks, ornaments					72. Trunks, hand baggage				
60. Carpet sweepers					73. Household tools, ladders, cans				
61. Brooms, brushes, mops					74. Window shades, wire screens, awnings				
62. Dustpans, pails, etc.					75. Lawn mowers, garden equipment				
63. Gas refrigerators					76. Repairs, cleaning				
64. Iceboxes					77. Other (specify)				
65. Stoves and ranges (not electric)					78. TOTAL furnishings and equipment				
66. Canning equipment, cookers									

FURNISHINGS AND EQUIPMENT RECEIVED FREE

ITEM	Quantity	Value	ITEM	Quantity	Value
1.			11.		
2.			12.		
3.			13.		
4.			14.		
5.			15.		
6.			16.		
7.			17.		
8.			18.		
9.			19.		
10.			20.		

VI. TRANSPORTATION					VII. RECREATION				
ITEM	Expenditures for quarter ending—				ITEM	Expenditures for quarter ending—			
	November 30	February 28	May 31	August 31		November 30	February 28	May 31	August 31
1. Auto..... motorcycle..... bicycle.....					1. Newspapers: Street.....				
2. Auto, make..... year.....					2. Home delivery.....				
W..... S..... year bought.....					3. Magazines (specify).....				
price \$.....					4.....				
3. Gas: Regular.....					5.....				
4. Ethyl.....					6. Books (except school).....				
5. Oil.....					7. Loan library.....				
6. Tires..... number.....					8. Associations (recreation).....				
7. Tubes..... number.....					9. Entertaining: In home (except food).....				
8. Repairs and maintenance (specify).....					Out of home.....				
					11. Movies: Adult, usual price.....				
					12. Child, usual price.....				
9. Garage rent, parking.....					13. Plays, concerts.....				
10. Licenses.....					14. Spectator sports.....				
11. Taxes.....					15. Other amusements.....				
12. Insurance: Fire.....					16. Radio: Price..... N..... S.....				
13. Theft.....					17. Upkeep.....				
14. Public liability.....					18. Musical instruments.....				
15. Property damage.....					19. Sheet music, records, rolls.....				
16. Collision.....					20. Athletic equipment, supplies, etc.....				
17. Fines or damages.....					21. Children's play equipment.....				
18. Rent of auto or motorcycle.....					22. Cameras, films, and photo equipment.....				
19. Railroad.....					23. Pets (purchase and upkeep).....				
20. Boat.....					24. Cigarettes.....				
21. Air.....					25. Cigars.....				
22. Bus: Interurban.....					26. Pipe tobacco.....				
Local.....					27. Other tobacco.....				
24. Trolley.....					28. Other recreation (specify).....				
26. Taxi.....					29. TOTAL recreation.....				
28. Other (specify).....									
27. TOTAL transportation.....									

VIII. PERSONAL CARE								X. FORMAL EDUCATION				
ITEM	Usual price			Expenditure quarter ending--				ITEM	Expenditure quarter ending--			
	Men	Women	Children	November 30	February 28	May 31	August 31		November 30	February 28	May 31	August 31
1. Hair cuts								1. Away: Tuition, fees, books, supplies				
2. Shaves								2. Home: Tuition, music, dance, books, supplies, other (specify)				
3. Shampoos								3. TOTAL education				
4. Manicures								XI. COMMUNITY WELFARE				
5. Permanent waves								1. Church and Sunday School				
6. Other waves								2. Community chest, other organizations				
7. Other service								3. Thrift: Pfd, income, personal property				
8. Toilet soap								4. TOTAL community welfare				
9. Tooth paste, mouth washes								XII. VOCATION				
10. Brushes (hair, tooth), toilet articles, etc.								1. Union dues or fees				
11. Cosmetics and toilet preparations								2. Professional association dues or fees				
12. TOTAL personal care								3. Technical literature				
IX. MEDICAL CARE								4. Other (specify)				
1. Medicine and drugs								5. TOTAL vocation				
2. Eyeglasses								XIII. GIFTS AND CONTRIBUTIONS				
3. Hot-water bottles, crutches, etc.								1. Christmas, birthday, etc.				
4. G. P. home visits at \$								2. Contributions, support relatives				
5. G. P. office visits at \$								3. Contributions, support other persons				
6. Clinic visits at \$								4. TOTAL gifts and contributions				
7. Dental service								XIV. OTHER FAMILY EXPENDITURES				
8. Specialists (specify kind)								1. (Funerals, legal, loans, gardens, etc.)				
9. Nursing service in home: Prv. via								2.				
10. Hospital room days at \$								3.				
11. ward days at \$								4.				
12. nurse days at \$								5. TOTAL other family expenditures				
13. Accident and health insurance												
14. Other (specify)												
15. TOTAL medical care												

CHANGES IN THE FORM AND AMOUNT OF FAMILY ASSETS AND LIABILITIES IN THE YEAR _____ TO _____

(Net including changes due to appreciation or depreciation of property which has not changed hands)

Funds made available for family use from sources other than family income in calendar year	Amount	Disposition of money received during the calendar year not used for current family expenditures	Amount
Reduction in cash: On hand.....		Increase in cash: On hand.....	
In checking account.....		In checking account.....	
In savings account.....		In savings account.....	
Surrender of insurance policy.....		Investment: Improvements on own home.....	
Settlement of life insurance and/or endowment policies.....		Building and loan shares.....	
Sale: Building and loan shares.....		Real estate (not own home).....	
Real estate.....		Stocks and bonds.....	
Stocks and bonds.....		Other (specify).....	
Goods and chattels.....		Increase in money lent.....	
Other property (specify).....		Increase in rents and other debts due family.....	
Receipts from loans outstanding.....		Decrease in debt in the form of:	
Increase in debt in the form of:		Mortgages (own home).....	
Mortgages (own home).....		Mortgages (other).....	
Mortgages (other).....		Other amounts due: Banks.....	
Other amounts due: Banks.....		Insurance companies.....	
Insurance companies.....		Small-loan companies.....	
Small-loan companies.....		Firms selling on installment plan.....	
Firms selling on installment plan.....		Automobiles.....	
Automobiles.....		Other goods.....	
Other goods.....		Individuals.....	
Individuals.....		Other debts (specify).....	
Other debts (specify).....		Payments on life insurance (premiums).....	
TOTAL.....		<i>(Indicate frequency of premium payments)</i>	
		Payments on annuities (premiums).....	
		TOTAL.....	
Net change.....		Net change.....	

If net change is minus, enter on left side of face sheet (Item No. XI, page 1).
If net change is plus, enter on right side of face sheet (Item No. XVI, page 1).

OFFICE RECORD

Edited by _____

Schedule No. _____

Arithmetic checked by _____

City _____

Reviewed by _____

City size _____

TABULATED

Group	Name

State _____

Region _____

Income group _____

Color _____

Family Composition _____

TABULATION CHECKED

Group	Name

FIELD PROCEDURE

Check interviewing.

At the beginning of the field work one out of every five schedules submitted by each agent was checked by one of the supervisors in an interview with the family having originally provided the schedule data. The Washington office provided the field office with specific instructions concerning the methods of handling the check-interviews. The schedules to be checked were chosen at random. The name of the agent making the first call was not known to the check-interviewer, thus eliminating any possible personal bias. In returning to the family for a check-interview, the investigator provided the informant, usually the homemaker, with a brief summary of the family expenditures and the balance of receipts and disbursements, checked it with her, and checked also the details of some section of the schedule, selected at random.

Later in the course of the field work, if the check interviews disclosed that certain agents were having difficulty in obtaining accurate information, a larger proportion of the schedules collected by these particular agents was checked. When the check showed that the work of certain agents was very accurate, only 1 out of 10 schedules was verified by a return interview. As the work progressed in the cities where relief workers were used in the field work, some of the relief workers whose schedules had proven wholly reliable were advanced to the position of check-interviewers.

Food check lists for 1 week.

Previous experience in collecting statistics on the details of annual food expenditures has shown the difficulty of securing reliable estimates of the year's purchases. The schedule for this investigation was, therefore, prepared with two sections dealing with food expenditures. The first was in effect a check list providing in detail for the entry of the quantities of foods purchased and used, and expenditures for foods in the week immediately preceding the interview. The second section was prepared to contain a summary of food expenditures during the year. The section for entry of foods during 1 week (which listed over 194 foods) served two purposes. It secured from each family detailed estimates of food purchases with as high a degree of accuracy as is possible unless supervised records of purchases are obtained, and it served to remind the homemaker of her customary expenditures, thus making it easier to estimate the family's total outlay for food in the four quarters of the year covered by the schedule.

Weekly records of food consumption.

In order to obtain as much information as possible on seasonal differences in food purchases and food consumption, each family interviewed was asked in addition to keep a record of food purchases

and food consumption for 1 week in at least two, and preferably four, different quarters. The following numbers of weekly food records were obtained in the respective cities:

	<i>Number of food records obtained</i>
Baltimore.....	191
Birmingham.....	309
Dallas.....	65
Houston.....	328
Jackson.....	0
Jacksonville.....	209
Louisville.....	265
Memphis.....	228
Mobile.....	252
New Orleans.....	186
Norfolk.....	63
Richmond.....	291

These food records are being used by this Bureau for a report on seasonal variations in food expenditures which will appear at a later date. They were turned over to the Bureau of Home Economics, United States Department of Agriculture, where they have been analyzed for dietary adequacy. Preliminary results of that analysis are included in "Nutritive value of diets of families of wage earners and clerical workers in North Atlantic cities, 1934-35" which appeared in the Monthly Labor Review for July 1936. A more complete report is that by Hazel K. Stiebeling and Esther F. Phipard entitled "Diets of families of employed wage earners and clerical workers in cities," United States Department of Agriculture Circular No. 507, January 1939.

Appendix G

Analytical Procedure

Income classification.

Data on family composition, earnings and income, and group expenditures are summarized by income levels at \$300 intervals to provide a basis for comparison of the results from this investigation with earlier studies. The same data are also presented by income level for families of types comparable with those studied in the 1917-18 investigation.

Classification by economic level.

The analysis of data on family expenditure is complicated by the fact that, although, in general, the family spends as a unit, families are not comparable units, because of variation in size and age composition. A family of two adults with an income of \$1,200 is obviously on an economic plane considerably higher than a family of six adults with the same income. Statistical analyses of the expenditures of a sample of families chosen at random is further complicated by the fact that in most cities the size of the family among wage earners and clerical workers increase as income increases, as larger family incomes are more apt to come from increases in the number of earners, than from the higher wages of the husband.

To meet these difficulties as well as to take into account the fact that consumer demand varies with age, sex, and occupation, the families were sorted according to economic level as measured by amount spent per total-expenditure unit. To ascertain the economic level of each family the first difficulty arose in the necessity of taking into account the variations in consumer demand within each family due to differences in family composition.

Expenditure unit—food relatives.

The problem was met in the present investigation by computing separately for food, clothing, and for other items, the customary expenditure of persons of different age, sex, and occupation. The scale used in computing the relative expenditure for individuals for food was based on data secured from the Bureau of Home Economics, showing quantities of food estimated as actually consumed by persons of different age, sex, and physical activity. These estimates were based partly on the energy requirements of persons of different age, sex, and occupation, and partly on data on actual food consumption of families of urban wage earners and clerical workers. (To have secured an adequate number of records of the actual food consumption

of individuals for this purpose would have required an expenditure far beyond the resources of either of the Bureaus concerned.)

It was necessary to convert estimated quantities of food consumed by persons of different age and sex into estimated food costs. This was done by multiplying these quantities of food by retail food prices to find the ratio which expenditures for women and boys of various age groups bore to expenditures for full-time employed men aged 20 and over. The problem arose as to whether the prices used as multipliers should be individual city prices or averages for the United States. A test was conducted on a sample of 12 cities where the study was in process in the winter of 1935. For each of these cities, the same quantities of food were multiplied by the respective retail food prices for the given city. It was found that, despite the use of varying prices from city to city, the relative expenditures for women and children bore approximately the same ratio to those for employed men in each city. It was therefore decided to use, for all 12 of these cities, a scale of consumer expenditure for food based on United States average prices in 1934. The same procedure was followed for all other cities, with adjustment for changes in food prices as the investigation advanced. The food expenditure scales were recalculated on the basis of average prices in the year ending May 31, 1935, and on average prices in the calendar year 1935 and these food relatives were used for schedules in cities where the field work was completed later. Within a given city, where field work extended over a considerable period, each schedule was coded with the food relatives for the period most nearly corresponding to the schedule year.

TABLE D.—Relative food expenditures for persons of different age, sex, and occupation¹

Age-sex-occupation group	Calculated on the basis of—		
	Average prices calendar year 1934	Average prices year ending May 31, 1935	Average prices calendar year 1935
<i>Male</i>			
Boys under 2.....	0.51	0.48	0.48
Boys 2 and under 4.....	.54	.52	.51
Boys 4 and under 7.....	.61	.59	.58
Boys 7 and under 9.....	.79	.77	.76
Boys 9 and under 11.....	.86	.84	.84
Boys 11 and under 13.....	.92	.91	.90
Boys 13 and under 16.....	1.01	1.00	1.00
Boys 16 and under 20.....	1.02	1.02	1.02
Men, 20 and over, unemployed and part-time employed.....	1.00	.90	.89
Men, 20 and over, full-time employed.....	1.00	1.00	1.00
<i>Female</i>			
Girls under 2.....	.51	.48	.48
Girls 2 and under 4.....	.54	.52	.51
Girls 4 and under 8.....	.61	.59	.58
Girls 8 and under 11.....	.79	.77	.76
Girls 11 and under 14.....	.86	.84	.84
Girls 14 and under 20.....	.92	.91	.90
Women, 20 and over, moderately active.....	.83	.83	.82
Women, 20 and over, active.....	.92	.92	.92

¹ Based on estimated actual diets of urban wage earners and lower-salaried clerical workers prepared by the Bureau of Home Economics, U. S. Department of Agriculture.

Expenditure unit—clothing relatives.

The data secured in the present investigation were used as the basis for computing the scales of expenditure for clothing of persons of different age, sex, and occupation. The average annual clothing expenditures of white men wage earners and clerical workers, 21 through 35 years old, in all the cities covered in the present study were \$56.68. This amount is regarded as unity (1.00) in arriving at standard scales of expenditure for persons of other ages, sex, or occupation. In the following table average clothing expenditures of each class of persons are expressed as percentages of the average clothing expenditures of this group of employed men.

TABLE E.—*Relative clothing expenditures for persons of different age, sex, and occupation*

[1.00—(\$56.68), expenditure of male wage earners and clerical workers aged 21 and under 36]

Age	Male				Female			
	Under 5, and at school	At home	Clerical	Wage earner	Under 5, and at school	At home	Clerical	Wage earner
Under 2.....	0.19				0.19			
2 and under 6.....	.34				.38			
6 and under 9.....	.48				.47			
9 and under 12.....	.63				.56			
12 and under 15.....	.63				.77			
15 and under 18.....	.88	0.74	1.02	1.02	1.01	0.94	1.08	1.08
18 and under 21.....	1.01	.80	1.14	1.13	1.28	1.05	1.60	1.63
21 and under 24.....		.57	1.14	1.07		1.04	1.68	1.60
24 and under 27.....		.48	1.13	1.00		1.02	1.64	1.46
27 and under 30.....		.46	1.10	.96		1.00	1.62	1.36
30 and under 36.....		.44	1.04	.92		.96	1.58	1.23
36 and under 42.....		.43	.94	.87		.88	1.48	1.07
42 and under 48.....		.41	.87	.81		.78	1.35	.94
48 and under 54.....		.39	.80	.75		.68	1.18	.84
54 and under 60.....		.37	.75	.69		.68	1.03	.76
60 and over.....		.35	.65	.60		.40	.78	.67

Data based on white families in 42 cities combined.

As there were not a sufficient number of cases of Negroes or Mexicans, it was not possible to develop separate Negro or Mexican clothing relative scales. It was therefore necessary to use the same scale in computing number of clothing-expenditure units in the family for the Negro, Mexican, and other white families.

Since it was necessary to begin the coding and the tabulation of the schedules before the field work was completed, the computations of unit clothing expenditure¹ were at first made on the basis of preliminary scales computed from the clothing expenditure data in the schedules available at the time for the given city or group of cities within a region. After the field work had been terminated and much of the tabulation completed for all 42 cities, the scales given in the foregoing table were constructed on the basis of data for all these cities, all of which had populations over 50,000.

¹ By unit clothing expenditure is meant the annual amount spent for clothing per clothing expenditure unit.

It was desired that the scales should represent only those differences in clothing expenditure which are due to the three factors (age, sex, and occupation) which were being measured in the computation of the scales. To compute the scales, after elimination of the influence of the other variables of family income and family size in the computations, the following steps were taken.

(1) Cards representing each person in all the families studied in cities with populations over 50,000 were sorted into cells such that all persons classified in a given cell were from families with the same income and of the same size, and the group of persons whose clothing expenditure was being studied were of the same age, sex, and occupation.

(2) The average clothing expenditure for all the persons in each cell was then computed.

(3) These averages were then combined for each age-sex-occupation group. In making this combination, each age-sex-occupation group within each family-income family-size class was given the same weight. These weights were determined by the number of persons in each family-income family-size cell for all age-sex-occupation groups combined. The resulting averages for each age-sex-occupation group are the averages that would have been obtained if the distribution of persons by family income and family size had been the same in each age-sex-occupation group. The procedure followed in combining averages by the use of constant weights is similar to the procedure of a standard population frequently used by biologists in attempting to compare rates while eliminating differences caused by differing distributions by sex, age, marital status, etc. (cf. Raymond Pearl, *Medical Biometry and Statistics*, Philadelphia and London, 1930, ch. IX, "Standardized and corrected death rates," pp. 265-277).

(4) For each sex-occupation group there were now a series of average clothing expenditures for each age. These results were smoothed to eliminate minor irregularities.

(5) Absolute clothing expenditures at each age were converted to relatives by dividing the smoothed averages for each sex-occupation group for each age by the smoothed average expenditure for employed men aged 21 through 35.

The revised scales developed on this basis are still subject to the limitations of the nature of the population sampled, but they represent what seem to be the most definitive scales yet available showing effective demand for clothing among families of wage earners and clerical workers.

The revised scales were used to recode and reclassify the schedules for unit expenditure² in order to test the magnitude of the differences in final results which would have been obtained had the revised scales been used at the outset. The new distribution of families was not substantially different from the distribution for which the preliminary clothing scales were used. Since clothing expenditures represent a fairly small proportion, ranging from one-eighth to one-tenth of family expenditures, it will be seen that even a fairly large revision in the clothing expenditure scales would yield only a slight change in total unit expenditure. The nature of the process will be clear from the sample code sheet, p. 694. Consequently, the distribution of families by economic level did not shift much with the introduction of revised relative clothing expenditure scales. Since, upon analysis, the changes were not found to be important, in all tables in the Tabular Summary and in the text, the distribution of families by economic level remains as it was established by the coding based, among other elements (see sample code sheet, p. 694) on the preliminary relative clothing expenditure scales.

The revised clothing scales did, however, produce a more pronounced change in the item "average number of clothing-expenditure units per family," and correspondingly in the figure "unit clothing expenditure."³ The figure for "average number of clothing expenditure units per family," based on the revised scales is therefore used throughout in the Tabular Summary and in text tables. Correspondingly the figure "average number of expenditure units"⁴ per family, whenever it appears in the Tabular Summary or in a text table, is based, among other elements including food and "other" expenditure, upon unit clothing expenditure computed from the revised relative clothing expenditure scales.

The item "average number of clothing expenditure units" or "average number of expenditure units" or both, occurs in tables 2, 3, 5, 6, 19, 20, 22, and 23 of the Tabular Summary.

The change in "average number of expenditure units" resulting from use of the revised scales was much smaller than the change in "average number of clothing expenditure units" for the reason discussed in a preceding paragraph on the small change in the distribu-

² By unit expenditure is meant total amount of family expenditure per expenditure unit. The unit expenditure, which is used as synonymous with "economic level" and with "amount spent per expenditure unit," is the sum of the following three items:

1. Unit food expenditure, or total family food expenditure per food-expenditure unit;
2. Unit clothing expenditure, or total family clothing expenditure per clothing-expenditure unit;
3. Per capita "other" expenditure, or total family expenditure for all items, save food and clothing, per person in the economic family for 52 weeks.

³ This figure is not published in the Tabular Summary but the reader may compute it by dividing the average total family clothing expenditure for any group by the average number of clothing expenditure units per family in that group. It is shown in text tables 6 and 8.

⁴ This figure is derived by dividing total family expenditure by total unit expenditure. The computation of this latter figure was explained in footnote 2 above; also see sample code sheet, p. 694.

tion of cases according to unit expenditure. Nevertheless the figure on the revised basis appears in the text and the Tabular Summary since it is consistent with the revised figure for clothing expenditure units. The latter figure is published rather than the preliminary figure since it is believed, after extensive analysis and experimentation, that it represents a better approximation, based on more complete data and a more satisfactory summary technique, to a definitive answer to the question: how does the clothing demand or customary clothing need of one family of given composition compare with that of another family of different composition? Lacking any absolute scale of clothing need, any such scale of clothing expenditure can, at best, only be an approximation. Nevertheless, the figures set forth on the basis of the revised scales are presented as the result of considerable study and experimentation as the most definitive yet available (granted the assumptions that age, sex, and occupation do create real differences in the social situation of individuals, which in turn affect their need to make clothing expenditures as much or more to meet social custom as for reasons of health). A further reason for presenting the revised clothing expenditure unit figures is that the figures stand as such independently of any other figures in the tables. That is, since the preliminary figures were used simply as a means to classification of cases and nowhere in the tabulations as an end product, the presentation of revised figures for this one item in no way disturbs the usefulness of the other items not affected by the revision.

Expenditure unit—other items.

Any attempt to compute customary expenditures on items other than food and clothing for persons of different age, sex, and occupation in the wage earner and clerical groups would have required securing data on the expenditures for individuals in greater detail than seemed practical. It was, therefore, decided to compute expenditure per adult male equivalent for "other times" on the assumption that in actual practice with a given income a family divides the use of its goods, and its expenditures for all items other than food and clothing, about equally among the members of the family.

Total expenditure unit.

In finally computing the amount spent per total-expenditure unit for a given family, three measures of family size were calculated, one in terms of food-expenditure units (i. e., food relatives), another in terms of clothing-expenditure units (i. e., clothing relatives), and a third giving equivalent full time members of the economic family (i. e., a relative of 1.00 for each member in the economic family for 52 weeks). In computing each of these measures for an individual, the length of time the individual was dependent on the family funds was taken into account. This was done by multiplying the appropriate

relative by the decimal equivalent of a year during which the person was dependent on family funds.

Expenditures by the given family for food were then divided by the number of food-expenditure units in the economic family, expenditures for clothing by the number of clothing-expenditure units in the economic family, and expenditures for other items by the number of equivalent full-time persons in the economic family. The number of dollars spent per total-expenditure unit was secured by adding together the three quotients and this sum was used as a measure of the economic level of the family. The following sample code sheet shows the method of coding for a specific family:

FIGURE C. *Sample code sheet*

City: Mobile.		Persons	Age	Occupation	Weeks in economic family
Color: White.					
Schedule No. 99.		a. Homemaker.....	45	At home.....	52
Year ending Feb. 28, 1935.		b. Husband.....	47	Clerical.....	52
		c. Son (widower).....	24	do.....	52
		d. Daughter.....	18	At school.....	26
		e. Daughter.....	14	do.....	52
		f. Granddaughter.....	2	At home.....	52

Persons in economic family	Item	Food	Clothing	Other	Food, clothing, and other
a.....	Expenditure units.....	0.82	0.75	1.00	x x x x x
b.....	do.....	1.00	.87	1.00	x x x x x
c.....	do.....	1.00	1.13	1.00	x x x x x
d.....	do.....	.48	.64	.50	x x x x x
e.....	do.....	.92	.77	1.00	x x x x x
f.....	do.....	.54	.28	1.00	x x x x x
All.....	Total.....	4.75	4.57	5.50	x x x x x
Do.....	Family expenditure.....	\$793.00	\$168.35	\$1,044.15	\$2,005.50 (E)
Do.....	Amount spent per expenditure unit.....	\$160.95	\$36.84	\$189.85	\$393.64 (U)
Do.....	Total expenditure units.....	x x x x	x x x x	x x x x	5.09 (E+U)

It should be noted that the computation of family size in terms of expenditure units is based on estimates of customary relative expenditures without regard to the adequacy of the goods consumed to meet physical or psychological needs. These units are not adapted for use in setting up or in revising ideal or normal budgets. That is, it is impossible to use these units in calculating the family budget needed if a child is to be added to the family without disturbing the level which the family budget was originally prepared to meet, nor may they be used to determine the subtraction possible if a budget computed for a family of given size is to be applied to a family with one less child, but without disturbing the standard which the budget was calculated to purchase. Such additions or subtractions can properly be made for the purpose indicated with these expenditure units only if the standard by which the budget was originally computed was in

terms of these same units. Thus, if a budget for a family of given size has been calculated on the basis of a given number of expenditure units, using the relatives described in this study, along with some predetermined sum taken as meeting the needs of an adult man, the budget may be increased to care for the addition of a person to the family by use of this series of units. But if the original budget for, let us say, a family of two adults and two children was calculated on some other basis, the increase of the total budget by the decimal equivalent represented by an expenditure unit from this study corresponding to a child of specified age will not assure the continuance at the same standard of living of the family when a third child is added.

The measures used in calculating size of family in expenditure units in the present study are intended to represent customary behavior in families where the addition of a child is not as a rule accompanied by any addition to income, and the family must adapt its expenditures to meet the new situation. In arriving at the scales used to measure family size, no adjustments were included for possible differences in the economy of purchasing for larger as compared with smaller families.

*Adjustment for contact with families through other member than chief earner.*⁵

In Birmingham, Mobile, New Orleans, and Richmond, a substantial number of families included in the sample were those of persons whose names had been drawn from employee lists in the usual manner, but who proved to be subsidiary rather than chief earners. This method of scheduling required that the resulting overrepresentation of multiple-earner families be eliminated by a process of adjustment during the course of tabulation. Throughout this report all data for these 4 cities have been adjusted in accordance with the procedure set forth hereafter. In Baltimore, Dallas, Houston, Jackson, Jacksonville, Louisville, and Norfolk, since the ruling of contact only through the chief earner was followed in scheduling,⁶ the data could be tabulated without adjustment. In Memphis, schedules obtained through contact with other members than chief earner were so few that they could be discarded and the data accordingly tabulated without adjustment.

The purpose of the adjustments described in the following paragraphs was to keep the importance of families with more than one earner in the sample in Birmingham, Mobile, New Orleans, and Richmond proportionate to the number of two-earner, three-earner,

⁵ The mathematical solution to the problem of weighting to adjust for overrepresentation of multiple-earner families in the sample, discussed in this section, was developed by S. W. Wilcox.

⁶ See appendix D, p. 658.

etc., families in the entire wage-earner and clerical groups in these cities. The only available information on the distribution of families by the number of gainful workers was that contained in the 1930 Census of Population. These data were not used for the derivation of adjustment factors, however, first because the employment situation had changed drastically since 1930, and secondly because the data were available only for the population as a whole, whereas there were strong reasons for believing that the importance of different earner groups varied with economic level.⁷ It was, therefore, necessary to construct adjustment factors from the data at hand.

The problem was to increase the importance of single-earner families and decrease the importance of multiple-earner families in the sample to the same proportions that would have been obtained had only families contacted through the chief earner been scheduled. The principle observed, was that if it had been possible to draw a truly random sample from the desired population of families of employed workers, one-earner families would have had the same chance to be included as they had in the sample as actually drawn, while two-earner families would have had one-half and three-earner families one-third the chance to be included which actually obtained when the sample was chosen from lists of workers.⁸

To accomplish this objective, the data were adjusted by a factor which took into account three elements: (1) The number of earners in the family, (2) the total number of families in the sample, and (3) the distribution of families according to their number of earners at successive income levels or economic levels, whichever was under consideration.

The first element is inherent in the basic problem of the adjustment of the relative proportions of one-earner and multiple-earner families. By multiplying the total number of families in the first earner⁹ group by a number in the neighborhood of 1, the total number in the second earner group by approximately one-half, the total number in the third earner group by approximately one-third and so on, a number of families for all the earner groups combined could be obtained which was corrected for the overrepresentation of multiple-earner families.

⁷ For example, the census itself showed that 66.0 percent of the families renting their houses, but only 57.6 percent of the families owning their homes had one gainful worker.

⁸ Actually the corrective factor or weight needed with a two-earner family would be slightly different from one-half and with a three-earner family would be slightly different from one-third. For an elaboration of this point see appendix G, Bulletin No. 641.

⁹ In the actual process of tabulation, the schedules were sorted into groups according to the number of equivalent full-time earners at the quarter nearest the date when the sample was selected. This figure was the nearest approximation to the exact number of persons in the family on payrolls at the date of sampling. Thus families were classified in the first earner group if their number of full-time earners were 1.0 or less; as in the second earner group if their total number of full-time earners was between 1.1 and 2.0; as in the third earner group if between 2.1 and 3.0, etc. Thus the first element of the adjustment factor would be the reciprocal of the average number of earners in a group rather than the simplified $\frac{1}{2}$, $\frac{1}{3}$, etc. Actually the two figures were very close. For purposes of discussion, the simplified figures of $\frac{1}{2}$, etc., are used.

The application of the factors symbolized by 1, $\frac{1}{2}$, $\frac{1}{3}$, etc., to the number of families, however, would have reduced the number of families in the sample below the number actually scheduled and necessitated the second element of the adjustment factor. This element was a constant computed by dividing the actual number of families scheduled by the reduced number of families obtained as outlined in the preceding paragraph. This ratio¹⁰ (R on table D) was then multiplied by the factor 1, $\frac{1}{2}$, $\frac{1}{3}$, etc. (or in practice the reciprocal of the average number of earners in each earner group (see column 4 on table F) to obtain the adjustment factor for each earner group. The final adjustment factor is shown in column 6 of table D.

TABLE F.—Derivation of adjustment factors for earner groups

Earner groups ¹	Number of families scheduled F	Number of equivalent full-time earners E	Average number of equivalent full-time earners $a = \frac{E}{F}$ (3) ÷ (2)	Reduced number of families $\frac{F}{a}$ (2) ÷ (4)	Final adjustment factor ² $\frac{R}{a}$ $R \div (4)$
(1)	(2)	(3)	(4)	(5)	(6)
1.0 or less.....	103	98.66	0.9578	107.54	1.3715
1.1 to 2.0.....	125	209.75	1.6780	74.49	.7828
2.1 to 3.0.....	18	44.83	2.4794	7.26	.5298
3.1 to 4.0.....	4	15.65	3.9125	1.02	.3358
City total.....	250	-----	-----	190.31	-----

¹ I. e., number of equivalent full-time earners in family on pay rolls in nearest quarter to date sample was drawn, by earner groups. A worker employed 13 weeks in the quarter was counted 1.0, and workers employed for shorter periods were counted as appropriate decimals.

² $R = \frac{\text{footing of column (2)}}{\text{footing of column (5)}} = \frac{250}{190.31} = 1.3136$.

Correction for the third element, namely the differing proportions of multiple-earner families found at differing income levels or differing economic levels, does not appear in table F, but is in fact operative when the adjustment factors shown in table F are applied to the actual data. This can be demonstrated from the illustration of this procedure in table G. Though the adjustment factor shown in column (3) of table G is numerically the same for each given earner group in each income level, and in each economic level, as the case may be, the procedure followed results in effect in averages or percents which are weighted by the constant adjustment factor (column 3) multiplied by the ratio of the varying number of unadjusted families in each earner group (column 2, line f, k, etc.) to the total number of adjusted families in the expenditure or income group (column 4, line s).

¹⁰ The introduction of the denominators 1, 2, 3, etc., takes care of correct adjustment in securing the averages; the use of R adjusts the count of families to the number actually scheduled. The factor R , which could be canceled out of the formula for the average, is nevertheless preserved for the sake of symmetry, so that the weights would be the same in the formula for average and the formula for count. (See footnote 12.)

It can be seen from table E that the weighted average for the first economic level is

$$\frac{1}{35} \left[\frac{78.50}{19} \times (1.3715) \times 19 + \frac{57.00}{10} \times (0.7828) \times 10 + \frac{15.40}{2} \times (0.5298) \times 2 \right].$$

It is apparent that $\frac{78.50}{19}$, $\frac{57.00}{10}$, and $\frac{15.40}{2}$ are averages for the successive earner groups, and $\frac{1.3715 \times 19}{35}$, $\frac{0.7828 \times 10}{35}$, and $\frac{0.5298 \times 2}{35}$ are

the weights. Following the same line of reasoning, the corresponding weights for the second economic level are

$$\frac{1.3715 \times 44}{70}, \frac{0.7828 \times 9}{70}, \text{ etc.}^{11}$$

From the fact that $\frac{1.3715 \times 19}{35}$ does not equal $\frac{1.3715 \times 44}{70}$ it is

apparent that the weight for the first earner group varies from level to level in accordance with the varying proportions of families with different numbers of earners, at each level. In this respect, the process of adjustment used is superior to the use of even up-to-date census data, since the adjustment takes account of the variation in the importance of families with a given number of earners from economic level to level, while census data would not have given this information by level.

A very close relationship exists between number of earners and economic level. The need of adjustment as between proportions of families having differing numbers of earners consequently implies the need of adjustment as between proportions of families at different economic levels. It will be seen from table G that the process of adjustment, while it maintained the same total number of families in the entire city sample as were actually scheduled, provided the necessary adjustment as between economic levels.

¹¹ For same information in algebraic terms, see Bulletin No. 641, appendix G.

ANALYTICAL PROCEDURE

TABLE G.—Illustration of application of adjustment factors to schedule data

	Economic level, earner group, and schedule No.	Unad-justed number of fam-ilies <i>F</i>	Adjus-tment factor $M = \frac{R}{a}$	Adjusted number of fami-lies <i>FM</i> (2)×(3)	Expenditure for medical care		Expenditure for recreation	
					Unad-justed expendi-ture <i>X</i>	Adjusted expendi-ture <i>X'M</i> (3)×(5)	Unad-justed expendi-ture <i>X'</i>	Adjusted expendi-ture <i>X'M</i> (3)×(7)
					(5)	(6)	(7)	(8)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
a	\$100 and under \$200—							
b	1.0 or less:							
c	Schedule No. 135.....	1			\$8.10		•	
d	Schedule No. 13.....	1			8.50		•	
e	Schedule No. 19.....	1			4.40		•	
	Schedule No.....	•			•		•	
	Schedule No.....	•			•		•	
f	Total, earner group.....	19	1.3715	26.1	78.50	\$107.66	•	•
g	1.1 to 2.0:							
h	Schedule No. 65.....	1			6.05		•	
i	Schedule No. 51.....	1			4.30		•	
j	Schedule No. 17.....	1			9.00		•	
	Schedule No.....	•			•		•	
	Schedule No.....	•			•		•	
k	Total, earner group.....	10	0.7828	7.8	57.00	44.62	•	•
l	2.1 to 3.0:							
m	Schedule No. 49.....	1			7.50		•	
n	Schedule No. 198.....	1			7.90		•	
o	Total, earner group.....	2	0.5298	1.1	15.40	8.16	•	•
p	3.1 to 4.0:							
q	No schedules.....	0			0		•	•
r	Total, earner group.....	0	0.3358		0	0	•	•
s	Total for economic level.....	31		38.0		160.44	•	•
t	Average for economic level.....					4.53		•
aa	\$200 and under \$300—							
bb	1.0 or less:							
ff	Total, earner group.....	44	1.3715	60.8	399.60	506.91	•	•
gg	1.1 to 2.0:							
kk	Total, earner group.....	9	0.7828	7.0	91.00	71.23	•	•
ll	2.1 to 3.0:							
	Etc.....	•	0.5298	•	•	•	•	•
	•.....	•		•	•	•	•	•
	•.....	•		•	•	•	•	•
ss	Total for economic level.....	57		70.00		800.78	•	•
tt	Average for economic level.....					8.57		•
aaa	\$300 and under \$400:							
	Etc.....	•	•	•	•	•	•	•
aaas	\$400 and under \$500:							
	Etc.....	•	•	•	•	•	•	•
u	Total for city.....	250		250.00		5,577.50	•	•
v	Average for city.....					22.31		•

CHECKED
2003-04

TWELVE CITIES OF THE SOUTH

Table E shows how, in practice the data from individual schedules were classified by earner groups within economic levels, the data for each earner group approximately adjusted, and the adjusted totals combined into grand totals and averages for the respective economic levels.

The unadjusted number of families in the sample is shown in column (2). The final objective was always to obtain the appropriate total or average for a given economic level (or income level) as a whole and not for each separate constituent earner group, even though to obtain this result it was necessary to use different adjustment factors for the different earner groups comprised within the economic level. Accordingly the adjusted number of families shown in column (4) is obtained by multiplying the total unadjusted number of families (column 2, lines f, k, etc.) for each earner group by the appropriate adjustment factor (column 3) derived in table D. The adjusted aggregate expenditure (columns 6, 8, etc.) for each earner group is obtained in a corresponding manner. The adjustment factor required for a given earner group is the same regardless of whether the expenditure item under consideration is the total of all categories of expenditure, or a given category, such as food or medical care, or a specific item such as groceries or dental care.

In order to obtain the average for the entire economic level (lines t, tt, etc., on table E) the adjusted aggregate (column 6, lines s, ss, etc.) was divided by the rounded adjusted number of families (column 4, lines s, ss, etc.)¹²

¹² For the reader who prefers an algebraic statement of the adjustment procedure followed, see Bull., No. 641, appendix G.