

COST OF LIVING STUDIES. IV
SPENDING WAYS OF A SEMI-SKILLED GROUP

**A Study of the Incomes and Expenditures of
Ninety-eight Street-car Men's Families in the
San Francisco East Bay Region**

**COMPILED UNDER THE DIRECTION OF THE
HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS
OF THE UNIVERSITY OF CALIFORNIA**

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APPENDIX A

INDIVIDUAL CASES

The half-dozen family expense histories which follow have been chosen to illustrate certain phases of the problem of making both ends meet which confronted the street-car men's families. In considering the group as a whole, we have necessarily questioned only what the average income would buy for the average family and what deprivations or small luxuries were common to the majority. The individual family faces always its peculiar problems and may find itself better or worse situated than its fellows. The family living comfortably on a small income, but unable to provide against a rainy day; the rather fortunate family able to combine thrift and comfort; the family swamped by doctors' bills and concomitant loss of income; the family too large to live decently on a carman's earnings; the family which subordinated everything to the ownership of an automobile; the family with a wage-earning wife and a notably different standard of living; these are the types which have been chosen as examples of special problems and how they were met.

NUMBER 1—FAMILY OF 4

The man and wife were both twenty-seven years old, and both native Americans. The two girls were aged six years and two years.

This family, entirely dependent on the man's wages, managed to live comfortably and contentedly on an income lower than the average for the group, thanks to simple tastes and to good health. Their budget included no provision for an automobile, for doctor's bills, or for savings.

This family professed themselves comfortable and comparatively contented. They "eat good, sleep good and don't worry." Their budget shows what thrift and good fortune can accomplish with a small income. They were adequately fed and comfortably, but plainly housed in a six-room flat renting for \$28 a month. Rigid economy ruled the operating costs of the household, but the woman, unlike most of her colleagues, sent out the heavy laundry, and an electric percolator and toaster were added to house furnishings during the year. The most startling economy, in the eyes of another standard, was the allowance of about \$25 apiece a year for the woman's and the children's clothing, with \$80 for the man. The housewife reported that her sister often gave her garments to be made over, which somewhat mitigated the situation, but it was obvious that this family definitely preferred to reduce its clothing bill in favor of other comforts and amusements. They owned no automobile, which obviated one of the heaviest

modern burdens on a small income, but 11 per cent of their budget was spent on recreation, including \$6 a month for commercial amusements and \$111 for a two-weeks' vacation. The man had recently joined a lodge with a \$25 initiation fee, and his wife belonged to two inexpensive associations. They spent about \$1 a month for the barber, \$.75 for carfare, \$.50 for a newspaper, and \$.50 a week for tobacco. Despite these small comforts and luxuries, their budget was seriously deficient in two respects; it made no adequate provision for savings or insurance nor for the occasional heavy doctor's bill. The man carried a very small life insurance policy and was buying a single share of company stock; they saved nothing else. Although the family included two small children, they were so fortunate as to have doctors' and dentists' bills of only \$28.50 during the year. Since there were no savings to draw upon, an illness or other emergency would completely disrupt the domestic economy of this household.

Income	Expenditure		
	Items	Amount	Per cent
Total income.....\$1670.59	Total expenditure.....	\$1603.92	100.0
Man's earnings.... 1670.59	Food.....	550.00	34.3
	Clothing.....	161.47	10.1
	Man.....	\$80.05	5.0
	Wife.....	26.45	1.7
	Children (2).....	54.97	3.4
	Housing (rented).....	342.00	21.3
Reported surplus, \$66.67	House operation.....	124.50	7.7
Error of estimation	Furnishings.....	29.95	1.9
	Miscellaneous.....	396.00	24.7
	Recreation (and vacation).....	183.00	11.4
	Associations and union dues.....	59.00	3.7
	Insurance.....	46.20	2.9
	Medical care.....	28.50	1.8
	Tobacco.....	26.00	1.6
	Gifts.....	25.00	1.5
	Incidentals (barber, carfare).....	21.30	1.3
	Education (newspaper).....	6.00	.4
	Charity.....	1.00	.1

NUMBER 2—FAMILY OF 3

The man, a native of Scotland, and his wife, born in Denmark, were both between forty and forty-five years old. The small daughter was six. The household included two lodgers.

On an income somewhat above the average this family contrived to own an automobile, to buy a comfortable house, and to save an unusually large sum. They were probably the best example of the street-car man's ideal of comfort combined with thrift on an income within his aspirations.

Income	Expenditure		
	Items	Amount	Per cent
Total income.....\$2011.24	Total expenditure.....	\$2005.39	100.0
Man's earnings... 1710.24	Food.....	584.48	29.2
Lodgers..... 276.00	Clothing.....	161.75	8.1
Rent from garage 25.00	Man.....	\$101.70	5.1
	Wife.....	29.55	1.5
	Child (1).....	30.50	1.5
	Housing (incomplete).....	345.21	17.2
Reported surplus, \$5.85	House operation.....	152.00	7.5
Error of estimation	Furniture and furnishings	3.15	.2
	Miscellaneous		
	(estimated).....	758.80	37.8
	Insurance and savings		
	(estimated).....	484.00	24.1
	Automobile.....	150.00	7.5
	Medical care.....	33.00	1.7
	Tobacco.....	28.60	1.4
	Union dues.....	18.00	.9
	Gifts.....	16.00	.8
	Church.....	12.00	.6
	Education (newspaper)	10.20	.5
	Incidentals		
	(carfare and barber)..	6.00	.3
	Charity.....	1.00	*

*Less than one-tenth of one per cent.

Families 1 and 2 present an interesting likeness in their spending habits. Since both represented thrift and comfort, since the basic spending ways were similar, and since family 2 had an income larger by one-fourth, it may be permissible to consider the marginal expenditures of the latter family as an index of the standard of living of the soberer families in the group. Briefly, the extra income in family 2 went to the purchase of a house, to maintain an automobile, and to savings. Since the family was smaller, an allowance for food closely similar to that of family 1 meant a larger expenditure per capita, but both families were comfortably fed. The clothes allowance was as low and the operating costs as frugally managed in this family as in the other. Both had regular laundry service. Housing costs appeared to be the same only because family 2 refused to state the amount of payments on a house mortgage and reported the resulting surplus with savings. The costs given here, which included taxes, water, and \$245 spent for improvements, should probably have been increased by \$200 or more. Not only these two families, but the whole study indicated that buying a house on time payments was a part of the street-car men's standard of living, undertaken as soon as income warranted. The other major difference between the two families' budgets was the large allowance for savings in family 2, whereas the chief complaint of family 1 was inability to save on so small an income. The former carried no insurance except the union sick benefit, preferring to make its investments in the form of savings. Family 2 owned an automobile, costing \$150 a year to operate, but the parents used it as their sole recreation, possibly because

they were an older couple, so that its costs were more than balanced by the absence of the commercial amusements, vacation, association dues, and carfare found in the budget of family 1. Both families were fortunate in the absence of illness during the year. Both men spent about \$.50 a week for tobacco, both gave \$1 a year to charity, both bought a daily paper and no other reading matter. The older couple contributed to church. With the exception of housing costs, investments, and automobile and recreation costs, the budgets were almost identical.

NUMBER 3—FAMILY OF 4

The man and wife, both native Americans, were forty-two and thirty-five years old. There were two boys of sixteen and twelve respectively, the former a son of the man by a previous marriage. The budget of this family during the year 1924-25 reflects the stringent economies enforced by a prolonged illness of the wage-earner. Their income was reduced by the loss of three months' earnings at the same time that the family incurred doctors' bills amounting to 15 per cent of their total expenditure.

Income	Expenditure		
	Items	Amount	Per cent
Total income.....\$1347.53	Total expenditure.....	\$1978.00	100.0
Man's earnings.... 1347.53	Food.....	832.00	42.1
	Clothing.....	232.35	11.7
	Man.....	92.90	4.7
	Wife.....	94.25	4.7
	Children (2).....	45.20	2.3
	Housing (rented).....	237.00	12.0
Reported deficit, \$630.47	House operation.....	98.55	5.0
Met by drawing on pre-	Furnishings.....	8.75	.4
vious savings; amount	Miscellaneous.....	569.35	28.8
not specified.	Medical care.....	300.00	15.2
	Insurance.....	165.60	8.4
	Education		
	(school, magazines)..	35.75	1.8
	Incidentals		
	(carfare and barber)..	32.00	1.6
	Union dues.....	18.00	.9
	Recreation (movies)....	10.00	.5
	Church.....	5.00	.2
	Gifts.....	2.00	.1
	Charity.....	1.00	.1

The year's story for family 3 shows what might happen to either of the preceding "comfortable" families if the breadwinner fell ill. In this case, the doctors' bills amounted to \$300 and the man lost three months' work, or about \$450. The consequence, even after instituting rigid economies within the margin-of-choice items, was a large deficit, met by drawing on savings from previous years.

The expenditure for food was not reduced below a very comfortable allowance per capita, confirming the impression that the majority of carmen's families were

well fed under all circumstances. Nor was it possible to institute many economies in the cost of the man's clothing, where warm underwear and not-too-shabby uniforms are a necessity. In this family the wife bought a winter coat and hat during the year, but the boys' clothing allowance was reduced to little else than shoes. Housing costs are an item where emergency economies are scarcely possible without changing the whole mode of life. House operation costs, on the contrary, can be reduced to little more than light and fuel, \$80.80 a year for this family. The chief economies were made in the miscellaneous group. With two growing boys in the house, only \$10 was spent for recreation of every sort during the year. There were no associations to furnish other types of amusements. The year's expenditure of \$5 for carfare and \$5 for periodicals offered little opportunity for entertainment at home or on excursions. Only \$2 was spent for gifts. The other items of miscellaneous were inescapable necessities, union dues, barber, \$5 to church, \$1 for charity, \$30 for the boys' yearly expenses in public schools, and \$165.60 in insurance premiums, covering life, accident, and the union sick benefit for the man, and small policies for the two boys. Considering the plight of this family had it made no savings in previous years, emphasizes the precarious situation of family number 1, comfortable but saving nothing against the inevitable emergency.

NUMBER 4—FAMILY OF 8

The man and wife were Italians of forty-one and forty years. Their six children, ranging in age from girls of fourteen and thirteen to a baby of fifteen months, were all born in Oakland. The parents were illiterate and the girl of fourteen was the family purchasing agent.

Income	Expenditure		
	Items	Amount	Per cent
Total income..... \$1748.15	Total expenditure.....	\$1709.30	100.0
Man's earnings... 1748.15	Food.....	620.00	36.3
	Clothing.....	385.65	22.6
	Man.....	\$79.15	4.6
	Wife.....	3.50	.2
	Children (6).....	303.00	17.8
	Housing.....	240.00	14.0
Reported surplus, \$38.85	House operation.....	188.83	11.0
Error of estimation	Furnishings.....	10.00	.6
	Miscellaneous.....	264.82	15.5
	Associations and union dues.....	99.60	5.8
	Medical care.....	52.50	3.1
	Insurance.....	39.00	2.3
	Recreation.....	38.40	2.3
	Incidentals (carfare and barber).....	30.72	1.8
	Tobacco (incomplete).....	2.10	.1
	Charity.....	1.50	.1
	Education (school supplies).....	1.00	*

*Less than one-tenth of one per cent.

These people had no large doctors' bills to disrupt their budget, but their expense history makes it plain that the average carman's earnings were inadequate to support a large family.

The man was the sole support of his large family, earning an average wage of \$1750 during his fifty weeks' work.

This family's budget is best described by the fact that no single item was quite adequate for eight people. The expenditure for food was \$.34 per equivalent adult male, considerably lower than the most meager standard. Eight people lived in six rooms lighted by gas, including only three bedrooms, over a vacant saloon, for which they paid \$20 a month. At the time of the investigator's visit they were about to move to more modern quarters, "wondering how they will pay the additional rent." The man's clothing bill was low this year, including no uniforms, but his expenses for upkeep—personal laundry, shoe and watch repair, etc.—were abnormally large. The wife bought four pair of stockings and material for three house dresses at a total cost of \$3.50 for the year. Clothing for the six children averaged \$50 apiece, of which 60 per cent went for shoes and shoe repairing. The house operation expenses included \$58 a year for fuel and \$7 a month for cleaning supplies. In a family of eight, toilet soap and bath soap each cost \$.30 a week, washing powder \$.39, bathroom supplies \$.25 a month, and drugs for hygienic purposes \$2 a month. The family bought no toothbrushes during the year. The overburdened wife sent out part of the house laundry, as well as her husband's collars. No real recreation, savings, nor preventive medical care was possible in a family of this size. The man fared best. Of the \$28.40 spent on commercial amusements, \$26 was paid for his weekly baseball. The additional \$10 for recreation was the cost of railroad fare for the family's vacation, which was spent with relatives, free of charge. He belonged to three lodges, one of which carried insurance for members. He was the only member of the family to patronize a barber. The expenditure for tobacco as given here was incomplete and did not represent a real deprivation. The remainder of the family income went chiefly to doctors' bills, insurance premiums, carfare, and union dues. The family spent \$50 for a doctor and \$2.50 for a dentist, for six young children. In addition to the man's lodge insurance, they carried the union sick benefit and small policies on wife and children, obviously inadequate protection. Carfare cost \$18.72 a year. They contributed \$1.50 to charity, nothing to church. There were no books, magazines, newspapers, nor gifts bought during the year.

The budget balanced, but they were saving nothing and reported \$200 in debts from previous years.

NUMBER 5—FAMILY OF 3

The man and wife, both thirty years old, and their four-year-old daughter were all native Americans.

This family is of a type rare in the group of street-car men studied. They sold house and furniture to buy an automobile.

The investigator who visited family 5 reported, "All their pleasure comes from their automobile, which they could not have had, if they hadn't sold their house and furniture to pay for it."

The husband's earnings were normally the sole income. In 1924-25 he lost four and one-half weeks from minor ailments and earned only \$1550.12. He received \$29 in sick benefits. They borrowed \$100 during the year and received \$650 from the sale of house and furniture, all of which was spent in purchasing the car and some new furniture. The expenditures were underestimated by \$116.68.

Except for the transference of capital from house to automobile, the family's budget closely resembled others of the group who were fairly comfortable—small

Income	Expenditure		
	Items	Amount	Per cent
Total income.....\$2229. 12	Total expenditure.....	\$2212. 44	100. 0
Man's earnings... 1550. 12	Food.....	503. 00	22. 7
Sale of house and furniture..... 650. 00	Clothing.....	195. 95	8. 9
Sick benefits..... 29. 00	Man.....	\$93. 75	4. 3
	Wife.....	75. 95	3. 4
	Child (1).....	26. 25	1. 2
	Housing (owned and rented).....	416. 95	18. 8
Reported surplus \$ 16. 68	House operation.....	112. 57	5. 1
Borrowed..... 100. 00	Furniture and furnishings	195. 40	8. 8
Error of esti- mation..... 116. 68	Miscellaneous.....	788. 57	35. 7
	Automobile.....	543. 28	24. 6
	Insurance.....	70. 90	3. 2
	Recreation.....	43. 67	2. 0
	Associations and union dues.....	43. 20	1. 9
	Incidentals (carfare, moving, barber).....	34. 61	1. 6
	Medical care.....	24. 15	1. 1
	Gifts.....	15. 26	. 7
	Education (newspaper)	13. 00	. 6
	Tobacco.....	. 50	*

*Less than one-tenth of one per cent.

family, no serious illness, no savings, and inadequate insurance. They were more than adequately fed. The man's clothing was the usual allowance; the wife spent \$65.50 of her \$75.95 on a suit and two hats. They were living in a moderately comfortable three-room furnished cottage renting for \$30 a month. For two months of the year they had paid \$35 a month in instalments on a house which they were buying. Minor improvements, expenses in connection with the sale of this house, and \$20 room and board for the man for two weeks while wife and child were away, completed the housing costs. The largest expenses of house operation were fuel and light, and \$3 a month for household drugs. This family, also, bought no toothbrushes. All the laundry except the man's collars was done at home. The rented house was furnished, but the family spent \$195.40 on furniture and furnishings during the year.

The outstanding item of miscellaneous was, of course, the automobile purchased during the year, which consumed 25 per cent of the total budget. Payments on the purchase price were \$448.28, insurance was \$45, upkeep during the year \$50. Otherwise the expenses were average. The recreation was unusually varied, including not only movies, but dances, baseball, victrola records, camera upkeep, and occasional fares for excursions not made in the car. Man and wife belonged to three lodges, whose insurance premiums they entered in the latter category. They carried no commercial insurance except a small endowment policy for the baby, and their total policies were inadequate for protection. They were fortunate in having no doctors' bills except the oculist's. The only educational expense was a newspaper. The man did not habitually smoke. Gifts, carfare, barber, and moving were the other expenses.

NUMBER 6—FAMILY OF 3

The man, born in Quebec, was fifty-three; his wife, an American, was thirty-six. His son by a previous marriage, aged twenty-nine, a truck-driver, lived with them and paid board. The husband's mother visited them for five months.

This family represents the most prosperous type of carman, whose children are grown and paying their way. In this case the wife, also, was employed; and the total income was twice as large as the average street-car man's earnings.

Income	Expenditure		
	Items	Amount	Per cent
Total income..... \$3531.12	Total expenditure.....	\$3906.74	100.0
Man's earnings... 1979.68	Food.....	794.00	20.3
Wife's earnings... 1102.94	Clothing.....	609.75	15.6
Board from son.. 416.00	Man.....	\$132.05	3.4
Sick benefit	Wife.....	477.70	12.2
(wife)..... 32.50	Housing (rented).....	425.50	10.9
	House operation.....	247.51	6.4
	Furnishings.....	28.40	.7
	Miscellaneous.....	1801.58	46.1
Reported deficit, \$375.62	Automobile.....	903.00	23.1
Error of estimation	Savings and investment	400.00	10.2
	Medical care.....	138.00	3.5
	Recreation (and vaca- tion).....	126.50	3.3
	Incidentals (carfare, tax, moving, bank fee, barber).....	87.28	2.3
	Associations and union dues.....	52.00	1.3
	Dependents.....	36.00	.9
	Gifts.....	35.00	.9
	Charity.....	12.00	.3
	Tobacco.....	7.80	.2
	Education (magazines)	4.00	.1

The budget of family 6 showed a way of living different in many respects from that of the average street-car man. The differentiating factors were the absence of dependent children, the employment of the woman as buyer in a large department store, and a total income of \$3500. The man's earnings were unusually large, because he worked eleven hours a day and was paid for an additional hour's rest period. In spite of two weeks' vacation and another week of lost time, he made \$1980 during the year. His wife, who was ill nine weeks, made \$1100. The grown son who lived at home was completely independent. His only expenses which appeared in the family accounts were board and lodging, for which he paid \$8 a week. The family kept no accounts; their estimation of expenditures exceeded income by nearly \$400.

In this family the wife was earning in order to maintain a standard of living above that of the usual street-car man. The wife reported that they were unable to save on the husband's salary alone and that she bought the new car entirely

with her own earnings. But the man's earnings were greater than those which enabled other unencumbered couples in the group to save and to own an automobile. The most striking discrepancy between this and other budgets, due in part at least to the woman's occupation, was an allowance of \$478 for her clothes, including a \$75 watch and \$25 for dry cleaning, in contrast to the usual wife's expenditure of less than \$100. The man's purchases were approximately average; the higher expenditure was due to a large allowance for laundry. The woman spent \$28 a year for cosmetics, which appeared under personal cleaning supplies. All of the laundry was sent out, except the woman's underclothing. They saved \$400 during the year, investing \$200 of it in real estate, but carried no insurance except the woman's membership in a mutual aid association at the shop where she worked. They took a two weeks' vacation costing \$86 and spent \$10 on radio and \$4.50 on camera supplies and \$.50 a week for movies. They bought a new car, paying \$600, \$53 for insurance, \$46 for taxes, and \$17 a month for upkeep. Both man and wife were ill during the year and their medical services bill of \$138 would have taxed a smaller income seriously. It was low for the care they received, because the man took advantage of free services at the University Hospital. The woman's carfare amounted to \$34 a year. The man's mother visited them for five months, receiving free board and lodging and the man paid her insurance premiums of \$36 a year.

These were the only unusual expenditures in the budget as contrasted with other families of the group. Family 6 was well fed, but no better than other families with lower incomes, and the proportional expenditure was much lower. They lived in a comfortable modern flat but paid only slightly more than the average, and no more in proportion to their income. Although the wife was at work, they hired no service and the only addition to the average operating costs was laundry sent out. They spent unusually little on reading matter and tobacco.

The outstanding characteristic of this budget was an emphasis on the wife's clothes and on miscellaneous items, supposedly a symptom of a higher standard of living. It is also noteworthy in relation to the situation in other families of the group that this family managed to provide for savings, vacation, commercial amusements, purchase of an automobile, and heavy medical costs within the same year.

APPENDIX B

SCHEDULE

SURVEY OF CARMEN'S UNION, OAKLAND, CALIFORNIA

HELLER FUND FOR RESEARCH IN SOCIAL ECONOMICS, JUNE, 1925. Sch. No.
 Visitor.....
 Date.....
 1. Name..... 4. Traction Division.....
 2. Address..... Key Route Division.....
 3. Telephone..... Date of service with company:
month,year

5 Relation to head of family	6 Dependent Husband's earnings	7 Date of marriage	8 Sex	9 Age	10 Birthplace	11 Occupation	12 No. of weeks at home during year
a. Self.....							
b. Wife.....							
c. Eldest child.....							
d. Next child.....							
e. Next child.....							
f.							
g.							
h.							
i.							

Boarders and lodgers (if any) including children paying board and not otherwise contributing to family income.

	13 Relation to family	14 Sex	15 Number of weeks	16 Rate per week	17 Meals per week
a.....					
b.....					
c.....					
d.....					
e.....					
f.....					
g.....					
h.....					

Housing:

18. Kind: Dwelling..... Flat..... Apartment.....
 Hotel or Rooming House..... No. of stories..... Elevator
 No. of entrances.....

Rooms including hall use	Heating					Lighting		Plumbing	Hot Water Supply
	Steam	Hot Air	Stove	Fire-place	Gas	Electricity	Kerosene		
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
11.									
12.									

19. Rent: Owned house..... purchase price date of purchase..... amount of mortgage..... Gift: Yes..... No..... partial.....

Rented..... rate per month.....

Includes: furnishings..... light..... heat..... hot water..... kitchen stove..... water rent..... telephone..... garbage removal.....

20. Investment in furnishings..... amount purchased..... amount gifts.....

21. Investment in labor saving devices: Electric washing machine.....

Mangle..... Sewing machine: Electric..... other.....

Vacuum cleaner..... other (specify).....

23. Defects:.....

Comment: (further description of house).

23. Employment facts: Runs operated during year

No. of run	Hrs. per day	Weeks employed

24. Summary of Income: Total.....			
a. Income from work: Total.....			
1. Husband: Total.....			
a. Earnings as Carman			
Regular.....			
Total No. of weeks employed.....			
Rate per week.....			
Overtime.....			
No. hours.....			
Rate per hour.....			
b. Supplementary Earnings:			
Regular.....			
Occasional.....			
2. Wife: Total.....			
Regular.....			
No. weeks employed			
Occasional.....			
No. weeks employed			
3. Children: Total.....			
Regular.....			
No. weeks employed..			
Occasional.....			
No. weeks employed..			
Other: (Specify) Total.....			
b. Income from Boarders and Lodgers (Total).....			
c. Other money income (Total).....			
1. Rent.....			
2. Investments.....			
3. Garden or chickens (money).....			
4. Other (specify).....			
d. Additions to money income from gifts			
1. Regular allowance.....			
2. Occasional.....			

Summary of Income (continued)

e. Income in kind (total) (specify source)			
1. Food.....			
2. Clothing.....			
3. Furniture.....			
4. Education for children.....			
5. Books.....			
6. Other (specify).....			
25. Estimated Expenses: Total			
a. Food: Total per year.....			
(No. of weeks at home.....)			
1. Meals provided at home.....			
Total per year.....			
Total per week.....			
	Quantity per week		
Bread, cake, etc.....			
Butter.....			
Eggs.....			
Milk.....			
Dry groceries.....			
Fruit and vegetables.....			
Meat, fish and poultry.....			
Other.....			
2. Meals bought:			
(Total per year).....			
(Total per week).....			
(No. of weeks).....			
Husband: per week.....			
Wife: per week.....			
Children: per week.....			
b. Clothing (per year) total.....			
	Made at home	No. pur- chased	Cost
1. Man (total).....			
Hats.....			
Caps.....			
Overcoat.....			
Sweater.....			
Suits.....			
Uniform.....			
Shirts.....			
Underwear.....			
Gloves.....			
Shoes.....			
Rubbers.....			
Socks.....			
Watch (if purchased during year).....			
Other equipment for work.....			
Other (specify) (collars, ties, etc.).....			

	Made at home	No. purchased	Cost	Total
Man (continued)				
Upkeep (total).....				
Personal laundry (done away from home).....				
Cleaning.....				
Shoe repair.....				
Watch repair.....				
Other.....				
2. Wife (total).....				
Hats.....				
Coats.....				
Dresses				
Street.....				
House				
Formal.....				
Underwear.....				
Shoes.....				
Stockings.....				
Other.....				
Upkeep: (total).....				
Personal laundry (away from home) total.....				
Cleaning.....				
Shoe repairing.....				
Other.....				
3. Dependent children (specify individual).....				
Coats.....				
Suits.....				
Dresses.....				
Shoes.....				
Stockings.....				
Underwear.....				
Other.....				
Upkeep:				
Personal laundry (done away from home).....				
Per week.....				
Cleaning.....				
Shoe repairing.....				
Other.....				

	Made at home	Amount purchased	Cost	Total
4. Other dependents				
Hats.....				
Coats.....				
Suits.....				
Dresses.....				
Shoes.....				
Stockings.....				
Underwear.....				
Other.....				
Upkeep.....				
Laundry.....				
Cleaning.....				
Shoe repair.....				
Other.....				
c. Housing (per year) total				
1. Charges on owned home				
Installments paid on principal.....				
Interest charges on mortgage.....				
Taxes.....				
Assessments.....				
Fire Insurance.....				
Repairs.....				
Water rent.....				
Garden.....				
Garage.....				
Other (specify).....				
2. Rent charges on rented home				
Rent.....				
Water rent.....				
Repairs (not paid by owner).....				
Garden.....				
Garage.....				
Furniture tax.....				
Fire Insurance on furniture.....				
Other (specify).....				
d. House operation (per year): total				
1. Light (electricity, kerosene, gas)				
2. Heating (coal, wood, kerosene, gas, electricity)				
3. Cooking (coal, wood, kerosene, gas, electricity)				
4. Ice (No. of months.....)				
5. Telephone and telegraph				
6. Service: total				
Regular.....				
Cleaning.....				
Laundry.....				
Other (specify).....				
Occasional (specify).....				
Extra caused by illness (specify).....				

7. Garbage removal.....			
8. Personal cleaning supplies: total			
Tooth brushes.....			
Combs and brushes.....			
Shoe polish and shoe brush....			
Listerine and other drugs for hygienic purposes.....			
Toilet and bath soap.....			
Bathroom and toilet equip- ment.....			
9. House cleaning and laundry supplies: total.....			
Washing powder.....			
Soap.....			
Borax.....			
Ammonia.....			
Insect powder.....			
Other.....			
10. House laundry (sent out).....			
11. Furniture and furnishings (per year) total.....			
a. Replacement and addi- tions.....			
Furniture.....			
Table linen.....			
Bedding.....			
Towels.....			
Kitchen ware.....			
Table ware.....			
Curtains, etc.....			
Electric bulbs.....			
Tools, etc.....			
Rugs and carpets.....			
b. Renovations and repairs....			
12. Stationery and postage (includ- ing Christmas).....			
13. Other (specify).....			
e. Recreation (per year) total.....			
1. Recurrent expenditure.....			
Moving pictures.....			
Theatre.....			
Dances.....			
Pool and billiards.....			
Sports.....			
Music			
Victrola records.....			
Concerts.....			
Excursions.....			
Kodak (films, etc.).....			
Radio.....			
Other.....			

2. Vacation (out of city).....			
(Give detail if possible)			
No. of weeks _____			
Amount per week _____			
3. Social entertainment			
Guests at home (not included elsewhere).....			
Other (specify).....			
f. Vehicles (per year) total.....			
1. Automobile.....			
Paid as initial expense (during year).....			
Insurance.....			
Upkeep per mo. _____ per yr.			
2. Other (specify).....			
g. Education (per year) total.....			
1. School expenses (children only)			
Tuition.....			
Books.....			
Supplies.....			
Carfare.....			
Lessons (specify).....			
Other.....			
2. Periodicals.....			
3. Daily papers.....			
4. Books.....			
5. Other.....			
h. Investment and savings (during year) total.....			
1. Real estate (other than home)			
2. Stocks and bonds.....			
3. Life insurance.....			
4. Accident insurance.....			
5. Investment in company stock (street car Co.).....			
6. Savings.....			
7. Other.....			
i. Church (per year) total.....			
j. Charity (per year) total.....			
k. Dependents outside house, total.....			
1. Regular allowance.....			
2. Occasional allowance.....			
l. Health (per year) total.....			
1. Fees for physician.....			
2. Fees for dentist.....			
3. Fees for other specialists.....			
4. Drugs on prescription.....			
5. Eyeglasses.....			
6. Hospital expenses.....			
7. Nursing.....			
8. X-rays.....			
9. Other.....			

10. No. weeks lost account illness			
Husband.....			
Wife.....			
Children.....			
m. Associations (per year) total.....			
1. Husband.....			
Union dues.....			
Lodge dues.....			
Other (specify).....			
2. Wife (specify) total.....			
n. Tobacco (per year) total.....			
Per week.....			
o. Gifts: total.....			
1. Christmas (not appearing elsewhere).....			
2. Birthday.....			
3. Wedding.....			
4. Sick friends.....			
5. Toys for children.....			
6. Other (specify).....			
p. Incidentals (per year) total.....			
1. Carfare.....			
2. Moving.....			
3. Lawyer fees.....			
4. Weddings.....			
5. Funerals.....			
6. Loans.....			
7. Tonsorial.....			
Man.....			
Wife.....			
Children.....			
8. Allowances (not appearing elsewhere).....			
9. Other.....			

Total income.....\$ _____

Total expenditure...\$ _____

26. Amount of surplus or deficit..... \$ _____

27. If surplus, how used? If deficit, how met?.....

28. Are these figures based on actual accounts?.....

Over what period of time were they kept?.....

29. If your income were increased, how would you spend the additional money?

APPENDIX C

AMOUNT AND SOURCES OF INCOME IN 71 FAMILIES* WHO HAD INCOME OTHER THAN MAN'S REGULAR EARNINGS FROM WORK ON STREET-CARS

Total income	Man's regular earnings	Supplementary income								
		Total	Earnings			Boarders Lodgers	Property	Money gifts	Sick benefit	Other
			Man's occasional	Wife	Children (contributed to family)					
\$1620.24	\$1580.24	\$ 40.00						\$ 5.00	\$ 35.00	
1634.42	1204.92	429.50						\$169.50		
1645.08	1469.58	175.50	\$ 12.00	\$ 50.00	\$ 210.00	\$ 60.00		25.00	78.50	
1650.67	1530.67	120.00						120.00		
1652.93	1572.93	80.00		80.00						
1674.40	1631.40	43.00								
1679.70	1648.20	31.50					\$ 9.00			
1685.60	1601.60	84.00					84.00			
1693.24	1633.24	60.00						60.00		
1695.49	1678.49	17.00								
1712.32	1687.32	25.00						25.00		
1713.00	1680.00	33.00			33.00					
1716.87	1714.29	2.58						2.58		
1733.88	1482.88	251.00	246.00					5.00		
1765.90	1751.90	14.00			14.00					
1766.54	1646.54	120.00				120.00				
1767.61	1760.11	7.50		7.50						
1769.19	1729.19	40.00						40.00		
1769.52	1717.52	52.00			52.00					
1775.21	1755.21	20.00							20.00	
1778.28	1772.24	6.04	1.04					5.00		
1779.20	1734.20	45.00						45.00		
1781.30	1739.30	42.00						42.00		
1786.64	1560.64	226.00						216.00	10.00	
1787.76	1607.76	180.00				180.00				
1789.27	1763.27	26.00							26.00	
1789.83	1777.83	12.00							12.00	
1792.41	1712.41	80.00				80.00				
1792.80	1612.80	180.00	180.00							
1798.77	1543.75	255.02	1.04			253.98				
1800.15	1796.15	4.00	4.00							
1816.87	1766.87	50.00						50.00		
1820.00	1720.00	100.00		100.00						

1829.88	1794.88	35.00							35.00
1847.31	1747.81	99.50		19.50				80.00	
1854.72	1844.44	10.28	.28					10.00	
1855.88	1790.88	65.00				65.00			
1865.54	1776.94	88.60	33.60					50.00	5.00
1880.36	1735.36	145.00				145.00			
1893.71	1738.88	154.83				5.00	141.83	8.00	
1915.62	1779.12	136.50			25.00	105.00		6.50	
1916.84	1631.84	285.00				285.00			
1939.56	1352.14	587.42	248.42			339.00			
1957.72	1639.72	318.00	250.00	49.00	.50			18.50	
1971.18	1106.78	864.40				440.00	8.00		416.40
1972.00	1540.00	432.00		202.00	222.00			8.00	
1972.25	1741.45	230.80		50.00	11.80				169.00
1972.86	1807.28	165.58			2.50		148.08	15.00	
1983.75	1339.69	644.06	2.06				510.00		132.00
2001.04	1951.04	50.00			50.00				
2011.24	1710.24	301.00				276.00	25.00		
2043.39	1641.39	402.00				390.00		6.00	6.00
2060.18	1761.22	298.96					298.96		
2062.03	1839.03	223.00	64.00		109.00				50.00
2089.25	1725.25	364.00		364.00					
2155.80	1675.80	480.00					480.00		
2163.08	1791.08	372.00				272.00			100.00
2204.45	1854.45	350.00		350.00					
2228.10	1680.00	548.10			548.10				
2229.12	1550.12	679.00						29.00	650.00
2244.05	1434.05	810.00	260.00			300.00			250.00
2269.49	1728.49	541.00			90.00	416.00	35.00		
2291.93	767.93	1524.00	2.00			695.00		15.00	400.00
2298.27	1658.27	640.00				480.00			160.00
2326.23	1702.23	624.00				624.00			
2513.16	1757.66	755.50		37.50		210.00	508.00		
2587.20	1747.20	840.00		360.00			480.00		
2706.35	1641.35	1065.00		15.00	1050.00				
2904.30	1381.80	1522.50		1170.00			352.50		
2979.52	1689.52	1290.00		880.00		410.00			
3531.12	1979.68	1551.44		1102.94		416.00			32.50
Number reporting.....	71	14	16	14	22	19	17	12	14
Average									
Mean.....	\$ 314.72	\$ 93.17	\$ 302.34	\$ 172.71	\$ 295.54	\$ 183.73	\$29.74	\$ 112.20	\$138.61
Median.....	165.58	22.80	90.00	51.00	280.50	84.00	15.00	36.00	42.50

*27 families reported no supplementary income.

1931]

Cost of Living Studies

1657

APPENDIX D

AVERAGE EXPENDITURE PER FAMILY FOR SPECIFIED ITEMS OF THE FAMILY BUDGET REGARDLESS OF THE NUMBER OF FAMILIES REPORTING EXPENDITURES FOR THESE ITEMS

Items	Amount for 98 families	Per cent of total expenditure*	
Total expenditure.....	\$2109.40	100.0	
Food.....	789.80	37.4	
Clothing.....	239.32	11.4	
Husband.....	\$88.25		4.2
Wife.....	68.83		3.3
Children.....	82.04		3.9
Other dependents.....	.20		†
Housing.....	373.19	17.7	
House operation.....	145.35	6.9	
Light, heat and fuel.....	75.05		3.6
Personal cleaning supplies.....	19.99		1.0
House laundry (sent out).....	19.82		.9
House cleaning supplies.....	12.23		.6
Telephone and telegraph.....	7.33		.4
Garbage removal.....	4.96		.2
Stationery and postage.....	3.66		.2
Service.....	1.61		†
Ice.....	.57		†
Other.....	.13		†
Furniture and furnishings.....	74.32	3.5	
Miscellaneous.....	487.42	23.1	
Investment and savings.....	110.46		5.2
Medical care.....	86.89		4.1
Recreation.....	64.41		3.1
Incidentals.....	56.87		2.7
Vehicles.....	56.20		2.7
Associations.....	32.88		1.6
Gifts.....	26.06		1.2
Education.....	23.40		1.1
Tobacco.....	17.59		.8
Church.....	6.62		.3
Dependents.....	4.10		.2
Charity.....	1.94		.1

*These percentages are calculated on a somewhat different basis from those in Tables 15 and 31 which accounts for the slight discrepancies.

†Less than one-tenth of one per cent.

5. Cost of Living Studies. IV. Spending Habits of Unemployed Group.
 A Study of the Incomes and Expenses of Ninety-eight Street-
 Car Men's Families in the San Francisco East Bay Region, com-
 piled under the Heller Committee for Research in Social Economics.
 Pp. 295-366. February 1931 90
 Index, pp. 367-373.

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Volume 6 of this series consists of a number of studies prosecuted by
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 5. Dimmit County, Winter Garden District, South Texas. Pp. 293-464,
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