

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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FOREWORD

The Heller Committee for Research in Social Economics has set itself the task of analyzing the way of spending at various income levels. This study of the income and expenditures of motormen, conductors, brakemen, and bus drivers is presented to fill in the gap between the more highly paid typographers¹ and such a group as that studied by Miss Houghteling in Chicago. This study was made, however, with full realization that it is impossible to draw sharp lines between skilled, semi-skilled, and unskilled workers. The group was chosen for study because it seemed in a general way to represent the middle group. The work demanded some training, employment was usually full time throughout the year, and the wage was less than that which is usually considered the wage of a skilled wage-earner and not so low as that of an unskilled group. Ninety per cent of the typographers earned \$2000 or more, whereas the wage of nearly 70 per cent of the carmen was between \$1600 and \$1800. In Miss Houghteling's later study of unskilled laborers, 85 per cent earned less than \$1600.

This study therefore represents the standard of living which can be maintained by a group of families living on an income, including wages and supplementary earnings, of between \$1600 and \$2000.

These families were on the whole better fed, if this can be judged by the amount spent for food, than the standard estimates require. They were also usually housed with some degree of comfort. The rigid economies which such a small income required were found most often in the clothing bill and in the miscellaneous category, which can obviously be expanded and contracted as need requires, but which must be given serious consideration in judging the adequacy of the income. The important items of investment, medical care, and recreation are in this miscellaneous group. This study illustrates the fact that, after providing absolute necessities, very little is left out of an income of \$1800 for these items which all would agree must be provided for if an income is to be judged adequate.

Acknowledgments are due to Professor Paul S. Taylor, who made the necessary contacts with the Amalgamated Association of Street and Electrical Railway Employees through whose cooperation this

¹ Peixotto, J. B., "How Workers Spend a Living Wage," University of California *Publications in Economics*, 5:161-245, 1929.

study was made possible. Professor Taylor also gave his advice and assistance in the planning of a schedule suitable for the gathering of data for this group.

To Mr. George Durand, President of the Oakland Division of the Amalgamated Association of Street and Electrical Railway Employees of America, are due special thanks. It was because of Mr. Durand's interest that we were able to secure the cooperation of the union members and their families. To the wives of the union members are also due special thanks for their willingness to furnish the large amount of detailed information which is necessary for the completion of such a study. The data were collected, edited, and tabulated under the direction of Mrs. Mary Gorringer Luck, Statistician for the Heller Committee. The members of the Committee read the report and offered various helpful suggestions.

EMILY H. HUNTINGTON, *Acting Chairman*,
Heller Committee for Research in Social Economics.

BERKELEY, CALIFORNIA,
December 10, 1930.

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

CHAPTER I

INTRODUCTORY

The purpose of the study—

The purpose of this investigation was to study the income and the prevailing habits of expenditure of a group of relatively low-skilled or semi-skilled wage-earners. The employees of the street railways in the East Bay cities of Alameda County were chosen as the subject of investigation because they represented a group of wage earners customarily not considered skilled, and because they were willing to cooperate in the study. This group, however, differed from the mass of the semi-skilled working population in that they were assured of a relatively regular income and a full-time, year-round job. The problems raised by intermittent work, seasonal unemployment, and wholesale discharges during periods of depression did not directly affect the street-car men.

There were two main subjects about which information was desired: the size and source of the income, and the main classes of goods and services which were purchased with this income.

The sample—

In June, 1925, the Amalgamated Association of Street and Electrical Railway Employees of America, Division 192 of Oakland, California, agreed to cooperate in an investigation of the cost of living of their members.

This organization claimed 1050 members, including employees of the street railways in the East Bay cities and of the electric interurban cars which meet the Key Route ferry from San Francisco. Through

the courtesy of Mr. George Durand, the president, letters were sent to about 25 per cent of the membership, an unselected sample of married men, whose addresses were known. This letter asked permission to send an investigator to record their family expenses of the past year. Although some 60 per cent refused, broke their appointments,

TABLE 1

PROPORTION OF THE TOTAL MEMBERSHIP OF THE OAKLAND DIVISION OF THE AMALGAMATED ASSOCIATION OF STREET AND ELECTRICAL RAILWAY EMPLOYEES REPRESENTED IN THIS STUDY

Estimated union membership—June, 1925.....			1050
Requests for interviews.....			269
Interviews granted.....			109
Worthless schedules.....		11	
Schedules included in study.....		98	
Per cent of total union membership.....	9.3		

or failed to reply, interviews were obtained with 109 families. Eleven of the interviews proved worthless, usually because of insufficient knowledge of habits of expenditure. Hence the study was ultimately reduced to ninety-eight families, or about 9 per cent of the union membership. The occupations represented were those of motorman, conductor, brakeman, and bus driver.

TABLE 2

OCCUPATIONS OF 98 STREET-CAR MEN CLASSIFIED BY THE BRANCH OF SERVICE

Occupation	Branch of service		
	Total	Key Route	Traction Division
Total.....	98	12	86
Motorman.....	51	6	45
Conductor.....	43	4	39
Brakeman.....	2	2	
Bus driver.....	2		2

Every effort was made to avoid bias in the sample. The mailing list was made up, in the first place, by choosing at random every third name from among the union members of at least a year's standing. In its final form, the list included those whose addresses and marital condition could be verified in the city directory, and who had been in the employ of the Key System Transit Company at least a year.

Table 3 shows that over two-thirds of these men had been in the employ of the company less than ten years. The laboratory control over such a selective process, or the estimate of its effects, can never be perfect. The data of the ninety-eight families are typical of the group studied in so far as they keep the random selection of the original mailing list, or in so far as any errors are compensating and not cumulative.

TABLE 3
LENGTH OF CONTINUOUS SERVICE OF 98 STREET-CAR MEN WITH THE
KEY SYSTEM TRANSIT COMPANY
(Number and per cent)

Years of service	Number of men	Per cent of 98 men
All terms of service.....	98	100.0
Less than 5 years*.....	35	35.7
5- 9.9.....	30	30.7
10-14.9.....	11	11.2
15-19.9.....	14	14.3
20-24.9.....	6	6.1
25-29.9.....	1	1.0
30-34.9.....	1	1.0
Average length of service		
Mean.....	8.8 years	
Median.....	7.2 years	

*Only men who had been employed at least one full year were included.

The schedule—

The facts on which this study is based were gathered during June and July, 1925. The schedule was planned to secure a detailed account of the incomes and expenditures of the families of the street-car men for the year June, 1924, to June, 1925. The schedule¹ was similar to the one used in the estimate of the standard of living of the faculty of the University of California,² but was slightly altered to incorporate the results of experience and to adapt it to the circumstances of a wage-earning group.

Collection of the data—

Experienced, paid investigators were employed to visit the wives of the union members who had expressed a willingness to cooperate.

¹ See Appendix B, p. 355.

² Peixotto, Jessien B., *Getting and spending at the professional standard of living* (New York, Macmillan, 1927), p. 295, *et seq.*

Appointments were made in advance, and the schedule was filled in by the investigator from the information given by the housewife. If the income and expenditure did not balance, or if the information seemed to be at variance with what might be expected, additional visits were made until the schedule was corrected or discarded as incomplete or inaccurate.

The number in the study, sex, and maturity—

The following tables show that in the ninety-eight households studied there were 427 persons.³ In addition to a husband and wife in each household, there was an average of two children per family. The majority of the children were young; that is, two-thirds were under 11 years of age and five-sixths under 16.

TABLE 4
AGE AND SEX OF CHILDREN OF STREET-CAR MEN
(Number and per cent)

Age	Both sexes		Males		Females	
	Number	Per cent	Number	Per cent	Number	Per cent
All ages.....	231	100.0	129	100.0	102	100.0
Less than 6.....	89	38.5	46	35.6	43	42.1
6-10.....	67	29.0	34	26.4	33	32.4
11-15.....	41	17.7	26	20.2	15	14.7
16-20.....	26	11.3	17	13.2	9	8.8
21 and over.....	8	3.5	6	4.6	2	2.0
Average						
Mean.....	8.5 years		9.2 years		7.5 years	
Median.....	7.3 years		8.7 years		6.3 years	

The youngest of the fathers in these families was 24, and the oldest 60. Although the average age of the fathers was 40, the following table shows that every type of family was represented, from the young people with their first baby to the elderly couple whose children were grown and earning their own living. The range of the ages of the women was about the same as for the men, but their average age was 35, five years younger than their husbands.

³ See table 8.

TABLE 5
AGE OF 96 STREET-CAR MEN AND THEIR WIVES
(Number and per cent)

Age	Husbands		Wives	
	Number	Per cent	Number	Per cent
All ages.....	96	100.0	96	100.0
20-24.....	1	1.0	7	7.3
25-29.....	12	12.5	22	22.9
30-34.....	15	15.6	21	21.9
35-39.....	19	19.8	18	18.8
40-44.....	21	21.9	15	15.6
45-49.....	11	11.5	10	10.4
50-54.....	12	12.5	2	2.1
55-59.....	4	4.2	1	1.0
60-64.....	1	1.0	.....	.....
No information.....	2		2	
Average				
Mean.....	31.9 years		34.8 years	
Median.....	39.6 years		34.3 years	

Size of the family—

The adequacy of wages is traditionally dependent on the size of the family. An income that is sufficient for a single man means poverty for one with a wife and a half-dozen young children dependent on his earnings. It was at one time customary to assume that the "standard wage" ought to buy enough for the needs of a man, wife, and three dependent children. Recent investigations,⁴ however, suggest that the average family has only two young children. This group of street-car men adds further evidence for the smaller family. Among the ninety-eight families there were 218 dependent children living at home, and thirteen who were self-supporting. The average street-car man's family had only two (mean 2.2, median 2.0) dependent children. The family of four is the best general description of this group, and must form the basis for any calculations of the adequacy of incomes. Two-thirds of the families had less than three dependent children. There were, however, a half-dozen families with five, six, or seven young children, and twenty-eight with three or four.

⁴ Douglas, Paul H., *Wages and the family* (University of Chicago Press, 1925), pp. 34-40.

Another half-dozen had no children dependent on their earnings. Three of these had no children then living at home. The childless family was thus exceedingly rare in this sample, even more rare than a family of several children.

TABLE 6
NUMBER OF DEPENDENT CHILDREN PER FAMILY
(Number and per cent)

Number of dependent children in the family	Number of families	Per cent of all families
All families.....	98	100.0
None.....	6	6.1
One.....	29	29.6
Two.....	29	29.6
Three.....	17	17.4
Four.....	11	11.3
Five.....	2	2.0
Six.....	2	2.0
Seven.....	2	2.0
Average		
Mean.....	2.2 children	
Median.....	2.0 children	

The majority of the children were completely dependent on the father for support. All the children under 11 years of age—and these comprised two-thirds of all the children—were completely dependent. About three-fourths, that is nineteen, of the children between 16 and 20 contributed something to the family income. Of the six grown sons, all were independent. Of the two grown daughters, one was in college, earning there enough for her clothes and tuition; the other had just begun to work and had not yet paid board to the family. Only thirteen children, less than 6 per cent of all the children in the ninety-eight families, were self-supporting.

It is thus apparent that we are dealing with a group of families which was characterized not only by having several children, but also by having young children who did not add appreciably to the family income, a situation of great importance in considering the family budgets.

The burden of dependents other than their own children—aged parents, orphaned nieces—was inconsiderable. Only eight of the ninety-eight families had such dependents living with them. Of these,

TABLE 7
CHILDREN OF DIFFERENT SEXES AND AGES CLASSIFIED BY THEIR DEPENDENCE
ON THE FATHER'S EARNINGS
(Number and per cent)

Age	Boys				Girls			
	Total	Independ- ent	Dependent		Total	Independ- ent	Dependent	
			Par- tially	Com- pletely			Par- tially	Com- pletely
Number								
All ages.....	129	11	15	103	102	2	7	93
10 or less.....	80		1*	79	76			76
11-15.....	26		6	20	15		1	14
16-20.....	17	5	8	4	9	2	4	3
21 and over.....	6	6			2		2	
Per cent								
All ages.....	100.0	8.5	11.6	79.9	100.0	2.0	6.9	91.1
10 or less.....	100.0		1.2	98.8	100.0			100.0
11-15.....	100.0		23.1	76.9	100.0		6.7	93.3
16-20.....	100.0	29.4	47.1	23.5	100.0	22.2	44.5	33.3
21 and over.....	100.0	100.0			100.0		100.0	

*This boy of 8 earned only \$.50 during the year.

five had a mother or a mother-in-law; one, a father; one, a young sister-in-law; and one, two orphaned nieces. Five of these nine people were completely dependent; the other four had enough for their own clothes and for the small "necessaries," the family's contribution taking the form of board and lodging. Half a dozen other families gave occasional aid or a small monthly allowance to dependents outside the home. Thus, only a few families, less than two in ten, had any burden of dependency aside from their own children. Support of parents or relatives therefore cannot be considered typical.

Place of birth—

Of the people included in this study, 84 per cent were native-born Americans. Of the parents, 31 per cent were foreign-born, a slightly higher proportion than was given by the last census for adults in the combined East Bay cities.⁵ All the children were native-born, with the exception of six who were born in Canada. As is natural in a

⁵ Fourteenth Census of the United States, 1920, 3:118.

country with a large immigration, a higher proportion of the carmen than of their wives was foreign—one-third of the men and one-fourth of the women were foreign-born.

TABLE 8
NATIVITY OF STREET-CAR MEN, THEIR WIVES AND CHILDREN
(Number and per cent)

Nativity	All persons in immediate family		Men		Women		Children	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
Total.....	427	100.0	98	100.0	98	100.0	231	100.0
Native-born.....	360	84.3	64	65.3	71	72.5	225	97.4
Foreign-born.....	67	15.7	34	34.7	27	27.5	6	2.6
From English-speaking countries.....	47	11.0	22	22.5	19	19.4	6	2.6
From other countries.....	20	4.7	12	12.2	8	8.1	.....	.....

One-third of all the foreign-born adults were Irish. This was the largest group from any single country. One-third more came from England, Scotland, and Canada, so that two-thirds of the foreign-born adults came from English-speaking countries. Fourteen were born in Denmark, Sweden, Germany, Switzerland, or Holland; one

TABLE 9
COUNTRY OF BIRTH OF STREET-CAR MEN AND THEIR WIVES

Country of Birth	Total	Men	Wives
Total.....	196	98	98
Native born.....	135	64	71
Foreign born.....	61	34	27
Ireland.....	20	11	9
England.....	11	5	6
Scotland.....	5	2	3
Canada.....	5	4	1
Denmark.....	5	3	2
Sweden.....	4	2	2
Germany.....	3	2	1
Italy.....	2	1	1
Serbia.....	2	1	1
Honolulu*.....	1	.....	1
Portugal.....	1	1	.....
Switzerland.....	1	1	.....
Holland.....	1	1	.....

*Born in Honolulu before it was annexed to the United States.

in Honolulu before it became American territory. Only five came from southern and eastern Europe. The group was thus characteristically of American, Irish, and British ancestry.

The native American predominated. Of the immigrants, most had been long enough in the country to raise families here. We may safely assume, then, that the group was motivated by the American standard of living.

CHAPTER II

INCOME

This study is concerned only with income which can be stated in dollars and cents. In order to arrive at an estimate of total income, to the street-car man's regular and occasional earnings have been added the earnings of other members of the family which were contributed to the family purse. Income from other sources—gifts of money, returns from property, investments, gardens, and the like—has also been included in the total income.

No attempt has been made to set up a definition of income. The categories in the schedule were exceedingly simple, and unusual cases were treated on their own merits as they appeared. The general principle underlying such decisions was that money received from any source, if used for the purchase of goods and services during the year, should be classified as income, whereas sums which merely represented a transfer from one investment to another should be excluded from the annual budget. Thus, money from the sale of a house or an automobile, from inheritance or a paid-up endowment policy, was classified as income when it was spent in ordinary living expenses during the year or for the purchase of durable use-goods like an automobile or a house. Withdrawals from previous investments to buy stock or real estate were excluded. In order to distinguish those families which were actually running behind, borrowed money or withdrawals from a savings account to meet current expenses were, by definition, excluded from income, and are discussed under the heading of deficits.

Income range—

The lowest family income reported was \$1008; the highest, more than three times this amount, \$3531. The majority had an income between \$1600 and \$2000. The average income for the group was \$1886 mean, \$1790 median. Nearly half were in the income group between \$1600 and \$1800. Most of these families could thus count on an income of from \$133 to \$167 a month; and the average amount received was about \$150. Monthly incomes below \$125 or above \$200 were rare.

This concentration of income within a narrow range was, of course, due to the fact that street-car men are a homogeneous group, all of

about the same degree of skill, and most of them are employed full-time throughout the year. There was very little variation in wage rates; and, as will be seen in the later analysis, only a small proportion of these families added an appreciable amount to their total income from supplementary sources.

TABLE 10
INCOME FROM MEN'S REGULAR EARNINGS AND TOTAL FAMILY INCOME

Amount of income	Number of families having a given amount of:			
	Earnings from regular work on street-cars		Total income from all sources	
	Number of families	Per cent of all families	Number of families	Per cent of all families
All amounts.....	98	100.0	98	100.0
Less than \$1000.....	1	1.0	.....	.....
\$1000-\$1199.....	2	2.0	1	1.0
1200- 1399.....	5	5.1	1	1.0
1400- 1599.....	14	14.3	4	4.1
1600- 1799.....	66	67.4	47	48.0
1800- 1999.....	10	10.2	23	23.5
2000- 2199.....	.....	.....	8	8.2
2200- 2399.....	.....	.....	8	8.2
2400- 2599.....	.....	.....	2	2.0
2600- 2799.....	.....	.....	1	1.0
2800- 2999.....	.....	.....	2	2.0
3000 and over.....	.....	.....	1	1.0
Average				
Mean.....	\$1658.25		\$1886.26	
Median.....	1705.12		1789.55	

Wages—

The main factor in income of this group was the regular earnings received from employment as street-car men. The group represented relatively low-skilled or semi-skilled labor; but, unlike many trades of this class, employment was as regular as that of a salaried clerk, and, with the exception of apprenticeship wages, there was little variation in wage rates. The majority received the regular rate of \$.56 an hour. The next largest group received \$.58 an hour. A few earned as much as \$.61¹ an hour, and those on the apprenticeship rate were paid from \$.49 to \$.52 an hour. It is thus not surprising to find that

¹ This rate was paid to operators of one-man cars.

nearly 70 per cent of the carmen earned between \$1600 and \$1800 a year, and 80 per cent between \$1400 and \$1800. The range of wages was between \$768 and \$1980; and the average was \$1658 mean, \$1705 median. Of the eight men who earned less than \$1400, none worked full time. Six were absent from work on account of illness, and four of these received sick benefits in considerable amounts. Of the other two, one earned a large sum in political work, and the other could afford a long vacation since his wife earned over \$1000 during the year.

TABLE 11
AMOUNT OF SUPPLEMENTARY INCOME FROM SOURCES OTHER THAN MAN'S
REGULAR EARNINGS FROM WORK ON STREET-CARS

Amount of supplementary income	Number of families	Per cent of families reporting
All amounts.....	71	100.0
Less than \$250.00.....	42	59.1
<i>Less than \$50.00.....</i>	19	26.8
\$ 50.00-\$ 99.99.....	10	14.1
100.00- 149.99.....	5	7.0
150.00- 199.99.....	5	7.0
200.00- 249.99.....	3	4.2
\$250.00-\$499.99.....	13	18.3
500.00- 749.99.....	7	9.9
750.00- 999.99.....	4	5.7
1000.00-1249.99.....	1	1.4
1250.00-1499.99.....	1	1.4
1500.00-1749.99.....	3	4.2
Average for families reporting supplementary income		
Mean.....	\$314.72	
Median.....	165.58	

Ten of the carmen earned over \$1800. In every case this exceptionally high wage was due to the fact that no time was lost and to unusually long hours—ten, eleven, and twelve a day. In other cases, where broken shifts were worked, the hours were actually longer but there was no pay for the waiting time between shifts. This was the most common complaint made by the street-car men to the investigators.

Supplementary income—

A question of particular importance in a discussion of the income of a group with a low wage-earning capacity is, to what extent are

the chief bread-winner's earnings supplemented by his outside work or by the work of other members of the family. Table 11 shows that, in seventy-one of the ninety-eight families, wages were supplemented from other sources.

TABLE 12
NUMBER AND PER CENT OF FAMILIES DERIVING A SPECIFIED PER CENT OF TOTAL
INCOME FROM SOURCES OTHER THAN MAN'S REGULAR EARNINGS
FROM WORK ON STREET-CARS

Supplementary income as a percentage of total income	Number of families having a given amount of supplementary income	Per cent of families reporting
All amounts.....	71	100.0
Less than 10.0.....	36	50.7
<i>Less than 1.0.....</i>	7	9.9
1.0-1.9.....	7	9.9
2.0-2.9.....	8	11.3
3.0-3.9.....	2	2.8
4.0-4.9.....	3	4.2
5.0-5.9.....	3	4.2
6.0-6.9.....	1	1.4
7.0-7.9.....	3	4.2
8.0-8.9.....	2	2.8
9.0-9.9.....	.....	.....
10.0-19.9.....	16	22.5
20.0-29.9.....	7	9.9
30.0-39.9.....	7	9.9
40.0-49.9.....	3	4.2
50.0-59.9.....	1	1.4
60.0-69.9.....	1	1.4
Average for families reporting supplementary income		
Mean.....	14.0 per cent	
Median.....	8.4 per cent	

The fact that the supplementary income was usually small is, however, illustrated by the fact that only one-half of the families who had additional income reported amounts as large as 10 per cent of the total income. More than one-half of the ninety-eight families and 41 per cent of those reporting additions to the man's wages had less than \$100 supplementary income during the year. Five families reported receiving over \$1000 in the year from outside sources. In four of these families the wife was the chief source of this additional income. Her contribution came either from outside work or from keeping boarders and lodgers. In one family the children contributed

over \$1000, and in one a sick benefit and a paid-up insurance policy added considerable sums.

That the usual carman's wage was not considered by the family to be adequate is obvious from the fact that there was some form of supplementary income in seventy-one out of the ninety-eight families studied.² The chief sources of additions to regular income were: (1) earnings of wives, (2) income from boarders and lodgers, (3) earnings of children, (4) income from property and investment.

TABLE 13
INCOME FROM SPECIFIED SOURCES
Average per Family Reporting and Average for 98 Families

Source of income	Number reporting	Average amount for families reporting		Average per family for group of 98	
		Mean	Median	Mean Amount	Per cent of total
Total income.....	98	\$1886.26	\$1789.55	\$1886.26	100.0
Man's regular earnings.....	98	1658.25	1705.12	1658.25	87.9
Income other than man's regular earnings.....	71	314.72	165.58	228.01	12.1
Man's supplementary earnings.....	14	93.17	22.80	13.31	.7
Wife's earnings.....	16	302.34	90.00	49.36	2.6
Children's earnings.....	14	172.71	51.00	24.67	1.3
Boarders and lodgers.....	22	295.54	280.50	66.35	3.5
Property.....	19	183.73	84.00	35.62	1.9
Money gifts.....	17	29.74	15.00	5.16	.3
Sick benefits.....	12	112.20	36.00	13.74	.8
Other.....	14	138.61	42.50	19.80	1.0

Owing to the irregular hours of work and the constant shifting of schedules, it was impractical in most cases for the man to attempt any regular side occupation. In six cases, however, important additions were made to the income by the chief wage-earner. These amounts ranged between \$64 and \$260. Five earned \$180 or more. These sums were added by such work as settling an estate, part-time sales work, political campaigning, work in the union office, carpentering, and two weeks with the national guard. Large outside earnings usually implied so much lost time that the man's regular wages were considerably reduced; and his total earnings, therefore, were but little larger than those of his fellows. The other eight men who reported

² See Appendix C for full details of supplementary income.

supplementary income gained it by extra work on the street-cars. They earned amounts ranging between a few cents and \$33.60. In only two cases, however, was the amount more than \$4. It is thus clear that, in the majority of cases, the chief wage-earner was able to add only very small amounts to his regular wage. In all but six cases the addition was less than 2 per cent of the regular wage.

TABLE 14
OCCUPATIONS AND EARNINGS OF 16 GAINFULLY EMPLOYED WIVES

Occupation	Annual earnings	Per cent of total family income
Crocheting.....	\$ 7.50	.4
Election board member.....	15.00	.6
Music teacher.....	19.50	1.1
Nurse.....	37.50	1.5
Election board member.....	49.00	2.5
Laundress.....	50.00	3.1
Garment worker.....	50.00	2.5
Typist.....	80.00	4.8
Care of baby.....	100.00	5.5
Odd jobs*.....	202.00	10.2
Nurse.....	350.00	15.9
Music teacher.....	360.00	13.9
Newspaper solicitor.....	364.00	17.4
Candy store waitress.....	880.00	29.5
Buyer for department store.....	1102.94	31.2
Beauty parlor worker.....	1170.00	40.3
Average earnings of 16 gainfully employed wives		
Mean.....	\$302.34	
Median.....	90.00	

*This woman cared for a baby, did plain sewing, house cleaning, and practical nursing.

In order to supplement the income, thirty-five of the wives of these carmen either worked for wages or took in boarders and lodgers, or added to their income in both of these ways. Sixteen worked for wages and twenty-two took boarders or lodgers. Only three of the sixteen gainfully employed were included among the twenty-two who took boarders.

The wages of these sixteen women ranged between \$7.50 and \$1170. This wide range was obviously due to great variations in length of employment. Only three cases of full-time work were listed, with salaries of \$880, \$1103, and \$1170. The thirteen who worked only

occasionally, earned between \$7.50 and \$364. Over half of them, however, earned \$50 or less; and only three were able to add as much as \$350 to the family income.

The wives who earned the three largest sums were working as candy-store clerk, department-store buyer, and beauty-parlor operator, respectively. Practical nursing, caring for neighbors' babies, typing, soliciting subscriptions for newspapers, and dressmaking, were the more common forms of occasional employment undertaken. Occasional employment by the wives increased the total family income by relatively small amounts, never over 17 per cent and more often 5 per cent or less.

The twenty-two families reporting boarders and lodgers showed a wide range of income from this source. The amounts varied from \$5 to \$695. This wide range is largely to be accounted for by the varying lengths of time during which boarders and lodgers were members of the household. Most of the amounts added to the income in this way, however, were significant. All but three received over \$100 from their boarders and lodgers, and fourteen made \$250 or more.³ The average gross revenue in families who took boarders was nearly \$300 (mean \$296, median \$280). How much profit was actually made could only be determined by a careful study of costs and revenue for each boarder and lodger, and this was beyond the scope of this study.

Additions to income from the part-time or full-time employment of children contributed but a small amount to the family purse. Of the 231 children in these 98 families, 35 earned something. About 20 per cent of the boys and 9 per cent of the girls added to the family income in the form of cash contributions, regular payment for board and lodging, or gifts bought from their earnings. The fact that the State of California prohibits the employment of children under sixteen, unless the family be in such necessitous circumstances that the child's earnings are needed for his own support,⁴ may help to explain the absence of working children in the younger ages. No child under sixteen was regularly employed, and only seven boys and one girl in this age-group did part-time or occasional work out of school hours. In no case did such a child's earnings exceed \$100 during the year.

Of the thirty-five wage-earning children, eight contributed nothing in cash to their families, nine paid a fixed sum for board and lodging

³ See Appendix C. These figures include children who paid board.

⁴ Statutes of 1919, chapters 258 and 259.

and are included in that category in table 13, and eighteen children in fourteen families gave a part or all of their earnings to their parents, averaging a contribution per family of \$173 mean, \$51 median.⁵ The money income derived from these twenty-seven children varied greatly, ranging from \$.50 to \$1050 per family, but usually less than \$100. The older children, when they contributed to the

TABLE 15
CASH CONTRIBUTIONS OF WAGE-EARNING CHILDREN TO THE FAMILY FUND
CLASSIFIED BY SEX, INCLUDING BOARD PAID BY CHILDREN

Amount	Number of children contributing a given sum		
	All children	Males	Females
All amounts.....	35	26	9
Less than \$100.....	21	13	8
<i>Less than \$10.00*</i>	10	7	3
\$10.00-\$19.99.....	5	1	4
20.00- 29.99.....	1	....	1
30.00- 39.99.....	....	....	....
40.00- 49.99.....	....	....	....
50.00- 59.99.....	4	4	....
60.00- 69.99.....	....	....	....
70.00- 79.99.....	....	....	....
80.00- 89.99.....	....	....	....
90.00- 99.99.....	1	1	....
\$100-\$199.....	....	....	....
200- 299.....	4	3	1
300- 399.....	3	3	....
400- 499.....	5	5	....
500- 599.....	2	2	....
Average cash contribution per child			
Mean.....	\$162.23	\$207.06	\$ 32.70
Median.....	52.00	150.00	12.00

* 8 of this group contributed nothing in cash.

family, tended to pay a fixed sum for board and lodging. The nine children who paid board averaged about \$30 a month apiece throughout the year. The eight children who made no monetary additions to the family purse, bought clothing or other gifts for the family, or paid part of their own expenses for clothing, tuition, or pocket money. In brief, there were thirty-five wage-earning children in twenty-five families aiding in their own or the family's support, but the majority

⁵ See table 13.

of contributions were small. Eighty per cent of the girls and 30 per cent of the boys contributed, in cash, less than \$20, and 60 per cent of the entire group contributed less than \$100.

In addition to the income earned by the various members of the family, there were some returns from investments, real estate, gifts, insurance dividends, and sick benefits.

Table 13 shows that nearly one-fifth of these families owned some income-producing property. As a source of income for the carmen as a whole such property was unimportant; one-half of the property owners received less than \$100 a year from this source, and the amounts ranged from \$2.58 to \$510. The average for all ninety-eight families was only \$36 a year. The most common and most profitable type of property for this group was real estate in the form of an extra flat, a rear cottage, or a garage. Six families received \$200 a year or more from such rental property, six received only occasional small sums. Seven families reported interest from money in stocks, loans, or savings. The amounts, which ranged from \$2.58 to \$352.50, showed no uniformity.

The other sources of supplementary income were sick benefits, gifts, and miscellaneous sources, such as sale of property. Sick benefits for the carmen totaled \$1346 (\$112.20 mean, \$36 median) for the twelve carmen receiving such benefits. Seven of these men, however, reported this income as less than \$50.⁶ Seventeen of the families received gifts of money, ranging from \$5 to \$120, only five of which were over \$25.⁷ Income from miscellaneous sources which could not easily be classified was reported by fourteen families. These incomes ranged from small amounts to considerable sums. One family drew \$5 from a savings account, two sold \$10 and \$12 worth of garden produce, and one sold real estate which brought in \$650. Other appreciable amounts added to the income from miscellaneous sources were a pension of \$144, an inheritance of \$250, \$160 from the sale of an automobile, and a \$412 paid-up life insurance policy.⁸

The various forms of supplementary income increased the total incomes so that the range was between \$1008 and \$3531 as compared with the range of the carmen's wages of \$768 and \$1980. It is obvious, however, from table 13, that the bulk of the income was earned by the carman himself. The average total income for the group was

⁶ See Appendix C.

⁷ No effort was made to value the gifts in kind reported by a number of these families.

⁸ See Appendix C.

\$1886, and the average carman's wage was \$1658, which was 88 per cent of the total income.⁹

Briefly, the sources of outside income were few. The men were able to add only very small amounts to their earnings from their regular occupation. The median amount was less than \$25 a year. Most of the supplementary income was obtained from wives' and children's work, keeping boarders, or the ownership of property. For the group as a whole, however, supplementary sources only added about 12 per cent to the income of the chief bread winner. The facts presented by these ninety-eight families, therefore, indicate that it was the carman's wage which in the main determined the way in which the family must live.

⁹ See table 13.

CHAPTER III

EXPENDITURES

Character and distribution of expenditures—

With the analysis of the income of these ninety-eight street-car men before us, the next task is to see in what manner this income was spent. Analysis will first be made of the total expenditure and of the relative amounts spent for the main items of the family budget. Following this, a more detailed study will be presented of some of the choices within the major classifications of expenditures.

TABLE 16
MEAN EXPENDITURE FOR THE MAIN ITEMS OF THE FAMILY BUDGET
(Amount and per cent)

Item	Number reporting	Mean expenditure	
		Amount	Per cent
Total expenditure.....	98	\$2109.40	100.0
Food.....	98	789.80	38.0
Clothing.....	98	239.32	11.2
Housing.....	98	373.19	17.9
House operation.....	98	145.35	7.0
Furniture and furnishings.....	96	75.87	3.6
Miscellaneous.....	98	487.42	22.4

It will be recalled that the total income of these families ranged from \$1008 to \$3531, and that the average income for the group was \$1886 mean, \$1790 median.¹ The average total expenditure for these ninety-eight families was about \$2000 (\$2109 mean, \$2060 median).²

¹ See table 10.

² Forty families reported actual deficits during the year, usually met by drawing on savings accounts, sometimes by borrowing, or by running unpaid bills, or by a combination of the three. Probably there were other families with unpaid bills who failed to report. A number of families refused to state the amount drawn from savings or borrowed. The average deficit for those reporting the amount was approximately \$150; in some cases it exceeded \$500. Excluding these actual deficits, there remained considerable discrepancy between average income and average expenditure, even after rechecking doubtful items with the housewife. Probably this discrepancy is attributable to a common tendency to overestimate expenditures, particularly those which recur frequently, and not to omissions of income from outside sources.

The above tables furnish a clear picture of the general habits of expenditure of the group.³ On the average, these families spent nearly 40 per cent of their income for food. Clothing, shelter, house operation, and furniture and furnishings absorbed another 40 per cent, leaving only about 20 per cent, or between \$400 and \$500, for all the miscellaneous items of expenditure, which include the important items of savings, medical care, and recreation.

TABLE 17
MEDIAN EXPENDITURE FOR THE MAIN ITEMS OF THE FAMILY BUDGET
(Amount and per cent)

Item	Number reporting	Median expenditure	
		Amount	Per cent
Total expenditure.....	98	\$2059.79	100.0
Food.....	98	780.00	38.0
Clothing.....	98	215.85	10.6
Housing.....	98	337.60	17.6
House operation.....	98	136.65	6.7
Furniture and furnishings.....	96	50.05	2.4
Miscellaneous.....	98	426.68	21.1

It is usually interesting in a study of this kind to compare the proportion of the total budget spent for the chief classifications of expenditure by the different income groups. Such a comparison for the carmen would, however, be meaningless. A large proportion of the families, 72 per cent, had incomes between \$1600 and \$2000; thus any comparison including income groups above and below these amounts would be based on too few cases to be useful.⁴

Food—

In low income groups, the proportion of total expenditure allocated to food is characteristically large. These families spent an average of 38 per cent of their total budget for food, averaging per family, \$789.80 mean, and \$780 median. The actual range of food expense was from \$370 to \$1484, thirty-two families spending between \$750 and \$850. The proportion of the family income spent for food shows it to have been the most important single item in the family budget. Only one

³ Appendix D shows the average expenditures per family for various items of the budget regardless of the number reporting each item.

⁴ See table 10.

family spent less than 20 per cent, and eight spent more than 50 per cent of their total expenditure. The most usual allowance was 35 to 45 per cent.

TABLE 18
PER CENT OF TOTAL FAMILY BUDGET SPENT FOR FOOD

Per cent of total expenditure	Number of families	Per cent of 98 families
All amounts.....	98	100.0
15.0-19.9.....	1	1.0
20.0-24.9.....	7	7.1
25.0-29.9.....	8	8.2
30.0-34.9.....	15	15.3
35.0-39.9.....	30	30.7
40.0-44.9.....	21	21.4
45.0-49.9.....	7	7.1
50.0-54.9.....	6	6.1
55.0-59.9.....	3	3.1
Average		
Mean.....	38.0 per cent	
Median.....	38.0 per cent	

It is interesting to compare the per cent spent for food by these families with similar allowances in other cost of living studies. In the United States Department of Labor's study in San Francisco and Oakland, 1918-1919,⁵ the average percentage expended for food in the families with incomes between \$1500 and \$2100 was 36.1, approximately the same as was spent by the carmen. In 216 families of unskilled wage-earners studied by Miss Houghteling an average of 38.8 per cent of the family fund was spent for food.⁶ In a study of the living costs of 82 typographers' families with an average income of about \$2600, 32.5 per cent of the total expenditure was for food.⁷ Surveys of the professional class are not directly comparable to this group; but the percentage expended for food was lower, averaging 17 per cent of the income, in the families of 96 faculty members at the University of California.⁸ The average amount of money spent

⁵ United States Bureau of Labor Statistics Bulletin No. 357, *Cost of Living in the United States* (Washington, 1924), p. 59.

⁶ Houghteling, L., *The Income and Standard of Living of Unskilled Laborers in Chicago* (University of Chicago Press, 1927), p. 94.

⁷ Peixotto, J. B., *How Workers Spend a Living Wage* (University of California Publications in Economics, 5, No. 3, 1929), p. 184.

⁸ Peixotto, J. B., *Getting and Spending at the Professional Standard of Living* (Macmillan, 1927), p. 124.

for food in the families covered by this latter survey was but one hundred dollars more than was spent by the families of the carmen.

In dealing with items of expenditure, such as food, which vary directly with the size of the family, exact comparisons between groups or between individual families are only possible in terms of the expenditure per person. It is particularly essential in a group such as this, in which there is considerable variation in size of family. Since the cost of food varies with the age and sex of the person fed it is customary to use an equivalent adult male scale—the requirements of women and children expressed as fractions of the ration of a grown man—rather than a simple per capita figure.⁹ The table below expresses the food expenditures of each family in terms of the number of equivalent adult male units in the family. The lowest annual expenditure for food per equivalent adult male was \$124, and the highest was \$433. The table below shows, however, that nearly two-thirds of these families spent between \$200 and \$300 per adult male per year. Only three spent more than \$375, and only three less than \$150. The average amount per adult male spent by all these families was \$251. Two-thirds of the families spent between \$.55 and .85 per day per man for food, and in only three families was the amount spent less than \$.40 per day per man. Jaffa's minimum requirement for feeding an adult man in November 1924 was \$.52 a day; the Chicago charities in May of the same year estimated the cost at \$.43.¹⁰ It is thus obvious that in most of these carmen's families the food allowance was well above the minimum necessary. The average amount spent was \$.69 per day per man. Four families fell below the Chicago standard, and fifteen, or one in seven, below Jaffa's standard. These cases may represent genuine malnutrition, or may be explained by frequent absences from home or by gifts of food not reported to the investigators. It is clear, however, that the majority of families spent enough for food to provide adequate nourishment.

⁹ The scales in most common use are designed to measure nutritive requirements rather than monetary cost. See Williams, Faith M., "Measurement of the demand for food," *Journal of the American Statistical Association*, 24, 288-95 (September, 1929). Meyer E. Jaffa, Chief of the California State Bureau of Food and Drugs, has for many years issued periodic estimates of the minimum cost of feeding persons of specified sex and age in the San Francisco Bay region. In order to avoid the pitfalls of a nutritive requirement scale and to make possible a comparison with the cost of a minimum standard in the same locality, the scale in table 19 is based upon Jaffa's estimated costs for November 1924. This scale differed but slightly from those in common usage. The cost per year for feeding an adult man was \$190.90, or \$.523 per diem.

¹⁰ Nesbitt, Florence, *Chicago Standard Budget for Dependent Families* (Chicago Council of Social Agencies, Bulletin No. 5, January 1925).

Whether this money was wisely spent is a question which could only be answered by a detailed examination of actual food purchases.

TABLE 19
ANNUAL EXPENDITURE FOR FOOD PER EQUIVALENT ADULT MALE

Food costs per equivalent adult male	Number of families	Per cent of all families
All amounts.....	98	100.0
\$100.00-\$124.99.....	1	1.0
125.00- 149.99.....	2	2.0
150.00- 174.99.....	8	8.2
175.00- 199.99.....	8	8.2
200.00- 224.99.....	11	11.2
225.00- 249.99.....	17	17.4
250.00- 274.99.....	21	21.4
275.00- 299.99.....	14	14.3
300.00- 324.99.....	7	7.2
325.00- 349.99.....	2	2.0
350.00- 374.99.....	4	4.1
375.00- 399.99.....	2	2.0
400.00- 424.99.....	.....	.....
425.00- 449.99.....	1	1.0
Average		
Mean.....		\$251.34
Median.....		251.32

TABLE 20
DAILY EXPENDITURE FOR FOOD PER EQUIVALENT ADULT MALE

Food costs per equivalent adult male	Number of families	Per cent of all families
All amounts.....	98	100.0
\$0.25-\$0.39.....	3	3.1
.40- .54.....	16	16.3
.55- .69.....	33	33.7
.70- .84.....	33	33.7
.85- .99.....	10	10.2
1.00- 1.14.....	2	2.0
1.15- 1.24.....	1	1.0
Average		
Mean.....		\$0.69
Median.....		.69

In view of the greater cost of meals bought away from home, it is interesting to see whether this category of expenditure was important in budgets of these families. The following table shows that two-thirds spent nothing for meals away from home, and that the average amount spent by those who reported this type of expenditure was \$48.61 mean, \$31.20 median. Half of these spent less than \$25 during the year. It is thus clear that this type of expenditure was only a small item in the total expenses of these families.

TABLE 21
EXPENDITURE FOR MEALS AWAY FROM HOME

Food costs	Number of families	Per cent of all families
All amounts.....	31	100.0
Less than \$25.00.....	15	48.4
<i>Less than \$5.00</i>	7	22.6
\$ 5.00-\$9.99.....	4	12.9
10.00-14.99.....	1	3.2
15.00-19.99.....	1	3.2
20.00-24.99.....	2	6.5
\$ 25.00-\$49.99.....	5	16.1
50.00- 74.99.....	3	9.7
75.00- 99.99.....	6	19.4
100.00-124.99.....		
125.00-149.99.....		
150.00-174.99.....		
175.00-199.99.....	1	3.2
-----	-----	-----
350.00-374.99.....	1	3.2
Average		
Mean.....		\$48.61
Median.....		31.20

Clothing—

When undertaking an investigation of this item of expense, a number of difficulties are presented. Perhaps the first difficulty is that in very few cases do people replenish their wardrobes in systematic manner. It would seem advisable that studies should be made over a period of years, inasmuch as the length of life differs for the various articles of clothing and consequently the purchase of a garment, such as an overcoat, to be worn perhaps three years should not be included, in its entirety, in the figures for any one year.

The scope of this study only permitted an estimate of the amount of money spent on clothing for each member of the family for the year 1924-25. Considerable variations from minimum standards of clothing expenditure may thus be expected.

The clothing expenditure of these ninety-eight families ranged all the way from \$54 to \$610. These two figures illustrate the very great differences in the amounts spent on clothing in a particular year which may occur in families of similar size. There were no children in either of these families, and the income of the family with a \$610 clothing bill was only 10 per cent higher than that of the other family. A further comment on individual habits of expenditure is that the family who spent so little on clothing spent nearly half of their income on food—about \$200 more than the average for the whole group.

These ninety-eight families spent an average of \$239.32 mean, \$215.85 median, for clothing, representing about 11 per cent of their total expenditures. This is about \$100 less than the average clothing expenses of the eighty-two typographers' families in 1921,¹¹ and somewhat less than was spent on an average by the San Francisco and Oakland families with incomes \$1500-1800, studied by the United States Bureau of Labor Statistics, 1918-1919.¹²

In the following table a comparison is made between the clothing expenditure of the carmen's families and the estimated necessary expenditure for families of different sizes living at a health and comfort standard in San Francisco in 1925.¹³ The average amount spent for clothing by the families of these carmen was always less than the "cost of living" estimates. The consistent tendency to spend less for clothing than is allowed by a typical quantity and cost estimate suggests that in practice clothing wants are subordinated to other needs.

It will be recalled that the expenditure for food in these families was usually above the estimated necessary amount. Apparently groups with incomes above the minimum, but still relatively low, tend to be better fed and less well clothed than the estimates allow.

Practically all quantity and cost estimates allow a slightly larger proportionate expenditure for clothing for the wives than for the husbands. Not only is this true for the middle classes but also for workingmen's families. The larger number of items needed, the greater variety, and the comparatively shorter utility of women's

¹¹ Peixotto, J. B., *How Workers Spend a Living Wage*, 189.

¹² *Op. cit.*, p. 59.

¹³ Unpublished series of annual quantity and cost estimates for San Francisco made by the Heller Committee.

TABLE 22

CLOTHING COSTS OF THE STREET-CAR MEN'S FAMILIES COMPARED WITH CLOTHING COSTS IN THE HELLER COMMITTEE QUANTITY AND COST ESTIMATE, SAN FRANCISCO, 1925
(Families of two, three, four, and five)

Size of family	Estimated annual clothing cost			Street-car men's families who spent less than "cost of living" estimates	
	Cost of Living Survey—San Francisco, 1925	Street-car men		Number	Per cent of all families of that size
		Mean	Median		
Two.....	\$233.59	\$214.71	\$152.54	5	83.3
Three.....	291.50	247.07	252.98	21	75.0
Four.....	349.41	224.68	204.38	29	100.0
Five.....	407.33	242.72	215.45	14	82.4

clothes, account in part for the larger sums allotted to the wives for their wardrobes. The reverse condition appeared in this study, however. On the average, \$88.25 was expended by the husband and \$68.83 by the wife. Further analysis shows that 46 per cent of the wives spent less than \$50 for clothing in this year; only 18 per cent of the husbands spent amounts as small as this. A much larger proportion of the men spent over \$100; only 18 per cent of the wives

TABLE 23

CLOTHING EXPENDITURE OF STREET-CAR MEN AND THEIR WIVES

Amount of expenditure for clothing	Husband		Wife	
	Number spending a given amount	Percentage of all husbands	Number spending a given amount	Percentage of all wives
All amounts.....	98	100.0	98	100.0
Less than \$25.00.....	2	2.0	15	15.3
\$ 25.00-\$49.99.....	16	16.3	30	30.6
50.00- 74.99.....	20	20.4	18	18.4
75.00- 99.99.....	31	31.6	17	17.4
100.00-124.99.....	10	10.2	6	6.1
125.00-149.99.....	9	9.2	6	6.1
150.00-174.99.....	7	7.2	4	4.1
175.00 and over.....	3	3.1	2	2.0
Average expenditure for clothing				
Mean.....	\$88.25		\$68.83	
Median.....	82.38		53.65	

spent more than \$100, whereas 30 per cent of the men were in this expenditure class.

The fact that the wives of these carmen seemed to demand little beyond necessary clothing may be partly accounted for by the fact that few of these women were under twenty-five and the average age of the group was thirty-five. Often there were young children demanding the care of the mother, who therefore had little opportunity for a type of social life which called for special clothing. The situation was aggravated by the occupational requirement of uniforms for the street-car men. This item heavily influenced the men's clothing expense, since the average uniform of suit and cap cost approximately \$40. Other items necessary in this occupation were gloves, usually cotton, costing \$.15 a pair; and heavier underclothing, costing \$1 to \$2 more than the lighter variety commonly worn in other occupations.

Housing—

No attempt was made in this investigation to study housing conditions in detail. The facts gathered were chiefly concerned with the cost, conditions of tenure, and adequacy of space as measured by the number of rooms.

The following table shows that about half of this group owned their houses either clear or with a mortgage, and about half lived in rented houses. The greater proportion of those living in owned homes were still paying instalments at the time the study was made. Only fifteen of the forty in this group owned their homes outright.

If these figures are compared with the study of typographers' families, it will be seen that house ownership in the East Bay district where all of the street-car men lived was by no means uncommon among working men. Of the typographers who lived in the same district, 59 per cent owned their homes, whereas only 23 per cent of the typographers resident in San Francisco were house-owners.¹⁴

The purchase price of the houses that were owned was usually about \$3400. The average annual cost of shelter for eighty-six¹⁵ families, who either rented or owned continuously throughout the year, was about \$357, or approximately \$30 a month. About 60 per cent spent between \$250 and \$450 a year. The difference in the annual cost of a house fully owned and one being bought on instalments,

¹⁴ Peixotto, J. B., *How Workers Spend a Living Wage*, 190.

¹⁵ Eleven families who lived part of the year in a rented and part of the year in an owned house, together with one incomplete report, have been excluded from these computations.

together with such irregular items as repairs and alterations, implies a wider variation of housing costs among the owners than among the renters. This is illustrated by the fact that 60 per cent of the tenants

TABLE 24
HOUSING COSTS OF 86 FAMILIES CLASSIFIED BY CONDITION OF TENURE
(Number and per cent)

Cost of housing	Number of families spending a given amount for shelter				
	All families	Owners			Tenants
		All owners	Owned clear	Mortgaged	
Number					
All amounts.....	86*	40	15	25	46
\$ 50-\$149.....	5	5	5	....	....
150- 249.....	13	10	6	4	3
250- 349.....	32	4	....	4	28
350- 449.....	18	8	1	7	10
450- 549.....	10	5	1	4	5
550- 649.....	4	4	2	2	....
650- 749.....	2	2	....	2	....
750- 849.....	2	2	....	2	....
Per cent					
All amounts.....	100.0	100.0	100.0	100.0	100.0
\$ 50-\$149.....	5.8	12.5	33.3	.....	.....
150- 249.....	15.1	25.0	40.0	16.0	6.5
250- 349.....	37.2	10.0	.....	16.0	60.9
350- 449.....	21.0	20.0	6.7	28.0	21.7
450- 549.....	11.6	12.5	6.7	16.0	10.9
550- 649.....	4.7	10.0	13.3	8.0	.....
650- 749.....	2.3	5.0	.....	8.0	.....
750- 849.....	2.3	5.0	.....	8.0	.....
Average					
Mean.....	\$357.24	\$374.34	\$265.06	\$439.91	\$342.36
Median.....	322.50	369.92	209.00	415.12	320.50

*Eleven of the 98 families reporting divided their expenditure for housing between rented and owned property. These are omitted from this table, as is also one incomplete report.

spent between \$250 and \$350 a year and no such uniformity appeared in the owners' costs. No tenant spent less than \$18 a month or more than \$45, whereas the range of expenditure for owners was from \$6 to \$67 a month.

A comparison of the shelter expense with the total expenditure for all items shows that between 3.5 per cent and 36.7 per cent of the house owners' budgets, and between 9.8 per cent and 26.8 per cent of the renters' total expenditures was used to provide shelter. The whole group, deducting those families who both rented and owned during the year, spent for shelter an average of approximately 17 per cent of their total expenditure. It appears that, on the whole, this group of workers was not spending more than the usually allotted 20 per cent on shelter. Seventeen of the owners spent more than 20

TABLE 25
NUMBER OF FAMILIES SPENDING FOR HOUSING A SPECIFIED PER CENT OF
TOTAL FAMILY BUDGET, CLASSIFIED BY CONDITIONS OF TENURE

Per cent of total expenditure	Number reporting	Number of owners	Number of tenants
All amounts.....	86	40	46
Less than 4.9.....	2	2	....
5.0- 9.9.....	10	9	1
10.0-14.9.....	18	8	10
15.0-19.9.....	29	4	25
20.0-24.9.....	16	8	8
25.0-29.9.....	8	6	2
30.0-34.9.....	1	1	....
35.0-39.9.....	2	2	....
Average			
Mean.....	17.3 per cent	17.4 per cent	17.3 per cent
Median.....	17.0 per cent	16.8 per cent	17.0 per cent

per cent. This can, however, generally be explained by repairs or by large payments on the house which would decrease as the house was paid for. Ten of those who rented spent more than 20 per cent, but in only two cases was the amount more than 25 per cent.

It might be expected that there would be some correlation between the size of income and the per cent of expenditure allocated to shelter; that is, that the higher the income up to a certain point, the higher the percentage allotted to shelter. Examination of the data, however, indicates that the range of income of this group was too narrow for any such theory of expenditure to work out with consistency. The relative amounts spent for shelter seemed to depend more on personal choice than on income.

As a result of numerous surveys of the homes of workingmen, it has been found that a housing standard of one room per person, exclusive of bath, can be adopted as the minimum requirement consistent with health and decency.¹⁶ For a family of five it is highly desirable, in order to secure reasonable privacy, to have at least three bedrooms, one for the parents and two for the children. Very often, however, such acceptable arrangements can be made as combination

TABLE 26
NUMBER OF ROOMS CLASSIFIED BY SIZE OF HOUSEHOLD

Number of rooms occupied	Number of families occupying a given number of rooms									
	All families	Size of household								
		Two	Three	Four	Five	Six	Seven	Eight	Nine	Ten
All dwellings	98	3	21	29	21	16	3	3	1	1
Two.....	4	.....	1	1	1	1	.....	.....	.....	.....
Three.....	9	.....	4	3	1	.....	.....	1	.....	.....
Four.....	28	.....	6	9	9	2	1	.....	.....	1
Five.....	36	3	9	11	5	6	1	.....	1	.....
Six.....	16	.....	1	4	5	4	1	1	.....	.....
Seven.....	4	.....	.....	1	.....	3	.....	.....	.....	.....
Eight.....	1	.....	.....	.....	.....	.....	.....	1	.....	.....
Average number of rooms occupied										
Mean.....	4.7	5.0	4.2	4.6	4.6	5.3	5.0	5.7	5.0	4.0
Median.....	4.7	5.0	4.4	4.6	4.4	5.3	5.0	6.0	5.0	4.0
Average number of rooms per person										
Mean.....	1.0	2.5	1.4	1.2	.9	.9	.7	.7	.6	.4
Median.....	1.0	2.5	1.5	1.2	.9	.9	.7	.8	.6	.4

kitchen and dining room, or one room serving as living and dining room, or the arrangement of sleeping facilities in the living room. In this group of earners under investigation, there were frequent divergences from the minimum standard mentioned above. The majority of families were, however, adequately housed; two-thirds had as many or more rooms than the standard requirements. To be sure, one family of ten had a four-room house, another family of nine lived in two shacks totaling five rooms, and a three-room house sheltered, in one case, eight persons.

¹⁶ United States Department of Labor, Bureau of Labor Statistics, *Minimum Quantity Budget necessary to maintain a worker's family of five at a level of health and decency* (Washington, 1920), 13.

It is not surprising to find more frequent overcrowding among the carmen than among the typographers' families. Only one-seventh of the typographers fell below the standard of one room per person,¹⁷ whereas the carmen with a lower total expenditure fell below this standard in one-third of the cases.

House operation—

In order to complete the picture of the cost of housing, there must be added to the amount spent for shelter the cost of house operation. As in previous studies of the Heller Committee, the costs of house operation were included in detail. In the present study, in addition to the usual items of expense in running a house, such as light and heat, nine other categories of expenditure were included, the more important of these being laundry, service, telephone, and personal and house-cleaning supplies.

There was a wide range in the amounts spent for house operation. Diversity of housing facilities and the differences in size of family are but two of the factors that might be suggested as a partial explanation for these variations. One family spent only \$63 and one \$374. The average for the whole group was \$145.35 mean, \$136.65 median. The group as a whole spent 7 per cent of its income for house operation. That these figures of average expenditure give a good picture of what the street-car men's families spent for house operation is indicated by the fact that in half of the cases the amount thus spent was between \$100 and \$150, and in only eight families did this item of expense amount to as much as \$200. The expenditure for house operation by these carmen's families, exclusive of the amounts spent for service, was scarcely lower than that of the typographers' families.¹⁸ The average amount reported by the latter was about \$158, and by the former \$144.

The most important item of expenditure in house operation was light and fuel. The amounts thus spent by these families ranged between \$27.50 and \$150 for the year. The average was \$75, about 4 per cent of the total budget. Only twelve spent less than \$50, and ten \$100 or more, which means that about 80 per cent spent between \$4 and \$8 a month for light and fuel. The percentage of these items of expense to total expenditure showed a slight tendency to decrease as the total income increased.

¹⁷ Peixotto, J. B., *How Workers Spend a Living Wage*, 191.

¹⁸ Peixotto, J. B., *How Workers Spend a Living Wage*, 195.

Second in importance in the category of expenditures for house operation came the cost of laundry sent away from home. About 40 per cent of these families, however, sent no laundry out; and only fourteen boasted the possession of any type of washing machine to help with this weekly task. The average amount spent by the fifty-eight families reporting laundry bills was \$33 mean, \$27 median, for the year. Thus the average expenditure was between \$.50 and \$.75 a week, and in one-fourth of the cases the amount spent was less than

TABLE 27
AVERAGE EXPENDITURE FOR SPECIFIED ITEMS OF HOUSE OPERATION
(Amount and per cent)

Items of house operation	Number of families reporting	Average expenditure per family reporting		Per cent of total expenditure	
		Mean	Median	Mean	Median
Total costs.....	98	\$145.35	\$136.65	7.0	6.7
Light and fuel.....	98	75.05	75.26	3.6	3.6
House laundry (sent out).....	58	33.49	27.00	1.6	1.4
Service.....	7	22.57	15.00	1.1	.5
Telephone and telegraph.....	34	21.12	25.75	1.0	1.1
Personal cleaning supplies.....	96	20.41	17.99	1.0	.8
House cleaning supplies.....	65*	18.44	14.60	.9	.7
Garbage removal.....	85	5.72	6.00	.3	.3
Stationery and postage.....	77	4.65	3.60	.2	.2
Ice.....	12	4.62	4.58	.2	.2
Other.....	2	6.25	6.25	.3	.3

*33 families could not separate the cost of cleaning supplies from the general grocery bill.

\$.20 a week. It is thus evident that even in these families the wife did the bulk of the washing. Table 28 shows that only fifteen of the fifty-eight families sending their laundry out spent as much as \$50 a year for this service, and in only three cases was the bill more than \$1.50 a week.

Domestic service followed laundry in the average amount spent. Only seven families, however, had any paid assistance, and in all but one case sickness in the family was the cause of the incurrence of this expense. It is obvious that almost the only time when these street-car men's families indulged themselves in domestic service was in case of emergency.

Only thirty-four, one-third, of these families reported telephone costs. Of these, twenty-four had their own telephones at some time during the year, and ten either shared a telephone with a neighbor

or paid for toll calls only. The average annual cost of telephone service was \$21.12 mean, \$25.75 median, which was less than the minimum service charge for an independent telephone.¹⁹ These figures, however, do not tell the whole story of the importance of a telephone in the standard of living of the carmen's families. Six other families had telephones which did not appear as a separate cost either because they had just been installed or because the cost was included in the rent or was paid by some relative.

TABLE 28
EXPENDITURE FOR LAUNDRY SENT OUT BY 58 FAMILIES

Cost of laundry during year	Number of families	Per cent of families reporting
All amounts.....	58	100.0
Less than \$10.00.....	14	24.1
\$10.00-\$19.99.....	8	13.8
20.00- 29.99.....	9	15.5
30.00- 39.99.....	8	13.8
40.00- 49.99.....	4	6.9
50.00- 59.99.....	7	12.1
60.00- 69.99.....	1	1.7
70.00- 79.99.....	4	6.9
80.00- 89.99.....	1	1.7
90.00- 99.99.....	.....	.....
100.00 and over.....	2	3.5
Average		
Mean.....		\$33.49
Median.....		27.00

An average of about \$40 a year was spent for personal and house-cleaning supplies, about equally divided between these two categories of expenditure. The remaining items of expenditure for house operation did not loom large. Eighty-five families reported an average expenditure of \$5.72 for garbage removal. Some of the carmen lived in rented houses in which garbage removal was paid for by the owner, and in some cases the cost was reduced by burning waste instead of having it carried away. Stationery and postage costs were reported by only seventy-seven families, with an average amount of less than \$5. Only twelve families used ice, and again the average annual amount spent was less than \$5.

¹⁹ The cheapest service available in the Bay District in 1925 was \$27 a year.

Furniture and furnishings—

Considerable range is to be expected in the amounts spent for furniture. A newly married couple or a family in which this happened to be a year of replacement of some of the major items may spend considerable amounts, while others may spend only a few dollars for upkeep. Ninety-six of the ninety-eight families reported some expense under this category. The amounts ranged, however, between \$2 and \$339, with an average expenditure of \$75.87 mean, \$50.05 median, between 2 per cent and 4 per cent of the total annual expenditure. The following table shows, however, that nearly one-third spent less than \$25 during the year and 70 per cent something under \$100.

TABLE 29
EXPENDITURE FOR FURNITURE BY 96 FAMILIES

Cost of furniture during year	Number of families	Per cent of families reporting
All amounts.....	96	100.0
Less than \$25.00.....	29	30.2
\$25.00-\$49.99.....	17	17.7
50.00- 74.99.....	15	15.6
75.00- 99.99.....	7	7.3
100.00-124.99.....	10	10.4
125.00-149.99.....	1	1.0
150.00-174.99.....	6	6.3
175.00-199.99.....	3	3.1
200.00-224.99.....	2	2.1
225.00-249.99.....	1	1.1
250.00-274.99.....	2	2.1
275.00-299.99.....	1	1.0
300.00-324.99.....	1	1.1
325.00-349.99.....	1	1.0
Average		
Mean.....		\$75.87
Median.....		50.05

CHAPTER IV

MISCELLANEOUS EXPENDITURES

The classification of expenditures into food, housing, house operation, furniture and furnishings, and clothing does not cover the entire range of expenditure. In conformity with the policy pursued in other studies made by the Heller Committee, these "incidentals" or "sundries" have been combined under the heading "miscellaneous." The thirteen categories of expenditure thus combined include such items as recreation, savings, the cost of medical care, the support of dependents, expenditures for automobiles, for tobacco, for church and charity and "incidentals," which includes such items as barber service and carfare, and unusual expenses like funerals.

TABLE 30
EXPENDITURE FOR MISCELLANEOUS

Amount spent for miscellaneous items	Number of families	Per cent of all families
All amounts.....	98	100.0
\$150-\$249.....	9	9.2
250- 349.....	25	25.5
350- 449.....	22	22.5
450- 549.....	17	17.4
550- 649.....	12	12.2
650- 749.....	3	3.1
750- 849.....	4	4.1
850- 949.....	1	1.0
950-1049.....	2	2.0
1050-1149.....	.....	.....
1150-1249.....	.....	.....
1250-1349.....	1	1.0
1350-1449.....	.....	.....
1450-1549.....	.....	.....
1550-1649.....	.....	.....
1650-1749.....	.....	.....
1750-1849.....	1	1.0
-----	-----	-----
2250-2349.....	1	1.0
Average		
Mean.....		\$487.42
Median.....		426.68

There was a wide variation in the amounts spent on these miscellaneous items. One family spent \$167, and one spent the extraordinary amount of \$2306. The exceptionally large items of expenditure in the latter family were investments and savings amounting to \$1050, a vacation costing \$750, a doctor's bill, a tax bill, and the purchase of a radio. The average amount spent by this group of families for miscellaneous items was \$487 mean, \$427 median, which was about 22 per cent of their total expenditure. Miscellaneous expenditures were thus, on the average, in these families, second in importance to their expenditure for food.

TABLE 31
MEAN EXPENDITURE FOR SPECIFIED MISCELLANEOUS ITEMS
(Amount and per cent)

Items	Number of families reporting	Amount of expenditure	Per cent of total expenditure
Total miscellaneous..	98	\$487.42	22.4
Automobiles.....	29	188.73	8.0
Investment and savings.....	95	113.95	5.2
Medical care.....	93	91.56	4.3
Recreation.....	94	67.15	3.0
Dependents.....	6	67.00	3.0
Incidentals.....	98	56.86	2.6
Associations.....	98	32.88	1.6
Gifts.....	89	28.69	1.4
Tobacco.....	62	27.80	1.4
Education.....	91	25.20	1.2
Church.....	55	11.80	.6
Bicycles.....	4	8.66	.4
Charity.....	83	2.29	.1

The preceding tables show that, although the range of expenditure for these items was wide, the majority, 78 per cent, spent between \$250 and \$650 and about half spent between \$250 and \$450. This lower income group spent a smaller proportion of their total income for miscellaneous items than did the typographers. The typographers spent an average of a little over \$800, or 31 per cent of their total annual expenses,¹ while the carmen spent an average of about \$450, or 22 per cent of their average total expenditure.

Investments, medical care, recreation, association dues, gifts, minor education costs, contributions to charity, and incidentals were expenses

¹ Peixotto, J. B., *How Workers Spend a Living Wage*, 199.

found in almost every family's budget. More than one-half of the families bought tobacco and contributed to church. Ownership of automobiles and support of dependents outside the home were less common, but were an important cost when they appeared. The only vehicles other than automobiles were bicycles, for which a small expenditure was reported in four families.

TABLE 32
MEDIAN EXPENDITURE FOR SPECIFIED MISCELLANEOUS ITEMS
(Amount and per cent)

Items	Number of families reporting	Amount of expenditure	Per cent of total expenditure
Total miscellaneous..	98	\$426.68	21.1
Automobiles.....	29	88.00	4.5
Investment and savings.....	95	74.28	3.4
Medical care.....	93	67.00	3.2
Recreation.....	94	32.87	1.6
Dependents.....	6	58.00	2.4
Incidentals.....	98	33.85	1.8
Associations.....	98	26.10	1.2
Gifts.....	89	21.00	1.0
Tobacco.....	62	26.00	1.1
Education.....	91	13.00	.6
Church.....	55	10.40	.5
Bicycles.....	4	9.75	.4
Charity.....	83	1.00	.1

Automobiles—

Although less than a third of the carmen owned automobiles, for those who did the average amount spent for the year was the highest item of miscellaneous expenditure (\$188.73 mean, \$88.00 median). Twenty-six families owned cars; two families occasionally contributed to the upkeep of a relative's car; and in one case the upkeep was paid by a grown son. The amount spent by these twenty-nine families varied between \$6 and \$950. This is obviously accounted for by the fact that some cars were owned outright and were used very little so that the only costs in 1924-25 were occasional purchases of gasoline, while others were purchased during the year and the annual cost thus included large payments.

The following table, which separates the cost of upkeep from payments on the purchase price, shows that ten families had made payments on cars during the year. These payments ranged all the

TABLE 33
EXPENDITURE FOR AUTOMOBILE BY 29 FAMILIES

Cost of automobile during year	All automobile costs		Payments on purchase price		Upkeep—cars owned during full year		Upkeep—cars owned less than one year		Occasional contributions to upkeep of relatives' car	
	Number of families	Per cent of families reporting	Number of families	Per cent of families reporting	Number of families	Per cent of families reporting	Number of families	Per cent of families reporting	Number of families	Per cent of families reporting
All amounts.....	29	100.0	10	100.0	19	100.0	7	100.0	3	100.0
Less than \$50.00.....	8	27.6	2	20.0	4	21.1	4	57.1	3	100.0
\$ 50.00 to \$ 99.99.....	9	31.0	1	10.0	6	31.6	3	42.9		
100.00 to 149.99.....	2	6.9			4	21.1				
150.00 to 199.99.....	2	6.9	2	20.0	1	5.2				
200.00 to 249.99.....	1	3.4	1	10.0	2	10.5				
250.00 to 299.99.....										
300.00 to 349.99.....	2	6.9	1	10.0	2	10.5				
350.00 to 399.99.....	1	3.5								
400.00 to 449.99.....	1	3.4	1	10.0						
450.00 to 499.99.....										
500.00 to 549.99.....	1	3.5								
550.00 to 599.99.....										
600.00 to 649.99.....			1	10.0						
650.00 to 699.99.....										
700.00 to 749.99.....			1	10.0						
900.00 to 949.99.....	2	6.9								
Average										
Mean.....	\$188.73		\$280.52		\$124.88		\$ 39.26		\$6.82	
Median.....	88.00		207.62		95.00		42.70		4.00	

way from \$25 to \$701. The average payment was \$280.52 mean, \$207.62 median. The cost of upkeep for cars owned throughout the year has been separated from the cost of those owned only part of the year. The amount spent on upkeep by the nineteen families who used their cars the whole year ranged between \$28 and \$333. The average amount spent for the year was \$124.88 mean, \$95 median. The median amount is more representative than the arithmetic mean, which was increased by the four families who spent over \$200 for upkeep. Thus, for cars owned throughout the year, the median cost of upkeep was about \$8 a month. Four families reported expenditures for bicycles, none of them exceeding \$15 during the year.

Insurance, savings and other investments—

All but three of the carmen reported some kind of investment or savings, if the definition be extended to include insurance. There was, of course, a wide range in this category of expenditure. The smallest amount saved during the year by any of these families was

TABLE 34
AVERAGE AMOUNT INVESTED BY 95 FAMILIES

Items of investment	Number reporting	Average for families reporting	
		Mean	Median
All Investments.....	95	\$113.95	\$ 74.28
Insurance.....	89	56.47	48.00
Life or endowment.....	68	58.12	52.00
Sickness and accident.....	27	21.69	22.20
Union sick benefit.....	57	8.55	9.00
Savings and investment.....	65	89.23	27.00
Bank savings.....	32*	120.84	36.25
Company stock.....	39	32.90	27.00
Other stocks and bonds.....	1	200.00	200.00
Real estate.....	3	150.00	150.00

*Three additional families reported savings but refused to give the amount.

\$9, and the largest \$1050.² In several families the only form of provision for the future was the union sick benefit, costing \$1 a month. In three-quarters of the families the total amount allocated to insurance, savings, and investment was under \$125; and in a dozen other cases the sums, although larger, were less than \$200. In only three

² A family with only one child and a total income of \$2900, \$1170 of which was earned by the wife.

cases did this category of expenditure amount to more than \$400. The average amount saved and invested by these ninety-five families was \$113.95 mean, \$74.28 median. In this case, the median is more representative because the mean is affected by the few cases in which large amounts were saved.

The principal form of investment for this group was insurance. Eighty-nine families carried some form of insurance. Sixty-eight carried life or endowment policies. The premiums on these policies ranged from \$12 to \$165.88, averaging \$58.12 mean, \$52 median, for the families who carried this form of insurance. An analysis of the individual premiums paid by the carmen showed that less than half of the men who carried insurance paid premiums on policies of \$2500 or more.

The insurance indicated in table 34 is a slight underestimate of the total amount of insurance carried by these families. Fifty-six men reported organization memberships other than the union. Twenty of them reported that their organization membership carried insurance features, but it was not possible to separate the premiums from the payments for dues. It is safe to assume that probably some of the other membership fees also included an insurance premium.

Two other kinds of insurance were found among these families. Twenty-seven carried commercial sickness and accident insurance, with an average premium of about \$20 a year; whereas fifty-seven subscribed to the union sick benefit scheme for which the premium was \$1 a month.³

Next in importance to insurance as a means of protecting the future were savings bank accounts and investments in company stock. The thirty-nine men who took advantage of the opportunity to buy company stock at a cost of \$3 a month invested an average of about \$30 during the year. That the purchase of stock was not an important type of investment in these families is shown by the fact that in 85 per cent of the cases only one share of stock was being bought and in only one case was there an investment in stock other than that sold on the instalment plan by the street-car company to its employees. Savings bank accounts were sometimes an important item in the family budget. Thirty-five men reported this type of saving in 1924-25, the amounts ranging between \$1 and \$800. The average amount thus saved is best represented by the median \$36.25 because of the wide variations. This was a little more than was saved by the purchase of

³ The scheme had been in effect for only nine months when this study was made.

company stock. In half the cases, less than \$50 was deposited in a savings account; and in all but a half-dozen, less than \$150.

To complete the picture of the investments of this group, mention should be made of the one man who invested \$200 in stock other than company stock, and of real estate investments of between \$100 and \$250 reported by three families. Such families were the exception.

It is obvious that the average carman's family of four, with an average income of \$1886, was usually unable to save more than enough to pay the premium on a small insurance policy, to have a small bank account in case of emergency, or to purchase a share of company stock.

Medical care—

Maintenance of health, including expenses for physicians, dentists, oculists, eye-glasses, and drugs, was an expense incurred by all but five families. An average of \$91.56 mean, \$67 median, from 3 to 4 per cent of the total expenditure, was charged off to these services, of which approximately 42 per cent went to physicians, 22 per cent to dentists, 2.5 per cent to specialists, and 11.5 per cent for drugs. Twenty-one hospital cases, with an average cost of \$60, made up the bulk of the remaining 22 per cent of expenses. Over a third of the families spent less than \$50 on medical costs, another third from \$50 to \$100, and twenty more from \$100 to \$200. Four families spent \$300 or more for medical care. Few cases of the use of free clinics or baby hospitals were reported; the carmen as a group paid for their own medical care.

TABLE 35
AVERAGE EXPENDITURE FOR MEDICAL CARE BY 93 FAMILIES

Items of medical care	Number reporting	Average for families reporting	
		Mean	Median
All items.....	93	\$91.56	\$67.00
Doctor.....	65	54.92	30.00
Dentist.....	68	27.86	17.00
Hospital.....	21	57.72	62.00
Drugs.....	61	16.19	10.00
Glasses.....	27	15.26	12.00
Specialist.....	15	14.50	7.50
X-ray.....	14	7.86	9.75
Nursing.....	3	27.17	23.50
Clinic.....	5	5.30	5.00
Other.....	1	10.00	10.00

Recreation—

Despite the importance of recreation, universally recognized as a factor in healthful living, recreation costs made up only between 2 and 3 per cent of the expenditures of the average family of this group. The average amount spent by these families was \$67.15 mean, \$32.87 median. The fact that the median represents the usual expenditure better than the mean is indicated by the wide range in expenditure. One family reported that only \$.75 was spent for recreation in the entire year; while another spent \$881.25, \$750 of which was spent for an expensive vacation. Over a third of the families reported less than \$25 for recreation, and in nearly two-thirds the amount spent for recreation was less than \$50. In only ten families did the expenditure for recreation amount to \$150 or more. In most cases excursions to moving pictures were the major source of amusement.

TABLE 36
AVERAGE EXPENDITURE FOR RECREATION BY 94 FAMILIES

Items of recreation	Number reporting	Average for families reporting	
		Mean	Median
All items.....	94	\$67.15	\$32.87
Commercial amusements (movies, etc.)	93	38.07	23.92
Vacation.....	24	103.40	66.04
Social entertainment	18	16.16	13.50

Vacations, as a type of relaxation, were enjoyed by twenty-four of the carmen, and, of these, 60 per cent spent less than \$100. Social entertainment costs, usually additional food for entertaining at home, were reported by eighteen families at an average cost of \$16 per family. In all but one case, the year's total expenditure for social entertainment was under \$32.50, with three-fifths of the families spending \$15 or less. Many other families reported that they could not separate these costs from the general food bill.

Allowances to dependents—

Care of dependents, though averaging \$67 for each of the six cases reported and thus assuming about the same importance as recreation, only occurred in six families and so was not an important item for the group as a whole. In nearly every case the dependent was the aged mother of the street-car man or of his wife.

Union and other organization dues—

The male heads of the ninety-eight families considered in this investigation were all members of the Amalgamated Association of Street and Electrical Railway Workers, under whose auspices the research was conducted. Membership in a labor organization always involves contribution to its support in the form of dues, in this case amounting to \$1.50 a month. Besides membership in the union, fifty-nine of the families reported membership in other associations at an average cost of \$24.49 mean, \$18 median. This expenditure was less than \$35 in 80 per cent of these families. Two families who spent more than \$80 for association dues, overweighted the arithmetic mean and thus the median is the more representative figure.

Gifts—

Birthday gifts and Christmas presents accounted for 1 per cent of the total expenditure, this item being reported by all but nine families. Less than \$20 was spent by thirty-eight of the families, and thirty-two others kept such costs between \$20 and \$40. Three spent over \$100 for gifts during the year; but the characteristic figure for the entire group was between \$20 and \$30.

Tobacco—

Nearly two-thirds of the carmen smoked. The cost to each man was approximately \$.50 a week. The actual range of expense for the year was from \$.50 to \$96; half of the men, however, confined the cost to \$.50 a week or less.

Education—

Public schools and free books mean low costs of education. Ninety-one families, however, reported some expenditure for this category, which includes school supplies, magazines, newspapers, and books. Their average expenditure was \$25.20 mean, \$13 median. Over half spent less than \$15 a year which was scarcely enough to buy a daily newspaper, an occasional magazine, and school supplies. Eighty-five per cent spent less than \$50 and only four spent over \$100. It is thus clear that this category of expenditure was usually not an important item in the budget of street-car men. They spent less than was thus spent by the typographers' families, whose allowance for educational purposes was on an average between \$2 and \$3 a month.⁴

⁴ Peixotto, J. B., *How Workers Spend a Living Wage*, 205.

Church and charity—

Only fifty-five of these ninety-eight families contributed anything to the church during the year. The amounts contributed varied from a few cents to \$63. The average amount thus spent was \$11.80 mean, \$10.40 median. Two-thirds contributed a dollar a month or less, and 85 per cent of these families contributed less than \$1.50 a month.

The call of charity was answered by more families—eighty-three as compared with fifty-five who made contributions to the church. This was probably due to the Community Chest drive. One dollar was the usual contribution, although thirteen families gave from \$5 to \$15.

Incidentals—

In addition to the miscellaneous items which have already been discussed, every family had certain other expenditures which have been classified as incidentals. The following table gives the types of expenditures thus classified. The items which appeared in almost

TABLE 37
AVERAGE INCIDENTAL EXPENDITURES OF 98 FAMILIES

Items of incidental expenses	Number reporting	Average for families reporting	
		Mean	Median
All items.....	98	\$56.86	\$33.85
Carfare.....	95	18.50	12.48
Barber.....	95	13.85	12.00
Moving.....	23	9.30	8.00
Allowances to children.....	18	21.69	15.30
Flowers for funerals..	8	2.78	2.75
Payments on debts...	6	93.10	85.00
Candy, ice - cream, etc.....	5	15.10	5.20
Lawyers' fees.....	5	33.29	37.00
Safe deposit rentals..	5	3.90	4.00
Sewing materials, etc.....	5	7.29	6.44
Other.....	26	39.12	11.01

every family's expense account were carfare and barber's costs. A few families spent appreciable sums on repayment of old debts, lawyers' fees, or allowances to children.

Incidental expenses for the whole group averaged \$56.86 mean, \$33.85 median. The median, however, represents more nearly the

typical expenditure⁸ because the range was from \$5 to \$330, and nearly 60 per cent of the families spent less than \$40 on incidentals.

Almost every family had some expense for carfare. Because of the chief wage-earner's occupation, however, this expense was characteristically low. The average for those who spent something for carfare was \$18.50 mean, \$12.48 median. Again the median is the more representative figure because of the unusually large amounts spent by a few families.

The average amount spent for barbers' services by these families was about \$1 a month. Of the ninety-five families who spent anything for this type of service, 42 per cent spent between \$.75 and \$1.50 a month. Eight spent less than \$.50, and ten more than \$2.

The other kinds of incidental expenses were in each case a part of the living costs of only a few families. To the families in which they did occur, however, these expenses were sometimes of considerable importance. Twenty-three families moved during the year at a cost which varied between \$3 and \$25. There was a wide range in the amounts given as allowances to children in eighteen families. In only three families, however, was it as much as \$50, and never as much as \$100. Of the six families who made payments on debts, four paid \$70 and over. The average for all six was \$93 mean, \$85 median. Again, although only five had lawyers' fees, the amount was in all but one case \$25 or more. The remaining incidental expenses listed in table 37 added only small amounts to the total outlay for the year.

Twenty-six families had certain other expenses which could not be classified elsewhere, but which sometimes added considerably to the cost of living for the year. A niece's passage from Ireland cost \$185, three families had funeral expenses ranging between \$50 and \$250, and three spent from \$20 to \$100 for taxes on property other than their home. Other items of importance under this category included railroad fare, freight on furniture, and so-called "pin money" for the man of the family.

CHAPTER V

SUMMARY

The aim of the Heller Committee in undertaking this study was to present the way of living, in so far as it is depicted by incomes and expenditures, of a group of "semi-skilled" workers and their families. No rigid definition of this class was proposed. Rather, it was taken to represent the wage-earners who rank between the highly-paid, highly-skilled typographers of a previous study¹ and the lowest level of poorly-paid, irregularly employed casual labor. With the collaboration of the Oakland division of the Amalgamated Association of Street and Electrical Railway Employees, estimates of the income and expenditures of ninety-eight married street-car men were secured for the year June 1924-June 1925, recording in detail the sources from which income was derived during the year and the goods and services for which it was spent.

Every effort was made to obtain an unbiased sample of the union membership. Since participation was voluntary, it is entirely possible that the families who consented to be interviewed were so self-selected as to be typical of only a small section of the union membership. Whether the study is to be considered representative of the union, or of the semi-skilled wage-earner, it is subject to certain qualifications, fixed by the type of people which it includes. The street-car men as a whole were more fortunate than the usual low-skilled worker in being assured of steady employment throughout the year. In the families studied, a majority of the street-car men and their wives proved to be American-born. Most of the foreigners came from English-speaking countries and all had been in the United States long enough to rear families. As a consequence, their standard of living may be safely termed American. The average carman and his wife were between thirty and forty. Their family usually consisted of two dependent children under sixteen years of age. The typical household did not include adult dependents, working children, nor boarders and lodgers.

Such a household must adjust its domestic economy to an income between \$1600 and \$2000 a year, usually about \$1800. Wage rates for

¹ Poixotto, J. B., *How Workers Spend a Living Wage*.

work on street cars were the determining factor in the way of living, since the man was, in every family, the chief support. The average street-car man earned between \$1600 and \$1800 a year. Although seventy-one of the ninety-eight families supplemented the husband's earnings from some other source of income, the additional sums were usually small. In the typical household the man's earnings were 90 per cent or more of the total income, and the supplementary income from all sources was less than \$200.

The sources of extra income were various. No single form of outside income, such as wives' or children's earnings or returns from investments, was common to a majority of the families. Street-car men, working long hours on their job, found it impossible to undertake extra work which would yield an appreciable return without reducing their regular earnings. Two-thirds of the wives earned nothing during the year, but those who were employed full or part-time or who took boarders and lodgers were the most important source of additional income. Only 15 per cent of the children contributed to the family purse, and two-thirds of them added less than \$100. Only one family in five owned income property and the returns were usually small.

The average family's reported expenditure during the year was higher than the average income. In at least 40 per cent of the cases there was an actual deficit, met by drawing on previous savings, or sometimes by borrowing. The remainder of the discrepancy may be explained by the common tendency to overestimate expenses in a study of this character.

The expense which bulks largest in domestic economy of wage-earners with such incomes as those of the street-car men is food. In this group it required, on an average, 38 per cent of the family budget, and sometimes over 50 per cent, twice as much as any other single item, so that changes in food prices would affect the street-car men more than changes in the price of any other commodity. The average daily expenditure of \$.69 per equivalent adult male implies that the families were well fed. Comparison with standard food allowances showed approximately 90 per cent of the families to be above standard.

Clothing, on the contrary, showed the effect of forced economies. Of the families of five or less, 88 per cent spent less than the allowance made in a local quantity and cost estimate. The average family spent little more than \$200 a year for clothing, and the major share went to the street-car men who must buy their own uniforms.

Housing conditions on the whole were good, thanks to the suburban conditions of the East Bay region—no tenements and an abundance of cheap, modern cottages for sale on "easy payment" plans. Half of the families owned their homes; 70 per cent of these were still paying off mortgages. Ninety-seven of the ninety-eight families had modern bathrooms. All but one-sixth of the families lived in separate dwellings. Two-thirds of them met or exceeded the standard requirement of one room per person. Housing costs varied widely according to whether the family owned its house clear, was paying instalments, or was renting. The most common rentals were between \$20 and \$30 a month.

The chief expense of house operation was light and fuel, which averaged about \$6 a month. Thirty-four families reported expenditures for telephones, but in a number of cases they were shared with another family. Only twelve families purchased ice during the year, and these only in cases of sickness. The wives bore the whole burden of the housework. In forty families no laundry whatever was sent out during the year, and only fifteen of the ninety-eight spent enough to pay for a regular weekly laundering of the heavy household flat work. Only seven families spent anything for service, even in cases of childbirth. The main dependence in sickness was upon neighbors and relatives.

The average family made only minor purchases of furniture and furnishings during the year, but occasional large investments were reported.

The items grouped as miscellaneous ordinarily consume more than half of a middle-class family's budget, but are necessarily much reduced in a working-class group. In this study the high proportion spent for bare necessities reduced the amount available for miscellaneous items to 22 per cent. Automobiles were the most expensive item of this category, but only twenty-six families owned them. Most costly for the whole group were investments, medical care, and recreation. Investments usually took the form of a life insurance policy of \$2500 or less, supplemented variously by savings, a single share of company stock, the union sickness insurance, or insurance in mutual benefit societies where the premiums were included in the dues. A street-car man's wage did not permit of real provision for the future. His aim was to leave his family a house, a small savings account, and enough insurance to bury him and carry them over a year or two. The average expenditure for medical care, between \$65 and \$100 a

year, was probably too small to provide adequate dental and preventive attention, but was an important charge on a small income. Few families resorted to free clinics and hospitals. Only four families found themselves too poor to afford any expenditure for recreation. The average family spent from \$2 to \$3 a month for commercial amusements, usually movies. By a wage agreement the carmen were permitted to take two weeks' vacation a year without pay, but only twenty-four families could afford to leave town.

Investments, medical care, and recreation were the three principal items of the miscellaneous group, together with automobiles for those families which owned them. However, there were a number of small but inescapable charges which amounted to a considerable total in a small budget. Every man necessarily paid union dues, amounting to \$1.50 a month, and fifty-nine families belonged to other organizations, largely the mutual benefit societies already mentioned. Carfare and barbers' fees, included under incidentals, averaged about \$1.50 and \$1.00 a month respectively. Thanks to community drives, most of the families contributed to charity, usually only \$1.00. Most of the families bought a daily paper and an occasional magazine. Most of them made a small allowance for Christmas gifts. Two-thirds of the men smoked, at an average cost of fifty cents a week. Half of the families contributed to a church. Only six made allowances to outside dependents, but for these families it was an important item of expense. Such occasional expenses as moving, lawyers' fees and funerals appeared during this year in the budgets of a few families.

Briefly, the "average" street-car man's family had enough to eat and was comfortably housed. It could not be described as suffering from want. On the other hand, the income was not sufficient to provide for the rising standard of dress, especially for children in school, to free the wife from the heaviest housekeeping burdens, to pay for adequate medical care, or to make adequate provision for old age or for the husband's death. Such a generalization, of course, applies only to the "average" family. In the group of ninety-eight there were cases of under-nourishment, over-crowding, over-work, a burden of debt, and—surest sign of poverty—the removal of children from high school to go to work. To be comfortable, the family must be small and healthy, and the wife must be a good manager. One man summed up the situation by the comment that "if Mrs. B. was not such a good mother, cook, seamstress, doctor, barber, and laundress, we could never make ends meet." When the wife was sickly, often

through lack of funds for medical attention, the plane of living of the whole family suffered. The investigators reported that the most comfortable families were those where the man married late, and consequently had a savings account from which to make the first payment on a house and leave a surplus for emergencies.

At the end of each visit the family was asked what use would be made of increased income. These modern wants included medical attention, payments on a house, more clothes, savings for emergencies and for the future, increased insurance, a vacation for the overworked man or for sickly children, additional furniture, which was sometimes merely for added comfort, sometimes actual necessities like bedding and stoves, sufficient cash to avoid the high interest of instalment buying, and lastly money to pay old bills, which were largely for doctors. Most of these needs would be classified as "necessaries," but the investigators met an occasional expression of the desire for a higher standard of living demanding an automobile, music lessons for the children, more recreation, more clothes, and a chance to raise the children into another class. Aside from the inability to provide against death and old age, the chief hardship of this group was the lack of adequate medical care. Their income and perhaps their pride barred them from free clinics, but at least half the families had a story of needed medical attention for which they could not raise the money. Children needed adenoids and tonsils removed, wives needed operations, a tuberculous child should be sent to the mountains, major dental work was out of the question although the wife's bridge was broken, the husband's teeth should be extracted and replaced by plates, the children suffered from toothache. The birth of a baby in these families usually used up a year's savings, and the smallest illness, especially of the breadwinner, left the family in debt for years.

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.....

2. Address.....

3. Telephone.....

4. Traction Division.....

Key Route Division.....

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)

<i>e. Income in kind (total) (specify source)</i>				
1. Food.....				
2. Clothing.....				
3. Furniture.....				
4. Education for children.....				
5. Books.....				
6. Other (specify).....				
25. Estimated Expenses: Total.....				
<i>a. Food: Total per year.....</i>				
(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.....				
<i>b. Clothing (per year) total.....</i>				
	Made at home	No. pur- chased	Cost	Total
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 else- where).....			
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 else- where).....			
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.

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