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BUREAU OF BUSINESS RESEARCH MONOGRAPHS  
NUMBER 1

## HOUSING STATUS OF SALARIED WORKERS EMPLOYED IN PITTSBURGH

*by*

THEODORE A. VEENSTRA

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## DIRECTOR'S PREFACE

This report is the first of a series of research monographs by members of the Staff of the Bureau of Business Research. Publication of these monographs, dealing with economic problems of the Pittsburgh district, is part of an eight-year program in regional economic research made possible by a generous grant from the Buhl Foundation, of Pittsburgh, supplemented by the University through a guarantee of appropriations over this period.

The purpose of these monographs is to contribute to the solution of the economic problems confronting the district through the objective analysis and presentation of the nature of those problems. Scientific inquiry is prerequisite to any sound program of constructive action, and the Bureau's researches are directed toward laying a basis for such action.

Inadequate housing is a major problem confronting the nation. This fact is unmistakably evidenced by the national attention which that problem has received during the past two or three years. Furthermore, housing, as a regional problem, has a distinct bearing on the questions of regional competition and industrial survival. Although the present study is not concerned with the housing problem in general, it does deal with conditions affecting an important social and economic group, namely, salaried employees who work in downtown Pittsburgh—those commonly termed "white-collared" workers.

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The questionnaire used in obtaining data for this study was prepared with the advice of Mr. Charles F. Lewis, Director of the Buhl Foundation, of Pittsburgh; Mr. John F. Ihlder, Director of the Pittsburgh Housing Association; and Mr. Henry Wright, Research Secretary of the Committee on Large-Scale Operations, of The President's Conference on Home Building and Home Ownership. It is a pleasure to acknowledge their valuable contribution. The Bureau is greatly indebted to 19 Pittsburgh concerns (see footnote, p. 3) for their good will in distributing the questionnaire among their employees; and thanks are also due to the 1,415 salaried workers who returned the completed questionnaires.

Analysis of housing conditions reported by these salaried employees is presented in this study in four sections. The relationship between income and shelter costs is covered in Chapter I. Shelter costs in terms of varying family needs are discussed in Chapter II. Certain measures of the quantity and of the quality of housing accommodations enjoyed by the group studied are presented in Chapter III. Finally, in Chapter IV, some comparisons are made between accommodations and housing costs of home owners and those of renters.

The author wishes to acknowledge his indebtedness to Dr. J. Paul Watson and Mr. Bervard Nichols of the Bureau Staff for their editorial assistance.

RALPH J. WATKINS,  
*Director.*

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## INTRODUCTION

An investigation was made by the Bureau of Business Research in the spring of 1931 to determine the cost and the quality of housing accommodations secured by salaried workers employed in downtown Pittsburgh. One of the objectives of the study was to provide the Buhl Foundation, of Pittsburgh, with basic information to be used as a guide in planning a housing development to appeal to salaried employèes.<sup>1</sup> The housing status of 1,415 families was analyzed with a view to providing answers to the following questions:

1. What proportion rent and what proportion own their homes?
2. What are the costs of housing accommodations, both to the renters and to the home owners?
3. What proportion of family income is spent for shelter?
4. How does this proportion differ for various income groups?
5. What measurable factors influence expenditures for housing?
6. What are the housing accommodations enjoyed by these families?
7. How do costs vary with the type of accommodations secured?
8. Where do these families live?
9. What form of transportation do they employ, and how much time is spent in going to and from work?

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<sup>1</sup> The Chatham Village development, of which 125 units were completed for occupancy in the spring of 1932.

10. What reasons are advanced for home owning or for renting?

11. How does the housing situation of renters differ from that of home owners?

The answers to these questions are of considerable local interest, since salaried workers comprise a substantial proportion of the population. Any light thrown upon their expenditure for housing—a large item in the family budget—may further new inquiries into the housing problems of Pittsburgh workers.

Although the results of this study are applicable only to the salaried workers employed in downtown Pittsburgh, they should, when combined with the results of other like studies, assist in the formation of policies for national action. The current depression has resulted in various proposals for the bettering of housing conditions throughout the nation; and the first national housing conference was held in Washington in December, 1931, under the direction of the President of the United States. Proposals for large-scale construction of homes, tax exemptions, limited dividend corporations, or federal, state, and municipal construction must be viewed in the light of factual studies of existing conditions.

The enlightened employer of labor is directly interested in the housing conditions of his employees. He desires that there be no interference with efficiency on the job, and that housing accommodations be ample and cheap as compared with those in other centers.

Real estate dealers and builders, whose function is to provide adequate housing facilities, should know the spending habits of their customers so that they may discharge this responsibility properly. The satisfying of housing needs at a cost within the limits provided by

the family budget is a real problem. Any lowering of the cost of the usual accommodations enjoyed by the various income classes, or the provision of better accommodations at the same or lower cost, is a major contribution to the advancement of the standard of living.

Financial institutions, life insurance companies, and various governmental agencies are interested in the problem of home financing. Knowledge of the usual budget allowances for shelter in a large number of families will provide a basis for the granting of credit. Philanthropic institutions likewise have an interest in housing conditions. Finally, the great mass of home owners and renters are concerned with the proper adjustment of their living expenses, of which housing costs are a substantial part. to their incomes.

This study is designed to provide some factual basis for the decisions involving questions of housing which various social and economic groups must make.

### Method of Securing Data

The data for this study were secured by means of questionnaires distributed to salaried workers through their employers. The cooperation of the following types of concerns with offices in downtown Pittsburgh was secured for the distribution of the questionnaires: two public utilities, four department stores, five financial institutions, five industrial concerns, one railroad, and two insurance agencies.<sup>2</sup> These concerns distributed the

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<sup>2</sup> The following firms cooperated with the Bureau in this study: Aluminum Company of America, American Window Glass Company, Bell Telephone Company of Pennsylvania, Duquesne National Bank, Farmers Deposit National Bank, Gimbel Brothers, Joseph Horne Company, Kaufmann Department Stores, Inc., The Koppers Company, Mellon National Bank, Pennsylvania Railroad Company, Philadelphia Company, Pittsburgh Coal Company, Pittsburgh Steel Company, Reliance Life Insurance Company of Pittsburgh, Rosenbaum Company, Union National Bank of Pittsburgh, Union Trust Company of Pittsburgh, Edward A. Woods Company.

forms to those employees who belonged to the group being studied. In all but one case the president or other executive officer enclosed a letter recommending participation in the study.<sup>3</sup> It is believed that the employees of these concerns represent a fair cross-section of the salaried workers employed in downtown Pittsburgh.

### The Group Studied

Questionnaires were distributed among salesmen, accountants, clerks, statisticians, engineers, and junior executives. In order to get replies from the type of worker selected for the study, cooperating concerns were asked to distribute the questionnaires to employees described as follows: "Heads of families engaged in clerical and executive work in downtown Pittsburgh with salaries of \$5,000 annually or less." In general the persons reporting were heads of families engaged in the designated types of work. Salaries in a number of cases were in excess of \$5,000; but such cases, if otherwise acceptable, were included in the study.

A large proportion of the 1,385 persons reporting occupations were engaged in clerical work. Those having executive, technical, selling, and accounting positions were next in order in numbers reporting. Other groups were only sparsely represented.

Occupational groups were only roughly defined and persons reporting were instructed to indicate the occupational group to which they belonged. Some persons, no doubt, classified themselves in one occupational group when they might have been more logically included in

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<sup>3</sup> The letter soliciting cooperation of employees is shown in Appendix B; the letter suggested by the Bureau for use by executives, in Appendix C.



another. The distribution of the replies among the various occupational groups provides a cross-section of the type of workers to be studied (Table 1).

TABLE 1  
DISTRIBUTION OF REPORTING SALARIED WORKERS\*  
BY TYPES OF EMPLOYMENT

Type of Employment	Number Reporting	Per Cent of Total
Clerical	623	45.0%
Executive	241	17.4
Technical	215	15.5
Selling	119	8.6
Accounting	94	6.8
Semi-technical	33	2.4
Semi-executive	28	2.0
Service	15	1.1
Professional	11	0.8
Statistical	6	0.4
Total Reporting Employment	1,385	100.0%
Employment Not Reported	30	.....

\*Data in this table and in all subsequent tables are based on reports of salaried workers employed in downtown Pittsburgh.

Family incomes<sup>4</sup> for 1930 ranged from as low as \$200 in one case to more than \$10,000 in several cases; but 1,000 persons, among the 1,350 persons reporting income, reported incomes ranging between \$2,000 and \$4,999. Only 144 reported incomes lower than \$2,000, while 206 reported incomes greater than \$4,999. Average family income of the entire group was \$3,636, being brought up to this level by a few high incomes; if the families with incomes of \$7,000 or more are eliminated, the average becomes \$3,262 per year. (These average incomes are weighted means of corresponding figures in Tables 3 and 4.)

In 831 cases among the 1,359 workers reporting salary, no income additional to salary was reported. Average salary, of course, was lower than average income, the difference being due to the exclusion of the extra

<sup>4</sup> Includes salary of head of family, salaries of other working members of the family, other incomes of members of the family, and income from lodgers and boarders.

earnings of the remaining 528 families. The average annual salary, including salaries of \$7,000 or more, was \$3,213, and, excluding the salaries of \$7,000 or more, \$2,985.

Since family expenditures for shelter are more closely related to total family income than to the salary of the head of the family, comparisons were, in the main, based on family income. Because salaries constitute the greater part of family income, and because of the prevalent practice of setting monthly salaries in multiples of \$25, the interval for grouping was fixed at \$300 per year for purposes of considering the relation between income and rent and the relation of income to home cost and to home indebtedness. However, the number of cases was too small to justify the use of this interval for the lower and the higher salary range. The classes were selected so that each would center as nearly as possible on the most prevalent salary figure in the class. When another factor, such as number in the family or number of rooms, was introduced into the comparison, an income interval of \$1,000 was used. The groupings used in this study are shown in Tables 2 and 6.

Approximately 25 per cent of the families were composed of two members; 26 per cent, of three members; 22 per cent, of four members; 14 per cent, of five members; 7 per cent, of six members; and 7 per cent, of seven or more. The average family consisted of 3.8 members. For comparisons of the number of persons in the family with the cost and quantity of housing accommodations, all persons living in the home, including boarders and lodgers, were regarded as members of the family. Payments to the family by boarders and lodgers—but not their incomes—were included in family income, since these payments affect the family budget.

In interpreting the charts and tables presented in later sections it must be remembered that the group being studied is a limited one composed of salaried workers employed in downtown Pittsburgh. Generalizations must, therefore, be likewise limited.

### The Data

In devising the questionnaire upon which this study is based, the following essentials were kept in mind: First, information in regard to shelter costs must be obtained in such a form that all persons replying could be placed on a reasonably comparable basis with respect to such costs. Second, all must be on a comparable basis in regard to income. Third, information necessary to provide a picture of the housing accommodations enjoyed by those reporting must be secured. The questionnaire as presented in Appendix A was used to obtain the required data.<sup>5</sup>

Data relating to costs of shelter fall into two classes, one pertaining to renters, and one to home owners. Renters were asked to report monthly rent paid at the time of answering the questionnaire.<sup>6</sup> In addition, they were asked to indicate what special items were paid for by the rent reported. Heat, light, gas, and garage were some of the items specified. Each home owner was asked to report the purchase price of his home; where the home

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<sup>5</sup> The questionnaire provided several opportunities for cross checking the accuracy of the replies. It was doubtful that certain women who indicated family income greatly in excess of personal income were heads of families. In replying to "reasons for renting," several persons indicated that they were staying with parents and paying for their accommodations an amount which could hardly be regarded as rent. Several persons by reporting only one member in the family together with other information showed that they were single persons living away from home. These cross checks were used in restricting the group to its original definition.

<sup>6</sup> The questionnaire was distributed during the first three months of 1931. The rents reported are in general those called for by leases dated May 1 or October 1, 1930.

was constructed by the present owner, he was asked to give the cost of the lot, the cost of the building, and the cost of the garage, separately. The year of purchase and the amount of indebtedness were also requested.

Four income items were requested from each family head, namely, total family income, total personal income, salary income from main occupation, and income received from boarders or lodgers, including that received from children.

To determine the accommodations of the reporting families, information was requested from each family pertaining to type of dwelling, number and kinds of rooms, type of furnace, kind of fuel used, type of transportation and time taken to get to work, and the approximate location of the home.

To provide a basis for comparison of needs, statements were requested relative to the number of persons in the family; their distribution into various classes such as children under 16, over 16, relatives, and other persons; and the age of the head of the family.

Because of the very personal nature of the information requested, the questionnaire contained no means for the identification of either individuals or the concerns for which they worked. Stamped envelopes, addressed to the Bureau of Business Research, were provided for mailing the replies. Thus, there could be no legitimate reason for anyone to falsify his reply. Although some discrepancies were found, the reasonableness of practically all the replies indicates that they were truthfully reported. Cooperation of more than one-third of those receiving the questionnaire was secured. The sections devoted to the "no report class" in the tables which follow show that a very large percentage of the questions

were answered by those reporting. There appeared to be very little doubt in the minds of the reporting workers regarding the information desired, although a careful checking of the reports indicated several places where questions might have been restated to advantage.<sup>7</sup>

Replies to the questions "Why do you rent?" and "Why do you own?" were numerous, and some of the reporting persons explained in great detail their attitudes on the subject. It must be remembered, however, in the interpretation of the replies to these questions, that the reasons given may be, not the actual reasons, but merely the result of subconscious attempts of persons to justify to themselves their present status relative to shelter.

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<sup>7</sup> See the revised questionnaire in Appendix D.

APPENDICES

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3. What was your personal income in 1930? \$.....  
Of this amount, how much represented salary or earnings from your main  
occupation? \$.....
4. How much income, if any, was received for rooms or lodging (from children,  
boarders, or lodgers)? \$.....

*Section IV*

1. Why do you rent?.....
2. Why do you own your home?.....

NOTE: If any of these questions are not clear to you, please call Mayflower 3500,  
Bureau of Business Research, and ask for the Statistician.

## APPENDIX B

### LETTER DESCRIBING PROJECT TO HEADS OF FAMILIES

(Sent out on Bureau of Business Research Letterhead)

To Heads of Families Who  
Work in Downtown Pittsburgh:

Your cooperation is requested in a study of housing in Pittsburgh by the Bureau of Business Research of the University of Pittsburgh. This study is part of a project designed to provide employees in downtown Pittsburgh with modern housing facilities at a convenient location with maximum amenities at a minimum cost.

In order to further this project, it is essential to get the facts concerning housing conditions today. You are invited to cooperate with us by filling in the blanks on the attached sheets and returning them to the Bureau in the envelope provided for that purpose.

This form contains no means for the identification of individuals; since the questionnaire does not call for a signature, there is no way of knowing who you are or with what company you are connected. If the Pittsburgh ward number is known, street and nearby cross street need not be reported. If you live outside Pittsburgh you need report only the borough or township in which you reside.

Please read the questions carefully, fill in the blanks accurately, and mail the form at your earliest convenience. You have the opportunity of participating in a research study which is designed for constructive results. Your help will be appreciated.

Very truly yours,

RALPH J. WATKINS  
Director

## APPENDIX C

### SUGGESTED LETTER FOR ENCLOSURE BY OFFICIALS OF COOPERATING CONCERNS\*

(For use on Letterhead of Cooperating Concern)

The Bureau of Business Research of the University of Pittsburgh has requested the cooperation of our employees in a study of housing conditions in Pittsburgh. This study is designed to afford a basis for constructive action which will be of benefit to those who work in downtown Pittsburgh.

There is no possibility for the identification of individuals in this study. You are not asked to sign your name. Mail the form unsigned directly to the Bureau in the envelope provided for that purpose. By responding to this questionnaire you will engage in a public-spirited enterprise which may result in opportunities for improvement of living conditions for employees of this company.

I urge your cooperation in this study.

Very truly yours,

President

\*All of the cooperating concerns, except one, addressed copies of this letter or one like it to their employees recommending their cooperation in the study.



## APPENDIX D

### REVISED QUESTIONNAIRE ON HOUSING\*

(Note: If any of these questions are not clear to you, please call.....and ask for.....)

#### SECTION I

1. Where do you live?  
Pittsburgh Ward No.....Street.....  
Nearby cross street.....Or borough name.....  
Or township name.....
2. Do you own your home or rent? Check one.  
Own .....
- Rent.....
3. If you rent, what is the total amount of rent paid?  
For the year? \$.....  
For one month? \$.....  
Does your rental include the following?  
(a) Gas. Yes.....No.....  
(b) Water. Yes.....No.....  
(c) Electricity. Yes.....No.....  
(d) Refrigeration. Yes.....No.....  
(e) Heat. Yes.....No.....  
(f) Household service. Yes.....No.....  
(g) Garage. Yes.....No.....If two-car garage,  
check here.....  
Do you rent your home furnished?.....or unfurnished.....

\* Charles F. Lewis, "A Community Built on Facts," *The Architectural Forum*, March, 1932, Part I, page 256. Mr. Lewis, in describing the questionnaire used in this study, says:

"The questionnaire was quite satisfactory from the standpoint of providing information as to existing living conditions among the groups studied. Analysis of it now, however, suggests additional information that might properly be asked for in such a survey. Particularly what is needed is to search the hearts and the minds as well as the homes of the groups under study. It is hardly enough to ask what conditions families now live under. It is equally important to ask what conditions they would like to live under. With that thought in mind the questionnaire used in the Pittsburgh study has been revised and expanded to accompany this article for whatever suggestive value it may have for architects and others interested in large-scale residential building."

4. If you own your own home:
  - What is its assessed valuation
    - On buildings? \$.....
    - On land? \$.....
  - What was the total in real estate taxes paid on it in 1931
    - For city, borough or township purposes? \$.....
    - For school purposes? \$.....
    - For county purposes? \$.....
5. If you built your own home:
  - What was the cost of the lot? \$.....
  - What was the cost of the building? \$.....
  - Does this cost figure include garage? Yes....No....
  - If garage was built subsequently, what was its cost? \$.....
  - In what year was home built?.....
6. If you purchased your home:
  - What was the purchase price? \$.....
  - Does this cost figure include a separate garage?.....
  - If garage was built subsequently, what was its cost? \$.....
  - In what year was home purchased?.....
7. Is your home mortgaged? Yes.....No.....
  - (a) What is the amount outstanding on the first mortgage? \$.....
  - (b) What is the amount, if any, outstanding on second mortgage? \$.....

## SECTION II

8. What type of dwelling do you live in? Check one.
  - (a) Single.....
  - (b) Double (party wall).....
  - (c) Duplex (one family above the other).....
  - (d) Double duplex (two families upstairs, two downstairs).....
  - (e) Row.....
  - (f) Apartment.....
  - (g) Housekeeping rooms.....
  - (h) .....
9. How many rooms does your home contain? Total number .....(not including bath)
  - (a) Bedrooms, Number.....
  - (b) Dining room, Yes.....No.....
  - (c) Private bath, Yes.....No.....
  - (d) Full-sized kitchen.....Kitchenette.....

10. What is the type of heat used in heating your home?
- |                          |                    |
|--------------------------|--------------------|
| Type of furnace?         | What fuel is used? |
| Check one.               | Check one.         |
| Hot air.....             | Coal.....          |
| Steam.....               | Gas.....           |
| Vapor.....               | Oil.....           |
| Hot water.....           | .....              |
| Gas stoves in rooms..... |                    |
11. How many persons live in your home?
- Wife. Yes.....No.....
- Number of children under 16.....
- Number of children 16 and over.....
- Number of other relatives.....
- Number of other persons.....
12. What form of transportation do you usually use?
- |                   |                     |
|-------------------|---------------------|
| Check one.        |                     |
| Street car.....   | Inclined plane..... |
| Motor-bus.....    | Walk.....           |
| Railroad.....     | .....               |
| Private auto..... |                     |
- How long does it usually take you from home to work, using the medium of transportation checked above?  
.....minutes?
13. Do you own a family automobile? Yes.....No.....  
(If more than one for personal or family use, how many?  
.....)

## SECTION III

14. What is your age?.....years.
15. What type of work are you engaged in?
- |                 |                |
|-----------------|----------------|
| Selling.....    | Clerical.....  |
| Accounting..... | Executive..... |
| .....           |                |
16. What was the combined income of your family in 1930?  
\$.....
17. What was your personal income in 1930? \$.....  
Of this amount, how much represented salary or earnings  
from your main occupation? \$.....
18. How much income, if any, was received for rooms or lodg-  
ing (from children, boarders, or lodgers)? \$.....

## SECTION IV

19. If you were renting and moving into a new home now, would you prefer:
- (a) Single family house on separate lot.....
  - (b) Double (party wall).....
  - (c) Duplex.....
  - (d) Double duplex.....
  - (e) Row.....
  - (f) Garden grouping in completely planned community (such as Chatham Village).....
  - (g) Apartment.....
  - (h) Housekeeping rooms.....
  - (i).....
20. In a new home would you prefer:
- (a) Full-sized dining room.....
  - (b) Dinette.....
  - (c) Full-sized kitchen.....
  - (d) Kitchenette.....
  - (e) Bedrooms (how many?).....
  - (f) Garage.....

## SECTION V

21. Why do you prefer to rent?
22. Why do you prefer to own your home?
23. Are you satisfied with the neighborhood in which you live, as to:
- (a) Convenience to your work. Yes.....No.....
  - Convenience to shopping centers. Yes....No.....
  - Convenience to recreation centers. Yes....No.....
  - Convenience to schools. Yes.....No.....
  - (b) Social security (i. e., the general cultural tone of the district). Yes.....No.....
  - (c) Would you like to have greater protection for your family in this last respect? Yes.....No.....
  - If so, why?.....
24. In what part, if any, of the city or suburban district would you rather live than where you live now?.....Why.....