

CLOTHING EXPENDITURES OF A GROUP OF
BUSINESS AND PROFESSIONAL WOMEN

by

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B. S., Kansas State Teachers College, Pittsburg, 1926

A THESIS

submitted in partial fulfillment of the

requirements for the degree of

MASTER OF SCIENCE

Department of Clothing and Textiles

KANSAS STATE COLLEGE
OF AGRICULTURE AND APPLIED SCIENCE

1939

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INTRODUCTION

The adequacy of clothing standards have not been definitely measured because of the many variable factors which must be considered. For some persons or families, clothing expenditures have been made solely to provide sufficient protection at a minimum cost. For others, expenditures for clothing provide not only protection but variety in dress for its psychological value. Still others look upon dress as an obvious means of display. Lacking a unit of measure for the satisfactions supplied by clothing, there is still no way of determining what constitutes an adequate wardrobe for various individuals living under widely different conditions. The object of many of the early studies of family expenditures was to call attention to the needs of the lower income groups of workers and to help secure increased wages. Some also were undertaken to set up standards for determining the adequacy of incomes. Through long centuries, human beings had been accustomed to produce for their own use the essentials of life, while money income was of little primary importance. With the advent of the machine in industry fundamental social and economic

changes occurred which focused attention on the standard of living of the wage earner.

The clothing expenditures of a family or individual are primarily determined by income. However, there are other controlling factors, such as age, sex, occupation of the individual, social status, activities, interests or hobbies, climate, number in the family, size of community and the care given clothing.

Kyrk (24) showed that an increase in income affected expenditures for clothing in three ways. Certain goods are purchased by the family for the first time; for other goods, the amount purchased is increased, and for still others the price paid is affected. These three factors accounted for the increase in expenditure per person as the income increases.

According to Andrews (1), there are several methods which are commonly used for estimating clothing expenditures. A record of purchases may be kept during the year, and the assumption made that the purchases during the year measure the average annual cost. A more accurate method may be had by using a record of purchases made during the year in connection with an inventory of clothing on hand at the beginning and end of the year. An average of a 2 or 3 year

record of expenditures gives a more typical annual cost, although a similar result may be obtained by use of an estimated list of items and amounts spent based on the inspection of the wardrobe.

While many studies have been made regarding the clothing expenditures of families and certain tendencies noted, very little information is available concerning the expenditures of the woman on the independent income. Most of the surveys have been for the purpose of obtaining and presenting facts which would help in gaining for workers minimum wages adequate for maintenance of health and a decent standard of living.

Clothing expenditures have long held a prominent position in the eyes of the consumer, whether family or individual. In more recent years the allotting of clothing expenditures their rightful place has become a growing problem which has engaged the attention of leading home economists. Since courses in the home economics curriculum give much consideration to the wise expenditure of money, this study was undertaken: (1) to secure information concerning the clothing expenditures of a group of business and professional women; (2) to note to what extent, if any, home economics training influences the clothing ex-

penditures of the professional woman; (3) to ascertain the variation in clothing expenditures with income, activities, interests or hobbies, dependents, size of community and occupation or profession; and (4) to compare the average clothing expenditures of individuals on independent incomes with the findings of similar studies of similar groups.

REVIEW OF LITERATURE

Scale-of-living studies of different occupational groups reveal some very striking resemblances. However, further studies may show differences which are not now evident. The earliest studies on how incomes were spent, were made among the industrial and farm groups. In later years attention has been extended to include expenditures and incomes of the professional groups as well.

Studies of Family Expenditures

A review of early budget studies showed those of Petty, Davies, and Eden to be among those first reported. The study made by Petty in 1672 used the estimate of pur-

chases of the average workingman's family as a basis for taxation. Davies, an English Clergyman, in 1795 published data concerning living costs of the families of 137 agricultural laborers from various sections of England, Wales, and Scotland. Eden in 1797 secured budgets of 100 families by sending a person about to interview them. The purpose of these early studies seems to have been mainly humanitarian, to disclose inadequacies of income (1).

LePlay is sometimes referred to as probably the most important of all names in standard-of-living studies (19). His report, published in 1855, based on actual facts collected from families with which LePlay lived for definite periods of time was declared to be an important new method of social study.

The first use of what might be termed the statistical method in expenditure studies was made by Engel in 1857 (31). Engel's name is known to all students of consumption because of the so-called laws of consumption which he formulated.

There have been more than 450 known studies of family expenditures in the United States. A nation-wide survey was made in 1903 of 25,440 families with incomes of \$1,200 or less (11). According to this study, clothing expenditures varied from 10 per cent of the lower income to 15 per

cent on the higher. The average income for the group was \$749.50.

Chapin, in 1909 from a study of 391 families in New York City, found the expenditures for clothing to range from 12.9 per cent to 15.5 per cent on incomes ranging from \$400 to \$1,200 (7). It was concluded that \$900 was a minimum wage for a family in New York City.

In a Chicago Survey by Kennedy et al. (22) in 1914, 600 families were asked to keep expenditure records. Of these only 184 were complete enough for use. The average income of these 184 families was \$854.13. The average expenditure for clothing was \$95.41 or 11.58 per cent of their total expenditures.

In 1918-1919, the United States Bureau of Labor Statistics made a study to determine whether a minimum wage law was needed (10). White families numbering 12,096 in 92 communities were surveyed and the mean income found to be \$1,513.29. From 13 to 18 per cent of the income was spent for clothing, the percentage showing a gradual increase with the increase in income.

The average annual value of all goods used by 2,886 farm families of selected localities in 11 states was \$1,597.50 according to Kirkpatrick in 1926 (23). The average expenditure for clothing per family was \$234.90 or

14.7 per cent of the average value of all goods used.

The most thorough approach to the standards of the professional group was Peixotto's study in 1927 of the expenditures of 96 families, members of a college faculty in California (27). This study was followed by that of Henderson and Davie in 1928 (17). Expenditures of these groups indicated that the professional scale of living was slightly different from that of corresponding income groups in the country as a whole. Expenditure details of Peixotto's study showed a mean of 9.4 and a median of 8.8 per cent spent for clothing.

Zimmerman's study in 1929 of farm and city families included 252 families in two Minnesota cities of 15,000 and 50,000 population (34). The average income of this group was \$3,878. The percentage spent for clothing ranged from 5.6 to 12 per cent or an average of 8.3 per cent. Zimmerman found that the average farm family spent \$60 per year for clothing per adult while the average city family spent \$99.

The account and monthly visitor method was used in the study of 147 farm families made by Hoyt in 1931 at Iowa State College (18). The average total value of living was found to be \$1,624.95 of which \$153.87 or 9.5 per

cent was spent for clothing.

Hoyt and Meints compared the average income of \$5,343.50 for the families of 96 college professors in California with \$4,106, the average of the families of 75 professors at Iowa State College (20). Clothing for the California group averaged 8.8 per cent while that of the Iowa group was 7.6 per cent. The difference in the percentage spent for clothes indicated that the Iowa group was under less pressure than the California group for certain elements of conspicuous consumption.

The results of a cost of living survey among clergymen of the Methodist Episcopal Church was made in 1932 (9). The report was based on questionnaires from 1080 ministers in 29 conferences in the United States. The average cash salary was found to be \$2,081, the average income \$2,325. The average expenditure for clothing was 7.6 per cent.

The most extensive study of income and expenditures up to the present time is that made in 1938 by the United States Bureau of Home Economics and the United States Bureau of Labor Statistics in cooperation with the National Resource Committee and the Central Statistical Board (8). This study covered 300,000 American families living

in 51 cities, 140 villages and 66 farm counties located in 30 states. The income level as reported by this study indicated that 14 per cent of all families received less than \$500 annual income, 42 per cent less than \$1,000, 65 per cent less than \$1,500, and 87 per cent less than \$2,500. The income of the median American family was \$1,160 a year. From each family were obtained facts as to the amounts expended for clothing and the amounts allocated to each of the following groups: headwear, outerwraps, suits and dresses, underwear and stockings, shoes and shoe repairs, sportswear, accessories, dry cleaning and materials and supplies for sewing (6). The extensiveness of the study permits generalizations concerning spending patterns. Differences in size and age composition of families have more influence on expenditures than any other factor except income. Among families of the same economic status of approximately the same family composition, however, clothing expenditures vary widely.

Studies of Family Clothing Expenditures

Noteworthy among the studies dealing with the clothing expenditures of the family is that of Cowles (13). Using

data from the United States Department of Labor Study of 1918 and 1919, the "clammain" scale was constructed for measuring the relative annual expenditure of various individuals with the cost of the husband's clothing taken as unity. The proportion of the income spent for clothing increased from 13.7 to 18 per cent as the income increased.

Rankin in 1930 found that the cost of clothing per person was practically the same in farm homes as in cities in Nebraska, but that the cost per family was greater in the cities due to city families having more members (28). Outer garments constituted about one-third of the total clothing cost per woman and girl in the lowest expenditure group, and over one-half in the uppermost, although the amount varied from one age group to another. In general, the more money spent for clothing, the higher the proportion of it was spent for outergarments. Footwear proved to be the most stable item of clothing costs, constituting about one-fourth of the clothing costs per woman and girl.

Rural families in Mississippi, according to Dickins 1931, spent less for clothing than families in New York, Kentucky, Ohio, Missouri and Alabama (14). This, however, may have been due to the lower prices in 1928 and 1929 and to the agricultural depression in most of Mississippi.

Figures indicated increased education tended to increase clothing expenditures. This may have been due in part to the fact that the total value of living was greater in more educated families.

The object of the New York Budget Committee of the Jewish Social Service Association in 1932 was to prepare lists of clothing which might serve as a guide for clothing the family at a minimum cost (21). The lists were compiled by a group of home economists with budgeting experience. Lists were checked against expenditures of low income families who kept accounts of expenditures for a two-year period.

A similar group of budgets were prepared by the Heller Committee for Research in Social Economics in 1932 in response to a request by the probation committee of the Juvenile court of San Francisco (16). The budget suggested a minimum expenditure of \$1,188 per year or \$99 per month for a family of five. Budgets for clothing for the family of an executive, family of a clerk, family of a wage-earner and for dependent families of children were prepared by this committee.

The account method for keeping expenditures was used as a basis for the study of White in 1933 (32). The

clothing expenditures of 100 Kansas farm families were analyzed and compared with similar studies in other states. Sixty-seven per cent of the families in Kansas had a yearly income of less than \$1,000. The mean yearly clothing expenditure per family was \$73.38 or 13.9 per cent of the total expenditures for home living. One-half of the clothing expenditures per family were for outerwear and one-third for footwear. With allowance made for the changing value of the dollar, the value of clothing expenditures of Kansas farm families studied fell below the minimum clothing standard set up for Mississippi farm families and for the low income families of New York.

Studies of Budgets and Expenditures of Single Women

A few studies have been made which relate to the present one. In 1906, the Department of Research of the Women's Educational and Industrial Union attempted to gather data concerning the cost of living for working girls dependent on their own resources (5). The study was based on the expenditures of 450 wage-earning women in the city of Boston. The material was collected through budget schedules and personal interviews. A two-fold classifica-

tion has been used in tabulating and presenting the returns; namely, according to occupations and according to earnings. The classification of occupations includes the following: professional, clerical, sales, factory, waitresses and kitchen workers. The wage groups were five in number; \$3 to \$5 per week, \$6 to \$8 per week, \$9 to \$11 per week, \$12 to \$14 per week and \$15 and over per week. The expenditures of the \$9 to \$11 group were taken as representing the minimum living wage. This group spent \$88.99 or 18.03 per cent of the income for clothing. The percentage spent for clothing varied directly with income from 21.8 per cent in the lowest group to 12.24 per cent in the highest.

Valuable for its wardrobe facts is the study of Anderson in 1928 concerning the clothing expenditures of 1318 girls in the Milwaukee Vocational School between the ages of 14 and 18 (3). The average annual earnings for the group were \$404.02. The yearly average cost of clothing was \$187.34, of which 65 per cent was spent for outer clothing, 12 per cent for under clothing, and 23 per cent for accessories. Based on these facts, a suggested standard budget for the working girl in Milwaukee was drafted.

Andrews (1) recorded some results of an inventory

and expenditure study made by 55 women teachers, graduate students in Teachers College in 1931. The data showed incomes ranging from \$1,000 to \$3,900 with mean clothing costs for these groups increasing from \$194 to \$645. The percentage spent for clothing was highest, 18.6 per cent, on incomes between \$1,500 and \$1,659; and lowest, 10.7 per cent, on incomes between \$3,000 and \$3,499. The average income rose from 20 to 35 years and dropped at 40 years; the annual expenditure for clothing increased up to the age of 40 and then decreased but not as rapidly as the income. The percentage spent for clothing dropped from 19.2 per cent of the income for the 20 to 24 age group to 10.2 per cent for the 40 to 44 age group.

Accounts kept at the request of the Young Women's Christian Association for a three month period by 315 employed young women were analyzed according to Andrews (2). Incomes ranged from less than \$10 a week to over \$45, the mean for the group being \$23.12 per week. Mean clothing expenditures for the group were 18 per cent of the income.

Data concerning the cost of living of 71 wage-earning women in Richmond, Virginia, were collected in 1931 (12). Earnings for the 47 clerical workers ranged from \$481 to \$1,560 with a mean of \$1,082. Earnings for the 24 factory

workers ranged from \$441 to \$1,267 with a mean of \$705. Clothing expenditures constituted 28.4 per cent of the expenditures for the total group.

Saffian made a study concerning the living costs of 42 unmarried social workers residing in Philadelphia (29). Salaries were found to vary from approximately \$1,100 to \$3,100. The median percentage of total expenditures allotted to clothing for 40 comparable accounts was 21.6 per cent, the range being from 8.2 to 44 per cent.

The cost of living of Federal Employees in the District of Columbia from 1928-1933 was reported by Williams, Schmidt and Rice (33). This survey showed single women, with salaries from \$1,500 to \$2,000, spent \$229 or 13.1 per cent of their income for clothing and personal care.

A budget study showing that in New York State a woman must earn \$1,058.31 annually if she lives as a member of a family, or \$1,192.46 if she lives alone was made by Miller in 1938 (25). The purpose of the study was to supply information to the boards set up to fix minimum rates for women under the State's new minimum wage law. The annual cost of clothing allowed in the New York budget was \$196.81 or from 16.5 to 18.5 per cent of the income.

Baldwin, in 1938, reported a cost of living study of

librarians in the state of New Jersey (4). Questionnaires numbering 391 were tabulated showing salaries for the group ranging from \$600 to \$5,457.50 with a mean of \$1,474.13 of which \$153.21 was spent for clothing. Recommendations for a budget on an income of \$1,380 were set up, allotting \$175 for clothing and \$40 for grooming and personal care.

Salaries and the cost of living for librarians in the Middle Atlantic States were reported by Timmerman in 1938 (30). This survey showed salaries ranging from \$1,000 to \$7,500 with \$2,210 as a mean. Clothing expenditures averaged \$229 annually for the group not having any dependents while the average was cut to \$196 for those having dependents.

The most recent study reported was that of Monroe and Pennell made in 1939 (26). This study of living expenditures and savings of professional women of the Department of Agriculture Extension Service staff showed a net income from \$1,232 to \$3,844 with a mean of \$2,263. Clothing accounted for 18 per cent of what was spent for current living or 13.4 per cent of the mean income. The allocation of the total \$304 clothing expenditure was as follows: 33 per cent for outerwear, 14 per cent for coats

and wraps, 13 per cent for underwear, nightwear and hose, 13 per cent for miscellaneous, 12 per cent for footwear, 7 per cent for accessories, 6 per cent for headwear, 1 per cent for sportwear, and 1 per cent unclassified clothing items.

METHOD

Data concerning the expenditures of a selected group of single women were obtained from records kept over a period of one year. An account book was prepared containing directions for keeping accounts, explanation of divisions of account form, information blank pertaining to occupation, income, amount of home economics training, shopping habits and length and type of vacation. Clothing inventory blanks, monthly record sheets for expenditures and a blank for a summary of expenditures were included (See appendix.).

Provision was made on the monthly record sheets for clothing purchases to be entered under the following headings: outerwear, innerwear, footwear, accessories, underwear, personal grooming and care of clothing. The form permitted also the entry of number, kind, and price paid for each item entered. Provision was made for reporting

cash and charge purchases.

The cooperation of 150 business and professional women was secured to keep records of their expenditures from January 1, 1938 to January 1, 1939. These women all lived in Kansas or neighboring states. The account books were given or sent directly to each of the participants in the study in December, 1937. An explanatory letter accompanied each book with the request that it be filled in completely and returned to the investigator at the end of the year. Checking cards were sent out in January, March and October to ascertain the number of books being kept and locate problems needing attention. In December, 1938, information blanks concerning mode of living, number of dependents and amount of assistance given, and the number of weeks employed were sent to cooperators. These were returned with the account books.

Only 89 of the 95 books returned were complete enough to be used in the analysis. The records were divided into two main groups for tabulation. Group A consisted of books kept by 48 persons who had had home economics training, and Group B by 41 persons who had no home economics training. The data were analyzed to determine the apportionment of the income among the different items of expenditure.

The mean was calculated for income, expenditures for home living, and for clothing and its divisions. The percentages of total expenditures represented by amounts spent for home living and for clothing and its divisions were computed. The number of articles of apparel purchased, the number of persons buying, and the mean price paid for garments were found. The percentage of people using charge accounts was computed and the extent to which clothing was bought by cash and charge methods noted. Comparisons were made between the two groups to note the effect, if any, of home economics training upon clothing expenditures. Clothing expenditures were studied to determine the effect of income, activities, interests or hobbies, dependents, size of community and occupation upon them. Comparisons of the findings of this study were made with those of similar studies. Tables and charts based upon summarized data were prepared.

FINDINGS

Persons supplying information for this study represented 15 occupations. Of the total of 89 participants, 62 were teachers, the greatest part of them in the field of home economics. Other occupations represented by one

or more individuals were those of: stenographer, clerk, nurse, factory worker, shop owner, extension specialist, insurance agent, case worker, dietitian, osteopathic physician, railroad ticket agent, cafeteria manager, home demonstration agent and canning demonstrator. Six of the 89 women worked in cities ranging in size from 50,000 to 400,000 population; 68 in cities of 10,000 to 20,000, and 15 in towns under 10,000.

Income

An examination of the sources of income of this group of business and professional women as shown in Table 1 showed that while the salaries received for services represented the bulk of the income, additional amounts from other sources did influence the total income, particularly of those in the higher income groups. The range in salaries for the group having had home economics training was from \$585 to \$3,422.21 with a mean salary of \$1,549.99 while for the group not having this training, salaries ranged from \$507 to \$2,150 with a mean of \$1,267.73. Only 15 of the 48 in Group A reported additional income which contributed from \$68.86 to \$1,033.12 with a mean of

Table 1. Average earnings of 89 business and professional women classified according to income.

Group A having home economics training					Group B having no home economics training					Total women		
:No. : :cases:					:No. : :cases:					:No. : :cases:		
Income levels	Salary	Other income	Total income		Salary	Other income	Total income			Salary	Other income	Total income
Below \$ 900	2	\$ 632.50	-	\$ 632.50	5	\$ 567.60	-	\$ 567.60	7	\$ 586.14	-	\$ 586.14
\$ 900-\$1,199	7	997.00	\$ 9.84	1,006.84	8	1,037.50	\$ 15.62	1,053.12	15	1,018.60	\$ 12.92	1,031.52
\$1,200-\$1,499	17	1,300.44	20.78	1,321.22	16	1,234.50	31.87	1,266.37	33	1,268.47	26.16	1,294.62
\$1,500-\$1,999	10	1,659.66	38.89	1,698.55	8	1,592.12	100.00	1,692.12	18	1,629.64	66.05	1,695.69
\$2,000-\$2,499	8	1,991.64	260.49	2,252.13	4	2,087.50	37.50	2,125.00	12	2,023.59	186.16	2,209.75
Above \$2,500	4	2,879.62	383.28	3,262.90	None	-	-	-	4	2,879.62	383.28	3,262.90
Total	48	1,549.99	92.25	1,642.24	41	1,267.73	38.66	1,306.39	89	1,419.96	67.56	1,487.52

\$92.25, increasing the total mean income of that group to \$1,642.24. Additional income was reported by ten of the 41 in Group B, ranging from \$40 to \$360 with a mean of \$38.66 which increased the mean total income of that group to \$1,306.39. For the entire group of 89 women, the mean income from other sources was \$67.56 and the mean total income \$1,487.52.

Occupation determined the method by which the salary was paid. With the exception of two teachers, all of the 48 in the group having had home economics training received their pay on the monthly basis. In the group not having this training, the teachers and nurses in the group received their salary monthly while those engaged in sales and office work were paid either weekly or semi-monthly.

Table 1 gives a summary by income groups of the number of persons, and the mean income for the group, having had home economics training, for those without this training, and for the total group.

Distribution of All Expenditures

A summary of the mean amounts and percentages of the income spent for various items of home living including

clothing is presented in Table 2. Data are grouped according to income levels.

The classification by income groups showed that savings, as might be expected, increased from a mean of \$117.31 in the lowest division to \$726.43 in next to the highest. The highest income group, incomes above \$2,500, showed a decrease in mean amount saved from \$726.43 in the previous division to \$241.43. This may be explained, however, by the fact that records of this highest group in their expenditures accounted for only 75 per cent of their incomes. No doubt a large share of this surplus went into some form of investment which was not recorded. The mean amount saved for the entire group of 89 women was \$316.69 which represented 21.3 per cent of the mean income or \$1,487.52. The percentage of the income saved was practically the same for groups A and B. The percentage range for Group B, those not having had home economics training, was from 11.3 in the lowest division to 30.9 per cent in the highest while in the groups having home economics training the lowest percentage, 7.4 per cent, was recorded for the highest income group and the highest percentage 39.7 per cent for the lowest income group. This difference might be partially explained by the fact that the lowest

Table 2. Expenditures of 89 business and professional women, at various income levels, for all items of home living, expressed in mean annual amounts and percentages of the income.

Items of expenditure	Below \$900		\$900 - \$1,199		\$1,200 - \$1,499		\$1,500 - \$1,999		\$2,000 - \$2,499		Above \$2,500		Total	
	Mean expenditure	Percentage of income	Mean expenditure	Percentage of income	Mean expenditure	Percentage of income	Mean expenditure	Percentage of income	Mean expenditure	Percentage of income	Mean expenditure	Percentage of income	Mean expenditure	Percentage of income
Savings	\$117.31	20.0	\$ 197.75	19.2	\$ 255.09	19.8	\$ 349.83	20.6	\$ 726.43	32.9	\$ 241.43	7.4	\$ 316.69	21.3
Food	108.86	18.6	140.44	13.6	193.53	15.0	207.41	12.2	252.25	11.4	383.06	11.7	197.16	13.3
Shelter	69.07	11.7	111.91	10.8	175.84	13.6	207.49	12.3	333.39	15.1	319.35	10.0	190.76	12.8
Clothing	132.96	22.7	225.63	21.9	231.69	17.9	352.75	20.1	280.16	12.7	466.96	14.3	264.50	17.8
Church and charity	20.43	3.4	27.82	2.7	21.06	1.6	35.35	2.1	43.03	2.0	45.73	1.4	28.66	1.9
Health	13.46	2.3	42.19	4.1	26.91	2.1	34.78	2.1	47.51	2.0	95.70	3.0	35.89	2.4
Car expense	9.21	1.6	49.72	4.8	80.67	6.2	171.31	10.1	101.74	5.0	106.29	3.3	92.16	6.2
Recreation	8.06	1.4	24.50	2.4	30.00	2.3	52.51	3.1	29.30	1.3	40.14	1.2	32.26	2.2
Education	37.98	6.4	49.08	4.8	47.18	3.6	88.84	5.2	40.96	1.9	102.71	3.1	56.86	3.8
Gifts	30.89	5.3	65.07	6.3	86.74	6.7	81.77	4.8	166.36	7.5	400.01	12.4	102.51	6.9
Car and taxi fare	7.40	1.3	28.85	2.8	29.81	2.3	26.96	1.6	96.57	4.3	14.39	0.4	35.61	2.4
News papers, books and magazines	5.90	1.0	12.36	1.2	13.68	1.1	11.38	0.7	17.37	0.7	40.63	1.6	14.09	1.0
Stamps and stationery	2.84	0.5	6.26	0.6	9.65	0.7	13.24	0.8	13.54	0.6	11.01	0.3	9.86	0.6
Entertainment	3.24	0.6	6.36	0.6	14.08	1.1	10.63	0.6	14.25	0.6	47.30	1.4	12.75	0.9
Miscellaneous	17.90	3.1	4.11	0.4	19.12	1.5	8.52	0.5	12.84	0.6	83.94	3.0	16.42	1.1
Taxes			3.39	0.3	1.69	0.1	2.64	0.2	4.70	0.2	3.53	0.1	2.52	0.2
Total mean expenditure	585.51	99.9	1,012.02	98.1	1,255.90	95.6	1,655.41	97.0	2,180.40	98.8	2,402.23	74.6	1,418.50	94.8
Mean income	586.14	100.0	1,031.52	100.0	1,294.62	100.0	1,695.69	100.0	2,209.74	100.0	3,262.90	100.0	1,487.52	100.0
Surplus	.63	0.1	19.50	1.9	38.72	4.4	40.28	3.0	29.34	1.2	860.67	25.4	69.02	5.2

division in Group A lived at home, were teachers and spent summers attending school for which savings were no doubt intended. As has been mentioned, the highest income division of Group A only accounted for 75 per cent of their income. The lowest income division of Group B was composed of clerks and two factory workers, all of whom, excepting one, reported help to dependents.

The 21.3 per cent of the income allotted to savings by these records compares favorably with Monroe and Pennell's report (26) of 25 per cent on a mean income of \$2,263 for 58 professional women in Washington, D. C. Other studies of similar groups show a smaller percentage devoted to savings. Saffian (29) found savings ranging from 1.1 to 40.3 per cent with a mean of 9 per cent on a mean income of \$1,880.89 for social workers in Philadelphia in 1929 and 1930. Williams, Schmidt, and Rice (33) reported savings for single women employees of the government in the District of Columbia in 1933 as 13 per cent of a mean income of \$1,752. Andrews (2), from a record of business and professional women in 1931, found savings to represent 13 per cent of a mean income of \$1,200.

Savings by professional families showed a similar variation. Peixotto (27) found savings and insurance of

professors' families at the University of California to be 13 per cent of the income while Hoyt and Meints (20) in a similar study of the families of professors at Iowa State College found savings and insurance to represent 22.1 per cent of the income.

Food. The amounts spent for food as shown in Table 2 increased with the increase in income. However, the percentage did not show a steady decrease as has been shown by other studies. It did, however, show this general tendency for the total group, decreasing from 18.6 per cent for the lowest income division to 13.6 per cent in the second, then increasing to 15 per cent, from which it decreased to 11.7 per cent in the highest group. The mean percentage spent for food for the entire group was 13.3 per cent. The percentage spent for food for this group agrees with the 13 per cent of Monroe and Pennell's study (26). Williams, Schmidt, and Rice (33) show 22.3 per cent spent for food for the women in the government employee in Washington, D. C. However, the percentage of the present study may be lower than in others due to the fact that approximately one-fourth of the 89 records studied reported that those supplying data lived at home.

Shelter. The amount spent for shelter (Table 2)

showed an increase with income for both groups, up to \$2,500, then a slight decrease thereafter. The percentage spent for shelter showed a tendency to increase with income. However, fluctuations were apparent due probably to the fact that more individuals in certain income divisions lived at home, thus decreasing the mean cost of shelter for their group. The percentage expenditure for all groups ranged from 5 to 17.6 with a mean of 12.8 per cent.

Automobiles. Mean car expenditures per income group ranged from nothing in the lowest division of Group B to \$187.19 in the \$1,500 to \$2,000 division of the same group (Table 2). The highest car expenditures for both groups appeared at the same income level. No car expenses were recorded by 32 of the 89 persons and in 18 others only small amounts were recorded which gave evidence that a car was not supported wholly by the individual. Records showed amounts ranging per individual from \$50 to \$724 for this item of the account. The percentage of the income of the entire group spent for car maintenance was 6.2 per cent.

Education. The highest percentage for education, 21 per cent, was reported by the lowest income division of Group A, while the same division of Group B reported no expenditure for this item. Group A showed a mean total of

4.9 per cent of the income spent for education while Group B showed only 2.2 per cent. This difference may be explained by the fact that approximately 90 per cent of Group A were teachers while only 50 per cent of Group B belonged to that profession.

Clothing Expenditures Compared With Total Expenditures and Total Income

A general summary of the mean clothing expenditures at different income levels for Group A, those persons who had home economics training, and Group B, those without this training, as well as the entire group studied is presented in Table 3. The mean income, number of persons in each group, mean expenditures for all living, and the proportion of total expenditures represented by clothing as well as of total income were calculated.

In general, high standards of dress are maintained by business and professional women since their work brings them into direct contact with the public. The mean clothing cost by income divisions for the total group studied advanced regularly from \$132.96 in the lowest group to \$466.93 in the highest, excepting for the income group between \$2,000 and \$2,500 which showed a decrease below the

preceding group. The tendency toward a regular increase for clothing expenditures was quite marked in the group having home economics training. However, in Group B, the group without this training, a sharp decrease in the amount expended was evidenced in the highest income division, \$2,000 to \$2,500. This was probably due to the small size of the group and the fact that all participants were older women who were conservative in dress. A general tendency for the percentage spent for clothing to decrease as the income increased was observed for all groups as the income approached the mean. After this, an increase was evident followed by a more rapid decrease.

The proportion of the total income of Group A spent for clothing ranged from 13.8 to 28.3 with a mean of 17.6 per cent. Group B showed a similar range, 10.4 to 20.2 with a mean of 18 per cent. In Group A, the highest proportion of expenditure for clothing appeared in the lowest income group while in Group B the highest percentage appeared on incomes between \$2,000 and \$2,500. In Groups A and B the proportion spent by the highest income group was approximately one-half of that spent by the lowest income division. The total proportion of the income spent for clothing of the two groups compared favorably, the group

Table 3. Clothing expenditures compared with total expenditures and total income at various income levels as reported by 89 professional women, stated in amounts and percentages.

		Group A, having home economics training				
Income levels	:Number :of :persons:	: Mean : annual : income	: Mean : annual : expenditures	: Mean : clothing : expenditures	:Per cent of :mean income: :spent for :clothing	:Per cent of :mean expendi- :tures spent :for clothing
Below \$ 900	2	\$ 632.50	\$ 872.99	\$178.50	28.3	20.5
\$ 900-\$1,199	7	1,006.84	1,083.32	251.12	24.9	23.1
\$1,200-\$1,499	17	1,321.22	1,272.36	234.40	17.7	18.4
\$1,500-\$1,999	10	1,698.55	1,664.46	344.62	20.1	20.7
\$2,000-\$2,499	8	2,252.13	2,417.39	310.08	13.8	12.9
Above \$2,500	4	3,262.90	2,402.23	466.96	14.3	19.4
Total	48	1,642.24	1,594.82	289.46	17.6	18.9

Table 3 (cont.).

		: Group B, having no home economics training :					
Income levels	:Number :of :persons:	: Mean : annual : income	: Mean : annual : expenditures	: Mean : clothing : expenditures	:Per cent of :mean income :spent for :clothing	:Per cent of :mean expendi- :tures spent :for clothing	
Below \$ 900	5	\$ 567.00	\$ 470.50	\$114.75	20.2	24.4	
\$ 900-\$1,199	8	1,053.12	949.64	203.33	19.3	21.5	
\$1,200-\$1,499	16	1,266.37	1,238.47	228.81	18.1	18.5	
\$1,500-\$1,999	8	1,692.12	1,644.17	362.90	21.4	22.1	
\$2,000-\$2,499	4	2,125.00	1,705.59	220.32	10.4	12.9	
Above \$2,500	None						
Total	41	1,306.39	1,211.96	235.27	18.0	19.4	

Table 3. (cont.).

		Total persons reporting					
Income levels	:Number :of :persons	: Mean : annual : income	: Mean : annual : expenditures	: Mean : clothing : expenditures	: Per cent of : mean income : spent for : clothing	: Per cent of : mean expendi- : tures spent : for clothing	
Below \$ 900	7	\$ 586.14	\$ 585.51	\$132.96	22.7	22.7	
\$ 900-\$1,199	15	1,031.52	1,012.02	225.63	21.9	22.3	
\$1,200-\$1,499	33	1,294.62	1,255.90	231.69	17.9	18.4	
\$1,500-\$1,999	18	1,695.69	1,655.41	352.75	20.1	21.3	
\$2,000-\$2,499	12	2,209.75	2,180.40	280.16	12.7	12.9	
Above \$2,500	4	3,262.90	2,402.23	466.96	14.3	19.4	
Total	89	1,487.52	1,418.50	264.50	17.8	18.6	

having no home economics training being only slightly higher.

Monroe and Pennell (26) reported 18 per cent of total expenditures allotted for clothing for their group, while William, Schmidt, and Rice (33) reported 11.2 per cent. Of the 40 accounts studied by Saffian (29), the percentage spent for clothing ranged from 8.2 to 44 per cent with a mean of 21.6 per cent. The cost of living of wage-earning women in Richmond, Virginia reported in the Monthly Labor Review (12) showed clothing constituted from 24.8 to 31 per cent with a mean of 28.4 per cent of the total expenditures.

Engel allowed 16 to 18 per cent for clothing for the wage-earning family in 1857 (1). In the United States survey in 1900 to 1902 (11), clothing required 11.9 to 15.7 per cent of incomes from \$500 to \$1,200. Chapin's study (7) reported from 12.4 to 15.2 per cent for the family's clothing on incomes from \$500 to \$1,200. In 12,000 families in the United States Bureau of Labor Study 1918-19 (10), the clothing percentage increased from 13.2 to 20.4 per cent as the income increased from below \$900 to \$2,500, with 16.6 per cent as average. Cowles (13), in her analysis of variations in demand of clothing at different in-

come levels, stated, "The expenditure for clothing for the family as a whole increases both absolutely and relatively as the income rises, at a rate more than proportionate to the increase in income." In the present study, the proportion spent for clothing showed a general tendency to decrease with increases in income. This same tendency was shown in a survey of 55 teachers reported by Andrews (1). Most of the family studies mentioned were concerned chiefly with the laboring class rather than the professional group of workers. Studies of the professional group made by Peixotto (27) in California and Hoyt and Meints (20) in Iowa showed percentages of 7.6 and 8.8 per cent respectively devoted to clothing expenditures. This smaller percentage for clothing may be due to a higher range in income.

Expenditures for Different Types of Clothing

The distribution of the total clothing expenditures for various divisions of the wardrobe is shown in Table 4. The largest proportion of the total clothing expenditures for both groups was allotted to innerwear which constituted 23.8 per cent for the total group. Footwear, which consisted of shoes and hose, and personal grooming were the

two items demanding the next largest proportion of clothing expenditures. Table 5 summarizes the expenditures for clothing for the entire group without regard to income. For the total group, footwear received 16.3 per cent and personal grooming 15.4 per cent. Other items of clothing received the following proportions of the amount expended: outerwear, 13.5 per cent; care of clothing, 12.1 per cent; accessories, 12 per cent; and underwear, 6.9 per cent.

Group A spent a proportionately higher amount for outerwear and accessories, Group B a higher proportion for underwear, footwear, and personal grooming while the two spent approximately the same for innerwear and care of clothing. In studying the proportionate amounts spent by the entire group for different items of the clothing budget according to income groups, the following tendencies were apparent: footwear and underwear decreased as the income increased; outerwear increased until the \$2,500 income level was reached, then decreased as did personal grooming. Innerwear had a downward tendency until it reached the \$1,500 income level, and then tended upward. Accessories tended to decrease toward the middle income levels and then increased, and care of clothing showed a tendency to increase with the income.

Table 4. Clothing expenditures for 89 business and professional women at various income levels showing types of clothing purchased, amounts spent, and the percentage of total clothing expenditures.

Income levels	:Number :of :persons:	:Average :income	: Outerwear :		: Innerwear :		: Underwear :	
			:Percentage:		:Percentage:		:Percentage:	
			: Amount	: of total	: Amount	: of total	: Amount	: of total
			Amount	clothing	Amount	clothing	Amount	clothing
Group A								
Below \$ 900	2	\$ 632.50	\$21.27	11.9	\$53.00	29.7	\$14.52	8.2
\$ 900-\$1,199	7	1,006.84	33.91	13.5	62.77	25.0	14.04	5.6
\$1,200-\$1,499	17	1,321.22	35.09	15.0	49.93	21.3	17.02	7.3
\$1,500-\$1,999	10	1,698.55	62.31	18.1	85.73	24.9	23.74	6.9
\$2,000-\$2,499	8	2,252.13	49.67	16.0	70.64	22.8	18.24	5.9
Above \$2,500	4	3,262.90	52.50	11.2	127.63	27.3	31.53	6.8
Total	48	1,642.24	43.90	15.2	69.32	23.9	19.30	6.7
Group B								
Below \$ 900	5	567.00	8.98	7.8	25.88	22.6	8.57	7.5
\$ 900-\$1,199	8	1,053.13	15.19	7.5	50.70	25.0	15.12	7.4
\$1,200-\$1,499	16	1,266.37	28.25	12.7	50.16	21.9	16.25	7.1
\$1,500-\$1,999	8	1,616.13	37.71	10.4	86.90	23.9	27.74	7.7
\$2,000-\$2,499	4	2,125.00	34.77	15.8	63.26	28.7	13.41	6.1
Above \$2,500	None							
Total	41	1,306.39	26.17	11.1	55.75	23.7	17.10	7.3

Table 4. (cont.).

Income levels	:Number : :of :persons:	Average income	Footwear		Accessories		Personal	
			Amount	:Percentage: :of total :clothing	Amount	:Percentage: :of total :clothing	Amount	:Percentage: :of total :clothing
Group A								
Below -\$ 900	2	\$ 632.50	\$38.03	21.3	\$21.79	12.2	\$18.24	10.2
\$ 900-\$1,199	7	1,006.84	45.75	18.2	36.34	14.5	36.75	14.6
\$1,200-\$1,499	17	1,321.22	39.20	16.7	24.07	10.3	38.97	16.6
\$1,500-\$1,999	10	1,698.55	50.67	14.7	41.28	12.0	44.24	12.8
\$2,000-\$2,499	8	2,252.13	45.36	14.6	40.93	13.2	44.05	14.2
Above \$2,500	4	3,262.90	59.59	12.8	70.43	15.1	50.88	10.9
Total	48	1,642.24	45.22	15.6	36.02	12.4	40.72	14.1
Group B								
Below \$ 900	5	567.00	27.84	24.2	14.14	12.3	19.61	17.1
\$ 900-\$1,199	8	1,053.13	37.12	18.3	24.62	12.1	32.63	16.0
\$1,200-\$1,499	16	1,266.37	39.07	17.1	27.43	12.0	38.18	16.7
\$1,500-\$1,999	8	1,616.13	58.82	16.2	37.17	10.2	71.47	19.7
\$2,000-\$2,499	4	2,125.00	31.91	14.5	23.22	10.5	32.16	14.5
Above \$2,500	None							
Total	41	1,306.39	40.47	17.2	26.75	11.4	40.74	17.3

Table 4. (cont.).

Income levels	:Number : :of : :persons:	Average income	Care of clothing		Total	
			Amount	:Percentage: :of total : :clothing :	Amount	:Percentage: :of total : :clothing :
Group A						
Below \$ 900	2	\$ 632.50	\$11.65	6.5	\$178.50	28.3
\$ 900-\$1,199	7	1,006.84	21.56	8.6	251.12	24.9
\$1,200-\$1,499	17	1,321.22	30.12	12.8	234.40	17.7
\$1,500-\$1,999	10	1,698.55	36.65	10.6	344.62	20.1
\$2,000-\$2,499	8	2,252.13	41.18	13.3	310.07	13.8
Above \$2,500	4	3,262.90	74.37	15.9	466.93	14.3
Total	48	1,642.24	34.99	12.1	289.47	17.6
Group B						
Below \$ 900	5	567.00	9.73	8.5	114.75	20.2
\$ 900-\$1,199	8	1,053.13	27.99	13.7	203.37	19.3
\$1,200-\$1,499	16	1,266.37	28.59	12.5	228.81	18.1
\$1,500-\$1,999	8	1,616.13	42.90	11.9	362.91	21.4
\$2,000-\$2,499	4	2,125.00	21.64	9.9	220.37	10.4
Above \$2,500	None					
Total	41	1,306.39	28.28	12.0	235.26	18.0

Table 5. A summary of clothing expenditures of 89 business and professional women showing the amounts and percentages spent for items in the wardrobe.

Items	:Group having home economics:		:Group having no home economics:		:Total group of women	
	: training		: training		:Total group of women	
	: Amount	:Percentage of	: Amount	:Percentage of	: Amount	:Percentage of
	: Amount	:total clothing	: Amount	:total clothing	: Amount	:total clothing:
Number of persons	48	100.0	41	100.0	89	100.0
Average income	\$1,642.24	-	\$1,306.39	-	\$1,487.52	-
Outerwear	43.90	15.2	26.17	11.1	35.74	13.5
Innerwear	69.32	23.9	55.75	23.7	63.07	23.8
Underwear	19.30	6.7	17.10	7.3	18.28	6.9
Footwear	45.22	15.6	40.47	17.2	43.03	16.3
Accessories	36.02	12.4	26.75	11.4	31.75	12.0
Personal	40.72	14.1	40.74	17.3	40.73	15.4
Care of clothing	34.99	12.1	28.28	12.0	31.90	12.1
Total	289.46	100.0	235.27	18.0	264.50	17.8

The percentages in this study compared favorably with those reported in the study of wage-earners in Virginia (12) which showed 41 per cent of the total clothing spent for outer garments, 20 per cent for footwear, 8 per cent for underwear, and 6 per cent for headwear. Pennell and Monroe (26) reported for their group 33 per cent for outerwear, 14 per cent for coats and wraps, 13 per cent for innerwear and hose, 12 per cent for footwear, 7 per cent for accessories, and 6 per cent for headwear. Some of the proportional differences noted were due to different ways of classifying items. In the present study, wraps were classified as outerwear and dresses, skirts, and blouses as innerwear. Hose were included in footwear, and headwear with accessories. According to the present study, grooming, consisting of personal care and care of clothing, constituted 27.5 per cent of the total clothing expenditures. In most other studies, no provision was made for this very important item.

Expenditure for Clothing by Cash and Charge Method

The proportions of expenditures for different items of clothing purchased by cash and by charge methods are

shown in Tables 6 and 7. These data indicate that 86.8 per cent of the mean amount spent by the entire group for clothing was paid for by cash while 13.2 per cent was bought by the charge method. The highest income division showed the largest percentage of charge purchases amounting to 40.2 per cent. This was from two and one-half to 10 times the amount purchased by that method at any other income level. Group A, those persons with home economics training, bought on an average twice as much by the charge method as those in Group B. Of the 48 persons in Group A, 29 indicated charge purchases. Two of these 29 showed very low amounts bought by this method. The 41 account records of Group B showed only 18 making charge purchases with 4 of these of minor nature. Outerwear received the largest percentage of charge expenditures for the entire group of 89 women. However, proportionate amounts varied for different items of clothing expenditures at various income levels for the two groups. Those records showing charge purchases to any great extent indicated such purchases for nearly all items of clothing expenditures. The smallest charge purchase listed by an individual for either group was \$1.58 and the largest amount recorded was for \$318.73 made in Group A.

Table 6. Clothing expenditures for 89 business and professional women at various income levels, showing mean expenditure for types of clothing purchased and the percentage purchased by cash and charge methods.

Income levels	Outerwear				Innerwear				Underwear		
	Mean	Percentage			Mean	Percentage			Mean	Percentage	
	expenditure:	cash	charge:		expenditure:	cash	charge:		expenditure:	cash	charge:
Group A											
Below \$ 900	\$21.27	100.0	-		\$53.00	93.3	6.7		\$14.52	96.0	4.0
\$ 900-\$1,199	33.91	80.6	19.4		62.77	87.0	13.0		14.04	84.7	15.3
\$1,200-\$1,499	35.09	55.9	44.1		49.93	80.0	20.0		17.02	82.6	17.4
\$1,500-\$1,999	62.31	73.1	26.9		85.73	90.7	9.3		23.74	67.8	32.2
\$2,000-\$2,499	49.67	84.6	15.4		70.64	94.0	6.0		18.24	91.9	8.1
Above \$2,500	52.50	47.0	53.0		127.63	57.8	42.2		31.53	38.1	61.9
Total	43.90	69.2	30.8		69.32	83.1	16.9		19.30	75.0	25.0
Group B											
Below \$ 900	8.98	100.0	-		25.88	84.8	15.2		8.57	100.0	-
\$ 900-\$1,199	15.19	88.6	11.4		50.70	81.9	18.1		15.12	75.2	24.8
\$1,200-\$1,499	28.25	83.7	16.3		50.16	97.1	2.9		16.25	100.0	-
\$1,500-\$1,999	37.71	82.4	17.6		86.90	77.4	22.6		27.94	82.1	17.9
\$2,000-\$2,499	34.77	100.0	-		63.26	92.5	7.5		13.41	100.0	-
Above \$2,500	None										
Total	26.17	86.7	13.3		55.75	87.2	12.8		17.10	90.0	10.0

Table 6. (cont.).

Income levels	Footwear			Accessories			Personal		
	Mean	Percentage		Mean	Percentage		Mean	Percentage	
	expenditure:	cash	charge	expenditure:	cash	charge	expenditure:	cash	charge
Group A									
Below \$ 900	\$38.03	97.7	2.3	\$21.79	100.0	-	\$18.24	100.0	-
\$ 900-\$1,199	45.75	89.8	10.2	36.34	81.4	18.6	36.75	99.6	0.4
\$1,200-\$1,499	39.20	87.1	12.9	24.07	89.7	10.3	38.97	96.3	3.7
\$1,500-\$1,999	50.67	92.6	7.4	41.28	82.8	17.2	44.24	94.5	5.5
\$2,000-\$2,499	45.36	89.0	11.0	40.93	98.1	1.9	44.05	97.3	2.7
Above \$2,500	59.59	47.3	52.7	70.43	29.7	70.3	50.88	88.7	11.3
Total	45.22	85.0	15.0	36.02	78.9	21.1	40.72	95.9	4.1
Group B									
Below \$ 900	27.84	95.0	5.0	14.14	100.0	-	19.61	100.0	-
\$ 900-\$1,199	37.12	77.9	22.1	24.62	84.9	15.1	32.63	91.3	8.7
\$1,200-\$1,499	39.07	94.7	5.3	27.43	97.2	2.8	38.18	100.0	-
\$1,500-\$1,999	58.82	87.1	12.9	37.17	72.6	27.4	71.47	89.6	20.4
\$2,000-\$2,499	31.91	100.0	-	23.22	100.0	-	32.16	100.0	-
Above \$2,500 None									
Total	40.47	90.0	10.0	26.75	88.3	11.7	40.74	94.3	5.7

Table 6. (cont.).

Income levels	:Care of :clothing:	:Mean :expenditure:	Total	
			Percentage	
			cash	charge
Group A				
Below \$ 900	\$11.65	\$178.50	97.2	2.8
\$ 900-\$1,199	21.56	251.12	88.7	11.3
\$1,200-\$1,499	30.12	234.40	84.1	15.9
\$1,500-\$1,999	36.65	344.62	86.8	13.2
\$2,000-\$2,499	41.18	310.07	93.3	6.7
Above \$2,500	74.37	466.93	59.8	40.2
Total	34.99	289.47	84.0	16.0
Group B				
Below \$ 900	9.73	114.75	95.3	4.7
\$ 900-\$1,199	27.99	203.37	85.5	14.5
\$1,200-\$1,499	28.59	228.81	96.1	3.9
\$1,500-\$1,999	42.90	362.91	84.5	15.5
\$2,000-\$2,499	21.64	220.37	95.7	4.3
Above \$2,500 None				
Total	28.28	235.26	90.7	9.3

Table 7. A summary of clothing expenditures of 89 business and professional women showing mean expenditure and percentages bought by cash and charge methods for items in the wardrobe.

Items	:Group having home economics:			:Group having no home economics:			: Total group of women		
	: training			: training			:		
	:Mean	: Percentage		:Mean	: Percentage		:Mean	: Percentage	
	:expenditure:	cash	: charge	:expenditure:	cash	: charge	:expenditure:	cash	:charge:
Outerwear	\$43.90	69.2	30.8	\$26.17	86.7	13.3	\$35.74	75.1	24.9
Innerwear	69.32	83.1	16.9	55.75	87.2	12.8	63.07	84.8	15.2
Underwear	19.30	75.0	25.0	17.10	90.0	10.0	18.28	81.4	18.6
Footwear	45.22	85.0	15.0	40.47	90.0	10.0	43.03	87.1	12.9
Accessories	36.02	78.9	21.1	26.75	88.3	11.7	31.75	82.5	17.5
Personal	40.72	95.9	4.1	40.74	94.3	5.7	40.73	95.1	4.9
Care of clothing	34.99	100.0	-	28.28	100.0	-	31.90	100.0	-
Total	289.47	84.0	16.0	235.26	90.7	9.3	264.50	86.8	13.2

Expenditures for Various Items of Clothing

Clothing expenditures for dresses, shoes, hose, and hats were recorded by 95 per cent or more of the women in both groups as is shown in Tables 8 and 9. Over two-thirds of both groups showed purchases of coats, blouses, girdles, shorts, slips, gloves, and purses. The mean expenditure per woman and per item of clothing was slightly higher for Group A than for Group B. The number of articles purchased per woman was practically the same for the two groups.

Coats. Coats were purchased by 67 per cent of the women in Group A and 53 per cent in Group B. The mean price of coats purchased ranged from \$10.75 at the lowest income level of Group B to \$42.80 at the highest income level of the same group. Group A showed a similar range in price from a mean cost of \$10.13 to \$42. Individual records of women in Group A showed prices paid ranging from \$6.75 to \$91.80 and for those in Group B from \$5 to \$71.27. The mean annual expenditure for women buying coats in Group A was \$42.98 as compared with \$28.12 for Group B.

Dresses. Women in Group A reported the purchase of

Table 8. Items of clothing purchased by 48 women who had home economics training showing number buying, number of items purchased, and expenditure per item and per woman.

Article	:Number of: :women :buying	:Percentage: :of all :women	:Total no.: :articles :purchased	:Av. no. : :articles :per woman	:Total expen- :diture for :items for group	:Mean expen- :diture per :woman	:Mean expen- :diture per :item
Coats	32	67	43	1.3	\$1,375.61	\$42.98	\$31.99
Suits	21	44	21	1.0	539.23	25.68	25.68
Dresses	48	100	358	7.5	2,895.56	60.32	8.09
Sweaters and blouses	40	83	106	2.7	270.58	6.76	2.55
House dresses	18	37	65	3.6	109.14	6.06	1.68
Hose	48	100	955	19.9	854.96	17.81	0.89
Shoes	48	100	220	4.6	1,327.87	27.66	6.03
Brassieres	21	44	54	2.6	47.21	2.25	0.87
Girdles	42	88	90	2.1	438.12	10.43	4.87
Shorts	38	79	112	3.0	71.11	1.87	0.35
Slips	41	87	107	2.6	204.66	4.99	1.91
Pajamas	20	42	50	2.5	89.02	4.45	1.78
Gowns	19	39	20	1.0	40.90	2.15	2.45
Hats	46	96	186	4.0	722.72	15.71	3.89
Gloves	43	90	106	2.5	174.25	4.05	1.64
Purses	45	94	92	2.0	211.48	4.70	2.30

Table 9. Items of clothing purchased by 41 women without home economics training showing number buying, number of items purchased and expenditure per item and per woman.

Article	:Number of: :women :buying	:Percentage: :of all :women	:Total no.: :articles :purchased	:Av. no. : :articles : :per woman	:Total expen- :diture for :items for group	:Mean expen-: :diture per :woman	:Mean expen-: :diture per :item
Coats	22	53	28	1.3	\$ 619.57	\$28.12	\$22.12
Suits	12	39	18	1.5	352.10	29.34	19.56
Dresses	41	100	279	6.8	1,922.48	46.89	6.89
Sweaters and blouses	30	73	75	2.5	154.94	5.17	2.07
House dresses	16	39	37	2.3	44.68	2.79	1.21
Hose	41	100	757	18.5	688.42	16.79	0.91
Shoes	40	97	185	4.6	947.19	23.66	5.12
Brassieres	26	63	76	2.9	48.10	1.85	0.63
Girdles	35	85	69	1.9	177.33	5.06	2.57
Shorts	34	83	126	3.7	86.58	2.54	0.68
Slips	34	83	83	2.4	141.70	4.17	1.70
Pajamas	38	92	60	1.6	120.52	3.17	2.00
Gowns	11	27	16	1.5	26.74	2.43	1.67
Hats	40	97	136	3.4	492.22	12.31	3.62
Gloves	30	73	75	2.5	128.42	4.28	1.71
Purses	32	81	68	2.0	115.74	3.62	1.70

7.5 dresses each during the year at a mean expenditure of \$60.32 as shown in Table 10. Those in Group B averaged 6.8 dresses at a mean yearly cost of \$46.89. This item represented the largest clothing expenditure for both groups. Group A bought dresses ranging in price from 65 cents to \$53.20 while Group B recorded prices ranging from 60 cents to \$39.95. Dresses listed in this division of the account consisted of all dresses other than house dresses and uniforms. The mean price per dress for Group A was \$8.09 and for Group B \$6.89.

Hose. The total group of women bought 1,712 pairs of hose during the year which was an average of 18.5 per person in Group B and 19.9 per person in Group A as shown in Table 11. The fewest pairs purchased per individual for both groups was 6 and the greatest 45 for Group A and 44 for Group B. The person buying the greatest number in Group A was a canning demonstrator and usually paid 79 and 89 cents a pair for hose, although prices varied from time to time. In Group B, the person buying the 44 pairs was a nurse and prices of 89 cents and one dollar were most often recorded. Women in Group A tended to buy more pairs at a time than those in Group B; seldom ever recording the purchase of a single pair while the majority in Group B

made single purchases. The price most often paid for hose was 79 cents. However, a range from 50 cents to \$1.89 was indicated. Price range and mean price varied but slightly from one income level to another.

Shoes. Group A showed a definite increase in the mean price of shoes as the income increased as shown in Table 12. The average number of pairs purchased decreased with increases in income. Group B showed less variation in the average number of shoes purchased and the mean price paid than Group A. The mean price paid for shoes in Group A was \$6.03 compared with \$5.12 in Group B. Prices for the total group ranged from 80 cents to \$19.89. The low price limit for shoes was due to the inclusion of house shoes in this division of clothing expenditures. Both groups purchased on an average of 4.6 pairs per year.

Hats. Hats were purchased by 96 and 97 per cent of Groups A and B, respectively. Women in Group A purchased an average of 4 hats each, while those in Group B purchased an average of 3.4 each as shown in Table 13. The mean price of hats was practically the same, \$3.89 for Group A and \$3.62 for Group B. Both groups showed a wide range in prices paid from 50 cents to \$18.50 for the total group.

Table 10. Expenditures for dresses made by 89 business and professional women at various income levels showing the number and percentage of persons buying, and price paid per item.

Income levels	:Number: :in :group	:Number :buying :dresses	:Percentage :of group :buying	:Number :dresses :bought	:Av. no. :dresses :per woman	:Mean :price of: :garment	Price range	
							low	high
Group A								
Below \$ 900	2	2	100	28	14.0	\$2.74	\$0.90	\$6.50
\$ 900-\$1,199	7	7	100	52	7.0	7.24	1.00	19.95
\$1,200-\$1,499	17	17	100	116	6.8	6.38	0.65	24.85
\$1,500-\$1,999	10	10	100	84	8.4	8.95	0.65	22.50
\$2,000-\$2,499	8	8	100	54	6.7	8.89	1.00	29.98
Above \$2,500	4	4	100	24	6.0	19.63	6.30	53.20
Total	48	48	100	358	7.5	8.09	0.65	53.20
Group B								
Below \$ 900	5	5	100	23	4.6	0.70	1.15	16.75
\$ 900-\$1,199	8	8	100	49	6.0	6.61	1.00	22.15
\$1,200-\$1,499	16	16	100	122	7.6	5.81	0.60	20.35
\$1,500-\$1,999	8	8	100	60	7.5	10.51	1.95	39.95
\$2,000-\$2,499	4	4	100	25	6.2	9.67	2.00	25.41
Above \$2,500	None							
Total	41	41	100	279	6.8	6.89	0.60	39.95

Table 11. Expenditures for hose made by 89 business and professional women at various income levels showing the number and percentage of persons buying, and price paid per item.

Income levels	:Number: :in :group	:Number: :buying: :hose	:Percentage: :of group :buying	:Number :hose :bought	:Av. no. :hose :per woman	: Mean : price of : garment	: Price range : low : high	:
Group A								
Below \$ 900	2	2	100	46	23.0	\$0.72	\$0.50	\$1.89
\$ 900-\$1,199	7	7	100	138	19.7	0.87	0.50	1.53
\$1,200-\$1,499	17	17	100	304	18.0	0.89	0.55	1.40
\$1,500-\$1,999	10	10	100	218	21.8	0.91	0.50	1.30
\$2,000-\$2,499	8	8	100	176	22.0	0.86	0.50	1.20
Above \$2,500	4	4	100	73	18.0	1.12	0.50	1.80
Total	48	48	100	955	19.9	0.89	0.50	1.89
Group B								
Below \$ 900	5	5	100	76	15.2	0.75	0.49	1.50
\$ 900-\$1,199	8	8	100	136	17.0	0.97	0.59	1.35
\$1,200-\$1,499	16	16	100	297	18.5	0.83	0.30	1.74
\$1,500-\$1,999	8	8	100	185	23.0	1.02	0.60	1.42
\$2,000-\$2,499	4	4	100	63	15.8	0.94	0.60	1.15
Above \$2,500	None							
Total	41	41	100	757	18.5	0.91	0.49	1.74

Table 12. Expenditures for shoes made by 89 business and professional women at various income levels showing the number and percentage of persons buying, and price paid per item.

Income levels	:Number: :in :group	:Number: :buying: :shoes	:Percentage: :of group :buying	:Number :shoes :bought	:Av. no. :shoes :per woman	: Mean : price of : garment	: Price range : low : high	:
Group A								
Below \$ 900	2	2	100	15	7.5	\$ 3.20	\$0.80 \$ 5.50	
\$ 900-\$1,199	7	7	100	40	5.7	5.15	1.00 10.97	
\$1,200-\$1,499	17	17	100	71	4.2	5.53	1.00 12.50	
\$1,500-\$1,999	10	10	100	47	4.7	6.64	1.31 19.89	
\$2,000-\$2,499	8	8	100	32	4.0	6.64	1.39 15.75	
Above \$2,500	4	4	100	15	3.7	10.41	6.12 14.95	
Total	48	48	100	220	4.6	6.03	0.80 19.89	
Group B								
Below \$ 900	5	5	100	21	4.2	3.39	1.00 6.88	
\$ 900-\$1,199	8	8	100	33	4.1	5.03	0.89 12.50	
\$1,200-\$1,499	16	16	100	78	4.8	4.86	1.00 14.02	
\$1,500-\$1,999	8	8	100	43	5.4	6.32	1.00 13.75	
\$2,000-\$2,499	4	3	75	10	3.3	5.83	1.25 9.69	
Above \$2,500	None							
Total	41	40	97	185	4.6	5.12	0.89 14.02	

Table 13. Expenditures for hats made by 89 business and professional women at various income levels showing the number and percentage of persons buying, and price paid per item.

Income levels	:Number: :in :group	:Number: :buying: :hats	:Percentage: :of group :buying	:Number :hats :bought	:Av. no :hats :per woman	: Mean : price of : hats	: Price range : low : high	:
Group A								
Below \$ 900	2	2	100	8	4.0	\$1.83	\$0.50 \$5.95	
\$ 900-\$1,199	7	7	100	26	3.7	3.75	1.00 12.75	
\$1,200-\$1,499	17	15	88	50	3.3	3.30	0.50 8.75	
\$1,500-\$1,999	10	10	100	51	5.0	3.80	0.60 13.50	
\$2,000-\$2,499	8	8	100	34	4.2	4.29	1.00 8.50	
Above \$2,500	4	4	100	17	4.2	6.26	2.50 12.75	
Total	48	46	96	186	4.0	3.89	0.50 13.50	
Group B								
Below \$ 900	5	5	100	16	3.2	2.19	0.80 3.00	
\$ 900-\$1,199	8	8	100	25	3.1	3.63	2.00 5.50	
\$1,200-\$1,499	16	15	93	60	4.0	2.87	0.50 6.95	
\$1,500-\$1,999	8	8	100	27	3.3	6.00	1.25 18.50	
\$2,000-\$2,499	4	4	100	8	2.0	3.99	1.95 10.00	
Above \$2,500	None							
Total	41	40	97	136	3.4	3.62	0.50 18.50	

Slips. The number of slips purchased, like hose, showed little variation by group or income division. Group A averaged 2.6, and Group B 2.4 slips per woman as shown in Table 14. The mean price paid for slips showed a slight increase with increased income in Group A. Prices paid for slips ranged from 39 cents to \$3.95.

Girdles. Expenditures for girdles, as shown in Tables 8 and 9, were recorded for 88 per cent of the women in Group A and 69 per cent of those in Group B. Prices recorded by individuals showed a range from 50 cents to \$18.50. The women in the total group averaged approximately 2 girdles each at a mean yearly expenditure of \$10.43 for those in Group A and \$5.06 for those in Group B. The mean expenditure per girdle for the women in Group A was \$4.87 and for those in Group B, \$2.57.

Personal Grooming and Care of Clothing

Table 15 shows that 15.4 and 12.1 per cent, respectively, was allotted to expenditures for personal grooming and care of clothing. The mean expenditure for various items of grooming and care of clothing is shown in Table 15. A marked tendency for expenditures for these items to increase

with income is noted for Group A. The increase is apparent to the \$2,000 income level for Group B and then a decrease is noted. The mean expenditure for all items of grooming is slightly higher for Group A than for Group B. This may be due to the absence of a \$2,500 income division in Group B or it may be evidence of the effect of home economics training. A summary showing the comparison of total and mean expenditures for items of grooming is shown in Table 16. Care of hair and dry cleaning demanded the largest proportion of expenditures for grooming for both groups. The mean expenditure for all women was \$20.83 for care of the hair and \$14.05 for dry cleaning. The mean yearly expenditure for cosmetics for the entire group was \$7.94.

Table 14. Expenditures for slips made by 89 business and professional women at various income levels showing the number and percentage of persons buying, and price paid per item.

Income levels	:Number: :in :group	:Number :buying :slips	:Percentage :of group :buying	:Number :slips :bought	:Av. no. :slips :per woman	: Mean : price : of	: Price range : low : high
Group A							
Below \$ 900	2	2	100	7	3.5	\$1.05	\$0.39 \$2.98
\$ 900-\$1,199	7	7	100	16	2.3	1.79	1.00 2.98
\$1,200-\$1,499	17	12	70	25	2.0	1.32	0.98 3.00
\$1,500-\$1,999	10	9	90	30	3.3	1.94	1.00 3.95
\$2,000-\$2,499	8	7	87	18	2.5	1.97	1.85 2.95
Above \$2,500	4	4	100	11	2.8	2.68	1.50 3.95
Total	48	41	87	107	2.6	1.91	0.39 3.95
Group B							
Below \$ 900	5	3	60	6	2.0	1.69	1.00 3.00
\$ 900-\$1,199	8	7	87	19	2.7	1.59	1.00 2.98
\$1,200-\$1,499	16	14	87	35	2.5	1.83	0.59 2.98
\$1,500-\$1,999	8	7	87	19	2.7	1.62	1.00 3.00
\$2,000-\$2,499	4	3	75	4	1.3	1.55	1.00 2.00
Above \$2,500	None						
Total	41	34	83	83	2.4	1.71	0.59 3.00

Table 15. Expenditures for grooming made by 89 business and professional women at various income levels showing the mean expenditure for each item.

Income levels	:Mean expenditure: :for cosmetics :	Care of : hair :	Toilet : : articles :	Shoe : : repair :	:Alteration : :of clothing:	:Dry : :Laundry:	: cleaning :
Group A							
Below \$ 900	\$ 3.67	\$ 9.73	\$1.83	\$2.90	\$2.57	\$ 0.50	\$ 6.65
\$ 900-\$1,199	5.48	16.57	5.83	3.59	6.41	2.98	8.47
\$1,200-\$1,499	9.30	20.38	4.13	3.01	8.14	5.75	12.60
\$1,500-\$1,999	8.61	24.54	2.82	3.23	9.67	5.37	16.94
\$2,000-\$2,499	5.28	26.65	3.73	3.98	8.48	10.32	16.62
Above \$2,500	14.41	19.00	7.42	6.56	22.59	17.66	25.59
Total	8.12	21.17	4.22	3.59	9.24	6.30	14.41
Group B							
Below \$ 900	1.94	9.07	5.13	0.98	2.44	2.43	3.55
\$ 900-\$1,199	7.73	17.35	2.71	2.31	5.06	3.92	16.05
\$1,200-\$1,499	6.12	20.19	4.79	2.31	8.37	4.26	12.00
\$1,500-\$1,999	14.46	31.68	4.35	2.07	7.18	10.92	22.38
\$2,000-\$2,499	7.98	19.83	5.16	2.79	2.93	4.81	11.11
Above \$ 2,500	None						
Total	7.73	20.49	4.38	2.15	6.24	5.32	13.70

Table 16. Summary of expenditures for grooming made by 89 business and professional women showing the total and mean expenditure per item.

Items	:Group A having home :economics training		:Group B having no home :economics training		: Total group	
	:Total	:Mean	: Total	:Mean	:Total	:Mean
	:expenditure	:expenditure	: expenditure	:expenditure	:expenditure	:expenditure
Cosmetics	\$ 389.96	\$ 8.12	\$316.98	\$ 7.73	\$ 706.94	\$ 7.94
Care of hair	1,016.55	21.17	839.96	20.49	1,856.51	20.83
Toilet articles	202.47	4.22	179.40	4.38	381.87	4.30
Beauty treatment	91.44	1.90	96.64	2.36	188.08	2.13
Shoe repair	172.44	3.59	87.97	2.15	260.41	2.87
Alterations	443.37	9.24	255.72	6.24	699.09	7.74
Laundry	326.49	6.80	218.28	5.32	544.77	6.06
Dry cleaning	691.63	14.41	561.72	13.70	1,253.35	14.05

Clothing Expenditures and Minimum Budgets Compared

Minimum budgets for clothing have been set up both for families and for self-supporting women. Because of the fluctuation in clothing prices and their variation in different localities from year to year, certain allowances must be made for variations. New York social workers set up clothing requirements at three levels (21). Clothing for the working woman, according to this budget, provided expenditures of \$60.20, \$79.05, and \$123.10 for the three levels, respectively. Additional allowances of \$15.75 to \$18.30 were made for personal and clothing incidentals. Anderson (3) allowed \$187.34 for clothing expenditures for the working girl in Milwaukee. Divisions of clothing expenditures included 65 per cent for outerwear, 23 per cent for accessories and 12 per cent for underwear. A budget which was prepared by Miller (25) for the working woman in New York State in 1938 allowed \$196.81 for clothing expenditures. Additional allowances of \$46.21 to \$48.40 were made for clothing upkeep and personal grooming. For the group of 89 business and professional women studied, mean clothing expenditures were found to be higher than

those set up by any of these budget studies. However, the expenditures of the women in the lowest income division were quite similar to those of minimum budget studies. It is evident that minimum budget standards to approximate the expenditures of the lowest income division, the group for which they were intended.

Other Factors Affecting Clothing Expenditures

Information secured from 89 business and professional women from account records and questionnaires concerning help to dependents, mode of living and shopping habits is shown in Table 17. Help to dependents was reported by 19 of the women in Group A and 18 in Group B. Estimated amounts of such help ranged from \$50 to \$1,000 annually.

The largest number of women in both groups reported sharing apartments. Eight women in Group A and 13 in Group B reported living at home.

More of the women in Group A considered that they had unusual clothing requirements than those in Group B. Buying habits reported showed considerable likeness, although indications were that those in Group A gave more consideration to the importance of fashion than those in Group B.

Table 17. Factors affecting clothing expenditures including help to dependents, mode of living, and certain shopping habits as reported by 89 business and professional women.

	Group A : Group B	
Provide help to dependents	19	18
Live at home	8	13
Room alone, board out	16	4
Share apartment	16	15
Maintain apartment alone	5	4
Maintenance provided	3	3
Have unusual clothing requirements	23	12
Use charge accounts	29	18
Always buy in home town	7	16
Frequently buy in home town	35	21
Always use personal inspection	19	17
Frequently use personal inspection	26	13
Frequently purchase by mail	9	5
Never purchase by mail	23	19
Purchase at beginning of season	34	24
Always buy as needed	16	22
Frequently buy as needed	28	19
Purchase at end of season sales	31	16
Never purchase end of season sales	6	7

Reliability of Sample

Incomes and expenditures for both groups tended to be distributed in proportions which approached those of a normal probability distribution (15). As shown in Table 3, the mean income, mean total expenditures, and mean expenditures for clothing were higher for Group A than for Group B. When the standard error of the difference between two uncorrelated means was calculated (15), the ratio of significance was 2.80 for income, 3.02 for total expenditures, and 1.15 for clothing expenditures. The ratio of 3.02 was indicative of a significant difference since there would be only about one chance in 1000 that a group similar to B would ever spend more than a group similar to A. The 2.8 ratio of significance for income indicated that there were 99.74 chances in 100 that the income of a group similar to A would always be higher than a group similar to B. The obtained ratio for clothing expenditures did not indicate as significant a difference, there being only 84 chances in 100 that a group similar to A would always spend more for clothes than a group similar to B.

Correlations Between Income and Certain Expenditures for Clothing

The correlation coefficient and standard error between income and total expenditures, between income and clothing expenditures, and between certain divisions of clothing expenditures showed relationships of significance for Groups A and B. The relationship between total expenditures and income indicated a positive coefficient of correlation of .71 with a standard error of .071 for Group A, and .77 with a standard error of .063 for Group B. The relationship between clothing expenditures and income indicated a lower coefficient of correlation of .56 with a standard error of .09 for Group A, and .43 with a standard error of .11 for Group B.

Correlation coefficients between innerwear and underwear, and between innerwear and accessories for both groups indicated a positive correlation. Between expenditures for innerwear and underwear the relationship was .47 with a standard error of .11 for Group A, and .55 with a standard error of .10 for Group B. A closer correlation existed between expenditures for innerwear and accessories for Group A than for Group B. The relationship between expenditures for innerwear and accessories for Group A may be expressed

as .81 with a standard error of .04, and for Group B, .35 with a standard error of .13.

SUMMARY

The records of clothing expenditures of 89 business and professional women were divided into two groups, Group A, those kept by persons having home economics training; and Group B, by those without this training.

1. Data showed a mean total income of \$1,642.24 for Group A and \$1,306.39 for Group B. The mean income for the total group was \$1,487.52.

2. The mean clothing expenditure per person for the total group for the year of study amounted to \$264.50 which represented 17.8 per cent of the mean income or 18.6 per cent of the total expenditures. The proportion spent for clothing showed a general tendency to decrease with increase in income. In Groups A and B, the proportion spent by the highest income group was approximately one-half of that spent by the lowest income division.

3. About one-fourth of the clothing cost was spent for innerwear consisting of dresses, skirts, blouses, and sweaters. Footwear and personal grooming, using 16.3 and

15.4 per cent respectively, demanded the next largest proportions of clothing expenditures.

4. The records indicated 86.8 per cent of the mean amount spent by the entire group for clothing was paid for by cash while 13.2 per cent was bought by the charge method. The highest income division showed the largest percentage of charge purchases. Group A, those persons who had home economics training, bought on an average twice as much by charge method as Group B. Records showed approximately 50 per cent of the total group using charge purchases to some extent.

5. The mean expenditure per woman and per item of clothing was generally higher for Group A than for Group B. This may have been due to the higher mean income of Group A or it may indicated that Group A had higher standards for clothing purchase.

6. Business and professional women have much the same occupational demand for clothing as is evidenced by the fact that the number of garments purchased showed no great variation by group or income level. Prices paid showed greater variation by income levels in outerwear, accessories, and grooming than for such articles as shoes and hose.

7. Individual accounts showed clothing expenditures

influenced by interests such as car purchases, trips abroad and social activities. Records showing considerable help to dependents often reflected curtailment in clothing expenditures.

8. The size of community had less direct bearing on clothing costs of the individual than other factors.

9. Incomes and expenditures for both groups tended to be distributed in proportions which approached those of a normal probability distribution.

10. The ratio of significance, calculated for income and for expenditures, gave evidence that the income of a group similar to A would probably always exceed that of a group similar to B; and that expenditures of the two groups would show a similar relationship.

11. A relationship of significance existed between expenditures and income and between certain clothing expenditures.

ACKNOWLEDGMENT

The writer wishes to express her appreciation to Professor Alpha Latzke, Head of the Department of Clothing and Textiles, for her interest and guidance in directing this study; and to those women who assisted in furnishing data.

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APPENDIX

DIRECTIONS FOR KEEPING ACCOUNT BOOK

The account forms in this book have been planned so that clothing expenditures may be kept in detailed form for the purpose of this study. Space is provided for a detailed record of other expenses, however, monthly totals will be sufficient for those other than clothing, unless desired to keep them in more detailed form. If complete maintenance is given as part of your salary, note conditions and estimate cash value on page III.

Each book will be numbered for purposes of identification. It is not necessary for the individual's name to appear on the record.

On page three, fill in the information requested, including an inventory of all wearable clothing on hand January 1, 1938. Record price in column indicating whether the article was purchased before or after January 1, 1937, or was a gift. This information is necessary for the compilation of data for this study.

In order to determine the extent to which charge accounts are used for clothing, enter clothing purchased in the space provided for cash or charge purchase, as the case may be. List the number and kind of material of the purchase in the space before the one for price. Any article of clothing received as a gift, list in proper space and write "gift" in place of price. In case price of garment includes only cost of materials, place a * in front of item.

Example of Form

Coats				Dresses			
No.	Material	Cash	Charge	No.	Material	Cash	Charge
1	Cloth	\$90.00		*1	Silk		\$10.00

Hose			
No.	Kind	Cash	Charge
1 pr.	Silk	Gift	

The summary on the last pages of the record may be filled in or not as you desire; it is placed there primarily for your own benefit.

On the following page of this book you will find divisions of the account form and a list of items which should be recorded under each division. This may be of help to you in placing your expenditures.

DIVISIONS OF ACCOUNT

Enter your clothing purchases according to the following classification:

Outerwear—	Coats, suits, jackets, sweater coats, raincoats, umbrella. Sportwear: bathing suit, boots, riding pants, slacks, etc.
Innerwear—	Dresses, skirts, sweaters, blouses, shirts, uniforms, aprons, house-dresses, and smocks.
Underwear and Night Wear—	Slips, shorts, bloomers, vests, brassieres, corsets, girdles, pajamas, nightgowns, kimono, bathrobe, housecoat.
Footwear—	Hose, anklets, shoes, house slippers, and galoshes.
Accessories—	Hats, tams, purses, scarfs, flowers, ties, belts, collars, vestees, gloves, handkerchiefs, fur scarfs and costume jewelry.
Personal—	Cosmetics, care of hair (haircuts, shampoos, waves and permanents), perfumes and toilet articles, beauty treatment (manicures, facials, arches), tobacco and sanitary supplies.
Care of Clothing	Dry cleaning, laundry, repair of clothing, making and alteration of clothing, shoe shines, shoe repair, etc.
Other Expenditures—	Food: Board, food bill, extra meals, estimated value of maintenance, "cokes" and candy bars. Shelter: Rent, home ownership (repair, insurance, interest, taxes, furniture), estimated value of maintenance. Savings and Investments: Savings account, building and loan, stocks and bonds, real estate, notes, mortgages, endowment and annuity. Car Expenses: Gasoline, oil, repairs, upkeep, insurance, garage rent, tires, fines, taxes, licenses, cost of new car. Health: Doctor, dentist, oculist, medicine, hospital, special treatments, health and accident insurance. Recreation: Pleasure trips, athletics, movies, theaters, concerts, lec-tures, radio, kodak films, dues to social clubs, pets. Entertainment of Guests: Dinner parties, guests to shows, etc. Education and Professional Expenditures: School, music, art, athletic instruction, dues to educational organizations, expenses to teachers' meetings, professional meetings, and supplies for work. Church and Charity: Church, Red Cross, civic welfare. Gifts: Christmas, birthday and other gifts to others than dependents, flowers. Carfare and Taxi Fare: To and from work, town, etc. Newspapers, Books, Magazines: Rent on books, fines, magazines, newspapers. Stamps and Stationery.

FILL IN THE FOLLOWING INFORMATION

Occupation..... Size of community where working

Income: Salary or wages.....How often paid

Other income..... Maintenance allowance

Total income as reported in state or federal income tax report

Amount of College Home Economics Training yrs. Number Dependents.....

Do you buy clothing:

a. In your home town?.....always.....frequently.....never.....

b. In a larger city:

By personal inspection?.....always.....frequently.....never

By mail?.....always.....frequently.....never

When do you buy clothing?

a. Beginning of season..... always.....frequently..... never

b. As needed.....alwaysfrequently.....never.....

c. When opportunity arises

to shop in larger stores.....always.....frequently.....never

d. End-of-season sales.....always.....frequently..... never

Does your job set up unusual requirements for clothing or clothing care?

Length of vacation.....Type of vacation

Inventory of Wearable Clothing, January 1, 1938.

[illegible]

EXPENSE RECORD														
Outerwear					Innerwear					Accessories				
Coats					Dresses					Hats & Tams				
No. Material	Cash	Charge			No. Material	Cash	Charge			No. Kind	Cash	Charge		
Total					Total					Total				
Suits					Skirts					Scarfs				
No. Kind	Cash	Charge			No. Material	Cash	Charge			No. Kind	Cash	Charge		
Total					Total					Total				
Jackets, Sweater Coats					Sweaters, Blouses, Shirts					Belts				
No. Kind	Cash	Charge			No. Kind	Cash	Charge			No. Kind	Cash	Charge		
Total					Total					Total				
Raincoat - Umbrella					Aprons - smocks - Housedress					Furs & Storage				
No. Item	Cash	Charge			No. Item	Cash	Charge			No. Item	Cash	Charge		
Total					Total					Total				
Sport Wear					Footwear									
No. Item	Cash	Charge			Hose					Shoes & Galoshes				
					No. Kind	Cash	Charge			No. Kind	Cash	Charge		
Total					Total					Total				

Month of _____ 1938									
Accessories							Food		
Gloves				Purses			Date	Meals	Other Foods
No. Kind	Cash	Charge	No. Kind	Cash	Charge	1			
						2			
						3			
						4			
						5			
Total			Total			6			
Flowers				Ties			7		
No. Kind	Cash	Charge	No. Kind	Cash	Charge	8			
						9			
						10			
						11			
						12			
Total			Total			13			
Collars & Vestees				Handkerchiefs			14		
No. Kind	Cash	Charge	No. Kind	Cash	Charge	15			
						16			
						17			
						18			
						19			
Total			Total			20			
Costume Jewelry				Miscellaneous			21		
No. Kind	Cash	Charge	No. Item	Cash	Charge	22			
						23			
						24			
						25			
						26			
Total			Total			27			
Summary						28			
Outerwear						29			
Innerwear						30			
Underwear & Nightwear						31			
Accessories						T			
Footwear									
Personal									
Care of Clothing									
Total									

Summary of Clothing by Cash

	<i>Outerwear</i>	<i>Innerwear</i>	<i>Underwear</i>	<i>Footwear</i>	<i>Accessories</i>	<i>Personal</i>	<i>Care of Clothing</i>
<i>January</i>							
<i>February</i>							
<i>March</i>							
<i>April</i>							
<i>May</i>							
<i>June</i>							
<i>July</i>							
<i>August</i>							
<i>September</i>							
<i>October</i>							
<i>November</i>							
<i>December</i>							
<i>Total</i>							

Summary of Clothing Bought by Charge Account

<i>January</i>							
<i>February</i>							
<i>March</i>							
<i>April</i>							
<i>May</i>							
<i>June</i>							
<i>July</i>							
<i>August</i>							
<i>September</i>							
<i>October</i>							
<i>November</i>							
<i>December</i>							
<i>Total</i>							

Summary of Other Expenditures

	<i>Savings</i>	<i>Food</i>	<i>Shelter</i>	<i>Church & Charity</i>	<i>Health</i>	<i>Car Expenses</i>	<i>Recreation</i>
<i>January</i>							
<i>February</i>							
<i>March</i>							
<i>April</i>							
<i>May</i>							
<i>June</i>							
<i>July</i>							
<i>August</i>							
<i>September</i>							
<i>October</i>							
<i>November</i>							
<i>December</i>							
<i>Total</i>							
	<i>Education</i>	<i>Gifts</i>	<i>Car & Taxi Fare</i>	<i>Newspapers, Books, Magazine</i>	<i>Stamps & Stationery</i>		
<i>January</i>							
<i>February</i>							
<i>March</i>							
<i>April</i>							
<i>May</i>							
<i>June</i>							
<i>July</i>							
<i>August</i>							
<i>September</i>							
<i>October</i>							
<i>November</i>							
<i>December</i>							
<i>Total</i>							