

AN ANALYSIS OF EXPENDITURES BY 49 SELECTED NEGRO FAMILIES
IN KANSAS CITY, KANSAS

by

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INTRODUCTION

We are largely dependent on money income to satisfy our wants in the present economic system. The size of the income and its management, and such factors as the age and health of family members, the occupation, and the location of the family will cause the amount of goods and services an individual or a family enjoys to vary. The cost of living is measured by the expenditures for the goods and services a family uses.

During the last 10 years economists and social leaders have become actively interested in the low-income or underprivileged families in this country. Facts concerning the present status of these families will aid educators, social workers, and government agencies.

Little information is available upon the expenditures of Negro families in the North Central states. The present study was undertaken to secure information on the cost of living in 49 selected Negro families in Kansas City, Kansas.

REVIEW OF LITERATURE

Studies upon the total cost of living for Negro families appear to be limited. Certain phases of living for Negroes have been investigated. For example, Negro housing has received considerable attention since 1932 (7). In this study the committee on Negro housing found that Negroes had developed a strong desire for many of the American luxuries in housing as a result of having worked in well-furnished homes. Work (12) stated that home ownership had increased in the United States from 12,000 to 750,000 since 1866. According to Hurd (4), 56 per cent of the Negroes in Manhattan, Kansas, owned their homes. Park (6) in his study of a cross section of Negro home life observed that the first money accumulated went for home ownership and with it a corresponding improvement in the standards of living for all classes of Negroes.

The cost of sickness and medical care for rural Negro families was reported by Wilson (11) in 1936. She found that the total average cost for medical services was \$14.42 per family; that expenditures for physicians' services were 37.2 per cent of the total amount spent for medical care;

for unprescribed medicines, 41.7 per cent; for prescribed medicines, 10.8 per cent; for hospitalization, 2.9 per cent; for dental care, 3.8 per cent; for practical nursing services, 0.4 per cent; for graduate nursing, 0.8 per cent; and for midwifery services, 2.4 per cent. Her study showed that higher-income families had better health, fewer sicknesses, and a lower proportion of infant deaths.

A study of the diets of 10 low-income families in Manhattan, Kansas, was made by Cole (2) in 1937. She found that all of the diets were to some degree inadequate from a nutritive standpoint; that the diets could have been improved by substitution of whole-grain products for part of the highly-milled ones, and by the use of more milk, dried legumes, fresh fruits, and vegetables; too large a proportion of the food dollar went for meat; families receiving the better diets spent more money than was necessary to supply an adequate diet; there was a great need for an educational program to give instructions to the housewife in a low-income family concerning buying food, planning meals, and preparing the food for her family.

Washington (10), in a survey of recreational facilities for Negroes in 57 cities in the United States, observed that because of segregation the Negro has had to make nu-

merous substitutions to supply himself with decent recreational opportunities; that in both city and country he has made of the Negro church a quasi community center; that he has done almost the same thing with the Negro barber shop; that exclusion or segregation of the Negro in connection with recreational facilities is on the increase in the North; that the sheer inadequacy of recreational facilities for Negroes has a great deal to do with the reputation for crime that the Negro has gained in many cities; that there is a connection between the improper use of leisure time and ill health and crime; that organizations such as the Playground and Recreation Association of America and Interracial Committees are doing much to improve and provide recreational facilities for Negroes in America.

In 1925 a study was reported (8) upon the cost of living of colored farm families in parts of Kentucky, Tennessee, and Texas. The report compares the level of living of owners, tenants, and croppers. Tenant families appeared to live as well as owner families and somewhat better than cropper families. About the same percentage was spent for clothing by owners and tenants. Croppers spent much less for clothing. Owners lived in better houses than tenants or croppers, and tenants lived in slightly larger houses than owners and much larger than croppers. Owners turned

a much larger portion of all money spent to less material uses, formal education, recreation, and church support. Owners spent for advancement, 7.2 per cent; tenants, 4.1 per cent; and croppers, 3.5 per cent.

One of the more exhaustive investigations of standards of living among Negroes was made by Mossell (5). This study was made as a result of racial, economic, and social disturbances caused by the influx of 40,000 Negroes into Philadelphia in 1918. Budgets of 100 Negro migrant families were analyzed. The families were grouped according to the size of the family and the size of the income. The incomes of these families ranged from \$766 to \$5581, with 75 per cent of them between \$766 and \$1970. Every family whose income was above \$1970 secured subsidiary contributions to their incomes. Fifty-two per cent of the mothers were gainfully employed. Food usually was bought in small quantities. As the income increased the amount of money spent for food increased but the per cent of the income spent for food decreased. Both the amount and the percentage going for food increased as the size of the family increased. The rent ranged from \$8.50 to \$26.00 per month. Of this group only one family had electric lights and only 21 of 100 families made expenditures for

recreation. On the other hand, 83 families made church contributions. There were 64 families who had incomes sufficient to maintain a fair standard of living. A general deficiency in housing, insurance, and recreation was found, but over 50 per cent of the families were adequately fed and clothed.

METHOD OF PROCEDURE

Record sheets were prepared and information secured on the cost of living for 49 selected Negro families in Kansas City, Kansas. These records covered 12 consecutive months from June 1937 to June 1938. Adult evening-school classes taught by the writer at Western University in the spring of 1937 stimulated an interest in financial problems and resulted in many of these women cooperating in this study.

Three personal interviews were held by the writer with each of these families and estimated expenditures were recorded which had been made for the preceding period for housing, household operation, transportation, food, clothing, recreation, education, tobacco, medical care, personal care, gifts and community welfare, and furnishings and equipment. Most of this information was supplied

by the wife; on several occasions it was necessary to make a return visit to obtain this information when the husband was at home. In no instance was the information supplied by children.

The writer felt that a more accurate record of food expenditures could be secured if these families kept an actual record of their food costs for one week. To secure this information these families cooperated by keeping a record of their food expenditures for the first week in April, 1938. Food records were collected by the writer on her third visit to these families. Estimates of the annual food expenditures were based on this actual cost of food for one week as reported by these families.

These data have been tabulated, analyzed, and interpreted in the following pages. A copy of the record sheet is furnished.

DATA

Families

Personnel. The 49 Negro families included in this study were a selected group living in the western part of

Kansas City, Kansas. For convenience in analyzing the data the families were classified into six groups according to the number in the family and the age of the children.

Type I included a husband and wife only; type II included a family of three or four, consisting of a husband, wife, and one or two children under 16 years; type III included a family of three to six, consisting of a husband, wife, and one child over 16 years, and with or without others; type IV included a family of from five to eight, with at least one child under 16 years, and other persons regardless of age; type V included a family of from five to fourteen, consisting of a husband, wife, and three or four other adults, or a husband, wife, and five or more other persons regardless of age; and type VI included a broken family, consisting of a husband or a wife, one or more children, and/or other persons regardless of age. An attempt was made to secure families with both husband and wife but three broken families were used in the final analysis.

The ages of the husbands ranged from 22 to 70 years with a median age of 41. The ages of the wives ranged from 19 to 68 years with a median age of 39. Nearly 47 per cent of the husbands and more than half of the wives included in

this study were between the ages of 30 and 39 years. Husbands and wives in this age group reported the largest families. The median size of the Negro families in Kansas in 1930 was 2.66 persons.

Size. The 49 families in this study averaged four persons each. There were 88 children in these families; 57 were girls and 31 were boys. Table 1 shows that more than one-fourth of the children were six years of age and under, and about the same number were between 15 and 18 years of age. Nearly one-fifth of the children were 19 years old and over. Girls were in the majority in these families. Thirteen of the families did not have children.

Table 1. Family members classified by age.

Children				:	Adults		
Age groups	:Boys:	Girls:	Total:	:	Age groups	:Husbands:	Wives
Years:	:	:	:	:	Years:	:	:
Under 6	: 9 :	15 :	24 :	:	Under 20	: 0 :	1
7 - 10	: 5 :	9 :	14 :	:	20 - 29	: 8 :	7
11 - 14	: 4 :	7 :	11 :	:	30 - 39	: 12 :	15
15 - 18	: 6 :	16 :	22 :	:	40 - 49	: 12 :	13
19 and over	: 7 :	10 :	17 :	:	50 - 59	: 9 :	8
				:	60 and over	: 6 :	3
Total	: 31 :	57 :	88 :	:		: 47 :	47

Income. Family income in its broadest interpretation consists of the benefits or services which a family receives during a given period of time from wealth or free persons. These benefits include the family's money income, real income, and psychic income (1). Income in this study is limited to the family's money income, or its monetary receipts for a period of 12 months (Table 2). An effort was made to get an estimate of the value of food produced and used at home. Thirteen families reported that they had a cow, chickens, or garden which supplied food not purchased on the market, but the writer was unable to get an estimate of the quantity supplied in this way.

The estimated incomes of the 49 Negro families ranged from \$144 to \$3780, with a median of \$916 and an average of \$1147.76. Only four of the families had incomes of more than \$2000. Nearly 92 per cent of them had incomes less than \$2000, and slightly more than half of them had incomes less than \$1000.

Table 2. Families classified by income and family type.¹

Income class	Total number of families	I	II	III	IV	V	VI
\$0 - \$249	1	-	-	-	-	-	1
250 - 499	5	2	1	1	-	-	1
500 - 749	10	3	4	-	1	1	1
750 - 999	10	2	2	5	1	-	-
1000 - 1249	6	1	2	2	-	1	-
1250 - 1499	2	-	1	-	-	-	1
1500 - 1749	6	3	1	-	-	-	2
1750 - 1999	5	1	-	2	1	1	-
2000 and over	4	-	-	2	1	1	-
Total	49	12	11	12	4	4	6

¹Definition of family types:

- Type I. Family of two; husband and wife.
- Type II. Family of three or four; husband, wife, and one or two children under 16 years.
- Type III. Family of three to six; husband, wife, and one child over 16 years, and with or without others.
- Type IV. Family of five to eight; husband, wife, and at least one child under 16 years, and other persons regardless of age.
- Type V. Family of five to fourteen; husband, wife, and three or four other adults; or husband, wife, and five or more other persons regardless of age.
- Type VI. Broken family; husband or wife and one or more children, and/or other persons regardless of age.

Occupation. Table 3 shows that 28, or nearly 60 per cent, of the men included in this study received their money income from skilled and unskilled labor; 13 per cent received their money income from miscellaneous labor such as portering, butchering, and salesmanship; and four received theirs from management of business. There were five teachers and two ministers. Only two men reported no money income. Slightly over one-third of the husbands' incomes were supplemented by earnings of the wives and/or children.

Table 3. Forty-seven husbands classified by occupation.

Occupation	:	Number
Professional persons:	:	
Ministers	:	2
Teachers	:	5
Total	:	<u>7</u>
	:	
Managers:	:	
Grocery store	:	1
Tailor	:	1
Taxi owner	:	1
Filling station operator	:	1
Total	:	<u>4</u>
	:	
Laborers:	:	
Packing house	:	6
Stone masons	:	2
Wheel company	:	1
Carpenter	:	1
Truck drivers	:	3
W.P.A.	:	4
Janitor	:	1
Laundry helpers	:	2
Cook	:	1
Common laborers	:	7
Total	:	<u>28</u>
	:	
Others:	:	
Porters	:	3
Salesman	:	1
Butcher	:	1
Waiter	:	1
Total	:	<u>6</u>
	:	
No occupation	:	2
	:	
Total	:	<u>47</u>

Family Living Expenditures

Housing. The type and quality of housing which a family selects depends upon physical, social, and economic factors. Changes in the family's life cycle are accompanied by a change in the family's needs for housing. A family with children may prefer to sacrifice style for space. A family whose children have grown up and moved away may desire smaller, more compact living quarters. Most of the families included in this study lived in one-family detached houses. Only two families lived in a multi-family dwelling. About three-fourths of the houses were in need of paint or repair. The front yards were generally neat and clean. Seven of the families had homes which were particularly attractive from the exterior.

Twenty-six of these families owned their homes, 20 rented, and three had their homes furnished to them. Sixteen homes were debt-free and 10 were mortgaged. The payment on the mortgages ranged from \$120 to \$588 for the year with an average of slightly more than \$220 as is shown in Table 4. Three owners did not carry insurance on their homes. One family did not pay any taxes during the year.

Table 4. Average size and annual cost of housing, by family type.

Family type	Number of families	Renters		Owners		Number of rooms per house	Number of persons per room	Total
		Number reporting	Cost	Number reporting	Cost ¹			
I	12	5 ²	\$ 99.60	6	\$248.33	4.58	1.89	\$189.95
II	11	5 ²	107.90	5	205.27	4.90	1.20	163.06
III	12	2	165.00	10	254.87	6.16	1.32	252.09
IV	4	2	187.50	2	216.50	6.25	1.08	207.31
V	4	3	156.00	1	75.90	5.00	.06	145.72
VI	6	3 ²	144.00	2	79.37	4.16	1.08	125.35
Total	49	20	- - -	26	- - -	- - -	- - -	- - -
Average:	-	-	\$132.00	-	\$220.06	4.42	1.19	\$181.76

¹Includes mortgages, taxes, insurance, and structural improvements.

²One family had home furnished.

The average monthly rent paid was \$11.00. The homes averaged 4.4 rooms each and 1.1 persons per room.

Household Operation. In this study household operating costs were those expenditures involved in maintaining the home. They include payments for water, fuel, light, refrigeration, laundry supplies, telephone, stationery, postage, telegrams, and express delivery. Budget studies tend to indicate that about 10 to 12 per cent of the family's total living expenses go for household operation.

An adequate water supply is essential to the maintenance of good standards for sanitation and health. Seventy-three per cent of the Kansas City families had water piped into the houses. According to Hurd (4), only 63 per cent of the Negro homes in Manhattan had water piped into the houses. Nearly 38 per cent of the Kansas City families had indoor flush toilets as compared with 51 per cent of the Manhattan families. However, the study of Hurd included nearly 100 per cent of the Negroes in Manhattan while the 49 families are a very small sample of Negroes living in Kansas City, Kansas. The average expense for water for the 49 families in this study was slightly more than \$13.00 for the year.

Families choose their cooking and heating fuels according to the kinds available in the community in which

they live and the money available for this use. Distance from a gas line, lack of power-line electricity, and limited incomes force families to use kerosene, coal, and/or wood for fuel.

Twenty-five families in this study reported the use of kerosene as the chief cooking fuel at an average cost of \$16.00 for the year. Twelve families used wood and coal at an average cost of \$12.00 for the year, while 12 other families used gas at an average cost of slightly more than \$39.00 for the year. Only two families used electricity as a cooking fuel.

Twenty-one of the homes were heated by furnaces at an average cost of nearly \$34.00 for the year. Slightly more than half of the homes were heated by stoves at an average cost of \$25.00 for the year.

Efficient as well as attractive lighting equipment is coming to be more and more a part of the American standard of living. Almost 90 per cent of the Kansas City homes had electric lights as compared with 88 per cent of the Manhattan homes (4). The average cost of electricity for the Kansas City families was \$25.00 for the year. Only five homes used kerosene lamps for lighting.

Families desire telephone service for business, professional, or social reasons. Nearly 53 per cent of the

Kansas City families had telephones as compared with 27 per cent of the Manhattan families (4). The cost of this service for the Kansas City families averaged slightly more than \$39.00 for the year as is shown in Table 5. The writer felt that this expenditure might have been used more wisely to give some of these families more real satisfaction.

Thirty-three of the 49 families used an icebox and 15 had mechanical refrigerators. The cost of ice for these families averaged nearly \$14.00 for the year. Only one family was without a refrigerator of any kind.

Table 5 shows that the average amount spent during the year for laundry and laundry supplies for the 49 families was slightly less than \$20.00. The average cost for laundry was greatest in type VI; these families spent a little more than \$29.00 during the year for clean clothes and household linens. Nearly one-third of the families reported all of their laundry done at home; 16 families used the wet wash; and five families used the rough dry. A few families used a combination of methods for their laundry.

Table 5. Average cost to those reporting expenditures for household operation, by family type.

Family type	Number of families	Water	Fuel	Lighting	Telephone	Refrigerator	Laundry supplies	Other ¹	Total
I	12	\$12.60	\$56.35	\$ 18.75	\$ 37.36	\$ 10.67	\$ 7.68	\$4.40	\$134.17
II	11	12.00	45.70	20.48	36.00	15.30	15.40	5.53	113.80
III	12	14.00	52.27	30.37	40.24	17.03	17.96	4.63	141.50
IV	4	14.25	68.82	24.93	48.66	12.00	20.71	4.85	167.79
V	4	18.00	63.13	28.05	38.70	9.17	20.33	6.42	150.88
VI	6	13.00	40.15	14.50	37.26	14.55	29.24	5.95	118.47
Total	49	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Average:	-	\$13.37	\$52.48	\$ 22.74	\$ 39.35	\$ 13.79	\$ 19.13	\$5.11	\$133.58

¹Includes stationery, postage, telegrams, and express delivery.

Other operating expenses in this study consisted of costs for stationery, postage, telegrams, and express delivery. There was little variation in the average range by families for goods and services included under this heading. The average expenditure for these items for the 49 Negro families was slightly more than \$5.00 for the year.

Transportation. An increasing percentage of American families have come to regard the automobile as a necessity. Registration figures indicate that two-thirds of the families in this country own cars and that automobile expenses represent an average of eight or nine per cent of the total cost of family living (1).

There were 22 automobiles owned by the 49 families. One family owned two automobiles and one family three. Table 6 shows that seven of the automobiles were purchased for cash and 15 were purchased on the installment plan. Most of the automobiles purchased were used cars; some were 1927 and 1928 models. One family had a 1924 Dodge. Only one car was as recent as a 1936 model and this was a Pontiac used by the family as a taxi. The average cost of automobile ownership for the year was nearly \$82.00 per family. Almost \$62.00 went for gasoline, oil, and repair. Only five automobiles were insured.

Table 6. Average cost per car to those reporting expenditures for cars, by family type.

Family type	: Number of families	: Number of cars ¹	: How purchased :		: Tires and tubes	: Gasoline, oil, and repairs	: Li-censes	: Garage rent and parking	: Insur-ance	: Acces-so-ries	: Total
			: Cash	: Install-ment							
I	: 12	: 5	: 1	: 4	: \$30.25	: \$ 46.80	: \$ 8.90	: \$ 4.20	: \$20.00	: - --	: \$88.74
II	: 11	: 4	: 2	: 2	: 18.50	: 79.08	: 7.93	: 14.00	: 18.00	: - --	: 84.00
III	: 12	: 6	: 1	: 5	: 19.00	: 63.00	: 6.50	: 27.00	: - --	: \$ 4.00	: 75.16
IV	: 4	: 1	: -	: 1	: 37.50	: 96.00	: 6.50	: - --	: 10.00	: - --	: 150.00
V	: 4	: 4	: 2	: 2	: 44.00	: 70.00	: 11.37	: - --	: 40.00	: - --	: 78.37
VI	: 6	: 2	: 1	: 1	: 4.00	: 45.00	: 6.50	: - --	: - --	: 10.00	: 58.50
Total	: 49	: 22	: 7	: 15	: - --	: - --	: - --	: - --	: - --	: - --	: - --
Average ²	: -	: -	: -	: -	: \$22.96	: \$ 61.79	: \$ 8.10	: \$15.00	: \$21.60	: \$ 7.00	: \$81.91 ³

¹Two families owned more than one car.

²The average for those reporting each expenditure.

³Two families reported fines due to car ownership which are not included in this total.

An average of a little more than \$59.00 for the year

Table 7. Average cost to those reporting expenditures for transportation other than a car, by family type.

Family type	Number of families	Bus or trolley	Taxi	Train	Total
I	12	\$ 46.68	\$ 5.27	\$ 8.28	\$ 37.17
II	11	45.45	4.12	45.06	42.03
III	12	69.30	28.80	10.81	70.95
IV	4	37.33	7.20	20.00	90.85
V	4	69.00	2.82	49.00	94.91
VI	6	56.60	36.00	9.95	64.25
Total	49	- - -	- - -	- - -	- - -
Average:	-	\$ 52.63	\$ 13.81	\$ 20.08	\$ 59.36

was spent for transportation other than automobile by the 49 families. More than 86 per cent of this amount was spent on the city bus or trolley; there was a negligible amount spent for transportation by taxi or train. The total average cost for all transportation by the 49 families was slightly more than \$96.00 for the year as is shown in Table 8. This was a little more than eight per cent of the total spent for family living.

Table 8. Average cost to those reporting expenditures for cars and other transportation, by family type.

Family type	: Number of families reporting expenditures:	: Car ownership and operation:	: Other transportation:	: Total
I	: 12	: \$ 88.74	: \$ 37.17	: \$ 75.82
II	: 11	: 84.00	: 42.03	: 72.57
III	: 12	: 75.16	: 70.95	: 107.87
IV	: 4	: 150.00	: 90.85	: 128.30
V	: 4	: 78.37	: 94.91	: 173.28
VI	: 6	: 58.50	: 64.25	: 83.00
Total	: 49	: - - -	: - - -	: - - -
Average:	: -	: \$ 81.91	: \$ 59.36	: \$ 96.23

Food. The percentage spent for food by families is influenced by the amount of the family income, the size of the family, the ages of the family members, the prices of food, the extent of home production, and the relative interest of the family in good food. Engel, in 1857, formulated the principle that the larger the income, the smaller the proportion which was spent for food (1).

Table 9. Actual cost of various kinds of food for one week and the estimated annual cost, by family type.¹

Family type	Number of families	Meat and fish	Eggs	Dairy products		Fats	Vegetables and fruits	Grain products	Sugars and sweets	Soft drinks and beer		Miscellaneous	Other meals			Total cost for the week	Estimated cost per year
				At home	Away from home					At home	Away from home		At work	School lunches	Others		
I	12	\$1.60	\$.58	\$.74	\$.25	\$.24	\$.78	\$.34	\$.34	\$.29	\$.25	\$.62	\$.70	\$.60	- - -	\$ 4.82	\$ 250.64
II	11	1.59	.41	.87	.27	.35	1.14	.38	.36	.31	.34	.42	.69	.86	\$.50	5.88	305.76
III	12	1.73	.65	.85	.45	.36	1.31	.75	.53	.29	.82	.90	.75	.45	- - -	7.22	375.44
IV	4	2.20	.62	1.34	.38	.38	1.96	.76	.24	.30	- - -	1.62	1.30	.50	- - -	9.47	492.44
V	4	2.68	.60	1.39	.55	.74	1.18	1.29	.52	.20	.60	1.00	- - -	- - -	.60	8.05	418.60
VI	6	.25	.05	.20	.15	.12	.25	.13	.11	.25	.40	.50	- - -	3.00	- - -	2.10	109.20
Total	49	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
Average	-	\$1.67	\$.47	\$.80	\$.33	\$.33	\$1.05	\$.55	\$.37	\$.28	\$.43	\$.76	\$.80	\$.80	\$.55	\$ 5.90	\$ 398.38

¹Thirteen families reported that they produced some of the food used but were unable to estimate the value of it.

A record of food expenditures for one week was kept by the 49 families in April, 1938. These expenditures ranged from \$1.31 to \$14.59. The average weekly expenditure by these families for food was nearly \$6.00. The estimate of the total average cost of food for one year was obtained by multiplying this figure by 52 since all of the other expenditures were on the yearly basis. According to this estimate these families spent slightly less than \$400 during the year for food. This was 28.7 per cent of their total family living expenses. Thirteen families reported that they produced some of the food which they used but were unable to estimate the value of it.

Table 9 shows that the average amount spent for meat and fish was \$1.67; this was slightly more than 28 per cent of the food dollar. Slightly more than \$1.00 went for vegetables and fruits; this was nearly 17 per cent of the total amount going for food. Approximately the same amount was spent for dairy products. Grain products took a little more than nine per cent of the food dollar. The 25 families reporting the costs of meals eaten away from home averaged \$2.15 for the week. One of these families averaged \$3.00 per week for school lunches. This expenditure was out of

proportion to their income. Most of the meals eaten out were at noon when family members were at work or at school. Twenty-four families reported an average of 34 cents for soft drinks and beer for the week.

Clothing. The size of the family income influences the amount of money available for clothing. Clothing needs vary with the occupation. Seasonal needs in clothing make heavy demands upon low-income families. Clothing for low-income families is frequently secured by sacrificing other necessities. The desire for clothing similar in style, if not in quality, to that worn by the better dressed neighbors is too often the reason for families spending more than they can afford to spend for clothing. Among low-income families, clothing for the laboring man tends to cost more than clothing for the wife; in the higher-income groups, wives of professional men tend to spend more for their clothing than their husbands. Children under 15 years, in both high- and low-income groups, tend to spend considerably less for clothing than do their parents but children over 15 years tend to spend more for clothing than their parents.

The total average expenditure for clothing by the 49 families reported in this study was \$112.51 as is shown in Table 10. This expenditure was approximately 10 per cent

Table 10. Average cost to those reporting expenditures for major groups of clothing, by family type.

Family type of families	Number reporting	Hats, caps, and berets	Cost reporting	Coats and other wraps	Cost reporting	Dresses and skirts	Cost reporting	Suits and shirts	Cost reporting	Night garments	Cost reporting	Undergarments	Cost reporting	Hosiery and shoes ¹	Cost reporting	Accessories	Cost reporting	Cleaning, pressing, re-pair, and upkeep	Cost reporting	Total
I	12	11	\$3.28	8	\$22.11	12	\$16.83	12	\$23.02	10	\$2.90	12	\$4.18	12	\$19.37	10	\$5.11	11	\$5.56	\$92.95
II	11	11	5.44	10	24.52	11	15.25	11	26.68	10	4.12	11	7.00	11	29.73	10	3.06	11	6.62	119.58
III	12	11	7.24	8	23.37	12	18.25	9	17.71	8	3.64	10	7.09	12	29.77	11	5.01	12	8.31	104.80
IV	4	4	6.61	4	34.27	4	40.23	4	28.71	4	2.80	4	13.29	4	45.98	3	9.08	4	10.62	189.30
V	4	4	4.54	4	21.59	4	34.60	4	17.21	4	3.58	4	8.73	4	40.21	4	3.74	4	8.14	142.46
VI	6	6	4.44	6	23.33	6	12.26	6	7.46	2	1.50	6	4.75	6	13.86	6	10.28	5	7.22	82.92
Total	49	47	- - -	40	- - -	49	- - -	46	- - -	38	- - -	47	- - -	49	- - -	44	- - -	47	- - -	- - -
Average:	-	-	\$5.26	-	\$24.31	-	\$19.63	-	\$20.81	-	\$3.36	-	\$6.70	-	\$27.44	-	\$5.47	-	\$7.33	\$112.51

¹Includes repair.

of the total spent for family living. Nearly one-fourth of this amount went for hosiery and footwear. The average clothing expenditure ranged from \$83.00 by families in type VI to \$189 by families in type IV. Table 10 shows that nearly as much was spent for dresses, blouses, and skirts for women as was spent for suits and shirts for men. There was little difference in the amount spent for headwear and undergarments. The 40 families who reported expenditures for coats and wraps spent an average of \$24.31. This was a little more than 21 per cent of the total spent for clothing.

The 49 families averaged a little more than \$7.00 for the year for cleaning, pressing, repair, and upkeep of their clothing. It was the opinion of the writer that many mothers and older daughters in these families did all or a part of the family sewing. More than half of the families had sewing machines.

Recreation. Movies are the typical recreation in America. Table 11 shows that the 49 families averaged a little over \$19.00 for recreation during the year. Nearly 40 per cent of this amount went for cinema attractions. The largest expenditure for movies was made by family types IV and V. Several of these families had more than two adults.

Table 11. Average annual cost to those reporting expenditures for recreation, by family type.

Family type	Number of families	Paid admission		Games and Sports ²	Radio, music, and photography and toys ³	Unclassified ⁴	Total					
		Number reporting	Cost					Number reporting	Cost	Number reporting	Cost	
I	8	4	\$ 4.48	5	\$3.46	6	\$2.41	4	\$ 4.50	5	\$13.14	\$11.12
II	11	9	5.76	5	2.76	6	2.95	10	7.00	8	8.64	20.23
III	12	10	7.54	8	3.99	7	6.67	-	- --	9	5.25	16.78
IV	4	4	9.26	3	3.13	2	2.25	3	12.33	4	10.70	32.43
V	4	3	11.10	3	4.83	3	3.71	-	- --	3	24.33	43.98
VI	6	6	11.50	3	4.91	3	1.99	-	- --	5	6.06	20.00
Total	45	36	- --	27	- --	27	- --	17	- --	34	- --	- --
Average:	-	-	\$ 7.90	-	\$3.76	-	\$3.72	-	\$ 7.35	-	\$ 9.65	\$19.18

¹Includes plays, pageants, lectures, concerts, fairs, circuses, and dances.

²Includes ball games, hunting, fishing, and sleds.

³Includes expense for repair and supplies.

⁴Includes entertaining in and out of home, and club dues.

The 49 families used nearly one-half of their recreation dollar for entertainment and for club dues.

Education. The amount of money which families invest in education depends upon the abilities, interests, and needs of the children and the intellectual level of the parents. Expenditures for education are sufficiently important that families are justified to draw on the family's savings to meet them (1). Reading materials should be selected for their educational value. The total average cost of educational materials other than school books for the 49 families included in this study was a little less than \$13.00 for the year.

Only one of the families did not subscribe for a daily or weekly newspaper, but 20 families reported magazine subscriptions. Table 12 shows that the average amount spent for newspapers and magazines was slightly more than \$11.00 for the year. Thirty-seven books were purchased by 13 families during the year at an average expenditure of nearly \$6.00 per family. Seventeen families borrowed an average of nearly 60 books during the year from public or rental libraries.

Tuition, fees, and school supplies averaged slightly over \$42.00 for the year. Children from 21 families

included in this study attended Western University. Tuition at Western University was paid by the county for high-school students of Kansas City, Kansas, who lived north of Sloan Street. The county did not maintain a high school for Negroes in that section. Tuition for college students at Western University was \$60.00 per year. Ten of the children included in this study were students in the junior college department of Western University and paid tuition. An average of \$9.16 was spent for school books and supplies for the year. One family reported an expenditure of \$72.00 for private lessons. Transportation appeared to be of minor importance in the expense of educating the children of these 49 families since most of them lived in close proximity to the campus of Western University. However, seven of the families with children spent an average of \$37.00 during the year for transportation.

There were other educational expenses such as newspapers, magazines, and books. These and school expenses combined averaged a little more than \$39.00 for the year as is shown in Table 12.

Table 12. Average cost to those reporting expenditure for education, by family type.

Family type	Newspapers and magazines		Books		School expenses		Total
	Number reporting	Cost	Number reporting	Cost	Number reporting	Cost	
I	12	\$12.05	5	\$5.76	-	-	\$ 14.45
II	10	10.88	1	2.75	6	\$ 9.20	16.68
III	12	11.68	4	3.81	12	56.20	69.16
IV	4	11.45	1	6.00	2	43.32	34.31
V	4	10.07	1	3.25	4	14.50	29.45
VI	6	10.11	1	.92	6	64.60	75.03
Total	48	-	13	-	30	-	-
Average:	-	\$11.25	-	\$5.70	-	\$ 42.06	\$ 39.09

Tobacco. Tobacco costs were about equal in the 49 Negro families. Table 13 shows that the average spent by these families for tobacco during the year was slightly more than \$19.00 for each family. Twenty-two families reported expenses for cigarettes and nine families reported expenses for cigars. Three families had expenses for cigarettes and cigars, and nine families had expenses for cigars and pipe tobacco. Only one family reported the use of all three. This family spent \$33.00 during the year for tobacco. Fourteen families reported no expenditures for tobacco.

Table 13. Average cost to those reporting expenditures for tobacco,
by family type.

Family type	Cigarettes			Cigars			Other tobacco		Total
	Number reporting	Number of packages per week	Cost	Number reporting	Number per week	Cost	Number reporting	Cost	
I	3	3.0	\$16.20	2	3.5	\$11.20	3	\$10.06	\$14.45
II	5	1.8	12.70	3	2.6	6.66	5	8.11	13.78
III	7	2.7	21.17	1	3.0	7.20	5	5.45	22.83
IV	2	2.5	16.90	1	14.0	36.40	1	5.20	25.13
V	2	2.5	18.50	1	10.0	26.00	2	4.20	24.46
VI	3	1.1	9.10	1	2.0	20.40	2	4.80	29.23
Total	22	- -	- - -	9	- -	- - -	18	- - -	- - -
Average:	-	2.2	\$16.38	-	3.9	\$16.97	-	\$ 6.73	\$19.22

Medical Care. The amount of medical care which can be obtained by families is often determined by their economic status. The close relationship between sickness and poverty indicates that in a large measure the physical well-being of family members is dependent upon their ability to pay for medical care. The total expenditure for medical care by the 49 families ranged from \$3.15 to \$193.05 with an average of slightly more than \$67.00 for the year. Table 14 shows that these families averaged nearly \$12.00 during the year for physicians' services. This amount is about \$1.00 more than the average cost per family for similar services reported by Wilson (11). Most of the Kansas City families were attended by the physician in his office. This was identical with Wilson's findings (11). Seventeen families reported an average of approximately \$6.00 for the year for dental services. Fourteen families reported an average of slightly more than \$13.00 for the year for eye glasses. The clinic was used by six families and only one family reported a hospital fee. Seventy-five per cent of the families carried some form of life insurance. The average amount going for insurance was nearly \$61.00 for the year. Burial expenses amounting to \$75.00 were reported by one family. Another family reported an expenditure of \$25.00, the fee for delivery in child birth.

Table 14. Average cost to those reporting expenditures for medical care, by family type.¹

Family type	Number of families reporting	Physician		Dentist		Oculist		Clinic ² or hospital		Medicine and drugs		Medical appliances		Health and accident insurance		Total		
		Number reporting	Cost	Number reporting	Cost	Number reporting	Cost	Number reporting	Cost	Number reporting	Cost	Number reporting	Cost	Number reporting	Cost			
I	12	7	\$11.14	3	\$5.00	2	\$12.50	3	\$7.48	-	-	12	\$6.32	4	\$2.09	6	\$60.40	\$79.93
II	11	7	8.00	3	2.33	-	-	2	10.25	-	-	11	5.71	4	1.46	10	56.43	84.18
III	12	5	7.60	5	3.90	3	3.00	4	14.37	3	\$6.00	11	4.57	2	1.87	10	72.19	120.65
IV	4	4	6.75	1	2.00	-	-	1	25.00	-	-	4	8.94	2	1.93	4	89.24	42.77
V	4	3	24.33	3	18.00	2	13.50	2	15.25	1	2.00	4	10.96	2	1.32	2	59.80	45.16
VI	6	6	15.00	2	1.25	-	-	2	13.25	-	-	6	5.30	1	.50	5	24.46	59.76
Total	49	32	-	17	-	7	-	14	-	4	-	48	-	15	-	37	-	-
Average	-	-	\$11.67	-	\$5.88	-	\$8.71	-	\$.50	-	\$.50	-	\$6.25	-	\$1.66	-	\$60.74	\$67.09 ³

¹One family reported \$75 funeral expenses which are not included in this total.

²The clinic was used by six families.

³Without insurance the average is \$22.75.

Personal Care. Kansas City supports many beauty parlors. Some of these are maintained by Negroes. These shops render several types of service but the principal service is that of improving the hair. There were only three families among the 49 who reported no expenditure for this service. Table 15 shows that the 46 families who received such services during the year averaged slightly more than \$18.00 per family. Family type III spent the largest amount for such services. These families had more high-school age girls present in them than did the other family types. They averaged a little more than \$28.00 for the year.

Forty-seven families reported an average of \$11.67 for toilet articles for the year. The average spent by the 49 families for all personal services during the year was nearly \$29.00, as is shown in Table 15.

Table 15. Average cost to those reporting expenditures for personal care, by family type.

Family type	Number of families	Personal services Number reporting	Personal services Cost	Toilet articles Number reporting	Toilet articles Cost	Total
I	12	10	\$10.38	12	\$ 9.89	\$ 18.54
II	11	11	16.81	11	9.45	26.27
III	12	11	28.19	12	10.66	36.50
IV	4	4	21.87	4	19.89	41.77
V	4	4	18.24	4	18.22	36.46
VI	6	6	14.00	6	11.44	25.44
Total	49	46	- --	47	- --	- --
Average	-	-	\$18.33	-	\$11.67	\$ 28.88

Gifts and Community Welfare. Table 16 shows that \$33.39 was the average expenditure during the year for gifts and community welfare by the 49 Negro families. Nearly half of this amount went to the church. The contributions to the church ranged from \$2.25 to \$32.50 for the year. The family having the highest income gave only \$19.00 during the year to the church, while the largest church contribution was made by a family whose income was

\$1791.

Thirty of the 49 families contributed an average of \$4.39 to the community chest. Gifts to people outside of the family averaged slightly more than \$20.00 as is shown in Table 16.

A scientific survey of Negro life in Detroit in 1926 (3) by the Mayor's Inter-racial Committee reported that the Negro has been humiliated in so many publicly and privately owned institutions and amusement places that he has resorted to the church as a place in which he can be sure of peacefully spending his leisure time.

Negroes as a race are deeply religious. Enthusiasm and emotional fervor often cause them to contribute to the church at a sacrifice of other needs. On the other hand, the church is usually the center of community activity and under some conditions a portion of the dollar going for church and Sunday school might easily be assigned to recreation.

Table 16. Average expenditure for gifts and community welfare, by family type.

Family type	Gifts to people outside of the family			Gifts to organizations			Total	
	Number of families	Number reporting	Amount	Community chest	Church, Sunday school and missions	Number reporting		Amount
				Number reporting	Amount	Number reporting		Amount
I	12	9	\$ 24.05	5	\$ 6.90	12	\$ 15.71	\$ 29.06
II	11	8	27.00	8	2.69	11	13.90	24.98
III	12	8	36.35	7	3.10	12	18.26	31.49
IV	4	4	21.06	4	6.87	4	19.50	36.92
V	4	3	55.33	2	3.00	4	13.18	43.06
VI	6	5	57.98	4	5.13	6	11.87	52.45
Total	49	37	- - -	30	- - -	49	- - -	- - -
Average:	-	-	\$ 20.04	-	\$ 4.39	-	\$ 15.56	\$ 33.39

Furnishings and Equipment. Table 17 shows that the 49 Negro families spent slightly more than \$14.00 during the year for furnishings. This expenditure included costs for repair and replacements, floor coverings, china, glass, silver, and household equipment. The largest expenditure was for repairs and replacements which averaged more than \$28.00 for the year. Fifteen families owned mechanical refrigerators at an average cost of a little more than \$194. Thirty-three owned ice refrigerators and the average cost of these was a little less than \$13.00. All of the mechanical refrigerators were purchased on the installment plan; one was a gift. Twenty-one of the 33 iceboxes had been purchased for cash and 10 had been purchased on the installment plan. One family in an apartment had an ice-box furnished. Only one family was without a refrigerator of any kind. (Table 18.)

Twelve families owned a motor-driven washer. One of these was a gift; 11 had been purchased on the installment plan at an average cost of \$59.00.

Only one family reported an ironing machine which cost \$49.00.

Table 17. Number of families reporting expenses for various kinds of furnishings, by family type.

Family type	Number of families		Repairs and replacements		Floor coverings		China, glass, and silver		Household equipment		Total		
	Number	reporting	Number	Cost	Number	Cost	Number	Cost	Number	Cost			
I	11	1	\$20.00		2	\$1.59	1	\$.79	7	\$3.97	5	\$4.80	\$6.89
II	10	2	39.00		7	6.23	4	6.78	5	3.37	5	5.34	19.23
III	11	2	25.50		1	1.19	3	1.62	8	4.63	5	6.12	10.39
IV	4	1	26.50		3	2.51	1	1.59	2	3.65	2	4.64	13.05
V	4	1	6.00		1	1.50	2	1.62	4	1.09	3	6.08	8.33
VI	5	4	33.25		1	3.98	3	3.46	2	5.31	2	6.71	28.57
Total	45	11	- - -		15	- - -	14	- - -	28	- - -	22	- - -	- - -
Average	-	-	\$28.59		-	\$4.06	-	\$3.43	-	\$3.71	-	\$5.55	\$14.44

Eight families owned vacuum cleaners. These were purchased at an average cost of \$48.00. Six of the vacuum cleaners had been purchased on the installment plan and two had been bought for cash.

Thirty-one families owned sewing machines. Seven of these were electrically driven and averaged \$97.00 in cost. One of the electric sewing machines was a gift and six had been purchased on the installment plan. Most of the treadle machines were second-hand which had been purchased for cash; in a few instances they were gifts. Low-income families usually owned treadle machines. Higher-income families owned electric machines. One family whose income was \$3780 owned both an electric and a treadle machine.

The Fifteenth Census of the United States shows that the radio was in use in 40 per cent of the homes of this country in 1930 (9). Negroes are a music-loving people. Nearly 88 per cent of the Kansas City families in 1937 owned radios which averaged slightly more than \$70.00 for each family. Only one radio was bought during the year this study was made and cost \$149.50. Thirty-four of the radios were purchased on the installment plan and three were gifts. One family owned two radios.

Table 18. Number of families owning various kinds of equipment, by family type.

Family type	Number of families	Radio	Piano	Phono-graph	Pres-sure cooker	Refrigerator-Mechanical	Other	Motor-driven washer	Ironing machine	Vacuum cleaner	Sewing machine Electric	Other
I	12	11	3	1	-	4	8	1	-	3	1	6
II	11	8	3	3	-	3	8	2	-	1	1	5
III	12	13	7	4	-	4	8	5	-	2	2	6
IV	4	5	2	1	1	2	2	1	-	2	1	3
V	4	4	1	-	-	1	3	2	1	-	1	2
VI	6	4	2	3	-	1	4	1	-	-	1	2
Total	49	45	18	12	1	15	33	12	1	8	7	24

Eighteen of the families owned pianos. Those purchased by the families averaged a little more than \$100. Five pianos were gifts and 13 had been purchased on the installment plan at an average cost of a little more than \$100. One family owned a piano which had cost them \$1000.

Twelve families owned phonographs. Some of these were so old the families had forgotten their original cost. One phonograph was a gift; eight had been purchased on the installment plan; and three had been purchased for cash. Only three families were without any kind of musical instrument.

SUMMARY

1. The 49 Negro families in Kansas City, Kansas, which formed the basis for this study varied in size from husband and wife only to a family of 12 members. The average was four persons per family.

2. The incomes varied from \$144 to \$3780 for the year. Ninety-two per cent of the incomes were less than \$2000 and slightly more than half of them were less than \$1000. Six families had incomes of less than \$500.

3. Twenty-six families owned their homes, 20 rented, and three had their homes furnished to them. The average annual cost of housing was \$181.76. There seemed to be some relationship between the size of the income and the type of equipment owned by these families. Low-income families used iceboxes and treadle sewing machines while the higher-income families used mechanical refrigerators and electric sewing machines. Equipment which cost more than \$10.00 usually was bought on the installment plan.

4. These families depended chiefly upon the inter-city bus or old second-hand cars for their transportation which averaged \$96.00. They reported expenditures for movies and home entertainments as their principal recreation to the extent of \$19.00 for the year. Nearly one-half of the \$33.00 for gifts and community welfare went to the church. Personal care averaged nearly \$29.00 with most of this amount going for hair improvement. Tobacco expenditures amounted to \$19.00.

5. Food expenditures took the largest share of the incomes and varied from \$1.31 to \$14.59 for one week, with an average of \$5.90. This was 28.7 per cent of the total spent for family living. Clothing took approximately 10

per cent of the incomes. These families need training which will enable them to select, construct, and care for their clothing more wisely. The educational system should help provide such knowledge. Attention to the proper use of utilities by family members should reduce the expenditures for household operation which averaged \$133 during the year in which this study was made.

6. That the educational level of these families was rather high is indicated by the fact that 48 of the 49 families subscribed for a newspaper, 13 spent an average of \$5.70 for books for their libraries, and 17 families borrowed an average of 60 books during the year. Only three families received free clinic treatments and 75 per cent of the families carried some form of life insurance.

7. For the future planning of the social and economic welfare of these people a larger and more inclusive sampling of how Negro families in the North Central states manage their incomes would be valuable.

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APPENDIX

Family Expenditures for Selected Negro Families
in Kansas City, Kansas

Family number _____

I. Composition of economic family:

Members of families	Sex	Age	Income		Kind of work
			Month	Year	
Husband	:	:	:	:	:
Wife	:	:	:	:	:
	:	:	:	:	:
	:	:	:	:	:
	:	:	:	:	:

II. Family dwelling:

Home Rented:Owned	Amount paid:		Other Taxes:	assess- ments	Number rooms excluding bath	Number occupying rooms
	Month	Year				
:	:	:	:	:	:	:
:	:	:	:	:	:	:
:	:	:	:	:	:	:
:	:	:	:	:	:	:

III. Housing expense for year:

	: Expense for year
Structural additions to home	: \$
Repairs and replacements paid for by family	:
Insurance premiums on house (fire, tornado, etc.)	:

IV. Household operating:

Item	:Kit-:		:Cost of operation	
	:chen:	Bath-Shower:	Month	: Year
1. Water supply indoors:	:	:	:\$:\$
— Running hot and cold	:	:	:	:
— Running cold only	:	:	:	:
— Hand pump only	:	:	:	:
— None	:	:	:	:
— Kitchen sink	:	:	:	:
2. Toilet:			:	:
— Indoor flush			:	:
— Indoor, other			:	:
— Outdoor privy			:	:
— None			:	:
3. Cooking fuel:			:	:
— Wood, coal, cobs			:	:
— Kerosene or gasoline			:	:
— Electricity			:	:
— Gas			:	:
— Other			:	:
4. Heating:			:	:
— Central furnace			:	:
— Stoves other than kitchen			:	:
Number _____			:	:
— Fireplace			:	:
— Kitchen stove only			:	:
— None			:	:

IV. (cont.)

	:Cost of operation	
	: Month	: Year
5. Lighting:		
— Kerosene	: \$: \$
— Electricity	:	:
— Other	:	:
6. Telephone	:	:
7. Refrigeration:	:	:
— Electric	:	:
— Icebox	:	:
— None	:	:
8. Laundry:	:	:
— All done at home	:	:
— Rough dry	:	:
— Damp wash	:	:
— Laundry soaps, etc.	:	:
9. Cleaning and pressing	:	:
— All done at home	:	:
— In commercial establishment	:	:
10. Transportation:	:	:
— Bus	:	:
— Trolley	:	:
— Taxi	:	:
— Train	:	:
11. Automobile:	:	:
— Number in family	:	:
— Make and model	:	:
How purchased	Cash _____	Installments _____
Repairs, replacements, service	:	:
Licenses including regular fees	:	:
Garage rent, parking	:	:
Fines, damages paid others	:	:
Auto insurance	:	:
Accessories	:	:
Other	:	:

IV. (cont.)

12. Miscellaneous:	:Cost of operation	
	: Month	: Year
Stationery	:\$:\$
Postage	:	:
Telegrams	:	:
Express delivery, etc.	:	:
Furniture, repairs, replacements	:	:
Floor coverings	:	:
China, glass, silver	:	:
Household equipment	:	:
Electrical equipment	:	:
Other	:	:

V. Food expenditure:

Item	:Cost for week
Meat and fish	: \$
Eggs	:
Dairy products (milk and cheese)	:
Fats	:
Vegetables and fruits	:
Grain products	:
Sugars and other sweets	:
Soft drinks, beer, etc.	:
Miscellaneous	:
Food away from home:	:
Meals at work	:
Lunches at school	:
Other meals away from home	:
Ice cream, candy	:
Soft drinks, beer, etc.	:

VI. Clothing expense:

Item	: Cost for year		
	: Wife:	: Husband:	:
Hats, caps, berets	:\$:\$:\$
Coats, raincoats, jackets, sweaters, furs	:	:	:
Women's suits, dresses, skirts, blouses, aprons	:	:	:

VI. (cont.)

	: Cost for year		
	: Wife:	: Husband:	:
Men's suits, trousers, overalls, shirts	:\$:\$:\$
Bathing suits, beach wear	:	:	:
Undergarments	:	:	:
Night garments: pajamas, bathrobe, house coat, kimona, nightgown	:	:	:
Hosiery	:	:	:
Footwear, including repair	:	:	:
Accessories: gloves, handkerchiefs, umbrellas, purses, ties, jewelry, etc.	:	:	:
Repair and upkeep	:	:	:

VII. Recreation:

	: Cost for year
Movies:	: \$
Adults	:
Children	:
Plays, pageants, lectures, concerts	:
Ball games, other spectator sports	:
Fairs, circus, dances, other	:
Hunting and fishing equipment, skates, sleds	:
Radio	:
Batteries, tubes, repairs, etc.	:
Musical instruments: kind _____	:
Sheet music, phonograph records	:
Photographic supplies	:
Children's toys, play equipment	:
Entertaining in and out of home	:
Club dues, fees, etc.	:

VIII. Education:

Item	: Cost for year
1. Reading:	: \$
Newspapers: Daily	:
Weekly	:

VIII. (cont.)

	:Cost for year
Magazines (subscriptions and single copies	: : \$
Books (not school books) bought dur- ing the year. Number _____	: :
Books borrowed from public and rental libraries. Number _____	: :
2. School expenses:	:
Tuition	:
Books	:
School supplies	:
Transportation	:
Private lessons	:

IX. Tobacco:

Item	:Cost for year
Cigarettes: Packages per week _____	: \$
Price per package _____	:
Cigars: Number per week _____	:
Price _____	:
Tobacco: All others _____	:

X. Medical care:

Item (Check, if free)	:Cost for year
Physician	: \$
Office visits	:
Home visits	:
Dentist	:
Oculist	:
Other specialist	:
Clinic visits _____ at \$ _____	:
Hospital room or bed	:
Medicine and drugs	:
Eye glasses	:
Medical appliances and supplies	:
Premiums on health and accident insurance	:
Other	:

XI. Personal Care:

Item	:Cost for year
Wife: Haircuts, shampoos, waves, other	: \$
Husband: Haircuts, shaves, shampoos, other	:
Children under 16 years of age:	:
Haircuts, other services	:
Other family members: Haircuts, other services	:
Toilet soap _____ cakes at _____	:
Tooth paste, powder, mouth wash	:
Shaving soap and cream	:
Cold cream, powder, rouge, perfume, nail polish	:
Brushes, combs, razors, files, other	:

XII. Gifts, community welfare:

Item	:Total for year
Donations: Relatives outside family	: \$
Other	:
Community chest and other welfare agencies	:
Church, Sunday school, missions	:

XIII. Equipment owned by family:

Item	:Yes:	No:	Price:	How pur- : chased
Radio	:	:	: \$:
Piano	:	:	:	:
Phonograph	:	:	:	:
Pressure cooker	:	:	:	:
Refrigerator: Mechanical	:	:	:	:
Ice	:	:	:	:
Washing machine: Motor driven	:	:	:	:
Other	:	:	:	:

XIII. (cont.)

	:Yes:	No:	Price:	How pur-
	: _____	: _____	: _____	: chased
Ironing machine	:	:	:	:
Vacuum cleaner	:	:	:	:
Electric sewing machine	:	:	:	:
Other	:	:	:	:

Is any equipment rented? Yes _____ No _____
 If so, what _____
 How frequent _____