A STUDY OF THE INVENTORIES OF DURABLE GOODS OWNED BY 16 KANSAS FARM FAMILIES

by

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INTRODUCTION

Information was available on the annual net farm income and the classified annual household expenditures for a large number of Kansas farm families over a period of years. Little work has been done, however, on the kinds and value of the durable goods, and the buying practices of these families.

Many families spent annually a large amount for durable household goods that were not consumed immediately and so the value of these goods accumulated. This study was designed to find the inventory value of the durable goods including household furniture, furnishings, and accessories for 16 families in 1953 and to relate the value of these goods to the net farm income; to the annual cost of living; and to the periods in the family life cycle. Another objective was to study the buying practices used by each family in the purchase of durable goods. Every family was to be considered as an individual case and also compared with others in the study.

Information of this sort would be of special usefulness to families, particularly those in the early stages of the life cycle. It should also be serviceable to teachers and extension workers interested in giving realistic illustrations of the family's investment in durable goods.

REVIEW OF LITERATURE

The Consumers Purchases Study was undertaken to provide comprehensive data on the income and consumption of American families. It was conducted in 1936 by the United States Department of Agriculture in cooperation with the Work Projects Administration. A publication from this study was family expenditures for furnishings and equipment (1) and included information from urban, village, and farm areas all over the United States. The study found:

> Once a family has furnished its home, outlays for furnishings and equipment are comparatively small in ordinary years. Among native-white farm operators' families such expenditures generally averaged $25 or less at income levels under $1,000 (net income money and nonmoney) in 1935-36; averages seldom exceeded $50 until the $1,750-income line was passed. At most income levels, the amounts so spent accounted for less than 5 percent of the total value of consumption of the farm groups--i.e., of the value of goods and services purchased and of farm-furnished housing, food and fuel.
>
> The higher the income level, the larger the proportion of families that purchase the more expensive articles; but even among the comparatively well-to-do a considerable number have small outlays. Appreciably more than half of the families at every income level had outlays below the average for their group.
>
> From one-third to one-half of the total spent by families at most income levels went for kitchen, cleaning and laundry equipment. Refrigerators, washing machines, cook stoves, and other comparatively expensive articles generally accounted for three-fourths or more of the expenditures for this subgroup; replacements of cutlery, pots and pans, brushes, and other less costly things,for the remainder.

Fish (3) found in a study of the buying practices of 368 families in New York that the expenditure for furnishings and equipment averaged $62 or 7 percent of the total household expenditures. Fish also found:

> Cash payments for equipment were general. Many families bought from mail-order houses, stating that as long as they were paying cash they preferred to buy where they considered the best bargains could be obtained. Many families bought equipment second-hand from friends or at auctions, and paid cash.
>
> The rural families in general seem to be adverse to installment buying or to buying any article until a cash payment can be made for the full amount at the time of the purchase. Rather than buy by means of installment credit, they prefer not to have the equipment.

In 1931, Moss (6) made a study of the relation between the expenditures for household furnishings and equipment and the family income, the cost of the house, and the size, and personnel of the family. Moss found that the family's expenditure for furniture and equipment did not seem to bear a close relation to the size of the family income. Moss further found:

> Expenditures for furnishings seem to be controlled by family interests, personal taste, and permanence of the location and to be augmented often by gifts of considerable value. Some of the lower income families spend the greatest amount for furnishings. Each family seems to provide those things which give it the most enjoyment and no uniformity in expenditures for furnishings and equipment is found.
>
> There is a tendency for the living and dining room furnishings to take a higher percentage of the investment than any other room. A fairly even ratio between the total expenditure for furnishings and equipment and the cost of the living and dining room furnishings seems to indicate that as the total expenditure increases, the living and dining room have their share of the increase. It is possible that an increase in total expenditures originates in the living and dining room. The amount spent for bedroom furnishings and bedding remains fairly constant regardless of the increase in total expenditures.

Randle (7) made a study of the relation between the cost of the household furnishings and equipment and the average net income of 19 Kansas Master Farm Homemakers. The data for this study were secured from an analysis of the work sheets of these families and from information obtained from the questionnaires received from 16 of the 19 families. Randle found that the average value of these inventories was $2,417. The percentage of the average total cost of furnishings and equipment for the 16 families was: living room 35.5 percent; dining room 18.6 percent; bedroom 20.4 percent; kitchen 15.1 percent; bath 0.497 percent; laundry 3.57 percent; porch 0.436 percent; cleaning equipment 1.25 percent; basement 0.448 percent and sun parlor 2.75 percent. Randle further found:

> Over 40 percent of the total expenditures for silver, linen and dishes was received as gifts. The percentages spent for silver, linen, and dishes varied from 4.9 percent to 10.5 percent.
>
> The cost of the laundry equipment ranged from $23.50 to $115.22 per family. Eight homes have electric washing machines, and seven have gasoline motor washing machines. Two homes have had power machines and two use borrowed washers.
>
> The analysis of the data showed that the average net income of the farm families studied seemed to bear no relation to the amount spent for furnishings and equipment. Families with the lowest income appeared to spend most for their furnishings. Location, interests and tastes, and social activities seemed to influence the amount spent for furnishings.

Goodman (5) made a study of the relation of the cost of the furnishings and equipment in Home Management Houses to the approximate income represented by the house. The study showed that a more uniform relation appeared between the cost of furnishings and equipment and the income represented in the home management houses than between the cost of the house and lot and the income represented in Home Management Houses.

Freeman and Sebens (4) made a study of the household inventories of 95 Illinois farm families. The study included a complete inventory of the furniture, furnishings, and equipment by room including the quantity of each item and its estimated replacement value. All of the families supplying these inventories were cooperating with the University of Illinois in keeping family account records. Freeman and Sebens found:

> The average amount invested in household goods by these families varied surprisingly little with place in the marriage cycle. Couples married 1 to 9 years had invested nearly as much per family ($2,134) as those married 25 to 29 years ($2,167) which amount was the largest for the whole group.
>
> In general, the investment was divided as follows according to various use areas: a little more than one-third for living; one-third for the dining and sleeping areas, and a little less than one-third for kitchen and laundry.

At Lansing, Michigan, Van Syckle (8) made a study of consumers buying practices, especially practices used in buying "large-expenditure" items of clothing, furniture, and equipment. Van Syckle found:

> a) About 90 percent of these "large-expenditure" purchases of clothing, furniture, and equipment were planned; b) that consumers had in mind the values they hoped to get and, in general, the price they expected to pay when they went to the market; c) that consumers had made what were to them satisfactory purchases in the current local market of around 85 percent of the items.

Correll (2) made a study of Kansas farm families who were members of the Farm and Home Management Associations. This study gave information regarding the relation between the sizes and composition of the farm families and the amount and types of expenditures; the relation between sizes of income and types and amounts of expenditures; and certain other pertinent factors which affected family expenditures and their relation to the standard of living. Correll found that:

> The average annual expenditure for furniture and equipment for the 73 families who were included in each of the five years was $309, slightly under 8 percent of the sum of all items.

METHOD OF PROCEDURE

Preliminary work before interviewing Kansas farm families included visits to local furniture stores selling used furniture to get an appreciation of the value they placed on used furniture. The writer also talked with the sales persons in these stores to learn how they judged the value of the furniture they bought and sold.

The methods used by other investigators for evaluation of the durable household goods were also studied. The following chart was used by the writer in finding the 1953 value of the household furniture, furnishings and equipment.

Revised Chart Used for Discounts

No discount on:

- Very good pictures, etchings, etc.
- Very good tapestries and hangings
- Good pillows of goose feathers up to 20 years, then 33 percent discount
- Heavy brass of good design
- China and glassware bought in 1948 or later and in very good condition

Good vases costing over two dollars and bought in 1948
or later
Good pottery
Works of art

2 percent annual discount on sterling silver up to 75 percent of cost

2 percent annual discount on Haviland, Wedgwood, Barvarian and other china of similar value, also on glassware of fine quality up to 75 percent of cost

5 percent annual discount on the following up to 75 percent of cost

Wilton rugs well cared for
Orientals well cared for
Good axminster well cared for
Good flax rugs well cared for
Living room suites made of hard wood and well cared for
Dining room suites made of hard wood and well cared for
Solid oak furniture
Good metal bedsteads
Good springs
Good mattresses
Sectional bookcases and others that do not go out of style
Cedar chests
Steel cabinets well cared for
Sewing machines of standard make
Electric machines
Electric mixers
Mirrors
Typewriters in good condition
Good plated ware
Pewter
Good toilet sets costing over five dollars
Clocks of standard make
Good reed furniture
Fire screens
Fire-side sets
Oak porch furniture well cared for
Antique furniture valued according to present worth
Good breakfast set
Shower baths, portable
Tea carts
Heavy aluminum utensils
Sewing cabinets over $10.00
Medicine cabinets
Folding chairs
Adding machines
Encyclopedias if kept up to date

10 percent annual discount on the following up to 75 percent

Fireless cookers
Electric washing machines
Desk sets

Gas ranges
Electric stoves
Electric fans and heaters
Electric sweepers
All refrigerators
Rockers not hard wood
Tables costing $5.00 or less
Kiddy coups
Baby beds
Baby buggies
Tools
Day beds
Magazine racks and baskets
Breakfast sets
Canvas porch furniture
Canvas cots
Electric lamps
Electric water heaters
Dishwashers
Freezers
Photographic equipment
Radios
Bicycles
Roller skates

10 percent annual discount on the following up to 90 percent
Cheap Axminster rugs
Wiltons used very hard
Axminsters used very hard
Hooked rugs
Tapestry rugs
Good rag rugs
Other inexpensive rugs
Gas stoves
Electric waffle irons
Electric toasters
Electric irons
Electric percolators
Magazine racks
Fire-side baskets
Mattress for child's bed
Garden hose
Canvas porch furniture
Canvas cots
Foot stools
Asbestos pads
Fuller brushes when date is given
Window shades

16 2/3 percent annual discount on
Curtains and draperies except those of extra good quality and very well cared for
Plastic curtains

Linens:

20 percent on linens used daily
10 percent on linens used often and mattress protectors
5 percent on linens used occasionally
Very good old linen valued at present worth
When date of purchase was not given, then valued according to wear

Bedding:

If the condition of wear of sheets, pillow cases, face towels, bath towels, hand towels, dish towels, is not given, valued according to scale for linens.
If condition of wear is not given on quilts, comforts blankets and spreads use the following scale:

5 percent annual discount on quilts well cared for
5 percent annual discount on comforts well cared for
5 percent annual discount on very good spreads well cared for
5 percent annual discount on wool blankets well cared for and not in constant use
10 percent annual discount on blankets used often
10 percent annual discount on cheap comforts and those not well cared for
10 percent annual discount up to 90 percent of value on spreads used often

33 percent total discount on the following:

Stainless steel
All china and glassware not mentioned above bought before 1948 and in good condition
Curtain rods
Ordinary pictures
Cheap tapestries
Knick-knacks, vases costing two dollars or less, glass and china candlesticks of some value, ash trays and numerous small articles
Book ends
Brass novelties
Small articles when date is not given
Clothes hampers
Toys in good condition
Laundry equipment--wash boards, tubs, boilers, clothes racks, clothes lines, clothes baskets, ironing boards
Supplies for the sick
Towel racks
Soap dishes
Waste baskets
Mats and scarfs
Guns
Venetian blinds
Fishing poles
Records of some value
Cameras
Filing cabinets

Exceptions to the List Given Above

Furniture made of very fine wood and well cared for
Family heirlooms
Furniture which has a greater present value than purchase price
Handmade spreads
Cut glass is valued at one-fourth the original cost

Repair Cost

If the repair has added to the value of an article, the amount spent is added to the cost before depreciation is figured
If repair only keeps the article useable, the amount spent is not considered in figuring depreciation

Letters were sent to the heads of Home Economics in some of the Land Grant colleges and universities to get information on similar studies that may have been made in their institutions.

Letters were sent to families who had cooperated in the studies of "Farm Income and Living Costs" as reported by Correll (2), asking their cooperation in supplying data for a study of the value of their household inventories. These families had made their record books available to Kansas State College Agricultural Experiment Station and information concerning their income and expenditures over a period of years was thereby available. The first 16 families approached who indicated their willingness to cooperate were used in this study and were later interviewed by the writer between January and April of 1954.

Detailed information such as the annual net farm income, the annual cost of living[1] and the annual expenditures for

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[1]Includes all consumption items, gifts, and contributions, non-farm investments and life insurance.

furniture, furnishings, and equipment by each family was obtained from records used in Purnell Project 196 on file in the Agricultural Experiment Station at Manhattan, Kansas.

An eleven-page interview schedule (Appendix, p. 90) was developed and used in the personal interviews with the homemakers. Information sought by the use of the schedule included a classified list of household furniture, furnishings, and equipment with the date of purchase, the purchase price, or the estimated value at the time of the interview in 1954. Other information about the length of time the house had been established, the size of the family, family goals, size of farm, size of house, home ownership, the net farm income and the family buying practices was sought.

With the help of the homemaker a detailed inventory of the durable household goods was taken for each of the 16 families. The homemaker gave the date of the purchase, and the price paid for each item. She was asked to estimate the value of very old furniture and those items which every home acquires, but has no record of the purchase. In some instances when the homemaker was hesitant to estimate the value because of the age of the article, she was asked what she would give for the item if it were a neighbor's and she wanted to purchase it. Her estimates of the value of items such as oil paintings, and other works of art or items which were not commonly found in all of the homes were used.

Stationary equipment such as the furnace, built-in cupboards, and water heaters was considered part of the house and was not included in this inventory.

The data were compiled for each family and a short case history was prepared. Tables were used to show relationships between the net farm income, and the cost of living, and the expenditures for furniture.

FAMILY A.

Mr. and Mrs. A. have lived on a farm for 12 of their 14 years of married life. Mr. A. was 45 and Mrs. A. was 33 at the time of the interview in 1954. Both Mr. and Mrs. A. have completed high school. The A.'s had three children, the oldest of whom was attending Junior High School in a nearby small city.

The A. family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1949-53.

The A. family's average annual net farm income for the five year period was $1,955. The average annual net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the five year period was $2,700;[1] and $526 of this amount was the average value of the farm produced products used by the

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[1]Includes all consumption items, gifts, and contributions, non-farm investments, and life insurance.

family. An annual average of $143 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the A. family was $1,741 which was $214 less than the average for the five years. The amount spent for family living in 1953 was $2,587 compared to the five year average of $1,955. The value of farm produced products used by the family in 1953 was $692 or $66 more than the five year average of $626. A total of $18 was reported for furniture, furnishings, and equipment during 1953 compared to the overall annual average of $143, (Table 10).

The family rented a farm of 587 acres. Mrs. A. said that they had been looking for a suitable farm site and buildings which they might buy since their marriage.

The house in which the family lived was approximately 64 years old, and was valued at $400. The house did not have many of the modern conveniences such as a water system, indoor plumbing or central heat. The house contained a living room, dining room, three bedrooms, a kitchen, a partial bath, an inclosed porch and a basement. The floors in all of the rooms were covered with linoleum. The living room and one bedroom had a room sized rug. The basement was unfinished.

Since most families have certain goals toward which they work, the interviewer asked Mrs. A. to name and rate the principal goals toward which her family had been working. Mrs. A. considered home ownership, good health, continuous development of each family member, personal and family relationships, frequent company, satisfying recreation, education beyond high school for the children, the respect of the community, and the active participation in church and community affairs as very important to the family. For the last ten years the family's most important goals have been to own their own farm, to improve their farm equipment, and to educate their children.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Mr. and Mrs. A. made joint decisions to purchase the refrigerator, washing machine, living room suite, bedroom suite, and the piano. Mr. A. decided to purchase the range, vacuum cleaner, sewing machine, pressure saucepan and the radio. Mrs. A. decided to purchase the electric mixer, and the lighting fixtures.

The family as a unit purchased the refrigerator, pressure saucepan, living room suite, bedroom suite, and the piano. The husband purchased the sewing machine and the radio. The wife made the remaining purchases. All of the purchases were made in a nearby small city, and were paid for in cash.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The family's last large expenditure was for a piano which was bought in 1950. The family had realized their intention to buy a piano for about three years before the actual purchase. The A.'s wanted a piano made by a dependable company so that servicing would be available when needed. They wanted the piano to be durable and of a small enough size to fit into the available space in the room. The A.'s tried to get information before the actual purchase and found that talking with friends, relatives, and a local music teacher about the piano was very helpful in getting such information. After the preliminary shopping around the family set a price which they felt they could pay for the piano. The A.'s were satisfied with their purchase and would repurchase the same model, if they were buying a piano again.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $1,771; of this amount $140 or 8 percent was invested in the living and dining area; $234 or 13 percent was the value of the furniture in the three bedrooms; $234 or 13 percent was invested in the kitchen; $74 or 4 percent was invested in laundry and cleaning equipment; $581 or 33 percent of the total was the value of the musical instruments and recreation equipment; and $508 or 29 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY B.

Mr. and Mrs. B. had been married 30 years, and were both in their early 50's at the time of the interview in 1954. Both Mr.

and Mrs. B. were college graduates. They had three children, two girls and one boy who had also graduated from college.

The family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1938 to 1953.

The average annual net farm income for the family was $1,830. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the 16 year period was $4,357;[1] and $390 of this amount was the average value of the farm produced products used by the family. An annual average of $306 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the family was only $1,303 which was $527 less than the average for the 16 years. The amount spent for family living in 1953 was $4,799 compared to the 16 year average of $4,357. In 1953, $677 was spent for furniture, furnishings, and equipment compared to the annual average of $306, (Table 10).

The B.'s moved to this farm of 634 acres in 1932. They owned the house in which they lived. The house originally belonged to Mrs. B.'s family and was her family home before marriage. The original foundation was a composite of three sep-

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[1]Includes all consumption items, gifts, and contributions, non-farm investments, and life insurance.

arate houses and was combined in 1863. The upstairs part of the house was added in 1900. Mrs. B. set the value of the house at $5,000. The house consisted of a living room, dining room, den, three bedrooms, a kitchen, a bath, storeroom, screened porch and a cellar. The floors of the kitchen and bathroom were covered with linoleum. The floors of the remaining rooms in the house were varnished and the living room had a room sized rug.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. B. considered home ownership, good health, continuous development of each family member as an individual, personal and family relationships, education beyond high school for the children, frequent company, satisfying recreation, the respect of the community and the active participation in church and community affairs as very important to the family. For the last ten years the family's most important goals were to give the children a college education, to take an active part in the community and to look forward to travel and cultural advancement.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed on the schedule and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

The husband was the main purchaser in the B. family. Mrs. B. said her husband had better "taste" and even bought most of her clothes. He decided to purchase the refrigerator, range, vacuum cleaner, washing machine, sewing machine, electric mixer, pressure saucepan, living room suite, bedroom suite, lamps, bicycle, the radio and the piano. Mrs. B. decided to purchase the iron and one of the children gave the toaster to the family as a gift.

Mr. B. made most of the purchases in the small town nearest their home. A salesman representing a local merchant sold them the refrigerator and range. The iron, sewing machine, pressure saucepan, living room suite, and the bedroom suite were bought in the nearby small city.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The family's last large expenditure was for six dining room chairs which were bought in 1953. The purchase of the chairs had been planned for the last ten years. Since the family had no immediate and pressing need for these chairs, the B.'s had only been "casually" looking. The B.'s had purchased a dining room table ten years before and wanted the chairs to match. They wanted the chairs to be comfortable, wide, and lightweight. Another point which Mr. B. considered was sturdy construction. Mrs. B. felt that her husband knew good lines and good construction and she had complete confidence in his decision. Mrs. B. found the Home Demonstration Agents very helpful in getting information. The B.'s tried to find chairs within their family price range, although they did not set a dollar limit beyond which they would not pay. Mr. B. bought the chairs on a sale from a store in a nearby large city. Mrs. B. did not know about the purchase until after it was made. The B.'s are "very happy" with their purchase and do not wish they had had further information before they bought the chairs. They would repurchase the same chairs if given a second chance.

Mr. B. had made other purchases without previously consulting his wife. As indicated earlier in this report, he was the usual purchasing agent for the family, and previously, while on a trip in a nearby city to buy bed springs, he saw a bedroom suite on sale which he felt would be a good buy. It was of good construction and style so he bought it.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $4,342; of this amount $1,503 or 35 percent was invested in the living and dining area; $658 or 15 percent was the value of the furniture in the three bedrooms; $579 or 13 percent was invested in the kitchen; $188 or 4 percent was invested in the laundry and cleaning equipment; $454 or 11 percent was the value of the musical instruments and recreation equipment; and $960 or 22 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY C.

Mr. and Mrs. C. had been married 26 years and were both in their early 50's at the time of the interview in 1954. They had lived on a farm since their marriage, and on the same farm for the last 23 years. They had no children.

The family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available to the writer from 1945 to 1953.

The average annual net farm income for the family was $2,597. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the nine year period was $1,988;[1] and $368 of this amount was the average value of the farm produced products used by the family. An annual average of $224 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the family was $1,275 which was $1,372 less than the average for the nine years. The amount spent for family living in 1953 was $1,666 compared to the nine year average of $1,988. The value of the farm produced products used by the family in 1953 was $301 or $57 less than the nine year average. In 1953, $234 was spent for furniture,

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[1]Includes all consumption items, gifts and contributions, non-farm investments, and life insurance.

furnishings, and equipment compared to the average of $224 for the nine years, (Table 10).

The farm consisted of 240 acres. The house in which the C. family lived belonged to the farm which they rented. It was built in 1916 and later remodeled. The tax valuation of the house was $700. In 1953, the C.'s added the utility room and bathroom to the house at their own expense. It had no central heating system, and heat was furnished by a stove in the living room. The house contained a living and dining room combination, a bedroom, bathroom, utility room, kitchen screened porch and an unfinished basement. The floors in all of the rooms were varnished with the exception of the living room and kitchen floors which had linoleum.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. C. considered good health, continuous development of herself and husband, personal and family relationships, frequent company, the respect of the community, and the active participation in church and community affairs as very important. Mrs. C. stated that she and her husband did not find many forms of recreation satisfactory. Their main recreation consisted of visiting friends and attending community meetings. Both Mr. and Mrs. C. objected to the"low standards of the movies", expecially those which portrayed drinking. For the last ten years the family's most important goal was to take a few trips.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed on the schedule and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Mr. and Mrs. C. made joint decisions to buy the refrigerator, washing machine, sewing machine, electric mixer, and the lighting fixtures. On some items, the husband decided to buy but left the choice of the brand to his wife. Mrs. C. decided to buy the vacuum cleaner, iron, living room suite, bedroom suite, and the radio. The husband decided to buy the toaster which he gave to his wife on her birthday.

With the exception of the electric mixer which the husband purchased and the bedroom suite which the wife purchased, Mr. and Mrs. C. had purchased all of the items together. The vacuum cleaner and the washing machine were purchased in a nearby small city. All of the other purchases were made in the small town nearest their home. All of the family purchases were made in cash with the exception of the refrigerator and the sewing machine. The refrigerator was purchased in several installments for which there was a small carrying charge. The C.'s paid for the sewing machine by giving the merchant eggs.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The family's last large expenditure was for a bedroom suite which they purchased in 1953. The C.'s had wanted a bedroom suite ever since they were married. About two months lapsed from the time they decided to make the purchase and the time they placed the order. They wanted the suite to be solid wood, preferably maple. Mrs. C. wanted it to be a pleasing style and have a dressing table. Storage space was another important consideration to the family. The C.'s tried to get information on these points before the actual purchase. Although they found that shopping around in a large city was the best source of information, they made the purchase in a small city. The family was satisfied with the information which they had before buying and would repurchase the same model of bedroom suite if they were in the market again. They did not have in mind a price beyond which they would not go, but felt that they would have to pay the price of the suite they wanted.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $2,034: of this amount $307 or 15 percent was invested in the living and dining area; $538 or 26 percent was the value of the furniture in the two bedrooms; $522 or approximately 26 percent was invested in the kitchen; $76 or 4 percent was invested in the laundry and cleaning equipment; $121 or 6 percent of the total was the value of the musical instruments and recreation equipment; and $470 or 23 percent was invested in household furnishings and accessores. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY D.

Mr. and Mrs. D. have lived on three farms since their marriage 15 years ago, and on the same farm for the past ten years. Mr. D. was 50 years old, and Mrs. D. was 41 at the time of the interview in 1954. Mr. D. had two years of business college and Mrs. D. was a home economics graduate and taught several years before marriage. The D.'s had seven children who ranged in age from 14 to two years of age. The oldest four children were in grade school.

The family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1943 to 1953 with the exception of 1945 and 1952.

The average annual net farm income for the family during these years was $3,008. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the nine year period was $2,900;[1] and $657 of this amount was the average value of the farm produced products used by the family. An annual average of $64 was spent for furniture, furnishings, and equipment.

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[1]Includes all consumption items, gifts and contributions, non-farm investments, and life insurance.

In 1953, the net farm income for the family was $2,318 which was $690 less than the average for the nine years. The amount spent for family living in 1953 was $3,750 compared to the nine year average of $2,900. The value of the farm produced products used by the family in 1953 was $559 or $102 more than the nine year average. In 1953, $36 was spent for furniture, furnishings, and equipment compared to the average of $64 for the nine years, (Table 10).

The farm on which the D.'s lived consisted of 769 acres. The house in which the D. family lived was approximately 39 years old and was valued at $4,000. The family was carrying an insurance policy valued at $8,000 on the house and its furniture. The house did not have modern conveniences such as a water system, indoor bath, or central heat. The house contained a living and dining room combination, four bedrooms, a kitchen, hall, wash-room and a screened porch. The floors in the four bedrooms and the hall were varnished. The floor of the screened porch was painted, and the floors of the remaining rooms in the house were covered with linoleum.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. D. considered home ownership, good health, continuous development of each family member, personal and family relationships, frequent company, satisfying recreation, education beyond high school for both boys and girls, the respect of the community, and the active participation in church and community affairs as very important to the family. For the last nine years the family's most important goals were to install a water system in their home and to finish paying for their farm.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

The husband made the decision to buy the refrigerator, washing machine, iron, sewing machine, electric mixer, living room suite, the boy's bicycle, and the radio. Mrs. D. said her husband took the washing machine to be repaired. When he learned how much it would cost for repairs, he drove to a nearby town and bought a new washing machine. A new iron was purchased for the same reason. A new sewing machine was purchased when a salesman came to their farm to demonstrate a button hole attachment. The attachment would not work on Mrs. D.'s treddle machine, so the salesman demonstrated the attachment on his own machine. The husband then bought the machine and attachment for his wife. Mrs. D. made the decision to buy the bedroom suite, the girl's bicycle, and the lighting fixtures.

With the exception of the bedroom suite, which the husband and wife bought together, and the lighting fixtures which Mrs. D. bought by herself, Mr. D. made all of the purchases mentioned above in the small town near their home.

Since the family income was from hogs, cattle, and wheat, most of their money came in a "lump" sum. Mr. D. did "not believe in installment buying," so all of their purchases were made with cash they had at the end of the year.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The family's last large expenditure was for a cabinet-sink which was bought in 1948. The family had realized their intention to buy a cabinet-sink for about one month before the actual purchase. Since the house did not have indoor plumbing, they especially wanted to provide storage space for pans, and work space for dishwashing. Mrs. D. said they tried to get information on these points before purchasing. The family found the mail order catalog very helpful in finding such information. The wife had also worked in a home which had a cabinet-sink. The family tried out another model before they purchased this one. They found the storage space and amount of room for work on the first model inadequate for their needs. The family set $100 as the maximum amount they could spend in making the purchase. This limit was set after they compared prices of cabinet-sinks in the mail order catalog. Mrs. D. said they were satisfied with their purchase and would repurchase the same model if they were replacing the sink.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $1,326: of this amount $326 or 24 percent was invested in the living and dining area; $141 or 11 percent was the value of the furniture in the four bedrooms; $342 or 26 percent was invested in the kitchen; $113 or 9 percent was invested in the laundry and cleaning equipment; $172 or 13 percent of the total was the value of the musical instruments and recreation equipment; and $232 or 17 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY E.

Mr. and Mrs. E. have lived on the same farm since their marriage in 1937. Mr. E. was 41 years of age and Mrs. E. was 39 at the time of the interview in 1954. Both Mr. and Mrs. E. have completed one year of college. They had three children, a son who attended high school in a nearby small city, and two daughters in the village grade school.

The E. family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1941 to 1953.

The average annual net farm income for this family was $4,266. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the 13 year period was $2,845;[1]

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[1]Includes all consumption items, gifts and contributions, non-farm investments, and life insurance.

and $445 of this amount was the average value of the farm products used by the family. An annual average of $227 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the family was only $1,105 which was $3,251 less than the average for the 13 years. The amount spent for family living in 1953 was $3,612 compared to the 13 year average of $2,845. The value of the farm produced products used by the family in 1953 was $464 or $19 more than the 13 year average of $445. In 1953, $175 was spent for furniture, furnishings, and equipment compared to the average of $227 for the 13 years, (Table 10).

The farm consisted of 330 acres. The house the family lived in was approximately 66 years old and was Mr. E.'s family home before he was married. The E. family was buying its home from Mr. E.'s family at the time of the interview. At that time the family was working to install a central heating system. Up to this time, heat was furnished by two oil heaters. The house contained a living room, dining room, three bedrooms, a kitchen, utility room, store room, two bathrooms, two hallways, a basement and a screened porch. The floors in the living room, the three bedrooms, and one of the hallways were varnished. The remaining floors were covered with linoleum.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. E. considered home ownership, good health, continuous development of each family member, personal and family relationships, education beyond high school for both boys and girls, the respect of the community and the active participation in church and community affairs, as very important to the family. The family placed less emphasis on frequent company in the home and satisfying recreation since the children were very active in school activities.

For the last ten years, the family's most important goals have been to educate their children, to finish paying for their farm and to build a new house.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Mr. and Mrs. E. made the decisions to buy furniture and equipment after they had talked together, with the single exception of the radio which the husband gave to his wife as a gift.

The husband made most of the purchases. The refrigerator and range were bought through the Rural Electrification Program. Most of the other equipment was purchased from the cooperative store in the small city near their home. All of the family purchases have been cash transactions.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The E. family's last large expenditure was for a divan which was bought in 1952. The family had realized their intention to buy the divan about six months before the purchase. Mrs. E. wanted to find a divan with two seats instead of the conventional three, and without the extra overstuffed chair. She also considered style and how well the divan would fit into the room color scheme. Lastly, she did not want an expensive divan while the children were small because she wanted the children to feel free to use it. Mrs. E. did not remember any way that she had tried to find information on these points other than the fact that she had had a three seated divan before and wanted a change. She also shopped around in the local stores. She chose a store which accepted her old divan as a "trade-in." The E.'s did not have in mind a price beyond which they did not wish to go in making the payment, and they were satisfied with the divan. They would repurchase the same model divan if they were in need of a new one.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $1,978: of this amount $487 or 25 percent was invested in the living and dining area; $233 or 12 percent was the value of the furniture in the three bedrooms; $480 or 24 percent was invested in the kitchen; $334 or 17 percent was invested in the laundry and cleaning equipment; $138 or 7 percent of the total was the value of the musical instruments and recreation equipment; and $306 or 15 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY F.

Mr. and Mrs. F. have lived on a farm the 46 years of their married life. Mr. F. was 68 years of age and Mrs. F. was 64 at the time of the interview in 1954. Both Mr. and Mrs. F. completed the eighth grade. They had reared six children, one of whom was living on their farm with them. Their four girls were either married or working away from home. The oldest daughter was a registered nurse. The second daughter finished college and taught four or five years before marriage. The youngest two daughters completed a course in a business college. The oldest son went into partnership with his father on the farm after graduation from high school. The second son taught several years and then purchased the old family home from his parents and went into partnership with his father and older brother.

The F. family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures from 1942 to 1953 was available with the exception of 1950 and 1952.

The average annual net farm income for this family was \$2,705. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The F. family's average annual cost of living for the ten year period was \$1,496;[1]

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[1]Includes all consumption items, gifts, and contributions, non-farm investments, and life insurance.

and $528 of this amount was the average value of the farm produced products used by the family. An annual average of $26 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the F. family was only $1,110 which was $1,595 less than the average for the ten years their records were available. The amount spent for family living in 1953 was $1,406 compared to the ten year average of $1,496. The value of farm produced products used by the family in 1953 was $733 or $205 more than the ten year average of $528. No expenditure was reported for furniture, furnishings, and equipment during 1953, (Table 10).

The F.'s moved to this farm of 760 acres three years previous to this study. This was the third farm on which the F.'s had lived since their marriage.

The house on the farm was approximately 100 years old and the value of the insurance policy which the F.'s carried on it was $1,500. While the family owned this house, they considered it a temporary arrangement and expressed the desire to build a new house as soon as possible as they did not have modern conveniences such as a water system, indoor bath or central heat. The house contained a living room, dining room, two bedrooms, and a kitchen. The floors in all of the rooms were covered with linoleum.

The interviewer asked this homemaker to name and rate the principal goals of her family. Mrs. F. considered home ownership, good health, continuous development of each family member, personal and family relationships, the respect of the community and the active participation in a church and the community affairs as very important to the family. Mrs. F. said her family had never had to look outside the home for recreation, but preferred to stay at home. Satisfying recreation as a goal therefore, was rated as less important than the others named. Education for the children beyond high school was also rated as "of some importance" because the F.'s felt that the extent of the child's education depended upon each child's ability.

For the last ten years the family's most important goals have been a new house and modern conveniences.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Many of the items in the home were gifts from their children. Mr. F. made the decision to buy the refrigerator, home freezer, and lighting fixtures. Mrs. F. made the decision to buy the washing and sewing machines, the bedroom suite, and the piano. The decisions to buy the range and vacuum cleaner were made by the whole family.

The husband purchased the refrigerator, home freezer, and the lighting fixtures in a nearby small city. The wife purchased the washing and sewing machines from the same city. The bedroom suite was purchased by the wife at a farm sale, and the piano was bought in a large city. The family "never charges" but buys on a strictly cash basis.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The F. family's last large expenditure was for their 19 cubic foot home freezer which was bought in 1952. The family had realized their intention to buy a freezer about one year before the actual purchase. The decision to buy was influenced by the fact that the present farm had electricity.

The family wanted a home freezer because of the convenience it afforded in storing vegetables and meats. The size was important. They wanted a large freezer and tried to get information on sizes before they made the purchase.

The F.'s found that talking to friends and relatives about home freezers was of some value but afforded little information other than personal opinions. Mr. and Mrs. F. found talking to the sales clerks helpful and rated "shopping around and looking" high as a guide in making a choice. The F.'s looked in local and city stores before making their final decision. The husband made the actual decision about the freezer and brought it out to the house for a trial period. At first his wife thought that the freezer was too large, but has since changed her mind. At one time Mrs. F. wished they had considered an upright model, but was satisfied with the purchase and would repurchase the same model if a new one were needed.

The family did not set a price beyond which they would go in making the purchase. It is interesting to note, however, that the father and a son who lived nearby combined their purchasing power and bought two freezers at the same time. Buying the two freezers at the same time resulted in a considerable discount.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $1,671: of this amount $387 or 23 percent was invested in the living and dining area; $72 or 4 percent was the value of the furniture in the two bedrooms; $750 or 45 percent was invested in the kitchen; $88 or 5 percent was invested in the laundry and cleaning equipment; $45 or 3 percent of the total was the value of the musical instruments and recreation equipment; and $329 or 20 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY G.

Mr. and Mrs. G. have lived on the same farm since their marriage in 1945. Mr. G. was 33 years of age and Mrs. G. was 36 at the time of the interview in 1954. Mr. G. had completed one year of college and Mrs. G. had completed two years. They had three children, a daughter who was attending grade school and two boys of pre-school age.

The family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1951 to 1953.

The average annual net farm income for these years was $5,168. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the three year period was $3,154;[1] and $651 of this amount was the average value of the farm produced products used by the family. An annual average of $247 was spent for furniture, furnishings, and equipment during the three years herein reported.

In 1953, the net farm income for the G. family was $5,107 which is $51 less than the average for the three years. The amount spent for family living in 1953 was $2,514 compared to the three year average of $3,154. The value of farm produced products used by the family in 1953 was $944 or $292 more than the three year average of $651. In 1953, $220 was spent for furniture, furnishings, and equipment compared to the average of $247 for the three years, (Table 10).

The farm consisted of 293 acres. The family had built a new house on the farm in 1953, and had moved into it in January of 1954. The value of their new house was approximately $18,000. The house contained a living room, dining room, three bedrooms, a kitchen, bath, utility room, hallway and full basement. The

[1]Includes all consumption items, gifts, and contributions, non-farm investments and life insurance.

floors in the dining room, utility room, and bath were covered with linoleum tile. The floors of the remaining rooms were varnished and sealed. The basement was cement.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. G. considered home ownership, good health, continuous development of each family member, personal and family relationships, education beyond high school for the children, satisfying recreation, frequent company in the home, the respect of the community and the active participation in church and community affairs as very important to the family. Mrs. G. emphasized the importance of advanced education for the children.

For the last eight years, the family's most important goals were to build their new house, to finish paying for their farm, and to take a few trips.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

It was the joint decisions of Mr. and Mrs. G. to buy the refrigerator, range, washing machine, sewing machine, toaster, living room suite, bedroom suite, lighting fixtures, and the radio. Mr. G. decided to buy the iron, the electric mixer and the pressure saucepan. Mrs. G. made the decision to buy the vacuum cleaner and the piano.

The husband and wife bought the range, washing machine, sewing machine, toaster, living room suite, lighting fixtures, and the radio in a nearby small city. The vacuum cleaner was bought from a salesman who came to their house, and the bedroom suite was bought in a large city. The remaining purchases were made by the husband in the small city near their home. This family always paid cash even for the more expensive items.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The G. family's last large expenditure was for a bedstead, mattress, and springs, in 1953. The family had realized their intention to buy the bed about one year before the purchase. Mrs. G. said they were particularly interested in getting one with good springs and mattress. They wanted a bed but did not desire the dresser or chest of drawers because their new house had built-in wardrobe closets. Mr. and Mrs. G. had been interested in this particular bed for some time, and when it went on sale, they decided to buy it. Mrs. G. said they tried to get information on mattresses and springs before they bought, and they found that talking to the clerks in the store was very helpful. The family also shopped in local stores, and found this of value in determining the price which they would pay for the bed. The G.'s were satisfied with their purchase and said they would repurchase the same item if given a second chance.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $2,107: of this amount \$491 or 23 percent was invested in the living and dining area; \$312 or 15 percent was the value of the furniture in the three bedrooms; \$548 or 26 percent was invested in the kitchen; \$181 or 9 percent was invested in the laundry and cleaning equipment; \$87 or 4 percent was the value of the musical instruments and recreation equipment; and \$488 or 23 percent was the value of the household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY H.

Mr. and Mrs. H. have lived on the same farm since they were married in 1920. They were both 60 years of age at the time of the interview in 1954. They had three sons, who were all living away from home. The oldest two were in the armed services. All three boys had some college training and the oldest boy was a dentist.

The H. Family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1946 to 1953.

The average annual net farm income for this family was \$2,577. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the eight years was \$2,234;[1] and \$466 of this amount was the average value of the farm produced products used by the family. An annual average of \$84 was spent for furniture, furnishings, and equipment during the eight year period herein reported.

In 1953, the net farm income for the family was minus \$2,805 which was \$5,382 less than the average for the eight years. The amount spent for family living in 1953 was \$1,668 compared to the eight year average of \$2,234. The value of the farm produced products used by the family in 1953 was \$296 or \$170 less than the eight year average of \$466. In 1953, \$86 was spent for furniture, furnishings, and equipment compared to the average of \$84 for the eight years, (Table 10).

The farm consisted of 458 acres. The house in which the family lived was approximately 46 years old and was valued at \$2,500. Heat for the house was furnished by an oil heater located in the dining room. The house contained a living room, dining room, four bedrooms, a hall, a kitchen, a bath, and a screened porch. The floors in the living room, dining room, kitchen, and bath were covered with linoleum. The floor of the screened porch was cement and all of the other floors in the house were varnished.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs.

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[1]Includes all consumption items, gifts, contributions, non-farm investments, and life insurance.

H. considered home ownership, good health, continuous development of each family member, education beyond high school for the children, frequent company, the respect of the community and the active participation in church and community affairs as very important to the family. Mr. H. rated family relationships and satisfying recreation as very important to the family but did not place as much emphasis on these goals. For the last ten years, the family's most important goal had been to remodel the house. The family was not able to buy their house until two years previous to this study. The house had belonged to an estate and the H. family could not buy or remodel it.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Mr. and Mrs. H. made joint decisions to buy large expenditure items, such as the refrigerator, range, living room suite, bedroom suite, radio, and the piano. Mrs. H. decided to buy the vacuum cleaner, washing machine, sewing machine, lamps and lighting fixtures. The toaster and electric mixer were gifts to the family.

Mr. and Mrs. H. together purchased the radio, bedroom, and living room suite. Mr. H. purchased the refrigerator, range, and the washing machine, and Mrs. H. made all of the other purchases. With the exception of one of the radios which was ordered through the mail, and the piano which was purchased in a large city, all of the family purchases were made through their local small town dealer. The family paid cash for all of the purchases. In the case of the refrigerator and range, the payments were made in large installments and in such a short time that no carrying charge was made. These purchases were counted as cash by the interviewer.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The H. family's last large expenditure was for a refrigerator which was bought in 1941. They had planned the purchase about one year before buying. The main decision to buy a refrigerator came because Mrs. H. was "tired of fooling with ice." The family was looking for a gas refrigerator because they did not have electricity on their farm at that time. The H.'s had to replace an old wood stove with a smaller wood-gas combination range before they had room in their kitchen for the refrigerator. Mrs. H. indicated that she tried to get information about refrigerators before she made the purchase. She had in mind a particular brand which she had seen at the home of neighbors. She had also read about this brand in magazines and newspapers. In addition, she talked with the sales clerks who delivered a model to her home for her to try. Mrs. H. said that she found all of these sources of information helpful. The family did not have in mind a particular price beyond which they would not go, but their purchase was influenced by the trade-in value of their old icebox. They were satisfied with their purchase and would repurchase the same model.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $960: of this amount $139 or 14 percent was invested in the living and dining area; $99 or 10 percent was the value of the furniture in the four bedrooms; $325 or 34 percent was invested in the kitchen; $113 or 12 percent was invested in the laundry and cleaning equipment; $35 or 4 percent of the total was the value of the musical instruments and recreation equipment; and $249 or 26 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY I.

Mr. and Mrs. I. have lived on a farm since their marriage 21 years previous to this study. They were both 43 years of age at the time of the interview in 1954. Mr. I. graduated from high school and Mrs. I. completed her sophomore year. They had four children, three boys and one girl. The oldest boy attended business college and was living away from home. The younger three children were enrolled in the local schools.

The I. family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1951 to 1953.

The average annual net farm income for this family was $5,540.

The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings and machinery, plus the farm products used by the family. The average annual cost of living for the three year period was $3,083;[1] and $1,157 of this amount was the average value of the farm produced products used by the family. An annual average of $398 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the family was $4,846, which was $694 less than the average for the three years. The amount spent for family living in 1953 was $1,966 compared to the three year average of $3,083. The value of farm produced products used by the family in 1953 was $1,025 or $132 less than the three year average. In 1953, $34 was spent for furniture, furnishings, and equipment compared to the average of $398 for the three years, (Table 10).

The I.'s moved to this farm of 740 acres 13 years ago. This was the third farm on which the family had lived since their marriage.

The house in which the I. family lived was approximately 80 years old. It was a two story frame structure and was valued at $1,500. The family was carrying $1,200 insurance on the house. The house was heated by a gas heater in the living room, and a small electric heater in the bathroom. The house contained

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[1]Includes all consumption items, gifts, and contributions, non-farm investments, and life insurance.

a living room, dining room, kitchen, utility room, laundry, and a porch used as a recreation room, four bedrooms and a bath. The floors of the living and dining rooms were varnished, and those in the four bedrooms were painted. The floors in the kitchen and bathroom were covered with linoleum. The floors of the recreation porch and the laundry were cement.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. I. considered home ownership, development of each family member, personal and family relationships, frequent company, satisfying recreation, the respect of the community, and the active participation in church and community affairs as very important to the family. Mrs. I. did not rate education of the children as a family goal because she felt that this was "a part of everyday living."

For the last three years, the family's most important goals were to buy their farm and to modernize their home. The family hoped to install a central heating system in the near future.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Both Mr. and Mrs. I. decided to buy the range, the washing machine, sewing machine, living room suite, lighting fixtures, and the piano. Mr. I. decided to buy the refrigerator, the home freezer and the bedroom suite. Mrs. I. decided to buy the vacuum cleaner, the coffee maker, and the pressure saucepan. The whole family decided to buy the radio. The children decided to buy and bought their own bicycles.

The husband and wife made the purchases together in the small city nearest their home. All of the family purchases were paid for in cash.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The family's last large expenditure was for a piano which was purchased in 1953. The family had realized their intention to buy a piano for about one month before the purchase. They wanted a small piano, which would still have a good tone. The I.'s were aware of the fact that the piano they purchased was not the best piano available, but they felt they bought what they could afford. They had tried to get information on the various types and brands of pianos from a music teacher and the family had also made a trip to a large city and several smaller cities to compare prices and values. They found this shopping very helpful in gathering information even though they decided to give the trade to their local merchant. Mr. and Mrs. I. had in mind a price range beyond which they did not want to go in the purchase of the piano. They set this price after the preliminary shopping around. Their final choice was influenced by what they felt was a generour trade-in on their old piano.

They were satisfied with the information they had about the piano before the purchase was made and would repurchase the same piano if they were in the market for one.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $3,955; of this amount $653 or 16 percent was invested in the living and dining area; $287 or 7 percent was the value of the furniture in the four bedrooms; $1,417 or 36 percent was invested in the kitchen; $69 or 2 percent was invested in the laundry and cleaning equipment; $1,017 or 26 percent was the value of the musical instruments and the recreation equipment; and $512 or 13 percent was invested in the household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY J.

Mr. and Mrs. J. have lived on the same farm since their marriage in 1937. They were both in their early forties at the time of the interview in 1954. Mr. J. had two years of college and Mrs. J. graduated from college. They had three girls, the oldest of whom was enrolled in high school. The J.'s planned to have all three of their children finish college.

The J. family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1947 to 1953.

The average annual net farm income for this family was $6,559.

The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the seven year period was $2,914;[1] and $520 of this amount was the average value of the farm produced products used by the family. An annual average of $262 was spent for furniture, furnishings, and equipment during the seven year period herein reported.

In 1953, the net farm income for the J. family was $5,234 which was $325 less than the average for the seven years. The amount spent for family living in 1953 was $2,644 compared to the seven year average of $2,914. The value of the farm produced products used by the family in 1953 was $756 or $236 more than the seven year average of $520. In 1953, $207 was spent for furniture, furnishings, and equipment compared to the average of $262 for the seven years, (Table 10).

The farm consisted of 660 acres. The house in which the J. family lived was approximately 45 years old, and was valued at $3,000. The house had a central heating system using propane gas as a fuel. The house contained a living and dining room combination, recreation room, three bedrooms, a kitchen, and a bath. The floors in all of the rooms were covered with linoleum. The family had completely remodeled their house in the five years

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[1]Includes all consumption items, gifts, and contributions, non-farm investments, and life insurance.

previous to the interview. They installed a new bathroom, kitchen, and hot water system. By cooperating with other farm families in that area, they were able to get a high power electric line to their farm home.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. J. considered home ownership, good health, the development of family members, personal and family relationships, frequent company, satisfying recreation, education beyond high school for the children, the respect of the community, and the active participation in church and community affairs as very important to her family.

For the last ten years, the family's most important goals were to make things more convenient on their farm and in their home, and to help to build up the community in which they lived.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed on the schedule and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Mr. and Mrs. J. made joint decisions to buy the washing machine and the bicycle. Mrs. J. decided to buy the refrigerator and iron, and the piano and bedroom suite belonged to her before her marriage. Mr. J. decided to buy the range, vacuum cleaner, sewing machine, coffee maker, living room suite, the lighting fixtures, and the radio.

Although Mr. J. made the decision to buy the radio, coffee maker, vacuum cleaner and range, Mrs. J. made the purchase of these items. She also bought the washing machine which they had decided on together. The husband and wife went together to buy the lighting fixtures and the bicycle. Mr. J. made the remaining purchases. The range was bought in the small town near their home, and all of the remaining purchases were made in near-by cities. The J. family policy was to pay cash for all of their purchases.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The family's last large expenditure was for a sewing machine which the family gave to Mrs. J. for Christmas in 1953. Although the husband and the oldest daughter gave the machine to Mrs. J. as a gift, she had previously been consulted as to the features which she wanted the machine to have. Mrs. J. wanted a portable machine which would give good service and be of a make for which good servicing would be available. She also wanted to get many of the available attachments. Mr. and Mrs. J. saw a demonstration of the machine by a local salesman at a meeting in the schoolhouse. They also shopped in the stores of a large city. The salesman left the machine at their home a week for the family to try. The company from which the family bought the machine guarranteed that they would send a service man around to the J. house once a month to check the machine. The J.'s are satisfied with the purchase and would repurchase the same model if they were in the market for a machine. Mrs. J. indicated that if she had had more room in her house she might have bought a cabinet model.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $3,113: of this amount $689 or 22 percent was invested in the living and dining area; $339 or 11 percent was the value of the furniture in the three bedrooms; $495 or 16 percent was invested in the kitchen; $125 or 4 percent was invested in the laundry and cleaning equipment; $149 or 5 percent was the value of the musical instruments and recreation equipment; and $1,316 or 42 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY K.

Mr. and Mrs. K. were married in 1943, and were both in their early 30's at the time of the interview in 1954. Mr. K. had had two years of college before he was married and Mrs. K. had a B. S. degree. They had four children, two boys and two girls. The oldest two children were enrolled in grade school.

The family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1948 to 1953.

The average annual net farm income for this family was

$8,348. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the six year period was $3,920;[1] and $437 of this amount was the average value of the farm produced products used by the family. An annual average of $276 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the family was $9,220 which was $872 more than the six year average. The amount spent for family living in 1953 was $3,911 compared to the six year average of $3,920. The value of the farm produced products used by the family in 1953 was $625 or $188 more than the average of $437. In 1953, $220 was spent for furniture, furnishings, and equipment compared to the average of $276 for the six years, (Table 10).

The K.'s moved to this farm of 645 acres seven years previous to this study. The house in which the K. family lived was built in 1860 and was valued at $1,500. Mr. and Mrs. K. considered this house a temporary residence and planned to build a new house as soon as possible. Consequently, Mrs. K. said they had not invested as much in their household furnishings as they otherwise would have. The house had no central heating system, but was heated by a floor furnace downstairs and room

[1]Includes all consumption items, gifts, and contributions, non-farm investments, and life insurance.

heaters in the upstairs. The house contained a living room, dining room, four bedrooms, a kitchen, bath, downstairs washroom, a screened porch and a basement. The floors in all of the rooms were covered with linoleum, with the exception of the living room and screened porch. The living room floor was varnished and had a room sized rug. The floor of the screened porch was painted.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. K. considered development of each family member, personal and family relationships, education beyond high school for the children, satisfying recreation, and the active participation in a church as very important to the family. She rated home ownership, good health, the respect of the community and the active participation in community affairs of some importance.

For the last six years, the family's most important goals were to build a new house, and to help their children develop "integrated personality." They expressed a desire to have each of their children acquire an appreciation for music, and to broaden their interests in many fields. The family had the plans drawn for their new house and were waiting for a convenient time to build.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Mr. and Mrs. K. made joint decisions to buy the refrigerator, range, washing machine, iron, pressure saucepan, living room suite, bedroom suits, bicycle, and the radio. The husband decided to buy the dishwasher, home freezer, ironer, sewing machine, electric mixer, and the television set. The wife decided to buy the vacuum cleaner, piano, and the lighting fixtures.

The husband and wife together made the purchase of the range, home freezer, living room suite, bedroom suite, and the piano. Mrs. K. purchased the vacuum cleaner, washing machine, iron, and the lighting fixtures. With the exception of the vacuum cleaner, washing machine and the piano which were bought in a small city, all of the purchases were made in the local small town. The K. family made all of their purchases in cash.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The last large expenditure which the K.'s made was for a television set in 1953. They had planned the purchase for a period of about three months before they made it. They wanted to buy a set in the price range which they felt they could afford. The electrical unit of the set was of more importance to the family than the style of cabinet. The K.'s wanted their set to be good at "fringe" reception because they were located quite far from a station. They tried to get information on these points by reading the "Consumer's Guide" and shopping around in local and out of town stores. Mr. K. had training in the field of television and radio and consequently was qualified to judge many of the technical points for which the family was looking.

They arrived at the price they thought they could afford by shopping around and consulting a mail order catalog. The K.'s believed that they had obtained the information which they needed before the purchase, and were satisfied with the set.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $4,362; of this amount $624 or 14 percent was invested in the living and dining area; $223 or 5 percent was invested in furniture in the four bedrooms; $951 or 22 percent was invested in the kitchen; $121 or 3 percent was invested in the laundry and cleaning equipment; $2,028 or 46 percent of the total was the value of the musical instruments and recreation equipment; and $415 or 10 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY L.

Mr. and Mrs. L. have lived on a farm since their marriage in 1945. Mr. L. was 46 and Mrs. L. was 38 at the time of the interview in 1954. Mr. L. Had a B. S. degree, and Mrs. L. had an M. S. degree. They had three children, the oldest of whom was in the second grade.

The L. family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1947 through 1953.

The average annual net farm income for this family was $8,891. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The L. family's average annual cost of living for the seven year period was $4,627;[1] and $443 of this amount was the average value of the farm produced products used by the family. An annual average of $287 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the L. family was only $2,264 which was $6,627 less than the seven year average. The amount spent for family living in 1953 was $3,451 compared to the seven year average of $4,627. The value of the farm produced products used by the family in 1953 was $876 or $433 more than the seven year average of $443. In 1953, $203 was spent for furniture, furnishings, and equipment compared to the average of $287 for the seven years, (Table 10).

The farm consisted of 801 acres. The house in which the L. family lived was built in 1873 and was valued at $10,000 in 1953. It was Mr. L.'s family home before he married.

The house contained a living room, dining room, recreation room, five bedrooms, a kitchen, bath, half bath, utility room, screened porch and a basement. The floors of the kitchen, one-

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[1] Includes all consumption items, gifts, and contributions, non-farm investments, and life insurance.

half bath and the hallway were covered with linoleum. The floors in the remaining rooms were varnished and the living room, playroom, and one of the bedrooms had room sized rugs.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. L. considered home ownership, good health, continuous development of each family member, personal and family relationships, education beyond high school for the children, frequent company, satisfying recreation, the respect of the community, and the active participation in church and community affairs as very important to the family.

For the last seven years, the family's most important goals have been to develop their farming program, to modernize their home, and to enrich their family living by trips, music, family gatherings, and entertainment.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Mr. L. decided to buy the lamps, lighting fixtures, the radio, and the piano. Mrs. L. decided to buy the refrigerator, range, vacuum cleaner, washing machine, ironer, iron, sewing machine, toaster, electric mixer, and the coffee maker. They decided jointly to buy the living and dining room suites.

The husband made the purchase of the sewing machine, electric mixer, living room suite, lighting fixtures, radio and the piano. The wife made all of the remaining purchases, with the exception of the bedroom suite, in the small town nearest their home. The bedroom suite was ordered through the mail. All of the L. family purchases have been made in cash.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The family's last large expenditure was for an electric mixer and churn attachment which was bought in 1953. The family had realized their intention to buy an electric mixer for approximately six months before the purchase date. Durability was the primary characteristic which the L.'s wanted a mixer to have. They wanted a mixer which would do hard work, and they wanted to have service on the appliance when it was needed. A third characteristic was useability. Their previous machine would not perform certain operations such as churning which the family wanted it to do.

The L.'s tried to get information on these points before purchasing and found talking to the local Home Demonstration Agent and Home Economics teacher very useful. The L.'s rated shopping in the local stores, talking with clerks, looking up mixers in a mail order catalog and reading about the mixer in the farm magazines of some use to them in making their decision.

The family had set a price beyond which they did not want to go in making the purchase, and they had looked into the prices of mixers before setting the limit, and are now satisfied with their choice.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $4,077: of this amount $894 or 22 percent was invested in the living and dining area; $710 or 17 percent was the value of the furniture in the five bedrooms; $757 or 19 percent was invested in the kitchen; $363 or 9 percent was invested in laundry and cleaning equipment; $302 or 7 percent was the value of the musical instruments and recreation equipment; and $1,051 or 26 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY M.

Mr. and Mrs. M. have lived on the same farm since their marriage in 1928. Both were in their early fifty's at the time of the interview in 1954. Mr. M. had had two years of business college before his marriage, and Mrs. M. had one year of college. They had three children, one girl and two boys. Both of the boys were commuting to a college in a nearby town. The girl had graduated from college and was no longer at home.

The family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available for nine of the 19 years between 1934 and 1953.

The average annual net farm income for the family was \$6,050. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the 15 year period was \$3,555;[1] and \$494 of this amount was the average value of the farm produced products used by the family. An annual average of \$201 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the family was \$10,536 which was \$4,486 more than the average for the nine years. The amount spent for family living in 1953 was \$4,128 compared to the 15 year average of \$3,555. The value of the farm produced products used by the family in 1953 was \$340 or \$154 more than the 15 year average. In 1953, \$650 was spent for furniture, furnishings, and equipment compared to the average of \$201 for the 15 years, (Table 10).

Mr. and Mrs. M. owned the 357 acre farm on which they were living. The house the family lived in was approximately forty years old, and was valued at \$12,000. The house had a central heating system and indoor plumbing. It contained a living room, dining room, three bedrooms, kitchen, bathroom, screened porch and a full basement. The floors in the dining room, hallway, kitchen, and bath were covered with linoleum. The floor finish

[1] Includes all consumption items, gifts and contributions, non-farm investments, and life insurance.

in the remaining rooms was varnish.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. M. considered home ownership, good health, personal and family relationships, education beyond high school for the children, frequent company, the respect of the community, and the active participation in church and community affairs as very important to the family. Mrs. M. placed less emphasis on the continuous development of each family member and satisfying recreation as goals, but indicated that they were of some importance.

For the last ten years the family's most important goals had been to educate their children, and to modernize their home.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

The M. family had a practice of pooling their Christmas money and buying a present for the house. In this way the family had acquired much of their furnishings and equipment. Mrs. M. decided to buy the bedroom suite. Mr. and Mrs. M. made joint decisions to buy the refrigerator, range, dishwasher, home freezer, vacuum cleaner, washing machine, iron, electric mixer, coffee maker, living room suite, radio, and piano. The whole family decided to buy the electric toaster.

With the exception of the toaster for which the children accompanied the parents in making the purchase, Mr. and Mrs. M. made all of the purchases. The family policy had been to trade with their local merchants whenever possible, and all of the purchases were made in the nearest small city. The M.'s bought a complete set of cooking utensils and a set of books on "time." All of the other family purchases were made in cash.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The family's last large purchase was a piano in 1953. They had planned this purchase since a flood ruined their previous piano in 1950. The main qualities and characteristics for which the family looked was good tone, good styling, and suitability to their living room. Mrs. M. said the family had tried to get information on these points before they bought the piano, and rated shopping around and talking to the sales clerks very helpful in getting information. Another valuable source of information which Mrs. M. mentioned was the home demonstration unit and information put out by a college in a nearby town.

The price the M.'s felt they would pay for their piano was dependent upon the price they received from the sale of their dairy herd. Since they received a good price for the herd, they bought a better piano than they might otherwise have purchased. The family was satisfied with their purchase and would repurchase the same make and style if they were in the market for one.

The total value of the furniture, furnishings and equipment which the family owned at the end of 1953 was $3,537: of this amount $349 or 10 percent was invested in the living and dining area; $412 or 12 percent was the value of the furniture in the three bedrooms; $900 or 25 percent was invested in the kitchen; $178 or 5 percent was invested in the laundry and cleaning equipment; $1,045 or 30 percent was the value of the musical instruments and recreation equipment; and $630 or 18 percent was invested in the household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY N.

Mr. and Mrs. N. were married in 1927, and have lived on a farm since 1933. They were both in their late forties at the time of the interview in 1954. Mr. N. completed high school and Mrs. N. was a registered nurse. They had two sons who had both completed high school and were living at home with their parents.

The N. family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1947 to 1953.

The average annual net farm income for this family was $3,189. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the seven year period was $2,760;[1] An annual average of $292 was spent for furniture, furnishings, and equipment, during the seven year period herein reported.

In 1953, the net farm income for the N. family was $4,100 which was $911 more than the average for the seven years. The amount spent for family living in 1953 was $2,834 compared to the seven year average of $2,760. In 1953, $28 was spent for furniture, furnishings, and equipment compared to the average of $292 for the seven years, (Table 10).

The N.'s moved to this farm of 350 acres which they own twelve years previous to this study. This was the third farm on which the family had lived since their marriage.

The house in which the N.'s lived was approximately 50 years old and had an assessed value of $600. The family was remodelint the house to include a utility room and bath at the time of the interview. The house contained a living and dining room combination, three bedrooms, a kitchen, and a screened porch. The floor of the kitchen was covered with linoleum. The floors in the remaining rooms of the house were either varnished or painted.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. N. considered active participation in a church, good health, and personal and family relationships as very important to the family.

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[1]Includes all consumption items, gifts, and contributions, non-farm investments and life insurance.

She felt that home ownership, frequent company in the home, satisfying recreation, the respect of the community and the active participation in the community affairs of some importance to the family. Mrs. N. felt that continuous development of each family member and education beyond high school for the children was of lesser importance to the family. For the last ten years, the family's most important goals were to improve their farm and to remodel the house.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed on the schedule and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Many items have been given to the family by close relatives. These items include a home freezer, electric mixer, pressure saucepan, living room suite, and the piano.

Mrs. N. said that she usually decided on the items of furniture and equipment to be bought and then got her husband's approval to buy. Mr. and Mrs. N. made joint decisions to buy the refrigerator, range, washing machine, lighting fixtures, and the radio. Mr. N. gave the sewing machine to his wife as a gift.

Mrs. N. made all of the purchases with the exception of the refrigerator. Her husband accompanied her in making this purchase. The vacuum cleaner was bought at a sale, and all of the remaining purchases were bought in a nearby small city. The sewing machine and electric mixer were paid for in installments, but all of the other purchases were paid for in cash. The large expenditure items such as the refrigerator and range were paid for in several large payments and in such a short time that no carrying charge was made. These purchases were counted as cash by the interviewer.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The N. family's last large expenditure was for a washing machine which was bought in 1951. The purchase was planned for only two weeks in advance of the purchase as their old machine had broken down and it was necessary to replace it quickly.

Mrs. N. was looking for a conventional type of washer. By this, she meant a non-automatic machine. She wanted a machine that was durable and would give good service. She wanted to purchase the same brand of washer as her last machine which she felt had given her good service. Because she had such confidence in the previous brand, Mrs. N. said that she did not try to get any further information about the machine before purchasing. The N.'s did not set a particular price beyond which they would not go, but they did not want to go beyond their available cash.

The total value of the furniture, furnishings and equipment which the family owned at the end of 1953 was $1,308: of this amount $305 or 23 percent was invested in the living and dining area; $80 or 6 percent was the value of the furniture in the three bedrooms; $429 or 33 percent was invested in the kitchen; $215 or 17 percent was invested in the laundry and cleaning equipment; $40 or 3 percent of the total was the value of the musical instruments and recreation equipment; and $239 or 18 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY O.

Mr. and Mrs. O. have lived on a farm since their marriage two years previous to this study. Mr. O. was 28 and Mrs. O. was 26 at the time of the interview in 1954. Mr. O. had one year of college and Mrs. O. had a degree in home economics. They had one son.

The family was a member of the Farm and Home Management Association and information concerning their income and expenditures was available for 1952 and 1953.

The average annual net farm income for the family was minus $180. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The family's average annual cost of living for the two year period was $1,880;[1] and $708 of this amount was the value of the farm produced products

[1] Includes all consumption items, gifts and contributions, non-farm investments, and life insurance.

used by the family. An annual average of $262 was spent for furniture, furnishings, and equipment.

In 1953, the net farm income for the family was only $4 which is $359 more than the two year average. The amount spent for family living in 1953 was $1,454 compared to the two year average of $1,880. The value of the farm produced products used by the family in 1953 was $685 or $23 less than the two year average. In 1953, $72 was spent for furniture, furnishings, and equipment compared to the average of $64 for the two years, (Table 10).

The O. family lived on a 480 acre farm which they rented from Mr. O.'s father. The house in which the O. family lived was approximately 39 years old and was Mr. O.'s family home before his marriage. It was valued at $6,000. The house consisted of a living room, dining room, four bedrooms, a kitchen, bath and screened porch. The house did not have a central heating system. The floors in all of the rooms in the house were varnished and the floor of the screened porch was painted. The family used only the first story of the house.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. O. considered home ownership, good health, continuous development of each family member, personal and family relationships, frequent company, satisfying recreation, education beyond high school for the children, the respect of the community, and the active participation in church and community affairs as very important to the family.

For the last two years, the family's most important goals were to modernize their farm and house, and to provide for the future education of their child.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

Mr. O. decided to buy the range, and Mrs. O. decided to buy the iron and the radio. They decided jointly to buy the refrigerator, vacuum cleaner, washing machine, sewing machine, living room suite, and the bedroom suite.

The husband bought the refrigerator, range, and vacuum cleaner in a nearby small town. The wife bought the iron in a small city and ordered the radio from a mail order house. Mr. and Mrs. O. made the remaining purchases in a nearby small city. All of the family's purchases have been made in cash.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The family's last large expenditure was for a washing machine which was bought in 1952. The family had realized their intention to buy a washer for about one week before the purchase. They wanted the washer to be durable and of a make that would facilitate easy replacement of parts. Mrs. O. said their most valuable sources of information on these points were talking with friends who had similar washing problems, and shopping in the local stores. They did not have in mind any particular price beyond which they would not go in making the purchase. The O.'s were satisfied with their purchase and would repurchase the same model if they were in need of a machine.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $1,949: of this amount $349 or 18 percent was invested in the living and dining area; $320 or 16 percent was the value of the furniture in the two bedrooms;[1] $427 or 22 percent was invested in the kitchen; $241 or 12 percent was invested in the laundry and cleaning equipment; $94 or 5 percent of the total was invested in the musical instruments and recreation equipment; and $518 or 27 percent was invested in household furnishings, and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

FAMILY P.

Mr. and Mrs. P. were married in 1936 and had lived on a farm for the last ten years. Both Mr. and Mrs. P. were in their early 40's at the time of the interview in 1954. Mr. P. was graduated from college, and Mrs. P. had three years of college

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[1]Since the family only used the downstairs portion of the house, only those rooms were counted.

and taught several years before her marriage. They had seven children ranging in ages from 1 to 16 years. The two oldest children were attending the local high school.

The P. family was a member of the Farm and Home Management Association in Kansas and information concerning their income and expenditures was available from 1950 to 1953.

The average annual net farm income for this family was $4,930. The net farm income represents net money income from the farm plus increases or minus decreases in the inventory of crops, feeds and supplies, livestock, buildings, and machinery, plus the farm products used by the family. The P. family's average annual cost of living for the four year period was $3,569;[1] and $739 of this amount was the average value of the farm produced products used by the family. An annual average of $179 was spent for furniture, furnishings, and equipment during the four year period herein reported.

In 1953, the net farm income for the P. family was $5,531 which was $601 more than the average for the five years. The amount spent for family living in 1953 was $2,997 compared to the five year average of $3,569. The value of farm produced products used by the family in 1953 was $881 or $142 more than the four year average of $739. In 1953, $280 was spent for furniture, furnishings and equipment compared to the average of $179 for the four years, (Table 10).

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[1]Includes all consumption items, gifts, and contributions, non-farm investments, and life insurance.

Mr. and Mrs. P. were living on a 280 acre farm which they were buying from Mr. P.'s mother. The house in which the family lived was valued at $16,000 and was approximately 50 years old. It was Mr. P.'s family home before he was married. The house contained a living room, recreation room, five bedrooms, a kitchen, two baths, a hall and a screened porch. The floors in the living room, recreation room, hall and three of the bedrooms were varnished. The floor of the fourth bedroom, kitchen, and bathrooms were covered with linoleum, and the other floors in the house were painted.

The interviewer asked this homemaker to name and rate the principal goals toward which her family had been working. Mrs. P. considered home ownership, good health, continuous development of each family member, personal and family relationships, education beyond high school for both boys and girls, frequent company, satisfying recreation, the respect of the community, and the active participation in church and community affairs as very important to the family. For the last ten years the family's most important goals have been to educate their children and to finish paying for their farm and house.

In order to learn the family's buying practices, twenty of the large expenditure items which a family might have were listed and the homemaker was asked: Who decided to make the purchase of each item listed on the schedule? Who actually made the purchase? Where was the purchase made? Did the family use cash or credit in payment?

The whole family decided to buy the living room suite, the bicycle, and the radio, and the various bedroom suites. The children helped to make decisions on articles which pertained to their rooms. Mr. and Mrs. P. jointly decided to buy the refrigerator, range, toaster, and lighting fixtures. Mr. P. decided to purchase the iron and the electric mixer. Mrs. P. decided to buy the vacuum cleaner, washing machine, sewing machine, pressure saucepan and the piano.

Mr. P. bought the washing machine, iron and electric mixer. Mrs. P. bought the vacuum cleaner, sewing machine, pressure saucepan and the piano. All of the other purchases were made by Mr. and Mrs. P. together or by the whole family. Most of the family's purchases were made in a nearby small city. All of the family purchases were cash transactions.

The homemaker was then asked what the last large expenditure was in order for the interviewer to get a more detailed picture of the family's buying practices. The P. family's last large expenditure was for a washing machine which was bought in 1950. The family had realized their intention to buy the washer for about six months before the actual purchase. Because of the limited supply of water on the farm, Mrs. P. wanted a conventional washer with a pump so that it would be easy to empty. She wanted the washer to be durable, easy to clean, and able to do heavy duty laundry. The P.'s found that talking to friends and relatives who had similar laundry problems was very helpful in acquiring information which would help them make their final choice. They also found that reading about the item in such magazines as the "Consumers Guide" was very helpful.

Although the P.'s set a price beyond which they did not want to go in making the purchase, they went beyond their price to obtain a better quality washer. Mrs. P. said that she thought it was better to pay more and be completely satisfied. The P.'s are satisfied with the purchase and would repurchase the same model if they were ready to replace the machine they bought.

The total value of the furniture, furnishings, and equipment which the family owned at the end of 1953 was $4,116: of this amount $1,008 or 24 percent was invested in the living and dining area; $828 or 20 percent was the value of the furniture in the five bedrooms; $529 or 13 percent was invested in the kitchen; $175 or 4 percent was invested in the laundry and cleaning equipment; $275 or 7 percent of the total was the value of the musical instruments and recreation equipment; and $1,301 or 32 percent was invested in household furnishings and accessories. The household furnishings and accessories included dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items, (Tables 8 and 9).

DISCUSSION

Families Studied

In a detailed study of the durable household goods farm families owned, it was necessary to limit the number of families, because of the limit in time of one interviewer and because of the limited number of families who had kept the necessary records over a period of years and were willing to cooperate in the study.

The 16 Kansas farm families who supplied the data for this study were all members of the Farm and Home Management Associations. These families had made their record books available to the Kansas State College Agricultural Experiment Station and information concerning their incomes and expenditures over a period of years was thereby available.

Since it was necessary to obtain families who had kept detailed records, and because the families were all members of the Farm and Home Management Associations, it was realized that the families studied were a highly selected group and were possibly above the average in managerial ability.

The number of years the records were available for each family varied considerably. Information on the income and expenditures of one family was available for a period of 16 years; on one family for 15 years; one family for 13 years; one for ten years; two for nine years; one for eight years; three for seven years; one for six years; one for five years; one for four years; two for three years; and one for two years, (Table 10).

These families also varied in the length of time their homes had been established. The family who had kept its records for the longest time, 16 years, was an older couple whose children were grown. The family who had kept the records for the shortest period of time or the two years, was a young couple who was married in 1951. The records on the income and expenditures for all of the families include 1953, and the years which the records were kept were consecutive in all but four cases.

The husbands and wives varied in their educational background. Two of the husbands and one of the wives had not gone beyond the eighth grade. Four of the husbands had four years of high school, and five of the wives had three or more years of high school. Ten of the husbands and ten of the wives had one or more years of college. Of these, three of the husbands and five of the wives had a degree from college. One of the latter held a Master's degree.

Although the writer realized that this was a highly selected sample, and no generalization of all families could be made from so small a group, she assumed that many benefits could be derived from the close examination of these individual families. An effort was made to secure families in all periods of the life cycle. One family did not have any children; two of the families had grown children, some of whom were living with the parents at time of the interview. In one case of the latter, the grown sons were attending college in a nearby city, and in the other two cases the grown sons were helping their parents on the farm. Eleven families had younger children living at home, (Table 1).

Table 1. The number of years the home has been established, the number of years of formal education completed by the parents, the number of children at home, and the number of children away from home by family, (16 Kansas farm families, 1953)

Family	Years of formal education completed		Number of years since marriage	Children	
	Husband	Wife		At home	Away from home
A.	12	12	14	3	0
B.	16	16	20	0	3
C.	8	11	26	0	0
D.	14	16	14	7	0
E.	13	13	16	3	0
F.	8	8	45	1	5
G.	13	14	8	3	0
H.	13	13	33	0	3
I.	12	10	21	4	0
J.	12	12	16	3	0
K.	14	16	10	4	0
L.	16	18	8	3	0
M.	14	13	25	2	1
N.	12	11	26	2	0
O.	13	16	2	1	0
P.	16	15	17	7	0
Average	12.87	13.40	19	2.68	0.75

Size and Ownership of Farms

The sizes of the farms on which these families lived varied greatly. The largest farm was 801 acres, and the smallest farm reported was 240 acres. The average size of the farm for the 16 families was 524 acres. Thirteen of the families either owned or were buying their farm and home. Three of the families were renting. The value of the house in which the families lived ranged from $400 to $18,000. The house valued at $18,000 was built in 1953. The average value of the house for the 16 families was $5,288.

The oldest house reported was 100 years old and was valued at $1,500. Five houses were between 80 and 100 years old; two houses were between 60 and 80 years old; and seven houses were between 35 and 60 years old. Only one house was reported as newer than 35 years old and it was built in 1953, (Table 2).

Table 2. Size and ownership of farm operated; and the age, size and value of the house occupied by 16 Kansas farm families, 1953.

	Farm		House		
Family	Number of acres	Owned	Age	Number of rooms[1]	Value[2]
A.	587	no	88	6	$ 400
B.	634	yes	90	8	5,000
C.	240	no	37	7	700
D.	769	yes	38	7	4,000
E.	330	yes	66	8	1,000
F.	760	yes	100	5	1,500
G.	293	yes	1	7	18,000
H.	458	yes	46	7	2,500
I.	740	yes	83	9	1,500
J.	660	yes	63	7	3,000
K.	645	yes	93	7	1,500
L.	801	yes	80	10	10,000
M.	357	yes	40	6	12,000
N.	350	yes	50	5	1,500
O.	480	no	39	7	6,000
P.	280	yes	50	8	16,000
Average	524		60	7	$ 5,288

[1]Does not include bath, hallways, basement, or porches.
[2]The value of C.'s house was the assessor's evaluation.

Five of the houses in which these families lived had a central heating system, and 12 of the 16 homes had indoor plumbing.

Family Goals

Families differ in their ability to make long time plans. Clearly defined goals may give direction to the family's financial goals. The interviewer asked each homemaker to name and rate the principal goals toward which her family had been working. Six families were trying to buy their farm and home. Fourteen families were planning to build a new house, remodel their old house, or in some way indicated that they were trying to "make things more convenient." Of these 14 families, four wanted to build a new house; six indicated that they were planning to remodel their present house, and the remaining four who wanted to make things more convenient mentioned specific conveniences such as a water system. Four of the 16 families mentioned that they wanted to reach the stage in their life where they could "take a few trips somewhere" or "take a nice trip." Three families mentioned that they wanted to build up their farming program and achieve a "Balanced farm program" or "improve the set-up." Most of the families with children mentioned the education of their children as a goal. One family wanted the children to develop an "Integrated personality", and acquire an appreciation for art and music. The families mentioned an interest in building up the community in which they lived.

After the families had mentioned the specific goals toward which their family had been working, the interviewer asked each family to rate eleven suggested goals in terms of their importance to the family. Active participation in a church was rated as "very important" to 15 families. Fourteen families rated good health and family relationships as "very important." Thirteen families rated home ownership, participation in community affairs, frequent company in the home and the development of each family member as "very important." Twelve families thought the respect of the community and the advanced education for children was "very important." Ten families rated satisfying recreation as "very important and five rated it as of "some importance", (Table 3).

Buying Practices

Families differ in their buying practices. In order to learn the buying practices of the families cooperating in this study, twenty of the more expensive items which a family might have were listed on the schedule and the homemaker was asked: "Who decided to make the purchase of each item listed on the schedule?" "Who actually made the purchase?" "Where was the purchase made?" "Did the family use cash or credit in payment?" The writer also noted if the family did not have these items or if the family had received the items as a gift from someone outside the family. Gifts within the family, such as from a husband to a wife, were not included in this category since these items were included in family expenditures.

Most of the decisions to purchase the items of furniture and equipment which were listed, were family decisions--that is, they were a joint decision of the husband and wife, and/or a decision made by the child and one or both of his parents. In 91

Table 3. Degree of importance of certain family goals to 16 Kansas farm families.

Goals	Number of families rating goals: As very important	Of some importance	Of little importance	Did not rate	Total
Participation in a church	15	1	0	0	16
Good health	14	2	0	0	16
Personal and family relationships	14	1	0	1	16
Home ownership	13	3	0	0	16
Participation in community affairs	13	3	0	0	16
Frequent company in the home	13	3	0	0	16
Development of family members	13	1	1	1	16
Respect of the community	12	3	0	1	16
Advanced education for children	12	2	1	1	16
Satisfying recreation	10	5	1	0	16

instances it was a family decision to purchase a given item; in 58 instances it was the husband's decision; in 52 instances it was the wife's decision and in 13 instances the children made the decision.

Items which the husbands decided to buy were the electric mixer, which six husbands decided to buy, and the sewing machine and radio, which five husbands decided to buy. Many of the sewing machines and electric mixers were gifts from the husband to the wife on some special occasion.

Fifteen of the families owned vacuum sweepers and in eight families it was the wife who made the decision to make the purchase. Seven wives decided to buy the iron, and five wives made the decision to buy the bedroom suite. The items which the children decided to buy were mainly small equipment items which might be gifts to the parents on some special occasion. Three children decided to buy the iron, two the toaster, two the pressure saucepan, and one child decided to buy each of the following items: range, vacuum cleaner, coffee maker, living room suite, bicycle, and the radio. The term "children" as used by many of these homemakers was often an adult member of the family.

It was interesting to note that the husband made more of the decisions than did the wife. Almost twice as many decisions were made by the family as either husband or wife. One family indicated that the children always helped to decide on the items which were for their rooms. In most families, the decision to buy varied with the items considered, but in one family, the husband made almost all of the decisions. In another family, the husband and wife together made all of the decisions. In 20 instances the items were acquired as gifts, (Table 4).

Table 4. Family members making the decision to purchase certain items, and the number of items given to the family, (16 Kansas farm families).

Items	Number of decisions made by				Gifts	Total
	Husband	Wife	Children	Family		
Refrigerator	4	2	0	10	0	16
Range	4	2	1	8	1	16
Dishwasher	1	0	0	1	0	2
Home freezer	3	0	0	2	1	6
Vacuum cleaner	3	8	1	3	0	15
Washing machine	2	4	0	10	0	16
Ironer	1	1	0	0	0	2
Sewing machine	5	4	0	6	1	16
Iron	3	7	3	2	1	16
Toaster	1	2	2	4	4	13
Electric mixer	6	2	0	4	1	13
Coffee maker	1	2	1	2	1	7
Pressure saucepan	3	2	2	2	2	11
Living room suite	4	1	1	9	1	16
Bedroom furniture	2	5	0	8	1	16
Lighting fixtures	4	4	0	7	1	16
Bicycle	3	0	1	2	1	7
Radio	5	2	1	7	1	16
Television	1	0	0	0	0	1
Piano	2	4	0	4	3	13
Total	58	52	13	91	20	234

After the decision to purchase an item was made the next step was to go into the market and buy. Most of the purchases were made by the husband and wife together. The husband made more of the purchases than did the wives. Sixty-four purchases were made by the husband and 51 were made by the wife. Eleven were made by the children. Although no particular pattern appeared as to the type of furniture or equipment which a particular family member most often purchased, the husband made most of the purchases for the refrigerator, sewing machine, and the electric mixer. Out of the thirteen families who bought an electric mixer, eight were purchased by the husband. In most instances the wives purchased the iron. The items most often purchased by the family were the living room and the bedroom suites, the range and the lighting fixtures.

The number which the wife and the number which the children, decided to buy and bought was closely related, although this was not an indication that they purchased the same item which they decided to buy. In many instances, one member of the family would decide to buy an item and a second member would make the actual purchase. In 92 instances the family decided to make the purchase but the family as a unit made only 88 purchases, (Table 5).

Most of the purchases of furniture and equipment were bought in a small town or city. Twenty-three purchases were made in large cities, six purchases were made from a salesman, and ten of the purchases were ordered through the mail, (Table 6).

Most of the purchases were paid for in cash. Of the 234 purchases listed in Table 7, 208 of them were paid for in cash, one was charged, five were paid for in installments, and 20 were gifts. Of the five items which were paid for in installments, two were refrigerators; one was a range; one a sewing machine; and one was an electric mixer, (Table 7).

The homemaker was asked what the last large expenditure was in order that the interviewer might get a more detailed picture of the family's buying practices. The last large ex-

Table 5. Family members making the purchase of certain items, and the number of items given to the family, (16 Kansas farm families).

Items	Number of purchases made by Husband	Wife	Children	Family	Gifts	Total
Refrigerator	9	1	0	6	0	16
Range	3	4	1	7	1	16
Dishwasher	1	0	0	1	0	2
Home freezer	1	0	0	4	1	6
Vacuum cleaner	3	6	1	5	0	15
Washing machine	4	6	0	6	0	16
Ironer	1	1	0	0	0	2
Sewing machine	7	3	0	5	1	16
Iron	4	7	1	3	1	16
Electric toaster	1	2	2	4	4	13
Electric mixer	8	1	0	3	1	13
Coffee maker	0	2	1	3	1	7
Pressure saucepan	3	1	2	3	2	11
Living room suite	4	0	1	10	1	16
Bedroom furniture	3	5	0	7	1	16
Lighting fixtures	3	5	0	7	1	16
Bicycle	2	1	1	2	1	7
Radio	5	3	1	6	1	16
Television	1	0	0	0	0	1
Piano	2	4	0	4	3	13
Total	64	51	11	88	20	234

Table 6. Place where 16 Kansas farm families bought items, and the number of items given to the family.

Items	Purchases were made: In small town	In city	Mail order	From salesman	Gifts	Total
Refrigerator	15	0	0	1	0	16
Range	14	0	0	1	1	16
Dishwasher	2	0	0	0	0	2
Home freezer	5	0	0	0	1	6
Vacuum cleaner	13	1	0	1	0	15
Washing machine	15	1	0	0	0	16
Ironer	2	0	0	0	0	2
Sewing machine	11	0	1	3	1	16
Iron	14	1	0	0	1	16
Toaster	6	1	2	0	4	13
Electric mixer	10	1	1	0	1	13
Coffee maker	4	2	0	0	1	7
Pressure saucepan	6	2	1	0	2	11
Living room suite	11	3	1	0	1	16
Bedroom furniture	12	2	1	0	1	16
Lighting fixtures	10	4	1	0	1	16
Bicycle	4	2	0	0	1	7
Radio	10	3	2	0	1	16
Television set	1	0	0	0	0	1
Piano	10	0	0	0	3	13
Total	175	23	10	6	20	234

Table 7. Number of families using specified methods to pay for purchases of specific items, and the number of families receiving gifts, (16 Kansas farm families).

Items	Method of payment: Cash	Book credit	In installments	Gifts	Total
Refrigerator	14	0	2	0	16
Range	14	0	1	1	16
Dishwasher	2	0	0	0	2
Home freezer	5	0	0	1	6
Vacuum cleaner	15	0	0	0	15
Washing machine	16	0	0	0	16
Ironer	2	0	0	0	2
Sewing machine	13	1	1	1	16
Iron	15	0	0	1	16
Toaster	9	0	0	4	13
Electric mixer	11	0	1	1	13
Coffee maker	6	0	0	1	7
Pressure saucepan	9	0	0	2	11
Living room suite	15	0	0	1	16
Bedroom furniture	15	0	0	1	16
Lighting fixtures	15	0	0	1	16
Bicycle	6	0	0	1	7
Radio	15	0	0	1	16
Television	1	0	0	0	1
Piano	10	0	0	3	13
Total	208	1	5	20	234

penditure for three of the families was a washing machine; for three families a piano; for two families, bedroom furniture; and the remaining eight families each purchased one of the following items: cabinet-sink, davenport, dining room chairs, home freezer, refrigerator, sewing machine, television set, and electric mixer.

It is interesting to note that 15 of the homemakers tried to get information that would be helpful in deciding which characteristics, quality, or size was most important to them before purchasing a piece of furniture or equipment. None of the homemakers indicated that they later wished they had had more information, and all of them stated that they were satisfied with their purchase and would repurchase the same item. Nine of the 16 families set a price beyond which they did not want to go for the purchase. One of these nine said that she had not looked into the price of such items before setting this price. The price limit for this item was dependent on the price which the family received from the sale of their dairy herd. All of the remaining eight families indicated that the maximum price limit was set after shopping around.

The source of information most often mentioned as being of value to the family was shopping around in the stores. Talking with friends and sales clerks, reading about the item in magazines such as "Consumer's Guide", looking up the item in a mail order catalog, attending a demonstration of the item, and consulting an expert such as the local home economics teacher, and the extension agent were also mentioned as being very helpful in

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gathering information.

The length of time which the families had planned these purchases before buying varied from ten years in the case of a family who was looking for suitable dining room chairs, to one week in the case of a family who needed a new washing machine.

Value of the Inventories

The 1953 inventories of the durable household goods for the 16 families were classified according to the living and dining area; bedrooms; kitchen; laundry and cleaning equipment; recreation; and accessories. The average value for each of these areas was found. When the percentage of the total value for each of these areas was found, the kitchen had 23 percent of the total value; the furnishings and accessories had 22 percent; the living and dining area had 20 percent; the musical instruments and recreation equipment had 16 percent; the bedrooms had 13 percent; and the laundry and cleaning equipment had 6 percent.

Seven of the families had their largest investment in the kitchen; four of the families had their largest investment in the furnishings and accessories; three of the families had their largest investment in recreation and musical instruments; and two of the families had their largest investment in the living and dining area. The average investment in the latter area by these two families amounted to $1,305, (Tables 8 and 9).

There appeared to be no relationship between the 1953 inventory value of the families' durable goods and the net farm income, the number of years the home had been established or the

Table 8. Value of durable household goods owned by 16 Kansas farm families, classified by room or by use, 1953.

Family	Amount invested in						Total inventory value
	Living and dining area	Bedroom	Kitchen	Laundry and cleaning	Recreation	Household furnishings, accessories[1]	
A.	$ 140	$234	$234	$ 74	$ 581	$ 508	$1,771
B.	1,503	658	579	188	454	960	4,342
C.	307	538	522	76	121	470	2,034
D.	326	141	342	113	172	232	1,326
E.	487	233	480	334	138	306	1,978
F.	387	72	750	88	45	329	1,671
G.	491	312	548	181	87	488	2,107
H.	139	99	325	113	35	249	960
I.	653	287	1,417	69	1,017	512	3,955
J.	689	339	495	125	149	1,316	3,113
K.	624	223	951	121	2,028	415	4,362
L.	894	710	757	363	302	1,051	4,077
M.	349	412	900	178	1,045	653	3,537
N.	305	80	429	215	40	239	1,308
O.	349	320	427	241	94	518	1,949
P.	1,008	828	529	175	275	1,301	4,116
Average value	$ 541	$343	$605	$166	$ 411	$ 597	$2,663

[1]Includes dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items.

Table 9. Percentage of the total value of durable household goods invested in the living and dining area, the bedrooms, kitchen, laundry and cleaning equipment, recreation, and furnishings and accessories, 1953.

Family	Percentage of total value in						Total inventory value
	Living and dining area	Bedroom	Kitchen	Laundry and cleaning equipment	Recreation, musical instruments	Household furnishings, accessories[1]	
A.	8	13	13	4	33	29	100
B.	35	15	13	4	11	22	100
C.	15	26	26	4	6	23	100
D.	24	11	26	9	13	17	100
E.	25	12	24	17	7	15	100
F.	23	4	45	5	3	20	100
G.	23	15	26	9	4	23	100
H.	14	10	34	12	4	26	100
I.	16	7	36	2	26	13	100
J.	22	11	16	4	5	42	100
K.	14	5	22	3	46	10	100
L.	22	17	19	9	7	26	100
M.	10	12	25	5	30	18	100
N.	23	6	33	17	3	18	100
O.	18	16	22	12	5	27	100
P.	24	20	13	4	7	32	100
Average	20	13	23	6	16	22	100

[1]Includes dishes, silver, curtains, shades, draperies, pictures, linens, clocks, and other small items.

present size of the family, (Table 10).

Family O. had been married two years and had one child. The inventory value of their furniture, furnishings, and equipment was $1,949 while their net farm income in 1953 was $4.

Family L. had been married eight years and had three children living at home. The inventory value of their furniture, furnishings, and equipment was $4,077 while their net farm income in 1953 was $2,264.

Family G. had been married eight years, and had three children living at home. The inventory value of their furniture, furnishings, and equipment was $2,107 while the net farm income in 1953 was $5,107.

Family K. had been married ten years and had four children living at home. The inventory value of their furniture, furnishings and equipment was $4,362 while their net farm income in 1953 was $9,220.

Family A. had been married 14 years and had three children living at home. The inventory value of their furniture, furnishings, and equipment was $1,771, while their net farm income in 1953 was $1,741.

Family D. had been married 14 years and had seven children living at home. The inventory value of their furniture, furnishings, and equipment was $1,326 while their net farm income in 1953 was $2,318.

Family E. had been married 16 years and had three children living at home. The inventory value of their furniture, furnishings and equipment was $1,978, while their net farm income in 1953 was $1,015.

Table 10. Comparison of certain data for 1953 with the annual averages of similar data for the number of years each family made records available on the net farm income, cost of living,[1] and expenditures for furniture, furnishings, and equipment, (16 Kansas farm families).

Family	Number of annual records	Net farm income		Cost of family living		Expenditures for: furniture and equipment		1953 value of the household inventory
		1953	Average	1953	Average	1953	Average	
A.	5	$1,741	$1,955	$2,587	$2,700	$ 18	$143	$1,771
B.	16	1,303	1,830	4,799	4,357	677	306	4,342
C.	9	1,275	2,597	1,666	1,988	234	224	2,032
D.	9	2,318	3,008	3,750	2,900	36	64	1,326
E.	13	1,015	4,266	3,612	2,845	175	227	1,978
F.	10	1,110	2,705	1,406	1,496	0	26	1,671
G.	3	5,107	5,168	2,514	3,154	220	247	2,107
H.	8	-2,805	2,577	1,668	2,234	86	84	960
I.	3	4,846	5,540	1,966	3,983	34	398	3,955
J.	7	3,300	6,559	2,644	2,914	207	262	3,113
K.	6	9,220	8,348	3,911	3,920	220	276	4,362
L.	7	2,264	8,891	3,451	4,627	203	287	4,077
M.	15	10,536	6,050	4,128	3,555	650	201	3,537
N.	7	4,100	3,189	2,834	2,760	28	292	1,308
O.	2	4	- 180	1,454	1,880	72	199	1,949
P.	4	5,531	4,930	2,997	3,569	280	179	4,116
Average	7.83	$3,179	$4,215	$2,837	$3,055	$192	$213	$2,663

[1]Includes all consumption items, gifts and contributions, non-farm investments, and life insurance.

Family J. had been married 16 years, and had three children living at home. The inventory value of their furniture, furnishings and equipment was $3,113 while their net farm income in 1953 was $3,300.

Family P. had been married 17 years and had seven children living at home. The inventory value of their furniture, furnishings and equipment was $4,116 and their net farm income in 1953 was $5,531.

Family I. had been married 21 years and had four children living at home. The inventory value of their furniture, furnishings, and equipment was $3,955 while their net farm income in 1953 was $4,846.

Family M. had been married 25 years and had three children, two of whom were living at home. The inventory value of their furniture, furnishings, and equipment was $3,537 and their net farm income in 1953 was $6,050.

Family C. had been married 26 years and had no children. The inventory value of their furniture, furnishings, and equipment was $2,032 while their net farm income in 1953 was $1,275.

Family N. had been married 26 years and had two grown children. The inventory value of their furniture, furnishings, and equipment was $1,308 and their net farm income in 1953 was $3,189.

Family B. had been married 30 years and had three grown children. The inventory value of their furniture, furnishings, and equipment was $3,537 and their net farm income in 1953 was $6,050.

Family H. had been married 33 years and had three grown children. The inventory value of their furniture, furnishings, and equipment was $960 while their net farm income in 1953 was $2,577.

Family F. had been married 45 years and had six grown children, one of who was living at home. The inventory value of their furniture, furnishings, and equipment was $1,671 while their net farm income in 1953 was $1,110.

SUMMARY

The 16 families included in this study were all members of the Farm and Home Management Associations, and had kept records of their farm business and family expenditures over a period of years. Thus, this was a highly selected group of families and were possibly above the average in managerial ability.

Although they were a highly selected group of families, in many ways they were quite representative. An effort was made to get the cooperation of families from every period in the family life cycle and from the different income levels, so that all classes of farm families would be represented.

The sizes of the farms on which these families lived varied from 204 acres in the smallest to 801 acres in the largest. The average size of the farm was 524 acres. Fourteen of the 16 families owned or were buying the farms they operated.

The age of the houses in which these families lived varied from less than one year old to 100 years old, and the value of the houses ranged from $400 to $18,000.

These 16 families varied in size: three did not have any children living at home and two families had seven children all of whom were living at home at the time of the interview. The average number of children in each family living at home was 2.68. An average of 0.75 children were grown and away from home.

The families for the most part had similar goals. Six families were trying to buy their farm and home. Fourteen families were planning to build a new house, remodel their old house, or in some way indicated that they were trying to "make things more convenient." Most of the families with children mentioned the education of their children as an important goal. Participation in a church was rated very important to 15 families. Fourteen families rated good health and family relationships as very important. Thirteen families rated home ownership, participation in community affairs, frequent company in the home and the development of each family member as very important. Twelve families thought the respect of the community and education beyond high school for the children was very important. The goal least often mentioned as very important to the family was satisfying recreation which was mentioned by 10 families.

The families differed in some of their buying practices but there were also some striking similarities. Most of the decisions to purchase the items of furniture and equipment were family decisions-- that is, they were a joint decision of husband and wife. In 91 of the 234 instances, it was a family decision to purchase a given item; in 58 instances it was the husband's decision; in 52 instances it was the wife's decision and in 13 instances the children made the decision.

Most of the purchases were made by the husband and wife together. Sixty-four purchases were made by the husband and 51 were made by the wife. Eleven were made by the children.

Most of the purchases of furniture and equipment were bought in a small town or city; 23 purchases were made in large cities; six purchases were made from salesmen; and ten of the purchases were ordered through the mail.

Most of the purchases were paid for in cash. This one practice was the most striking similarity among the 16 families' buying practices.

The homemakers, in general, were satisfied with their buying habits. Fifteen of the 16 homemakers tried to get information that would be helpful in deciding which characteristics were most important to them before purchasing a piece of furniture or equipment. None of the homemakers indicated that they later wished they had had more information, and all of them were satisfied with their purchase and would repurchase the same item if the need arose. Nine of the 16 families set a price beyond which they did not want to go for the purchase. The source of information most often mentioned as being of value to the family was shopping around in the stores before purchasing. Very few of the families consulted published material of research and testing laboratories. The length of time which the families had planned these purchases varied from ten years, in the case of a family who was looking for suitable dining room chairs, to one purchase of a washing machine which was made on the "spur of the moment" when the husband found how much it would cost to have the old machine repaired.

The value of the durable goods for the 16 Kansas farm families ranged from $960 to $4,362 in 1953. The average for the 16 families was $2,663. When grouped according to room and use, the average investment for the 16 families was: 23 percent invested in the kitchen; 22 percent invested in furnishings and accessories; 20 percent invested in the living and dining area; 16 percent invested in musical instruments; 13 percent invested in the bedrooms; and 6 percent invested in laundry and cleaning equipment.

There appeared to be no relationship between the 1953 inventory value of the family's durable goods and the net farm income, the year the home was established, and the present size of the family. The second largest inventory value $4,342 was reported by a family whose 1953 net farm income was $1,303. A family who reported one of the lowest inventory values, $1,308 had a 1953 net farm income of $4,100. A couple who had been married 10 years reported the highest inventory value of $4,362. A couple who reported the smallest inventory value of $960 had been married 33 years. The 1953 inventory value of one of the two families who had seven children living at home at the time of the interview was $4,116, and the value of the other family's inventory was $1,671. The couple who had been married 26 years but had never had children had a 1953 inventory value of $2,032.

In her study of the relation between the cost of the household furnishings and equipment and the average net income of 19 Kansas Master Farm Homemakers, Randle also found little relation between the average net income of the families and the amount spent for furnishings and equipment. Randle (7) reported:

> The analysis of the data showed that the average income of the farm families studied seemed to bear no relation to the amount spent for furnishings and equipment. Families with the lowest income appeared to spend most for their furnishings.

The Consumers Purchases Study (1) found:

> Once a family has furnished its home, outlays for furnishings and equipment are comparatively small in ordinary years.

This appeared to be true of the 16 families in this study. One family reported an annual expenditure of 26 dollars during the ten years in which their records were available. Six of the other families had an annual expenditure for furniture, furnishings, and equipment of under $200, (Table 10).

In her study of the buying practices of 368 farm families in New York, Fish found that cash payments for equipment were general. Fish (3) further reported:

> The rural families in general seem to be adverse to installment buying or to buying any article until a cash payment can be made for the full amount at the time of the purchase. Rather than buy my means of installment credit, they prefer not to have the equipment.

Most all of the purchases of the 16 families studied in this report were paid for in cash. Of the 234 purchases listed in Table 7, 208 of them were paid for in cash, one was charged, five were paid for in installments, and 20 were gifts to the family. Of the five items which were paid for in installments, two were refrigerators, one was a range; one a sewing machine, and one was an electric mixer.

ACKNOWLEDGMENT

The author wishes to express her sincere appreciation to Mrs. Myrtle G. Correll, (Mrs. C. M.), Associate Professor in the Department of Household Economics who was the major instructor, for her understanding, encouragement, and guidance while making this report. She also expresses her appreciation for the cooperation of the 16 Kansas farm homemakers who supplied the data for this study, and to the Consumers Union of the United States Inc., for the fellowship awarded to the Kansas State College which financed this study.

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Correction:
Entry (2) should read:

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APPENDIX

Interview Schedule

I FAMILY:

1. When were you married? ________________. Age at marriage. Husband____ Wife ______.

2. Please fill in the following blanks concerning your children.

Children	Date of birth	Years of school completed	Months at home last year	Remarks

3. How many years have you lived on a farm since marriage? ____________.

4. How many times have you changed farms since marriage? ____________.

II FAMILY GOALS:

1. What were your most important family goals for the last ten years?

1st. ________________________________

2nd. ________________________________

3rd. ________________________________

2. Check the degree of importance your family would place on the following goals:

Family Goals	Very import-ant	Of some import-ance	Of little import-ante	Not import-ant
a. Home ownership				
b. Frequent company in the home				
c. Continusus development of each family member as an individual				
d. Good health				
e. Personal and family relationships				
f. Education beyond high school for the boys				
g. Education beyond high school for the girls				
h. Satisfying recreation				
i. Respect of the community				
j. Active participant in community affairs				
k. Active participant in a church				

III HOUSING

1. How many years have you lived in your present house? ______________

2. When was this house built? ____________, Present value? ______________

3. Do you own or rent the house in which you live? Own ________ Rent ________

If you rent, does the rent include: Furniture ________, Heat ________,

Water ________, Garage ________, Lights ________, Refrigerator ________.

4. Do you have a central heating system? Yes ______ No ________.

5. Check the kinds of rooms you have in your house and indicate the floor finish.

Room	Have	Var-nish	Paint	Lino-leum	Rubber tile	Cement	Carpet, rugs	Remarks
Living								
Dining								
Recreation								
Hall								
Master bedroom								
2nd bedroom								
3rd bedroom								
4th bedroom								
Kitchen								
Bath								
Utility								
Laundry								
Basement								
Screened porch								
Other								

Remarks: ____

____

____

IV BUYING PRACTICES:

A. Decision Making

Who makes the decisions, who does the buying, where and how do you buy?

Items	Decides			Buys			Place purchased			Method of purchase	
	Husband	Wife	Children	Husband	Wife	Children	Small town	City	Mail Order	Cash	Credit
Refrigerator											
Stove											
Dishwasher											
Home Freezer											
Vacuum cleaner											
Washing machine											
Clothes dryer											
Ironer											
Iron											
Sewing machine											
Toaster											
Electric mixer											
Coffee maker											
Pressure saucepan											
Living room suite											
Bedroom suite											
Lamps, lighting fixtures											
Bicycle											
Radio											
T. V.											
Piano											

B. Last Large Expenditure

1. What was the last large expenditure your family made for furniture or equipment? ______________________________ When was it purchased? ________

2. How long before buying was the purchase planned? (intention to buy recognized) ________________days, weeks, months, years. (circle unit stated)

3. a. What qualities or characteristics were you most interested in getting?
   b. How would you rate these for importance? (fill in & check below)

Qualities or Characteristics	Most important	In between	Least important

4. a. Did you try to get information on these points before the actual purchase was made? Yes________ No ________ Don't remember __________.
   b. If "yes", Where or how did you try to get information?
   c. How would you rate each source for usefulness? (check below)

Source of information and what was learned	Very useful	Of some use	Of no use
1. Talked with friends and relatives			
2. Consulted expert			
Who			
3. Shopped around and looked at item: Local stores			
One local store only			
Out of town			
4. Talked with clerks or other store personnel about item			
5. Looked up item in mail order catalog			
6. Read about item: In women's magazine			
In newspaper			
In other place			
7. Saw or heard item advertised: In magazines			
In newspaper			
On radio			
Other place (specify)			
8. Saw store demonstration			
9. Other (specify)			

5. What further information do you now wish you had had before purchasing? ____

6. a. Did you have in mind a price beyond which you should not go in making this purchase? Yes_______ No ___________.
   b. If "Yes", had you looked into prices of such items before setting your limit? Yes _______ No___________.

7. a. If you were to repurchase this item, would you buy the same thing? Yes__ No _______.
   b. If "no", Why?____

Remarks ____

V. HOUSEHOLD INVENTORY

Items	Number of items	Year purchased	Original cost		Estimated present value	Remarks
			New	Used		
			LIVING ROOM			
Rugs—Large						
Small						
Rug pads						
Living room suite						
Davenport						
Day bed						
Chairs—Straight						
Overstuffed						
Bookcases						
Desk						
Table—Coffee						
Lamps—Floor						
Table						
Total living room	XXXXXXXXXXXXXXXXXXX					XXXXXXXX
			DINING ROOM			
Rugs—Large						
Small						
Rug pads						
Dining room suite						
Dining table						
Chairs						

Items	Number of items	Year purchased	Original cost		Estimated present value	Remarks
			New	Used		
DINING ROOM (continued)						
Buffet						
China cabinet						
Lamps						
Set of dishes						
Glassware						
Silver flatware						
Silver hollow ware						
Salt & Pepper sets						
Tea pot						
Total Dining room	XXXXXXX	XXXXXXXXXXX				XXXXXXXX
MASTER BEDROOM						
Rugs--Large						
Small						
Rug pads						
Bedroom suite						
Bedstead						
Mattresses & springs						
Dresser						
Chest of Drawers						
Cedar chest						
Desk or table						
Chairs						
Bookcase						
Night stand						
Lamps						
Total Master Bedroom	XXXXXXXXXXXXXXXX					XXXXXXXX

Items	Number of items	Year purchased	Original cost		Estimated present value	Remarks
			New	Used		
			WINDOW TREATMENT			
Living room						
Curtains						
Draperies						
Dining room						
Curtains						
Draperies						
Bedroom (#1)						
Curtains						
Draperies						
Bedroom (#2)						
Curtains						
Draperies						
Bedroom (#3)						
Curtains						
Draperies						
Bathroom curtains						
Kitchen						
Curtains						
Other rooms						
Total Window Treatments	XXXXXXXXXXXXX		New	Used		XXXXXXXX

Items	Number of Items	Year pur-chased	Original cost		Estimated present value	Remarks
			New	Used		
HOUSEHOLD FURNISHINGS						
Blankets						
Comforters						
Quilts						
Sheet blankets						
Mattress protectors						
Pillows						
Sheets						
Spreads						
Pillow cases						
Dinner cloths						
Luncheon sets						
Place mats						
Bridge sets						
Bath towels						
Hand towels						
Bathmats						
Scarves & runners						
Other						
Total Household furnishings	XXXXXXXXXXX					XXXXXXXX
BATHROOM						
Shower						
Laundry hamper						
Towel racks						
Medicine chest						
Scales						
Total Bathroom	XXXXXXXX	XXXXXXXX				XXXXXXXX

Items	Number of items	Year pur-chased	Original cost		Estimated present value	Remarks
			New	Used		
KITCHEN						
Cook stove						
Refrigerator						
Home freezer						
Dishwasher						
Cabinets						
Table						
Chairs						
Stool						
Mixer						
El. Toaster						
Percolator						
Coffee maker						
El. deep-fat fryer						
Roaster						
Waffle iron						
Saucepans,--Pressure						
Other						
Double boiler						
Teakettle						
Skillets						
Utility table						
Scales						
Small equipment						
Total Kitchen	XXXXXXXXX	XXXXXXXXX				XXXXXXXXX

Items	Number of items	Year pur-chased	Original cost		Estimated present value	Remarks
			New	Used		
			LAUNDRY AND CLEANING EQUIPMENT			
Washing machine						
Dryer						
Ironer						
Ironing board						
Irons						
Tubs						
Clothes lines						
Clothes basket						
Curtain stretcher						
Vacuum cleaner, etc.						
Carpet sweeper						
Total Laundry and Cleaning Equipment XX						XXXXXXXXX
			MISCELLANEOUS ACCESSORIES			
Pictures						
Wall hangings						
Vases & ornaments						
Clocks						
Cushions						
Mirrors						
Fireplace equip.						
Piano, Organ						
T. V.						
Radio						
Phonograph						
Encyclopedias						
Game tables						

Items	Number of items	Year pur-chased	Original cost		Estimated present value	Remarks
			New	Used		
MISCELLANEOUS ACCESSORIES (continued)						
Folding chairs						
Lawn tables						
Lawn chairs						
Camping equip.						
Photographic equip.						
Filing cabinet						
Safe						
Typewriter						
Repair tools						
Tricycle						
Bicycle						
Sled						
Sports equip.						
Suit cases & trunks						
Total Miscellaneous	Accessories	XXXXXX				XXXXXXXX
STATIONARY EQUIPMENT						
Kitchen sink						
Bathtub						
Lavatory						
Cabinets						
Total Stationary Equipment		XXXXXXXX				XXXXXXXX
TRANSPORTATION						
Car						
Pick-up						
Airplane						
Total Transportation	XXXXXXXXXXXXXXXXX					XXXXXXXXX

Items	Number of items	Year purchased	Original cost New	Original cost Used	Present inventory value	Remarks
EXTRA BEDROOMS						
Rugs—Large						
Small						
Rug pads						
Bedroom suite						
Bedstead						
Mattresses & springs						
Dresser						
Chest of Drawers						
Cedar chest						
Desk or table						
Chairs						
Bookcase						
Night stand						
Floor lamp						
Table lamp						
Total Bedroom	XXXXXXXXX	XXXXXXXX				XXXXXXXXXX

A STUDY OF THE INVENTORIES OF DURABLE GOODS OWNED
BY 16 KANSAS FARM FAMILIES

by

JOYCE ANNUNCIATA DAVIS SMITH

B. A., Idaho State College
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INTRODUCTION

Information was available on the annual net farm income and the classified annual household expenditures for a large number of Kansas farm families over a period of years.

Many families spent annually a large amount for durable household goods. Since these were not consumed immediately their value accumulated over the years. This study was designed to find the 1953 inventory value of the durable household goods including furnishings, furniture, and accessories for 16 families and to relate the value of these goods to the net farm income; to the annual cost of living; and to the period in the family life cycle. Another objective was to study the buying practices used by each family. Every family was to be considered as an individual case and compared with others in the study.

METHOD OF PROCEDURE

Letters were sent to families asking their cooperation and 16 of the families replied favorably. Each of the families was visited and the desired information obtained by the use of an interview schedule. A classified list of household furniture, furnishings, and equipment with the date of purchase, the purchase price, and the present value was prepared for each family. In addition, information about the length of time the home had been established, the size of the family, family goals, size of farm, size of house, home ownership, the net farm income, and the family buying practices was obtained.

SUMMARY

The number of years the income and expenditure records were available for each family varied from two to 16. Four of the homes had been established between two and ten years; eight homes had been established between ten and 25 years, and four homes had been established more than 25 years. Three families did not have any children at home. Thirteen families had an average of 3.3 children.

Every family indicated certain goals toward which they were working. These included home ownership and conveniences in the house, education of the children, active participation in church and community life.

The average size of the farms operated was 524 acres. All but three of the families owned or were buying their farms. The average net farm income in 1953 was $3,179.

The size of the houses varied from five to ten rooms. Only one house, which was built in 1953, was less than 35 years old. The oldest house was nearly 100 years old. The estimated value of the houses ranged from $400 to $18,000.

Family cooperation in planning and purchasing household items was evident in most families and cash was the usual method of payment. Most of the purchases were made in small towns, and in general, the homemaker indicated that she had been satisfied with each item purchased.

The value of the durable goods for the 16 families ranged from $960 to $4,362 in 1953, the average being $2,663. When grouped according to room and use, the percentage of the investment in each area was: 23 percent in the kitchen: 22 percent in the furnishings and accessories; 20 percent in the living and dining area; 16 percent in musical instruments; 13 percent in the bedrooms; and 6 percent in laundry and cleaning equipment.

There appeared to be little relationship between the 1953 inventory value of the durable goods and the net farm income, the number of years the home had been established, and the size of the family. The second largest inventory value, $4,342 was reported by a family whose 1953 net farm income was $1,303, whereas a family who reported one of the lowest inventory values of $1,308 had a 1953 net farm income of $4,100. A couple who had been married 10 years reported the highest inventory value of $4,362 in contrast to the couple reporting the smallest inventory value, $960, who had been married 33 years. Two families had seven children living at home at the time of the interview; but one of these families had an inventory valued at $4,116, and the other had an inventory valued at $1,671.

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