

FAMILY ECONOMICS REVIEW

For Building Use Only

Consumer and Food Economics Research Division, Agricultural Research Service,
UNITED STATES DEPARTMENT OF AGRICULTURE

A quarterly report on current developments in family and food economics and economic aspects of home management, prepared for home economics agents and home economics specialists of the Cooperative Extension Service.

SPECIAL LOW-INCOME ISSUE

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WHO ARE THE POOR?

This is a question that must be answered before any realistic and effective attack can be made on poverty. Only when we know who the poor are and what obstacles keep them from attaining an adequate income can we plan ways of helping them.

When the Council of Economic Advisors discussed poverty in its report to the President in January 1964,¹ it suggested as a definition of poverty useful in assessing the extent of the problem an income of less than \$3,000 per year (before taxes) for a family, and \$1,500 for an unrelated individual. At the same time it recognized that refinement of this definition was necessary, since an income of \$3,000 will not meet the needs of all families in equal degree.

The Social Security Board has developed such a refinement—two indexes that take into account the needs of families varying in size and composition and mark the levels of income at which their needs can be met at the same degree of adequacy.² The SSB labels the lower of the two indexes the economy level and the other the lower-cost level. They are derived from the cost of U.S. Department of Agriculture food plans, using stated assumptions on the percent of income going to food.

The lower of the SSB indexes of poverty coincides generally with the definition of the Council of Economic Advisors. It places the poverty line for the average family of 4 at an after-tax income of \$3,100, and for the unrelated individual at \$1,540. Families and unrelated individuals on farms are assumed to get 40 percent of their living from the farm, and so to need only 60 percent as much cash income as nonfarm families.³

Under the standards used in the lower SSB poverty index, there were 7.2 million poor families in 1963. These families included 29.7 million persons. Together with the 4.9 million unrelated individuals who were poor, they formed 18 percent of the total population. The poor included 15 percent of all families and 44 percent of all unrelated individuals (Table 1).

Certain types of families and unrelated individuals are more likely than others to be poor. As might be expected, families with no earners are the most susceptible to poverty. More than half of these families are poor, a proportion more than 3 times as high as that for all families. Other families about 3 times as susceptible to poverty as the average family are those with 6 or more children, those headed by women, and the nonwhite.

The family that has 5 children is about twice as susceptible to poverty as the average family. This is true also of the family whose head is either not in the labor force, unemployed, or a part-time worker and of the family whose head is a farmer, farm manager, or laborer.

Other types of families that are somewhat more susceptible to poverty than the average are those whose heads are at the extremes of the age range—under 25 years old or 65 or over—and those with 3 or 4 children. Families living on farms, according to the SSB estimate, have about a 50 percent greater chance of being poor than nonfarm families.

Being a nonearner almost doubles an unrelated individual's chance of being poor. Being nonwhite, under 25 years of age, 65 or over, a woman, or a part-time worker somewhat increases the likelihood of being poor. The unrelated single individual has a slightly greater likelihood of being poor if he does *not* live on a farm.

Although certain types of families are much more susceptible to poverty than others, they do not necessarily make up the bulk of the poor. Even the less susceptible groups are not immune to poverty. If a less susceptible group is large, a small percentage of poor within it makes a large number of poor families. For example, there are 8 times as many families headed by husband and wife as headed by a woman only. As a result, although the husband-wife families are much less susceptible to poverty, they make up 70 percent of all poor families, while those headed by women are only 27 percent of the poor. The other 3 percent are headed by a man, with no wife present.

Similarly, nonfarm families are less susceptible to poverty than farm families, but they make up 90 percent of the poor; white are less susceptible than nonwhite, but are 72 percent

¹ *Economic Report of the President*, Jan. 1964, pp. 57-59. Government Printing Office, Washington, D.C.

² Orshansky, M. Counting the poor: another look at the poverty profile, *Social Security Bul.* 28(1): 3-29. 1965.

³ This assumption appears to overstate the noncash income received from farms. It is based on the ratio of home-produced food to the total food supply of farm families in 1955. Home production is known to have declined in recent years. Tabulations from the 1961 Survey of Consumer Expenditures will shortly provide a more nearly current measure of its importance. There is no justification to assume that the farm contributes to other needs in the same ratio as to food.

Table 1.—Incidence of poverty among families and unrelated individuals in 1963 as measured by the Social Security Administration's poverty index at the economy level¹

Class	Families					Unrelated individuals				
	All		Below the poverty line			All		Below the poverty line		
	Number (millions)	Percent of class	Number (millions)	Percent of class	Percent of all poor families	Number (millions)	Percent of class	Number (millions)	Percent of class	Percent of all poor individuals
All units -----	47.4	100	7.2	15	100	11.2	100	4.9	44	100
RESIDENCE										
Farm -----	3.1	7	.7	23	10	.4	4	.2	40	3
Nonfarm -----	44.3	93	6.5	15	90	10.8	96	4.7	44	97
COLOR OF HEAD										
White -----	42.7	90	5.2	12	72	9.7	87	4.1	42	83
Nonwhite -----	4.7	10	2.0	42	28	1.5	13	.8	58	17
AGE OF HEAD										
14 to 24 years -----	2.7	6	.7	26	10	1.0	9	.5	48	10
25 to 54 years -----	30.6	65	4.0	13	54	5.9	53	1.9	32	38
55 to 64 years -----	7.4	16	1.0	13	14					
65 years and over -----	6.7	14	1.5	24	22	4.3	38	2.5	59	52
TYPE OF FAMILY										
Husband-wife -----	41.3	87	5.0	12	70	—	—	—	—	—
Other male head -----	1.2	3	.2	17	3	4.3	38	1.4	34	30
Female head -----	4.9	10	2.0	40	27	6.9	62	3.5	50	70
SIZE OF FAMILY										
2 persons -----	15.3	32	2.5	16	34	—	—	—	—	—
3 persons -----	9.8	21	1.0	11	14	—	—	—	—	—
4 persons -----	9.4	20	1.0	10	14	—	—	—	—	—
5 persons -----	6.3	13	.9	14	13	—	—	—	—	—
6 persons -----	3.3	7	.6	19	9	—	—	—	—	—
7 or more persons -----	3.3	7	1.2	35	16	—	—	—	—	—
NUMBER OF RELATED CHILDREN UNDER 18										
None -----	19.1	40	2.4	13	34	—	—	—	—	—
1 or 2 children -----	17.3	37	2.1	12	28	—	—	—	—	—
3 or 4 children -----	8.4	18	1.6	19	23	—	—	—	—	—
5 children -----	1.4	3	.5	36	7	—	—	—	—	—
6 or more children -----	1.2	3	.6	49	8	—	—	—	—	—
NUMBER OF EARNERS										
None -----	3.7	8	2.0	53	27	4.2	63	3.1	74	63
One -----	20.8	44	3.3	16	46	7.0	37	1.8	26	37
Two -----	17.3	37	1.5	9	21	—	—	—	—	—
Three or more -----	5.6	12	.4	7	6	—	—	—	—	—

EMPLOYMENT STATUS AND OCCUPATION OF HEAD, MARCH 1964 ²										
Not in labor force ³ -----	8.8	19	3.0	34	42	—	—	—	—	—
Unemployed -----	1.4	3	.4	28	6	—	—	—	—	—
Employed -----	37.2	79	3.7	10	52	—	—	—	—	—
Professional, technical, and kindred -----	4.7	4	.5	3	2	—	—	—	—	—
Farmers and farm managers Managers, officials, and pro- prietors, except farm -----	1.8	4	.5	29	8	—	—	—	—	—
Clerical, sales, and kindred -----	6.0	13	.3	5	4	—	—	—	—	—
Craftsmen, operatives, and kindred -----	4.9	10	.2	4	3	—	—	—	—	—
Service workers, including private household -----	14.5	31	1.2	8	17	—	—	—	—	—
Laborers, except mine -----	3.0	6	.6	20	8	—	—	—	—	—
	2.3	5	.7	30	10	—	—	—	—	—

¹ Derived from tables 2 and 3, "Counting the Poor: Another Look at the Poverty Profile," *Social Security Bul.* 28(1): 3-29, 1965. Percentages may not add to 100 percent of rounding.

² Not available for unrelated individuals.

³ Includes approximately 0.9 million family heads in the Armed Forces.

of the poor. Families headed by persons between 25 and 64 years of age are less susceptible than younger or older ones, but they are so numerous that they constitute 68 percent of the poor.

Since the SSB poverty index is a very recent development, other writers have not made use of it as yet. The reader is likely to find the poverty line defined as a single point on an income distribution, or 1 point for families and 1 for unrelated individuals. There are four principal income distributions, prepared by Federal agencies, that lend themselves to defining the poverty line.⁴ One of these, from *The Current Population Survey* of the Bureau of the Census, forms the basis for the count of the poor developed by the Council of Economic Advisors (p. 3). The others are:

1960 Census of Population, Bureau of the Census

Survey of Consumer Expenditures, 1960-61 Bureau of Labor Statistics, Department of Labor, in cooperation with Department of Agriculture

Size Distribution of Family Personal Income, Office of Business Economics, Department of Commerce

—Jean L. Pennock.

⁴ For a comparison of the 4, see *Family Income Distribution Statistics Published by Federal Agencies*, Statistical Evaluation Report 5, Office of Statistical Standards, Bureau of the Budget.

In articles that follow in this issue of *Family Economics Review*, identification of low-income families is based on income distributions in which no adjustment has been made for family size and composition as in the SSB index of poverty.

WHERE ARE THE POOR?

Certain areas in the United States have been identified as "pockets of poverty." Among these are Appalachia, a region from the Ozarks to the Gulf of Mexico and the Atlantic Ocean, and an area in the Southwest. Although other sections of the country may not have such a high concentration of low-income families as these, all have some. Locating the areas of need is an essential part of the planning of attacks on poverty. (See map page 8.)

Among the States, the percentage of families reporting incomes under \$3,000 ranged from a low of about 10 percent in Connecticut to a high of 50 percent in Mississippi in 1959—the latest year for which State income data are available (fig. 1). Hopefully, percentages of families at this income level may be somewhat lower now (1965) than in 1959. However, States with many low-income families in 1959 almost certainly have many low-income families in 1965.

Finding your State near the bottom of figure 1, where the low percentages are, is no cause for complacency—yet. You may have some "pockets of poverty" too. Look up the Census figures for each county in your State to see if this is true. You will find income figures for counties in table 81 of the 1960 Census of Population, vol. PC (1) C, for your State. Data on low incomes for counties in 1 State—Maryland—are shown in figure 2. Only 15 percent of the families in Maryland had incomes under \$3,000. However, in 1 county almost half (45 percent) of the families were in this income group. In 7 of the 24 counties, at least one-third of the families had incomes under \$3,000.

EXPENDITURES OF LOW-INCOME FAMILIES

Home economists and others working with low-income families will find the Consumer Expenditure Survey of 1960-61 a valuable source of background information. This survey, a joint project of the U.S. Department of Agriculture and the Bureau of Labor Statistics, covered a nationwide sample of urban, rural nonfarm, and farm families. It provides a description of low-income families; presents a record of average amounts spent for the goods and services these families buy for current consumption; and shows the relative importance of the various categories of expenditure in the budget of the low-income family.

FIG. 1—LOW-INCOME FAMILIES, BY STATE

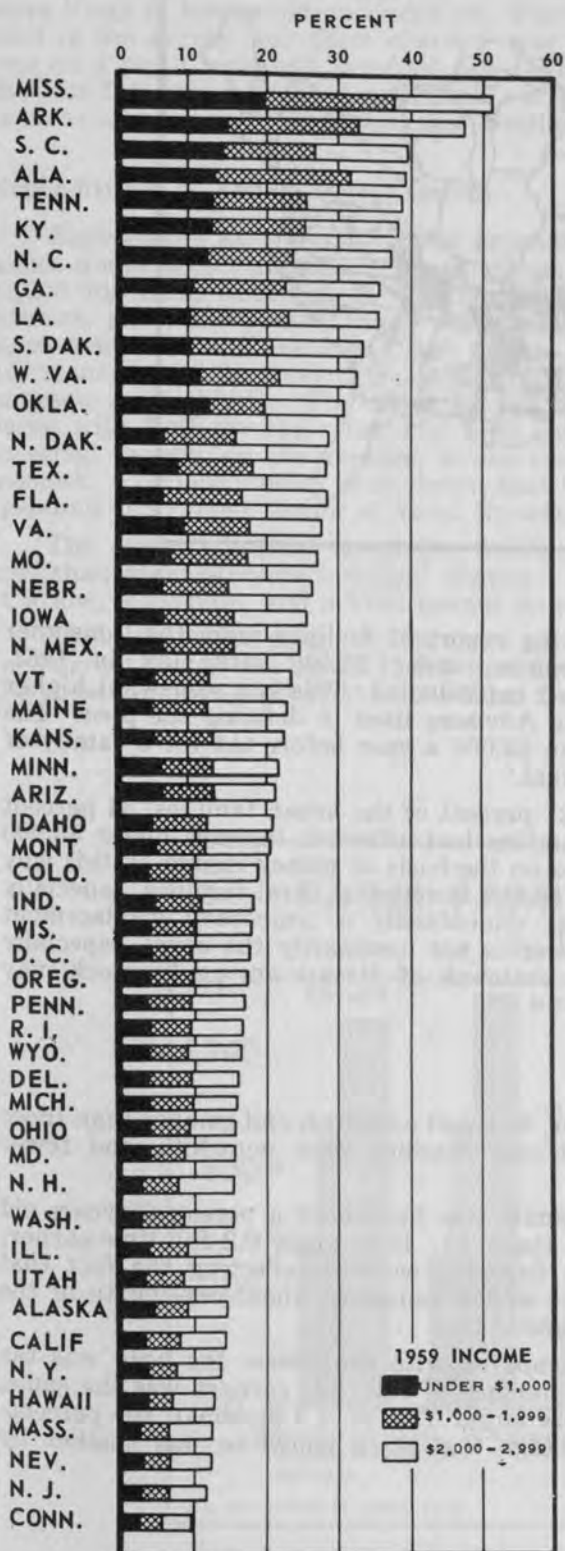
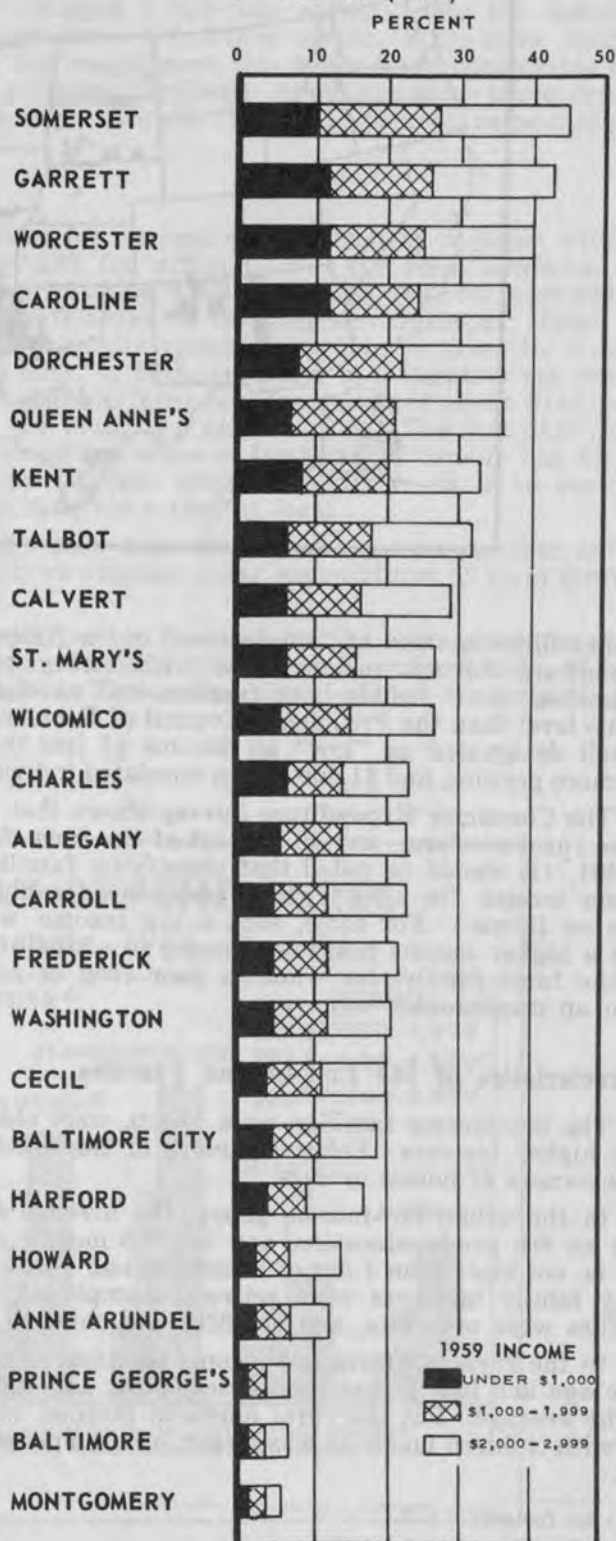
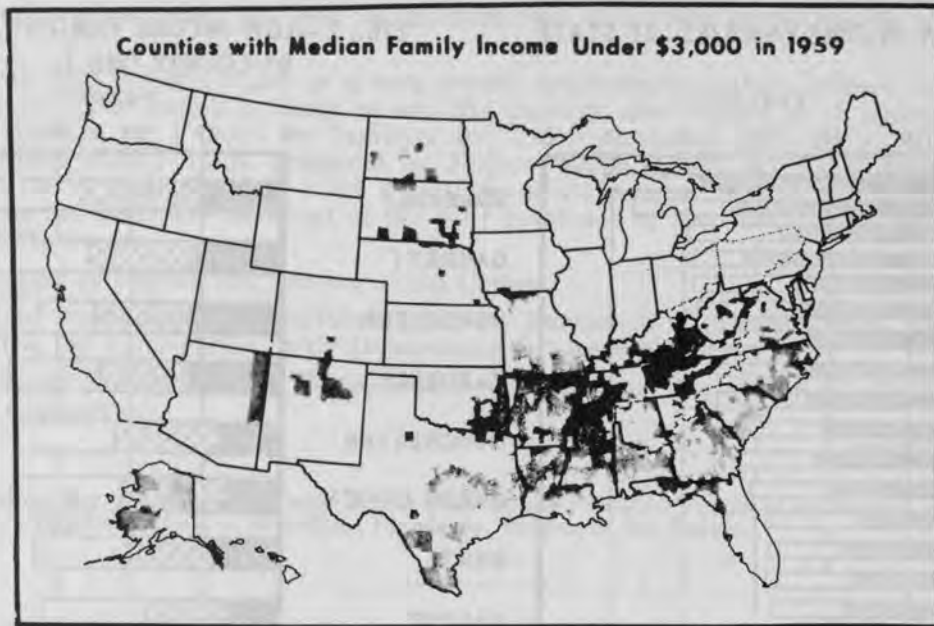


FIG. 2—LOW-INCOME FAMILIES, BY COUNTY (MD.)





Families classified as "low-income" in the following report of findings from the Consumer Expenditure Survey include those with money incomes under \$3,000 after tax in 1961. ("Families" here include both families and unrelated individuals.) This is a somewhat higher income level than the President's Council of Economic Advisors used in defining the poor. The Council designated as "low" an income of less than \$3,000 a year before tax for a family of 2 or more persons, and \$1,500 for an unrelated individual.¹

The Consumer Expenditure Survey shows that 21 percent of the urban families, 34 percent of the rural nonfarm, and 40 percent of the farm families had after-tax incomes under \$3,000 in 1961. (It should be noted that classifying families on the basis of money income in this way ignores income "in kind," which adds considerably to the incomes of rural families, especially those on farms.) For some, such a low income was undoubtedly a temporary displacement from a higher income position. Income in a single year is not necessarily the usual, especially for the farm family, for whom a poor crop or an outbreak of disease among livestock may mean an uncommonly lean year.

Characteristics of the Low-Income Families

The low-income families, as a group, were older, less well educated, and smaller than those with higher incomes. Relatively more of the low-income families were nonwhite, and fewer were owners of homes or cars.

In the urban low-income group, the average family was headed by a person 60 years old with an 8th grade education, and had 1.9 members (table 1). It had only 0.2 full-time earner; that is, not more than 1 out of 5 families had even 1 full-time earner—reflecting the fact that many family members were retired, unemployed, or underemployed. About one-fourth of the families were nonwhite, and one-fifth had children under 18.

In the rural nonfarm low-income families, as compared with the urban, the head was the same age and had 1 year less of schooling, and the number of full-time earners was the same, on the average. But the rural nonfarm families were larger (2.7 vs. 1.9 persons), the percentage with children under 18 was larger, and the percentage that were nonwhite was smaller by half.

¹ See footnote 1, p. 3.

In the low-income farm group, the average family head was somewhat younger than in the rural nonfarm group (56 vs. 60 years), but his educational level was the same, 7 years. The farm families, with an average of 3.1 members, were larger than the others, and they were more likely to have children under 18. They averaged 1 full-time earner. (By the definition used in the survey, any farm operator was considered a full-time earner. Since some farming was on a small scale and provided less than full employment, this figure is not comparable with that for full-time earners in urban and rural nonfarm families.) About the same percentage of farm as of rural nonfarm low-income families were nonwhite (14 and 13 percent, respectively).

Expenditures of Low-Income Families

Expenditure per family.—Total expenditure for current consumption by families with incomes under \$3,000 in 1961 averaged about \$2,130 for urban, \$1,970 for rural nonfarm, and \$2,200 for farm families. In addition, outlays of about \$160, \$135, and \$195 for personal insurance, gifts, and contributions were made by families in the respective groups. Total disbursements exceeded income in each group. If a family spends more than it takes in, it must use money saved in previous years or go into debt, or both, resulting in a negative net change in assets and liabilities. The deficit for the low-income farm families averaged about \$740, compared with \$285 for the urban and \$160 for the rural nonfarm families. The fact that outgo exceeded income, on the average, is one evidence that some of the families usually had higher incomes. Previous studies have shown that when income drops a family is likely to continue spending for current living at about its usual rate, for a time at least.

The average amount spent per family for each expenditure category was smaller among low- than higher-income families. Figure 1 shows average dollar expenditures of farm families at a low, a medium, and a high income level.

Expenditure per person.—Put on an expenditure per person basis, the average amount spent for current living was about \$1,100 in the urban families with incomes under \$3,000, \$750 in the rural nonfarm, and \$700 in the farm families. The amount spent for food, the largest single

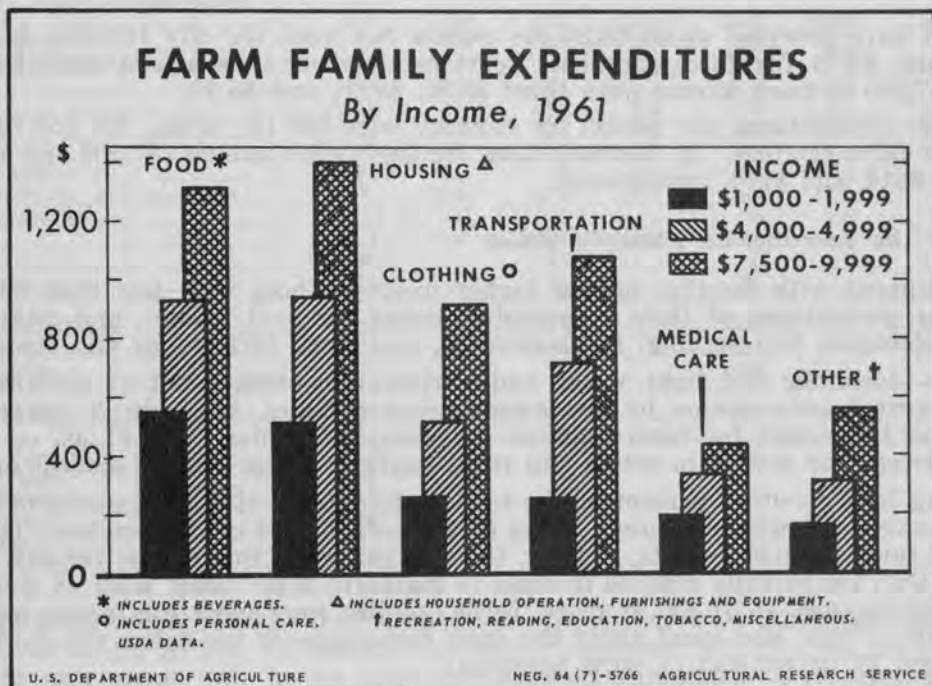


Table 1.—Average expenditures, income, and savings of families and single consumers with incomes under \$3,000 (after tax), by urbanization, 1961

Item	Average expenditures				Percent of expenditures for current consumption			
	United States ¹	Urban	Rural nonfarm	Farm	United States ¹	Urban	Rural nonfarm	Farm
Expenditures for current consumption --	\$2,093	\$2,131	\$1,968	\$2,204	100.0	100.0	100.0	100.0
Food and alcoholic beverages -----	624	637	597	617	29.8	29.9	30.3	28.0
Housing, total -----	700	776	580	572	---	---	---	---
Shelter, fuel, light, refrigeration, and water -----	495	569	384	356	23.7	26.7	19.5	16.2
Household operation -----	116	127	101	95	5.5	6.0	5.1	4.3
Housefurnishings and equipment --	89	80	95	121	4.3	3.8	4.8	5.5
Clothing -----	158	154	139	233	7.5	7.2	7.1	10.6
Personal care -----	64	67	57	67	3.1	3.1	2.9	3.0
Medical care -----	186	186	176	214	8.9	8.7	8.9	9.7
Recreation -----	50	50	46	60	2.4	2.3	2.3	2.7
Reading and education -----	25	29	17	28	1.2	1.4	.9	1.3
Automobile purchase and operation --	164	106	243	293	7.8	5.0	12.3	13.3
Other transportation -----	32	42	16	12	1.5	2.0	.8	.5
Other -----	90	84	97	108	4.3	3.9	4.9	4.9
Gifts and contributions -----	97	101	85	107	---	---	---	---
Personal insurance -----	60	60	50	85	---	---	---	---
Money income before taxes -----	1,867	1,937	1,792	1,653	---	---	---	---
Money income after taxes -----	1,801	1,866	1,747	1,556	---	---	---	---
Other money receipts -----	67	59	80	80	---	---	---	---
Net change in assets and liabilities ----	-296	-285	-161	-739	---	---	---	---
Average size of family -----	2.2	1.9	2.6	3.1	---	---	---	---
Average age of head -----	59	60	60	56	---	---	---	---
Percent nonwhite families -----	20	24	13	14	---	---	---	---
Percent homeowners -----	47	37	61	67	---	---	---	---
Percent auto owners -----	40	27	54	81	---	---	---	---

¹ Preliminary data.

item, would have provided about \$6.25 per person per week for city families, \$4.35 for rural nonfarm, and \$3.75 for farm families. Corresponding per person food expenditures in families with \$7,500 or more income were about \$9.90, \$8.00, and \$5.40.

Average expenditures per person for clothing were \$80 for urban, \$55 for rural nonfarm, and \$75 for farm families. In contrast, those for the higher-income (\$7,500 and over) families were \$265, \$214, and \$170, respectively.

Division of the Low-Income Family's Dollar

As compared with families having higher incomes, those with less than \$3,000 in 1961 spent larger percentages of their consumption dollar for food, shelter, and medical care, and smaller percentages for clothing, transportation, and home furnishings and equipment.

Shelter—including fuel, light, water, and refrigeration—took about 27 percent of the total spent for current consumption by low-income urban families, but only 20 percent for rural nonfarm and 16 percent for farm families. In contrast, families with \$7,500 or more income spent 16 percent for shelter in urban and rural nonfarm areas, and 15 percent on farms.

Clothing took about 11 percent of the consumption dollar of low-income farm families, considerably above the 7 percent average of the rural nonfarm and urban families. The higher figure for the farm families reflects, in part, their larger size. But it also reflects the tendency of families with temporarily reduced incomes to maintain their usual level of living. Among families with incomes of \$7,500 or more, farm families were more like urban and rural nonfarm families in size, and spent about the same percentage of the dollar for clothing (13 percent for farm; 12, urban; and 11, rural nonfarm).

Medical care and transportation were both sizeable items in low-income budgets. Medical care accounted for about 9 percent of the urban and rural nonfarm family's consumption dollar, and 10 percent of the farm family's. Corresponding figures were 6 and 8 percent in the

\$7,500 and over group. Transportation took 7 percent of the urban family's dollar, but about double that—13 and 14 percent, respectively—of the rural nonfarm and farm family's spending. The low rate of car ownership among urban low-income families (27 percent vs. 81 percent for farm families) is largely responsible for their lower transportation expenditure. Families with incomes of \$7,500 or more spent 15 to 19 percent of their consumption dollar for transportation.

Household operation and furnishings and equipment combined took 10 percent of the low-income family's dollar, as did the other small budget items—personal care, recreation, reading and education, and miscellaneous—combined. These percentages were somewhat higher among high-income families.

Spending of Families Differing in Size and Age

Obviously the spending patterns of the "average" family in a population does not fit every kind of family making up that population. For example, small families spend differently than large ones, young families differently than old ones. Data about the spending of selected groups of farm families with incomes under \$3,000 point up some of these differences (table 2).

Table 2.—Average expenditures, income, and savings of farm families and single consumers with incomes under \$3,000, after tax, by family size and age of head, 1961

Item	By family size				By age of head			
	2 persons		6 or more persons		25-34		65 and over	
	Average expenditures	Percent of expenditures	Average expenditures	Percent of expenditures	Average expenditures	Percent of expenditures	Average expenditures	Percent of expenditures
Expenditures for current consumption	\$2,026	100.0	\$2,721	100.0	\$2,556	100.0	\$1,779	100.0
Food and alcoholic beverages	529	26.1	871	32.0	750	29.3	495	27.8
Housing, total	572	28.2	579	21.3	720	28.2	503	28.3
Shelter, fuel, light, refrigeration, and water	362	17.9	332	12.2	419	16.4	315	17.7
Household operation	95	4.7	98	3.6	120	4.7	92	5.2
Housefurnishings and equipment	115	5.7	149	5.5	181	7.1	96	5.4
Clothing	164	8.1	421	15.5	317	12.4	127	7.1
Personal care	58	2.9	92	3.4	88	3.4	45	2.5
Medical care	232	11.5	222	8.2	188	7.4	231	13.0
Recreation	51	2.5	91	3.3	88	3.4	41	2.3
Reading and education	18	.9	47	1.7	15	.6	19	1.1
Automobile purchase and operation	281	13.9	276	10.1	263	10.3	224	12.6
Other transportation	10	.5	17	.6	26	1.0	8	.4
Other	111	5.5	105	3.9	101	4.0	86	4.8
Gifts and contributions	133	---	56	---	60	---	106	---
Personal insurance	71	---	91	---	85	---	52	---
Money income before taxes	1,691	---	1,871	---	1,502	---	1,674	---
Money income after taxes	1,596	---	1,791	---	1,434	---	1,615	---
Other money receipts	67	---	7	---	256	---	23	---
Net change in assets and liabilities	-528	---	-1,126	---	-802	---	-331	---
Average size of family	2.0	---	7.6	---	4.8	---	2.1	---
Average age of head	62	---	42	---	31	---	72	---
Percent nonwhite families	7	---	39	---	22	---	9	---
Percent homeowners	81	---	44	---	20	---	83	---
Percent auto owners	84	---	79	---	80	---	73	---

Large and small families.—The total consumption expenditure of the large families (6 or more persons) averaged \$2,721, the smaller families (2 persons) \$2,026. But the expenditure per person was only about \$360 in the large as compared with \$1,015 in the small families.

Food was a major item in the large family's budget, taking 32 percent of its consumption dollar, as compared with 26 percent in the small families. Clothing took 15 percent of the large, 8 percent of the small family's dollar. The big families also allocated slightly larger percent-

ages of their expenditure to personal care, recreation, and reading and education. Their spending for housing, medical care, transportation, and "other" took smaller percentages of the total than that of the small families.

Although the large families had incomes about \$200 higher than the small families, they ended the year with a much larger deficit (\$1,126 compared with \$528).

Young and older families.—The young families (head 25-34 years) had incomes averaging about \$180 less than the older families (65 and over), but spent about 50 percent more for living (\$2,556 compared with \$1,779). Since the young families were larger, however, their expenditure per person was only about \$530 to the older families' \$850.

The most notable differences in the way these 2 groups divided the consumption dollar was the larger allocation of young families to clothing (12 percent vs. 7 for the elderly) and their smaller allocation to medical care (7 percent vs. 13 percent). The larger allocation to clothing by the young was due mainly to the larger numbers to be clothed, since the average amount spent per person was only a little higher than in the older families.

The young families, as compared with the older ones, spent somewhat larger percentages for food, furnishings and equipment, and recreation; and somewhat smaller percentages for shelter and transportation.

The year's deficit for the young families was \$800, that for the older ones \$330.

More Information Available

Information about the characteristics, incomes, and expenditures of low-income families in the Northeast, North Central, Southern, and Western Regions is available in reports of the Survey of Consumer Expenditures. These can be obtained from the Bureau of Labor Statistics or the U.S. Department of Agriculture. Data are not available for individual States.

—Emma G. Holmes

THE NUTRITIVE VALUE OF DONATED FOODS

The nutritive values of 18 food items donated to needy families by the Federal Government in February 1965 are shown in the table on the opposite page. The values given are for one pound of each food as distributed, with no allowances for losses in cooking. For canned chopped meat and beef, values are given also for the contents of the size can being issued.

Not all of the foods listed are available in every community. Many areas of the country have yet to request any foods. The supplies available in others vary from time to time.

The number of foods offered to the States for distribution was increased in 1961. Even before this increase the contribution of donated foods to family diets could be substantial. In 1961, the Consumer and Food Economics Research Division made two small surveys of the food consumption of 80 Baltimore families all of whom were receiving some donated foods. The proportions of the total calories and total amounts of several nutrients furnished by the donated foods were as follows:

Nutrient	Early in 1961 when 5 foods were being distributed	Later in 1961 when 8 foods were being distributed
	Percent	Percent
Food energy -----	20	26
Protein -----	21	24
Calcium -----	38	34
Vitamin A -----	5	9
Thiamine -----	24	25

Table 1.—Composition of Government-donated foods distributed to needy families¹
(Nutritive values in 1 pound of each food)

Item	Water	Food energy	Protein	Fat	Carbo- hydrates	Calcium	Phos- phorus	Iron	Sodium	Potassium	Vit. A Value	Thia- mine	Ribo- flavin	Niacin	Ascor- bic acid
	Pct.	Calories	Gm.	Gm.	Gm.	Mg.	Mg.	Mg.	Mg.	Mg.	I. U.	Mg.	Mg.	Mg.	Mg.
Peas, dry, split -----	9	1,579	110	5	284	150	1,216	23.1	181	4,060	540	3.38	1.31	13.7	--
Peanut butter -----	2	2,640	116	225	88	277	1,792	9.1	2,749	2,957	---	.57	.56	69.3	0
Cheese, Cheddar (Ameri- can) processed -----	40	1,678	105	136	9	3,162	3,497	4.1	5,153	363	5,530	.07	1.85	.1	0
Chopped meat, canned ---	55	1,334	68	113	6	41	490	10.0	5,597	1,007	0	1.41	.95	13.6	--
1 lb. 14.5 oz. ² -----	55	2,542	130	215	11	78	934	19.0	10,670	1,920	0	2.68	1.82	25.9	--
Beef, w/natural juices, canned -----	60	1,016	113	59	0	73	526	10.9	---	1,175	---	.09	1.04	19.1	0
1 lb. 13 oz. ² -----	60	1,842	206	107	0	132	954	19.7	---	2,129	---	.16	1.89	34.5	0
Margarine ³ -----	15	3,266	3	367	2	91	73	0	4,477	104	15,000	--	--	--	0
Lard -----	0	4,091	0	454	0	0	0	0	---	---	0	0	0	0	0
Milk, dried, nonfat -----	3	1,647	163	4	237	5,933	4,609	2.7	2,413	7,915	140	1.59	8.16	4.1	32
Wheat flours:															
All purpose, enriched--	12	1,651	48	5	345	73	395	13.0	9	431	0	2.00	1.20	16.0	0
Bread flour, enriched --	12	1,656	54	5	339	73	431	13.0	9	431	0	2.00	1.20	16.0	0
Whole wheat -----	12	1,510	60	9	322	186	1,687	15.0	14	1,678	0	2.49	.54	19.7	0
Wheat, rolled -----	10	1,542	45	9	346	163	1,551	14.5	9	1,724	0	1.65	.55	18.6	0
Bulgur, from hard red winter wheat -----	10	1,605	51	7	343	132	1,533	16.8	---	1,039	0	1.27	.64	20.5	0
Cornmeal, yellow:															
Regular, enriched -----	12	1,642	41	15	338	177	1,012	13.0	5	1,125	2,180	2.00	1.20	16.0	0
Degermed, enriched ---	12	1,651	36	5	356	127	449	13.0	5	544	2,000	2.00	1.20	16.0	0
Corn grits, yellow, enriched -----	12	1,642	39	4	354	118	331	13.0	5	363	2,000	2.00	1.20	16.0	0
Rice, white:															
Commercial, varieties enriched -----	12	1,647	30	2	365	109	426	13.0	23	417	0	2.00	1.20	16.0	0
Parboiled, enriched ----	10	1,674	34	1	369	272	907	13.0	41	680	0	2.00	1.20	16.0	0

¹ Based on USDA Agriculture Handbook 8 Revised, 1963, "Composition of Foods—raw, processed, prepared," with adjustments where needed to meet Federal specifications.

² Values for contents of the size can being issued to families.

³ Butter, when available, is distributed instead of margarine.

⁴ Value without added calcium. If calcium is added, value would be 500 mg. per pound.

INSTALLMENT DEBT OF LOW-INCOME FAMILIES

Early in 1963 about 32 percent of the families with incomes under \$3,000 and 22 percent of those with incomes under \$2,000 had installment debt for cars, household durables, or additions and repairs to their homes, according to the Survey of Consumer Finances conducted by the University of Michigan's Survey Research Center (table 1).¹ The proportion of debtor families was considerably greater in all higher income groups, reaching a peak at the \$7,500 to \$9,999 income level, where 63 percent owed some installment debt. ("Families" here is used to designate what the Survey report calls "spending units." A spending unit consists of all related persons living together who pool their incomes. Husband and wife and children under 18 living at home are always considered members of the same spending unit.)

In 1963 the percentage of installment debtors among families with incomes under \$2,000 was about the same as in 1961 and 1962, but somewhat smaller than in the late 1950's. The decrease between these dates was partly, perhaps, because \$2,000 was a smaller income (in terms of buying power) in 1963 than in the 1950's, and smaller incomes mean fewer debtors.

Table 1.—*Families with installment debt, by income before tax*

Income (before tax)	1963	1962	1961	1960	1959	1956
	Percent	Percent	Percent	Percent	Percent	Percent
All -----	50	54	47	48	48	45
Under \$2,000 -----	22	23	21	25	27	28
\$2,000-\$4,999 -----	50	48	49	49	50	50
\$5,000-\$7,499 -----	60	56	52	60	61	56
\$7,500-\$9,999 -----	63	59	62	58	59	48
\$10,000 and over -----	46	46	48	44	38	32

Among the low-income families, also, those with little or no accumulation of liquid assets are the ones most likely to owe installment debt. ("Liquid assets" include deposits in banks, savings and loan associations, and credit unions; and U.S. Government savings bonds.) In the under-\$3,000 income group, over 40 percent of those with no liquid assets and about the same percentage with some assets but less than \$500 reported debts early in 1963. Less than 10 percent of the families with liquid assets of \$500 or more owed on installment purchases and loans at that time.

The amounts of installment debt owed by low-income families were, on the whole, relatively small. Among the families with incomes under \$2,000, the 22 percent who owed on debts included 11 percent (half of the debtors) with debts under \$200 (table 2). But it also included 2 percent with debts of \$1,000 or more—large amounts to be paid off by families with so little income. In 9 percent of the families with incomes under \$2,000, installment payments during the year would take 20 percent or more of their disposable income; and in 4 percent such payments would claim at least 40 percent of income (table 3).

About half of the low-income families with incomes under \$3,000 who bought cars in 1962 bought them on the installment plan. Most of the cars were used cars, and most of the debts assumed were—as car debts go—fairly small. Out of every 10 car debts assumed, about 6 were under \$500, 1 was between \$500 and \$999, 2 between \$1,000 and \$1,999, and 1 was \$2,000 or more.

Young low-income families are much more likely to be installment debtors than older ones. In the group with incomes under \$3,000, for example, 52 percent of the families headed by a person under 35 owed installment debts early in 1962, but only 11 percent of those with head aged 65 or older. The young families also tended to have larger debts. This seems natural, since many young families are in the process of building up a stock of durables, while most older families are making replacements only.

¹ Survey of Consumer Finances, Survey Research Center, Institute for Social Research, The University of Michigan, Ann Arbor. Data from the 1956, 1959, 1960, 1961, and 1962 surveys are used in the article above. Permission to use this material was granted by the Survey Research Center.

Table 2.—*Amount of installment debt owed by families with incomes under \$2,000*

Amount of installment debt	Percent of families			
	1963	1962	1959	1956
None -----	78	77	73	72
\$1-\$99 -----	8	8	9	12
\$100-\$199 -----	3	7	8	6
\$200-\$499 -----	6	6	6	6
\$500-\$999 -----	3	2	3	2
\$1,000-\$1,999 -----	1	(¹)	1 }	2
\$2,000 or more -----	1	(¹)	(¹) }	
Total -----	100	100	100	100
Median -----	\$190	\$165	\$160	(²)

¹ Less than 0.5 percent.² Not available.Table 3.—*Ratio of installment debt payments to income after tax of families with incomes under \$2,000*

Annual debt payments as percent of income	Percent of families				
	1963	1962	1961	1960	1959
None -----	78	77	79	75	73
Under 5 -----	1	1	1	1	1
5-9 -----	5	4	5	4	5
10-19 -----	7	5	5	7	8
20-39 -----	5	9	5	4	8
40-59 -----	{ 4	{ 4	4	3	3
60 or over -----	{	{	1	5	3
Not ascertained -----	(¹)	(¹)	—	1	(¹)
Total -----	100	100	100	100	100
Median ratio (percent) -----	18	18	16	22	19

¹ Less than 0.5 percent.

Medical debts, not included in the installment debts above, were reported by 17 percent of the families with incomes under \$2,000, in amounts averaging about \$160. Few low-income families had mortgage debts—only about 10 percent of those with incomes under \$3,000.

Although the proportion of low-income families owing installment debts seems small in comparison with other income groups, this does not mean that a consideration of credit problems can be omitted from programs for low-income families. In terms of numbers of families, installment debtors with incomes under \$2,000 totaled about 2 million early in 1963. If even a small proportion of these repeated the unfortunate experiences with installment credit of the families described in the widely quoted book "The Poor Pay More,"² it would mean loss they could ill afford to a large number of people.

—Emma G. Holmes.

² Caplovitz, D. *The Poor Pay More*. New York: Free Press of Glencoe. 1963.

NET WORTH OF LOW-INCOME FAMILIES

The median net worth of families with incomes under \$3,000 was about \$2,800 at the end of 1962, according to the Federal Reserve Board's Survey of Financial Characteristics of Consumers.¹ The median for all U.S. families was \$7,500. ("Families" here refers to families and unrelated individuals. "Income" is total money received, before payroll deductions.)

¹ Projector, D. S. Survey of Financial Characteristics of Consumers, *Fed. Reserve Bul.*, pp. 285-293, March 1964.

Even more revealing of the financial status of the low-income families is the fact that 43 percent of them had net worths amounting to less than \$1,000, as the following summary shows:

Net worth, December 31, 1962:	Percent of low-income families (under \$3,000)
Negative (more debt than assets) -----	12
0 to \$999 -----	31
\$1,000 to \$4,999 -----	16
\$5,000 to \$9,999 -----	15
\$10,000 to \$24,999 -----	17
\$25,000 to \$49,999 -----	7
\$50,000 to \$99,999 -----	1
\$100,000 and over -----	1

It seems likely that most of the families at the low end of the range of net worth—particularly those with negative net worth or less than \$1,000—were either very young families or families whose incomes had been low in past years as well as in 1962, so that they had been unable to accumulate much. On the contrary, those with net worth at the high end of the range—especially the 2 percent with \$50,000 or more—were probably mostly families whose incomes in 1962 were lower than usual—perhaps because they were now retired or were temporarily displaced from a higher income level.

Components of net worth.—The assets of the low-income families were most frequently in the form of liquid assets, equity in a house, or an automobile. Of every 100 families with incomes under \$3,000—

- 56 had liquid assets such as money in the bank, savings bonds, and shares in building and loan associations or credit unions;
- 44 had equity in a home;
- 39 owned an automobile;
- 31 had assets in life insurance, annuities, or retirement plans;
- 15 had investment in stocks, bonds, mortgages, or real estate;
- 14 had money in a farm or nonfarm business or profession in which they participated actively in management;
- 6 had miscellaneous assets, such as funds held in trust; funds in profit-sharing or deferred income plans; royalties; and patents.

On the negative side, 34 out of every 100 families with incomes under \$3,000 owed some personal debt, not including automobile debt. ("Personal" debt refers to consumer debts not secured by any of the assets listed above. These include installment debts on consumer durables, except automobiles; home modernization loans; and debts to doctors and hospitals.)

HOUSING OF LOW-INCOME FAMILIES

One stereotype of families with low income is that they are crowded into poor housing and lack comforts and equipment so frequently found in American homes where incomes are higher. The Housing Census of 1960 shows that housing condition, crowding, and possession of certain equipment differ considerably among families with low incomes (under \$3,000), depending on where they live and whether they own or rent.

Housing condition.—In 1960 over 5¼ million families with incomes under \$3,000 lived in homes that were dilapidated (i.e., with defects "so critical or so widespread that the structure should be extensively repaired, rebuilt, or torn down") or lacked some plumbing facility (piped hot and cold water, or private toilet or bathing facilities inside the structure).¹ This group constituted 36 per cent of all families with low incomes.

Families with low incomes were about equally divided between owners and renters and between large metropolitan areas and the rest of the country. The concentration of families with poor housing, however, was among renters living outside SMSA's—standard metropolitan statistical areas. An SMSA is made up of a city of 50,000 or more and the surrounding closely related counties (table 1.).

¹ U.S. Bureau of the Census, *Census of Housing: 1960. Vol. I, States and Small Areas. U.S. Summary. HC (1) 1, p. LXIII.*

Table 1.—U.S. families in housing that was dilapidated or lacked plumbing, 1960

Location	Income Under \$3,000			Income \$3,000 and over		
	All	Owners	Renters	All	Owners	Renters
	Percent	Percent	Percent	Percent	Percent	Percent
All U.S. -----	36	30	42	8	6	13
Inside SMSA's -----	23	14	30	5	3	10
Outside SMSA's -----	49	41	60	15	12	21
All rural -----	55	37	70	19	16	28
Farm -----	57	50	74	26	24	38
Nonfarm -----	54	45	69	17	13	26

Among low-income rural families, including those inside SMSA's, a slightly higher proportion of farm than rural nonfarm families had housing that was dilapidated and lacked plumbing—57 percent and 54 percent, respectively. Rural farm housing was inferior to rural nonfarm because of lack of plumbing more frequently than because of dilapidation.

Only 8 percent of the families with higher incomes—\$3,000 or more—lived in housing that was dilapidated or lacked plumbing. Among these, the ones most likely to have housing that was dilapidated or lacked plumbing were those who rented somewhere outside an SMSA—21 percent. The ones least likely to have such housing were owners living inside SMSA's—3 percent.

Crowding.—Judged by the standard that more than one person per room is “crowding,” the families with low incomes were only slightly more likely to be crowded than other American families in 1960. Twelve percent of the families with incomes under \$3,000 and 11 percent of those with higher incomes lived in units providing less than one room per person. Crowding was more prevalent in rented than in owned homes, and outside than inside SMSA's, as the following summary shows:

Income and location	Percent of units with less than 1 room per person	
	Owned	Rented
Under \$3,000		
Inside SMSA's	4	14
Outside SMSA's	9	23
\$3,000 and over		
Inside SMSA's	8	14
Outside SMSA's	11	18

Equipment.—Low- and high-income rural families differed in the equipment they had as well as in the condition of their homes. (We lack information about equipment for low- and high-income urban families.) There were major differences in percentages of families having TV, telephone, freezer, washing machine, and dryer (table 2).

Table 2.—Rural families having specified household equipment

Item	Income under \$3,000			Income \$3,000 and over		
	All rural	Farm	Nonfarm	All rural	Farm	Nonfarm
	Percent	Percent	Percent	Percent	Percent	Percent
Radio -----	84	88	82	93	94	92
Television -----	67	71	65	91	89	92
Telephone available -----	47	51	45	79	78	79
Home food freezer -----	24	42	15	38	63	32
Washing machine -----	72	82	67	89	93	88
Clothes dryer -----	6	9	5	25	25	25

As far as the 6 items listed are concerned, farm families were better off than nonfarm families at income levels under \$3,000. The home freezer was much more common among farm than nonfarm families. In fact, freezers were owned more frequently by farm families with low incomes than by nonfarm families with higher incomes.

Possession of these items was more common among homeowners than renters, especially in the group with incomes below \$3,000. The difference was greatest for telephones and washers. Among low-income rural homeowners, 55 percent had a telephone available and 78 percent had a washer. The comparable rates for renters were 31 percent and 60 percent.

Data for regions, States, and cities would no doubt display additional variation among low-income families. Data from the 1960 Census of Housing relating housing characteristics to the income of the occupants are found in: (1) *Rural Housing*, Vol. VI. Condition, plumbing facilities and equipment in farm and rural nonfarm, owner-and renter-occupied units in the United States and 121 economic subregions. (2) *Characteristics of Housing Units Classified by 1959 Income of Occupants*, Current Housing Reports, Series H-121, No. 1, August 1964. (Including a mimeographed supplement for the United States). Selected characteristics of owner- and renter-occupied housing, for each State, inside and outside SMSA's in each State, and for the 25 largest SMSA's, and for nonwhite families in States having 25,000 or more such families.

—Mary Jane Ellis

THE ECONOMIC OPPORTUNITY ACT OF 1964

The purpose of the Economic Opportunity Act of 1964 (Public Law 88-452), popularly known as the anti-poverty bill, is to improve the lot of persons with low income by "opening to everyone the opportunity for education and training, the opportunity to work, and the opportunity to live in decency and dignity."

The Act provides for five major programs:

1. *Youth programs.*—Their purpose is to prepare young men and women 16 through 21 years of age for the responsibilities of citizenship and to increase their employability through education and vocational training. There are three types of youth programs:

- The Job Corps provides education, work experience, and vocational training in urban and rural residential centers. All enrollees will receive clothing, work equipment, transportation, allowances, and recreational and health services. They may be in the Job Corps up to 2 years.
- The Neighborhood Youth Corps provides for full- or part-time employment so that young people (living at home) may continue or resume their education or increase their employability.
- The Work-Study Program provides for part-time employment so that students from low-income families may start or continue their college education.

2. *Community action programs.*—The Act provides financial support for certain programs originated and executed by the community. Such programs may develop employment opportunities; improve human performance, motivation, and productivity; or better the conditions under which people live, learn, and work. Literacy classes for adults are singled out for specific mention.

3. *Rural areas programs.*—Loans will be made available to rural farm and nonfarm families who are unable to get loans from other sources, in order to improve their incomes permanently. Aid will be given to migratory workers through programs in housing, sanitation, education, and day care of their children.

4. *Small business loans.*—To keep a small business in operation or to start a new one, small loans will be available to those who have difficulty borrowing money at reasonable rates elsewhere.

5. *Work-experience programs.*—The Act authorizes funds for projects providing work experience or training for unemployed fathers and other needy persons.

To carry out this array of programs requires the help of many people. The Act provides for a group called Volunteers in Service for America (VISTA), akin to a domestic Peace Corps. Members will be assigned upon request of States or local agencies to work toward meeting

health, education, welfare, and other needs of Indians on reservations, migratory workers and their families, and residents of U.S. territories and protectorates; to aid in the care of mentally ill and mentally retarded patients in hospitals assisted by Federal funds; and to help in Job Corps Centers and Community Action programs. VISTA Volunteers will receive a stipend of \$50 a month and allowances for living, travel, and leave.

Progress with Programs to January 1965

By mid-January 1965, \$221 million had been committed to almost 400 projects located in every State, the District of Columbia, and some territories.

Youth programs.—The establishment of 62 rural and 5 urban Job Corps centers had been announced. The rural centers, training mostly in conservation, each enroll 100 to 200 young men. The urban centers, handling 1,250 to 2,250 young men, provide training for work of many kinds—office, food service, repair and maintenance (for radios, television, autos, boats, equipment), electrical, air conditioning and refrigeration, sales, welding, and machine shop and sheet-metal work.

Funds had been allocated for 37 Neighborhood Youth Corps projects in 23 States and a nationwide summer job program for 50,000 needy students. For example, the city and county schools of Los Angeles developed a community action program that included a Neighborhood Youth Corps project involving 5,000 students serving as playground and custodial aides.

Part-time jobs for 18,000 students at 250 colleges and universities were made possible by the first funds granted under the work-study program. Some 350 other colleges have applied for work-study funds.

Community Action programs.—To help finance 86 programs, \$23 million had been committed. Examples are (1) the program for preschool and tutorial aid to underprivileged children in Martin's Ferry, Ohio; (2) a health program for the "poor" of the Bronx, New York, using mental health aides from the community and directed by a local college of medicine; and (3) Detroit's Total Action Against Poverty program, which, among other things, makes available to low-income families employment counseling, legal aid, family counseling, and medical services.

Work-experience programs.—Funds had been committed for 26 programs. One of these was to train 3,600 unemployed fathers and needy persons in eastern Kentucky.

Volunteers in Service to America.—During January the first two groups of VISTA Volunteers began 6 weeks of intensive training. Volunteers are to be assigned to 28 communities, including city slums, migratory workers' camps in California, and mountain towns of Appalachia.

Where to Get Information

The operation of the programs under the Economic Opportunity Act varies among the States; the best place to inquire is at the nearest Community Action program headquarters or the Office of Economic Opportunity, Washington, D.C. 20506.

USDA FOOD PLANS AND COSTS—TOOLS FOR DERIVING FOOD COST STANDARDS FOR USE IN PUBLIC ASSISTANCE

The USDA family food plans and their costs, or modifications of them, are used in developing food cost standards by many public assistance agencies. The plans as priced by USDA are easily adapted to this use.

Separate plans are presented for individuals with different nutrient needs—infants, boys and girls, and men and women of different ages, and pregnant and nursing women. Each plan is a guide for estimating amounts of foods from 11 food groups to buy in a week to provide nutritious and satisfying meals. By adding amounts of foods for individuals, a food plan for a family of any given size and composition can be developed.

The estimated costs of foods for individuals and families using the low-cost, moderate-cost, and liberal plans are published in *Family Economics Review* quarterly for the United States and annually for each of the four regions, including a special low-cost plan suited to food habits of families in the South (tables 1-3). Cost estimates for the economy plan, the least costly of all, are shown for the United States in table 1.

Standards in Many States Below Cost Level of Plans

Food cost standards for public assistance in many States are well below the cost of food in the low-cost plan. For example, the median food cost standard for all Aid to Dependent Children programs of the Nation, reported in January 1963, was \$88 per month for a mother and three children.¹ It would have cost about \$97 to buy foods in the low-cost plan for the same family at that time.

In some States, payments made to families are not adequate to cover all the living expenses as determined by the standards used in measuring needs. As a result, part of the money that is needed for food must go for other items in the family budget.

Cost standards for total need vary widely from State to State, but generally fall between \$150 and \$250 a month for a family of 4 persons. With income this low, the amount the family can spend for food is probably below the cost of even the economy plan. Assuming that one-third of the household money goes for food,² a monthly income of \$250 is needed before the family can afford the economy plan and over \$300 before it can afford the low-cost plan.

Families on public assistance are better able to afford the foods in the low-cost plan if they receive some food free through the Food Distribution Program. A family of four conceivably could receive over \$8 worth of the foods in the low-cost plan in a week (\$38 a month) if it used the 14 foods currently distributed, in amounts suggested by the USDA. This family could probably afford the low-cost plan on a monthly income of \$200. Unfortunately, however, many families on public assistance receive no donated foods or only part of those provided in the Food Distribution Program. Only half of the counties choose to participate in this program, and some of these do not request all of the foods available. Moreover, some families are unable to utilize all the donated foods available to them.

The summary below shows what percentage of the cost of each of three USDA food plans would be covered by a specified income for a family of 4 (mother aged 35, boy 14, and girls 9 and 4), if the family used one-third of its income for food, used no free foods, and ate all meals at home or from the household food supply. The food costs on which the calculations are based are those for June 1964, when the costs for this family were \$18.40 for the economy plan, \$23.50 for the low-cost plan, and \$31.40 for the moderate-cost plan.

If the monthly income of a 4-person family was—	And ⅓ of each week's allowance was used for food—	The amount used for food would be this percentage of the cost of the—		
		Economy plan	Low-cost plan	Moderate- cost plan
\$ 50	\$ 3.80	21	16	12
100	7.70	42	33	24
150	11.50	62	49	36
200	15.40	84	66	49
250	19.20	104	82	61
300	23.10	126	98	73

¹ Bureau of Family Services. Monthly cost standards for basic needs used by States for specified types of old-age assistance cases and families receiving aid to dependent children, Jan. 1963. U.S. Social Security Admin. March 1964.

² This is a slightly larger proportion than indicated by the Survey of Consumer Expenditures, 1960-61. In this survey, urban families of 4 persons with incomes from \$1,000 to \$1,999 and from \$2,000 to \$2,999 spent for food 29 percent of their total expenditure for current living.

Less Costly Diets Often Short in Nutrients

The public assistance agency responsible for setting a food cost standard should know what effect the food allowance is likely to have on the nutritional quality of the diet. If the standard is to be a reasonable measure of basic needs for a good diet, it should be as high as the cost of the low-cost plan. Of families spending at even this level, many will have poor diets. The agency that sets its food cost standard as low as the cost of the economy plan should recognize that almost one-half of the families that spend this amount for food are likely to have diets that fall far short of nutrient needs.

Studies show that many U.S. families spend less for food than is needed for the low-cost or even the economy plan. Out of every 10 nonfarm families in a 1955 study of household food consumption, 2 spent less than the amount needed for the low-cost plan and 1 spent less than enough for the economy plan.

Among the families studied that spent the amount needed to buy foods in the low-cost plan, about 25 percent chose diets that met dietary allowances as recommended by the National Research Council. Another 25 percent chose diets that furnished less than two-thirds of the recommended amounts for one or more nutrients. Of the families spending at the economy plan level, only about 10 percent used foods that furnished recommended amounts of all nutrients and

ESTIMATED COST OF 1 WEEK'S FOOD

Table 1.—*Cost of 1 Week's Food at Home Estimated for Food Plans at Four Cost Levels,¹ December 1964—U.S. Average*

Sex-age groups ²	Economy plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	Dollars	Dollars	Dollars
FAMILIES				
Family of 2, 20-35 years ³ -----	11.10	14.70	19.80	22.90
Family of 2, 55-75 years ³ -----	9.40	12.30	16.70	18.90
Family of 4, preschool children ⁴ -----	16.70	21.60	28.80	33.10
Family of 4, school children ⁵ -----	19.20	24.80	33.20	38.60
INDIVIDUALS ⁶				
Children, under 1 year -----	2.50	3.00	3.90	4.20
1-3 years -----	3.10	3.80	4.90	5.60
3-6 years -----	3.50	4.40	5.90	6.70
6-9 years -----	4.20	5.30	7.00	8.40
Girls, 9-12 years -----	4.70	6.00	8.10	9.00
12-15 years -----	5.40	6.60	8.90	10.30
15-20 years -----	5.50	7.00	9.10	10.30
Boys, 9-12 years -----	4.90	6.10	8.20	9.40
12-15 years -----	5.70	7.10	9.70	11.00
15-20 years -----	6.70	8.30	11.10	12.70
Women, 20-35 years -----	4.70	6.30	8.40	9.50
35-55 years -----	4.50	6.00	8.00	9.20
55-75 years -----	4.00	5.20	7.00	7.90
75 years and over -----	3.60	4.70	6.30	7.30
Pregnant -----	6.00	7.50	9.70	10.90
Nursing -----	7.00	8.70	11.20	12.40
Men, 20-35 years -----	5.40	7.10	9.60	11.30
35-55 years -----	5.00	6.60	8.90	10.30
55-75 years -----	4.50	6.00	8.20	9.30
75 years and over -----	4.30	5.60	7.90	8.90

¹ These estimates were computed from quantities in food plans published in *Family Economics Review*, October 1964. The costs of the food plans were first estimated by using the average price per pound of each food group paid by nonfarm survey families at four selected income levels in 1955. These prices were adjusted to current levels by use of *Retail Food Prices by Cities* released periodically by the Bureau of Labor Statistics.

² Age groups include the persons of the first age listed up to but not including those of the second age listed.

³ Ten percent added for family size adjustment. For derivation of factors for adjustment, see *Family Food Plans and Food Costs*, HERR No. 20, Appendix B.

⁴ Man and woman, 20-35 years; children, 1-3 and 3-6 years.

⁵ Man and woman, 20-35 years; child, 6-9 and boy, 9-12 years.

⁶ The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5-person—subtract 5 percent; 6-or-more-person—subtract 10 percent.

Table 2.—*Cost of 1 Week's Food at Home Estimated for Food Plans at Three Cost Levels¹, December 1964, for Northeast and North Central Regions*

Sex-age groups ²	Northeast			North Central		
	Low-cost plan	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
FAMILIES						
Family of 2, 20-35 years ³ -----	17.20	21.80	24.50	15.80	19.40	22.60
Family of 2, 55-75 years ³ -----	14.10	18.40	20.40	13.30	16.40	18.80
Family of 4, preschool children ⁴ -----	24.90	31.50	35.40	23.10	28.20	32.70
Family of 4, school children ⁵ -----	28.80	36.70	41.30	26.60	32.60	38.10
INDIVIDUALS⁶						
Children, under 1 year -----	3.30	4.20	4.40	3.10	3.80	4.10
1-3 years -----	4.30	5.30	5.90	4.00	4.80	5.50
3-6 years -----	5.00	6.40	7.20	4.70	5.80	6.70
6-9 years -----	6.10	7.80	8.90	5.60	6.90	8.30
Girls, 9-12 years -----	6.90	8.90	9.60	6.50	7.90	8.90
12-15 years -----	7.50	9.80	11.00	7.10	8.70	10.20
15-20 years -----	7.90	10.00	11.00	7.50	9.00	10.20
Boys, 9-12 years -----	7.10	9.10	10.10	6.60	8.10	9.30
12-15 years -----	8.10	10.70	11.80	7.70	9.60	10.90
15-20 years -----	9.60	12.20	13.50	9.10	11.00	12.60
Women, 20-35 years -----	7.30	9.20	10.20	6.70	8.20	9.40
35-55 years -----	7.00	8.90	9.90	6.50	7.90	9.10
55-75 years -----	5.90	7.70	8.50	5.60	6.90	7.90
75 years and over -----	5.40	6.90	7.80	5.10	6.10	7.20
Pregnant -----	8.70	10.80	11.70	8.10	9.60	10.90
Nursing -----	9.90	12.30	13.20	9.30	11.00	12.30
Men, 20-35 years -----	8.30	10.60	12.10	7.70	9.40	11.10
35-55 years -----	7.80	9.90	11.00	7.20	8.70	10.20
55-75 years -----	6.90	9.00	10.00	6.50	8.00	9.20
75 years and over -----	6.50	8.70	9.60	6.00	7.70	8.90

See footnotes 1 to 6 of Table 1 on page 21.

Table 3.—*Cost of 1 Week's Food at Home Estimated for Food Plans at Three Cost Levels¹, December 1964, for Southern and Western Regions*

Sex-age groups ²	South				West		
	Low-cost plan	Another low-cost plan ⁷	Moderate-cost plan	Liberal plan	Low-cost plan	Moderate-cost plan	Liberal plan
	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
FAMILIES							
Family of 2, 20-35 years ³ -----	13.10	12.40	17.40	20.90	16.80	20.80	24.20
Family of 2, 55-75 years ³ -----	10.90	10.20	15.00	17.40	14.00	17.50	20.10
Family of 4, preschool children ⁴ -----	19.20	18.30	25.40	30.20	24.40	30.10	35.00
Family of 4, school children ⁵ -----	22.10	21.10	29.30	35.10	28.30	35.00	40.90
INDIVIDUALS⁶							
Children, under 1 year -----	2.70	2.60	3.50	3.80	3.30	4.00	4.40
1-3 years -----	3.40	3.20	4.40	5.10	4.20	5.10	5.90
3-6 years -----	3.90	3.80	5.20	6.10	4.90	6.10	7.10
6-9 years -----	4.70	4.60	6.20	7.60	6.00	7.40	8.90
Girls, 9-12 years -----	5.40	5.10	7.20	8.20	6.80	8.50	9.60
12-15 years -----	5.90	5.60	7.90	9.30	7.50	9.30	10.90
15-20 years -----	6.20	5.90	8.10	9.40	7.90	9.60	10.90
Boys, 9-12 years -----	5.50	5.20	7.30	8.50	7.00	8.70	10.00
12-15 years -----	6.30	6.10	8.50	9.90	8.10	10.30	11.80
15-20 years -----	7.40	7.00	9.70	11.40	9.60	11.80	13.50
Women, 20-35 years -----	5.60	5.30	7.40	8.80	7.10	8.80	10.10
35-55 years -----	5.40	5.10	7.10	8.50	6.80	8.40	9.70
55-75 years -----	4.60	4.20	6.30	7.30	5.90	7.30	8.40
75 years and over -----	4.20	3.90	5.60	6.80	5.30	6.50	7.70
Pregnant -----	6.70	6.50	8.60	10.00	8.50	10.20	11.60
Nursing -----	7.70	7.40	9.90	11.20	9.80	11.80	13.20
Men, 20-35 years -----	6.30	6.00	8.40	10.20	8.20	10.10	11.90
35-55 years -----	5.90	5.60	7.80	9.30	7.60	9.40	10.90
55-75 years -----	5.30	5.10	7.30	8.50	6.80	8.60	9.90
75 years and over -----	5.00	4.80	7.00	8.20	6.40	8.20	9.50

See footnotes 1 to 6 of table 1 on page 21.

⁷ Special adaptation of low-cost plan especially suitable for food habits of families in the Southeastern States.

over 40 percent used foods providing less than two-thirds of their needs for one or more nutrients. On the other hand, about half of the families spending the amount needed for the moderate-cost plan used foods that provided recommended amounts of all nutrients, and only 5 percent fell below two-thirds of recommended amounts.

Food Management Counseling Indicated

When food money allowances are as low as the cost level of the economy plan, the need for counseling on food management is clearly indicated. The homemaker must use her food money with great skill if she is to provide her family with a good diet. She may need to adjust her family's food patterns somewhat and learn to use some economical foods that are new to her.

The economy food plan was developed as a guide for the counselor helping the homemaker to furnish her family the foods they need at very low cost, hopefully for a short period of time. In such a plan it is impossible to include the amounts of meat, eggs, and more expensive vegetables and fruits that surveys show are chosen even by very low-income families. Instead, nutrient needs are met by using more of the less costly foods—dry beans, flour, cereals and baked goods, and potatoes.

Menus for the economy plan include only the least costly items in the food groups. Little variety is possible, but meals can be palatable and satisfying. A small serving of an inexpensive meat can be included only two or three times a week, with small amounts of meat in casseroles or other mixed dishes at one meal on the other days. Eggs are served twice and dry beans two or three times a week. Potatoes are included twice a day, along with two servings of other low-cost vegetables or fruits. Special attention should be given to including the less expensive dark-green vegetables frequently. Heavy use of cereal, bread, and other baked goods—10 to 15 servings a day for men—is important in meeting nutrient needs at the cost level of this economy plan.

Sample menus for a week and a corresponding grocery list for the economy food plan are available upon request from the Consumer and Food Economics Research Division, Agricultural Research Service, USDA, Hyattsville, Md. 20781. USDA Home and Garden Bulletins 5 and 13 describe family food management, using the low-cost and moderate-cost plans as guides. "Family Food Plans and Food Costs," USDA Home Economics Research Report 20, prepared for nutritionists and other leaders who develop and use food plans, describes the plans and their use. The food plans presented in this publication have been updated during the past year and were published in the October issue of *Family Economics Review*.

—Betty B. Peterkin

SPENDING OF RURAL FAMILIES, 1955 AND 1961

Farm families in the United States spent about one-fourth more for current consumption in 1961 than in 1955. Their expenditures averaged \$3,594 in 1961 and \$2,903 in 1955 (table 1). About half of the increase was due to higher prices. However, incomes rose more than prices, making increases in actual consumption possible.

The information about expenditures of farm families (including unrelated individuals) in 1961 was collected by the U.S. Department of Agriculture as part of the 1960-61 Survey of Consumer Expenditures, conducted jointly with the Bureau of Labor Statistics of the U.S. Department of Labor.¹ Data for 1955 are from the Survey of Farmers' Expenditures.²

In addition to spending more for current living, farm families put more into gifts and contributions in 1961—\$220 as compared with \$152 in 1955. They also put more into personal insurance—\$200 as compared with \$86.

Expenditures for all major categories of current consumption were higher in 1961 than in 1955. The rates of increase were not the same, however. As a result there was some change in the spending pattern—that is, in the way total expenditure was divided among the various categories.

¹ A report on the urban portion of the survey appeared in the June 1964 issue of *Family Economics Review*, one on the rural nonfarm portion in the September 1964 issue.

² USDA, *Farmers' Expenditures in 1955 by Regions*, Statistical Bulletin 224, 134 pp. +ix. 1958.

Food, clothing, and housing, the three categories frequently referred to as "basic," took only 60 percent of total expenditure for current consumption in 1961, in contrast to 65 percent in 1955. Expenditures for food and beverages decreased in importance from 29 to 25 percent. This was largely because income had increased and families do not increase their spending for food as much as for other budget items when there is more money to spend. Relative stability of food prices also contributed.

Clothing expenditures fell from 14 to 12 percent of expenditures for current consumption between 1955 and 1961. This is a continuation of a longterm downward trend, somewhat accentuated by relative stability of clothing prices.

Although the 3 "basics" together took a smaller proportion of total spending in 1961, one of them—housing—increased in importance from 24 to 26 percent. This increase reflects, in part, improvements in the quality of farm housing and higher spending for household operation. The

Table 1.—Average expenditures of farm families and single consumers, 1961 and 1955

Item	Average per family		Percent of expenditures for current consumption	
	1961 ¹	1955 ²	1961	1955
	Dollars	Dollars		
Expenditures for current consumption ³ -----	3,594	2,903	100.0	100.0
Food and beverages -----	893	846	24.8	29.1
Tobacco -----	64	50	1.8	1.7
Housing, total -----	917	699	25.5	24.1
Shelter, fuel, light, refrigeration, and water ---	541	380	15.1	13.1
Household operation -----	156	112	4.3	3.8
Housefurnishings and equipment -----	220	207	6.1	7.1
Clothing, materials, services -----	427	405	11.9	14.0
Personal care -----	106	69	2.9	2.4
Medical care -----	310	240	8.6	8.3
Recreation -----	123	122	3.4	4.2
Reading and education -----	64	43	1.8	1.5
Automobile purchase and operation -----	588	360	16.4	12.4
Other transportation -----	25	17	.7	.6
Other expenditures -----	77	53	2.1	1.8
Gifts and contributions -----	220	152	---	---
Personal insurance -----	200	86	---	---

Note: Detail items may not add to totals because of rounding.

¹ Includes families and single individuals living on rural farms.

² Includes families and single individuals operating farms, urban and rural.

³ Classification of items in the two surveys is not strictly comparable.

increase is partly due to an understatement of the housing expenditures of tenant families in the 1955 study.

Transportation expenses ranked third in importance among the categories of current consumption for farm families in 1961, having passed clothing since 1955. Expenditures for automobile purchase and operation showed a greater increase than any other category, rising from 12 to 16 percent of total spending for consumption. Much of this increase can be attributed to the larger proportion of families with a car or truck for family use in 1961, and the larger proportion of two-car families. Expenditures for other transportation also increased sharply but remained a very small part of the budget.

Expenditures for four minor categories—personal care, medical care, reading and education, and miscellaneous family expenditures—each made small increases. In combination they rose from 14 percent of total spending in 1955, to 15 percent in 1961. In contrast, spending for recreation decreased from 4 percent in 1955 to 3 percent in 1961.

In 1961 farm families had an average net gain in assets and liabilities of \$519. Comparable data are not available for 1955.

Farm families in the West had higher after-tax incomes than those in the other regions. Out of average incomes of approximately \$6,150 they saved about \$1,000, and spent about \$4,525 for current consumption, \$450 for gifts and contributions, and \$300 for personal insurance.

Farm families in the South had incomes averaging about \$3,600. They saved about \$250 and spent \$3,150 for current consumption, \$175 for gifts and contributions, and \$150 for personal insurance.

The level of income in the North Central and Northeast was almost midway between the West and the South, averaging about \$4,875 in the North Central and \$5,050 in the Northeast. Savings in the former averaged \$700, in the latter \$600. They spent, respectively, \$3,800 and \$4,050 for current consumption, and \$225 and \$250 for gifts and contributions. In both regions personal insurance took about \$225.

More information about expenditures, incomes, and savings of farm families in 1961 are available from the USDA in the following reports: Consumer Expenditures and Income, 1961; Rural Farm Areas: Northeastern Region, USDA Rept. CES-1; North Central Region, USDA Rept. CES-2; Southern Region, USDA Rept. CES-3; Western Region, USDA Rept. CES-4; United States, USDA Rept. CES-5.

A comparison of the situations of farm, rural nonfarm and urban families and to earlier studies is available from the USDA in a paper presented by Jean L. Pennock at the 42d Outlook Conference, "Spending Patterns of Rural and Urban Families."

TOMORROW'S JOBS

To know what job openings lie ahead is vitally important to many people. Youth at the secondary school level begin choice-making among courses of study directed toward careers. The high school graduate weighs choices between further education and immediate employment. College students seek guidelines in selecting their majors and making decisions about graduate study. Men and women who have been employed all their adult lives may face the necessity of shifting to new jobs as old ones become obsolete.

Department of Labor projections have indicated that civilian employment would rise from 67 to 88 million between 1960 and 1975.¹ This 1975 level of employment included 21 million new jobs, increasing the total by almost one-third.

Growth in New Jobs

The rising demand will be largely for well-educated or highly skilled workers. Jobs for the unskilled will be harder and harder to find. Flexibility, the ability to shift from one job to another as technology changes employment opportunities, will be essential.

The greatest increases in new job openings appear in white-collar occupations. Persons with doctorate degrees will be in special demand. Teachers will be needed at all levels. In addition, there will be special demand for natural scientists, engineers, mathematicians, physicists, chemists, technicians in all fields, physicians, nurses, and other personnel for health-related services.

The number of clerical jobs will increase almost as much. The rapid expansion of finance, insurance, and government services account for much of the increase. Checkers and cashiers are expected to increase in number as retailers turn to self-service operations. On the other hand, such unskilled routine clerical jobs as billing and inventory control, which can be automated, will decline in number.

A third white-collar group—managers, proprietors, and officials—was expected to increase about half as much as the professional-technical group between 1960 and 1975. Expected expansion of government jobs at Federal, State, and local levels will help to increase the number of these and other white-collar workers. Likewise, the number of managers and other salaried officials in business organizations is likely to continue at a fairly rapid rise. Self-employment in the retail or wholesale trades shows promise into 1975.

Continuing a trend evident in the last 5 years, jobs in service occupations are expected to increase sharply by 1975. Increasing population and prosperity forecast increasing jobs in—

- Protective services (policemen, guards, firemen, watchmen)
- Food service (cooks, waitresses, waiters)
- Health services (practical nurses, hospital attendants)
- Custodial services (charwomen, janitors).

¹ U. S. Department of Labor, "Employment Projections, by Industry and Occupation, 1960-75," *Monthly Labor Review*, pp 240-8. March 1963.

The Department of Labor projection adds a substantial number of craftsmen and foremen by 1975 to the 1960 total. Highly skilled craftsmen will be in great demand. Skilled building construction workers of all kinds will be needed. Tool and die makers and instrument makers may expect continued demand for their skills.

A somewhat more moderate increase was forecast for operatives. This is currently the largest of the major occupational groups, but automation will slow its growth. Jobs as truck and bus drivers appear to be increasing. Employment of sales workers is being slowed by the use of vending machines and self-service. Best job chances in sales work are part-time ones for women, young people, and "moonlighting" men in suburban shopping centers' stores.

The future is less bright for laborers and farmworkers. The number of jobs for laborers was expected to continue at about the 1960 level. The trend toward large farm operations with dependence on machinery will decrease the number of workers needed in farming.

Replacement Needs

Job openings are created when retirements, deaths, job transfers, and promotions occur as well as when new jobs develop. In some occupations, openings because of turnover are more numerous than new jobs. In the teaching profession, for example, job openings arising through turnover are, in the 1960's, about 3 times as numerous as newly created jobs.

Occupations dominated by women tend to have high replacement rates. The overall replacement rate for women in the 1960's is 5 percent, but 2 percent for men. Typists and telephone operators (mostly women) have a high separation rate, mail carriers (mostly men) a relatively low rate.

The age of employees in an occupation affects job replacement rate, also. Proprietors, managers, and officials, a relatively older group of workers, have an annual separation rate of 2.6 percent. On the other hand, professional workers and operatives, a younger group, have a rate of 1.7 percent.

The Department of Labor estimates that the number of replacements needed each year is greatest in clerical jobs. Next in order come jobs for operatives; then professional and technical workers; managers, proprietors, and officials, craftsmen and foremen, and finally sales workers.

Some "Ifs"

These employment projections assume full employment, no unusual changes in economic and social patterns, and continued scientific and technological advances affecting production. On the other hand, a major disaster, war, unexpected international developments, or the vagaries of consumer preference could alter the whole picture.

SOME NEW USDA PUBLICATIONS

JOB-RELATED EXPENDITURES AND MANAGEMENT PRACTICES OF GAINFULLY EMPLOYED WIVES IN OHIO, by Emma G. Holmes. Home Economics Research Report No. 27 (January 1965). Reports a study of employed wives in one city and in the open country of four counties in east central Ohio. Available from the Supt. of Documents, Government Printing Office, Washington, D.C. 20402. \$0.25.

RURAL FAMILY SPENDING AND CONSUMPTION IN A LOW-INCOME AREA IN KENTUCKY, by Jean L. Pennock. Home Economics Research Report No. 26 (August 1964). Reports a study of expenditures and value of consumptions of open-country families in five Kentucky counties. Available from Supt. of Documents, Government Printing Office, Washington, D.C. 20402. \$0.55.

NUTRITIVE VALUE OF FOODS, Home and Garden Bulletin No. 72 (Revised, September 1964). Gives the nutritive values in commonly used household measures of about 500 popular foods. Single copy available upon request to: Office of Information, USDA, Washington, D.C. 20250.

CONSUMER PRICES

Consumer Price Index for Urban Wage Earners and Clerical Workers (including single workers)
(1957-59=100)

Group	Dec. 1963	Oct. 1964	Nov. 1964	Dec. 1964
All items -----	107.6	108.5	108.7	108.8
Food -----	105.4	106.9	106.8	106.9
Food at home -----	103.7	105.3	105.1	105.1
Food away from home -----	114.3	115.7	115.9	116.0
Housing -----	106.9	107.6	107.7	107.8
Shelter ¹ -----	108.0	109.2	109.3	109.5
Rent -----	107.3	108.2	108.3	108.4
Homeownership ² -----	108.4	109.6	109.8	110.0
Fuel and utilities ³ -----	107.6	107.4	107.5	107.9
Fuel oil and coal -----	105.8	102.9	103.7	105.8
Gas and electricity -----	108.1	108.2	108.1	108.3
Household furnishings and operation -----	102.9	102.8	102.9	102.9
Apparel and upkeep ⁴ -----	106.1	106.2	106.4	106.6
Men's and boys' -----	106.2	106.7	107.0	107.1
Women's and girls' -----	103.3	102.9	103.2	103.3
Footwear -----	111.2	111.4	111.6	111.7
Transportation -----	108.9	109.4	110.0	110.5
Private -----	107.5	108.0	108.6	109.0
Public -----	118.3	119.3	119.5	120.3
Health and recreation -----	112.7	114.0	114.2	114.3
Medical care -----	117.9	119.9	120.2	120.3
Personal care -----	108.8	109.7	109.7	110.0
Reading and recreation -----	113.1	114.5	114.9	114.9
Other goods and services ⁵ -----	108.3	109.1	109.1	109.2

¹ Also includes hotel and motel rates not shown separately.

² Includes home purchase, mortgage interest, taxes, insurance, and maintenance and repairs.

³ Also includes telephone, water, and sewerage service not shown separately.

⁴ Also includes infants' wear, sewing materials, jewelry, and apparel upkeep services not shown separately.

⁵ Includes tobacco, alcoholic beverages, and funeral, legal, and bank service charges.

Source: Bureau of Labor Statistics, U.S. Department of Labor.

Index of Prices Paid by Farmers for Commodities Used in Family Living
(1957-59 = 100)

Item	Jan. 1964	Aug. 1964	Sept. 1964	Oct. 1964	Nov. 1964	Dec. 1964	Jan. 1965
All commodities -----	104	105	105	105	105	105	106
Food and tobacco -----	--	--	106	--	--	107	--
Clothing -----	--	--	110	--	--	110	--
Household operation -----	--	--	108	--	--	109	--
Household furnishings -----	--	--	96	--	--	96	--
Building materials, house -----	--	--	101	--	--	101	--
Autos and auto supplies -----	--	--	101	101	102	103	--

Source: U.S. Department of Agriculture, Statistical Reporting Service.

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