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Family Economics Review is a quarterly report on research of the Consumer and Food Economics Research Division and on information from other sources relating to economic aspects of family living. It is developed by Dr. Emma G. Holmes, research family economist, with the cooperation of other staff members of the Division. It is prepared primarily for home economics agents and home economics specialists of the Cooperative Extension Service.

## CORRECTION

Please make the following correction on page 22 of the March 1970 issue of Family Economics Review, in the table "Cost of l week's food at home estimated for food plans at 3 cost levels, December 1969, for Southern and Western Regions": Following Boys, 15 to 20 years insert-Women, 20 to 35 years--- $7.10 \quad 6.80 \quad 9.10 \quad 10.80 \quad 7.80 \quad 9.50 \quad 11.50$

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## EXPENDITURES AND VALUE OF CONSUMPTION AS MEASURES OF LEVEL OF LIVING

The level of living of families may be measured by at least two monetary yardsticks. Easier to obtain and therefore more often used is the expenditure made in a year for goods and services for family living. A more precise yardstick is the value of consumption -- the value of goods and services consumed during the year. In any year, many families buy durable goods that they do not use up that year and most families have the use of durable goods they bought but did not use up in previous years. The use-value of these goods enters into the value of consumption. The value of goods and services families obtain without direct expenditure also adds to their value of consumption.

This article compares the amounts rural families in North Carolina spent for living in 1967 with the money value of the goods and services they consumed. The data are from a survey of a representative sample of rural families in the State, conducted for the Consumer and Food Economics Research Division by the Research Triangle Institute.

## The Families

The average rural North Carolina family in the study was headed by a person 51 years old with 8.5 years of schooling (table 1). It had 3.5 members, of whom 1.3 were under 18 years old. Of every 10 families, 1 had one member only, 5 had two or three, and 4 had four or more members. About 3 families out of 10 had at least one member aged 65 years or over.

About 30 percent of the families had incomes under $\$ 3,000$ after personal taxes (personal property and Federal, State, and local income taxes), 50 percent had $\$ 3,000$ to $\$ 8,000$, and 20 percent $\$ 8,000$ or more. The average was $\$ 4,858$. The average number of full-time earners ranged from 0.1 at the lowest income level to 1.6 at the highest. About two-thirds of the families owned a home and three-fourths owned an automobile.

## The Content of Family Living

The families spent an average of $\$ 4,414$ for goods and services for family living in 1967. Their value of consumption--including some goods bought earlier and some goods and services not purchased--was slightly higher--\$4,659.

Housing--including shelter, household operation, and furnishings and equipment --was the largest component of family living, whether measured by expenditures or value of consumption. It made up about 30 percent of the total and averaged $\$ 1,329$ in expenditures and $\$ 1,351$ in value of consumption (table 2). The computed use-value of owned dwellings averaged somewhat higher than expenditures for rent or homeownership and repairs. For household operation, value of consumption was slightly higher than the year's expenditure because some fuel was home produced and some goods and services were received as gift or pay. Expenditures on furnishings and equipment exceeded the computed use-value of the family's stock of these items by 13 percent. This indicates that, on the average, families were adding to their inventories of household goods.

Food was the second largest component of family living on both scales. Families spent an average of $\$ 1,112$ for food. Because they had home produced food valued at $\$ 142$ and other food received without direct expenditure valued at $\$ 16$, total value of food consumed averaged $\$ 1,270$.

Table l. --Number, distribution by income and by family size, and characteristics of raral families, North Carolina, l967

| Item | $\begin{gathered} \text { All } \\ \text { families } \end{gathered}$ | Income after personal taxes 3/ |  |  |  |  | Family size 1/ |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{aligned} & \text { Under } \\ & \$ 1,500 \end{aligned}$ | $\begin{gathered} \$ 1,500- \\ \$ 2,999 \end{gathered}$ | $\begin{gathered} \$ 3,000- \\ \$ 4,499 \end{gathered}$ | $\begin{gathered} \$ 4,500- \\ \$ 7,999 \end{gathered}$ | $\begin{gathered} \$ 8,000 \\ \text { or } \\ \text { more } \end{gathered}$ | $\begin{aligned} & 1 \text { per- } \\ & \text { son } \end{aligned}$ | 2 persons | 3 persons | 4 and 5 persons | $\begin{gathered} \hline 6 \text { or } \\ \text { more } \\ \text { persons } \end{gathered}$ |
| Families <br> Estimated total-----number-- <br> Distribution-------percent-- | $\begin{gathered} 785,572 \\ 100 \end{gathered}$ | $\begin{gathered} 131,680 \\ 17 \end{gathered}$ | 109,668 14 | 167,155 21 | $\begin{gathered} 210,867 \\ 27 \end{gathered}$ | $\begin{gathered} 166,202 \\ 21 \end{gathered}$ | $\begin{gathered} 88,484 \\ 11 \end{gathered}$ | 220,050 28 | $\begin{gathered} 176,142 \\ 22 \end{gathered}$ | 202,439 26 | $\begin{gathered} 98,477 \\ 13 \end{gathered}$ |
| Characteristic <br> Family size l/------number-- | 3.5 | 2.2 | 3.2 | 3.8 | 3.8 | 3.9 | 1.0 | 2.0 | 3.0 | 4.4 | 7.5 |
| Children under 18---nmber-- | 1.3 | 0.6 | 1.1 | 1.6 | 1.5 | 1.4 | 0.0 | 0.1 | 0.7 | 2.1 | 4.6 |
| Age of head ----------year-- | 51 | 65 | 56 | 50 | 46 | 44 | 69 | 58 | 48 | 42 | 44 |
| Schooling of head-----year-- | 8.5 | 5.5 | 6.7 | 8.7 | 9.6 | 10.8 | 6.4 | 8.6 | 9.1 | 9.3 | 7.8 |
| Full-time earners---number-- | 0.8 | 0.1 | 0.4 | 0.7 | 1.0 | 1.6 | 0.1 | 0.7 | 1.0 | 1.1 | 1.0 |
| Homeowner ---------percent-- | 68 | 48 | 62 | 63 | 75 | 85 | 57 | 78 | 71 | 71 | 46 |
| Auto owner 2/-----percent-- | 74 | 25 | 56 | 74 | 95 | 98 | 19 | 76 | 82 | 89 | 74 |
| With persons 65 yr . and over----------percent-- | 29 | 59 | 46 | 28 | 17 | 9 | 68 | 44 | 22 | 10 | 10 |
| Income before per- <br> sonal taxes 3/ ---dollars-- | 5,318 | 943 | 2,226 | 3,735 | 6,098 | 11,429 | 1,742 | 4,483 | 6,605 | 6,447 | 5,778 |
| sonal taxes 3/ ---dollars-- | 4,858 | 933 | 2,186 | 3,587 | 5,620 | 10,042 | 1,672 | 4,081 | 5,900 | 5,899 | 5,451 |

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1/ In year-equivalent persons, derived by dividing by 52 the total munber of weeks of membership reported.
2/ Automobiles and trucks used for family living purposes.
3/ Personal property and Federal, State, and local income taxes.

The value of consumption of clothing exceeded expenditures by about one-fourth -- $\$ 485$ compared with $\$ 394-$ because of home sewing and gifts of garments.

Automobile expenditures were a little higher than their value of consumption. Amounts spent to buy automobiles exceeded computed use-value, indicating that families were building up inventories. Families were also building up inventories of TV's, radios, and other recreational equipment, for expenditures on recreation exceeded consumption value by 13 percent.

Medical care expenditures and value of consumption were the same amount. Value of consumption would have been higher if the value of medical services families received without expense had been included. However, no value was set for free services because most families could not have reported accurate values and interview time was too short to get information to make estimates.

No value was set on services provided by public schools and libraries. The small difference between expenditures and value of consumption in reading and education is accounted for by gifts, mainly of reading matter.

Effect of income. -- Among families with after-tax incomes under $\$ 1,500$, value of consumption was higher by 22 percent than expenditures for living. Moving up the income scale, expenditures increased faster than value of consumption and at the highest income level-- $\$ 8,000$ and over--exceeded it slightly.

In shelter and the categories in which durables are an important part--furnishings and equipment, recreation, and automobile--low-income families used up more than they paid for in a year and high-income families paid for more than they used up. The low-income families were, on the average, older than those with higher incomes. This age difference explains much of the difference in the relation of expenditures to value of consumption among income groups. Older homeowners are likely to have shelter expenses that are low in relation to the value of the dwelling because some have their homes paid for and others have mortgages that were assumed when costs were lower and that may now be greatly reduced. In contrast, young homeowner families are likely to have relatively high interest payments because their mortgages are large in relation to current value of the home. Also, young families are likely to be adding to their stocks of durable goods, while older families are likely to be using up more than they are adding.

At every income level, expenditures were less than value of consumption for food, clothing, personal care, and reading and education. However, expenditures for these categories rose faster than value of consumption as income increased and were almost as high as value of consumption at top levels. The age distribution of family heads is partly responsible for the slower rise in value of consumption. For example, at low income levels, where the average family is older, the proportions of home-produced food and clothing were largest--reflecting habits of self-sufficiency the families had formed in earlier years. As income rose, average age of the family head was progressively younger and the contribution of home production progressively smaller.

Effect of family size.--Family expenditures for living averaged $\$ 1,505$ and value of consumption averaged $\$ 1,939$ in 1 -person households (table 3). Both amounts increased with family size until they reached a peak of $\$ 5,313$ and $\$ 5,443$, respectively, in 4- and 5-person families. Then expenditures declined, averaging slightly lower for families of 6 or more than for 3 -person families.

The spread between average expenditures for living and average value of consumption was greater in small than large families. Value of consumption was 29 per-

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| Item | Average expenditures |  |  |  |  |  | Average value of consumption |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & \text { All } \\ & \text { fami- } \\ & \text { lies } \end{aligned}$ | $\begin{aligned} & \text { Under } \\ & \$ 1,500 \end{aligned}$ | $\begin{gathered} \$ 1,500- \\ \$ 2,999 \end{gathered}$ | $\begin{array}{r} \$ 3,000- \\ \$ 4,499 \end{array}$ | $\begin{gathered} \$ 4,500- \\ \$ 7,999 \end{gathered}$ | $\begin{gathered} \$ 8,000 \\ \text { or } \\ \text { more } \end{gathered}$ | $\begin{aligned} & \text { All } \\ & \text { fami- } \\ & \text { lies } \end{aligned}$ | $\begin{aligned} & \text { Under } \\ & \$ 1,500 \end{aligned}$ | $\begin{array}{r} \$ 1,500- \\ \$ 2,999 \end{array}$ | $\begin{gathered} \$ 3,000- \\ \$ 4,499 \end{gathered}$ | $\begin{gathered} \$ 4,500- \\ \$ 7,999 \end{gathered}$ | $\begin{gathered} \$ 8,000 \\ \text { or } \\ \text { more } \end{gathered}$ |
|  | Dol. Dol. |  | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. |
| Total | 4,414 | 1,767 | 2,565 | 3,474 | 5,117 | 7,789 | 4,659 | 2,164 | 3,012 | 3,992 | 5,365 | 7,496 |
| Food, total | 1,112 | 533 | 751 | 1,045 | 1,295 | 1,645 | 1,270 | 685 | 959 | 1,195 | 1,450 | 1,784 |
| Purchesed 1/ | 1,112 | 533 | 751 | 1,045 | 1,295 | 1,645 | 1,112 | 533 | 751 | 1,045 | 1,295 | 1,645 |
| Home-produced ----------- |  | - | - |  | - | - | 142 | 120 | 185 | 129 | 148 | 136 |
| Other $2 / \mathrm{l}-$ - | - | - | - | - | - | - | 16 | 33 | 23 | 20 | 7 | 3 |
| Tobacco -------------------- | 64 | 33 | 50 | 61 | 73 | 89 | 64 | 33 | 50 | 61 | 73 | 89 |
| Housing, total | 1,329 | 629 | 843 | 1,007 | 1,472 | 2,352 | 1,351 | 752 | 962 | 1,198 | 1,468 | 2,090 |
| Shelter | 563 | 283 | 337 | 358 | 642 | 1,040 | 594 | 342 | 440 | 527 | 651 | 892 |
| Household operation ----- | 535 | 273 | 355 | 469 | 582 | 871 | 552 | 304 | 381 | 486 | 593 | 876 |
| Furnishings and equipment | 231 | 73 | 151 | 180 | 248 | 441 | 205 | 106 | 141 | 185 | 224 | 322 |
| Clothing ------------------ | 394 | 104 | 212 | 285 | 457 | 775 | 485 | 208 | 280 | 412 | 549 | 830 |
| Personal care | 121 | 36 | 61 | 94 | 149 | 220 | 127 | 39 | 64 | 98 | 160 | 224 |
| Medical care | 396 | 252 | 292 | 350 | 432 | 580 | 396 | 252 | 292 | 350 | 432 | 580 |
| Recreation | 147 | 24 | 41 | 83 | 181 | 337 | 130 | 29 | 42 | 75 | 158 | 288 |
| Reading and education ----- | 65 | 15 | 28 | 41 | 61 | 157 | 69 | 17 | 31 | 42 | 71 | 161 |
| Automobile 3/ ------------- | 721 | 109 | 264 | 461 | 911 | 1,526 | 700 | 112 | 305 | 510 | 918 | 1,340 |
| Other transportation | 32 | 11 | 13 | 27 | 22 | 77 | 34 | 15 | 17 | 30 | 22 | 78 |
| Miscellaneous ------- | 33 | 21 | 10 | 20 | 64 | 31 | 33 | 21 | 10 | 20 | 64 | 31 |
|  | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. |
| Total ---------------------- | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food, total --------------- | 25.2 | 30.2 | 29.3 | 30.1 | 25.3 | 21.1 | 27.3 | 31.7 | 31.8 | 29.9 | 27.0 | 23.8 |
| Purchased I/ ------------ | 25.2 | 30.2 | 29.3 | 30.1 | 25.3 | 21.1 | 23.9 | 24.6 | 24.9 | 26.2 | 24.1 | 21.9 |
| Home-produced ----------- | - | - | - | - | - | - | 3.0 | 5.5 | 6.1 | 3.2 | 2.8 | 1.8 |
| Other ? - | - | - | - | - | - | - | . 3 | 1.5 | . 8 | . 5 | . 1 | (4) |
| Tobacco --------------------- | 1.4 | 1.9 | 1.9 | 1.8 | 1.4 | 1.1 | 1.4 | 1.5 | 1.7 | 1.5 | 1.4 | 1.2 |
| Housing, total | 30.1 | 35.6 | 32.9 | 29.0 | 28.8 | 30.2 | 29.0 | 34.8 | 31.9 | 30.0 | 27.4 | 27.9 |
| Shelter ----------------- | 12.8 | 16.0 | 13.1 | 10.3 | 12.5 | 13.4 | 12.7 | 15.8 | 14.6 | 13.2 | 12.1 | 11.9 |
| Household operation ----- | 12.1 | 15.4 | 13.8 | 13.5 | 11.4 | 11.2 | 11.8 | 14.0 | 12.6 | 12.2 | 11.1 | 11.7 |
| Furnishings and equipment | 5.2 | 4.1 | 5.9 | 5.2 | 4.8 | 5.7 | 4.4 | 4.9 | 4.7 | 4.6 | 4.2 | 4.3 |
| Clothing ------------------ | 8.9 | 5.9 | 8.3 | 8.2 | 8.9 | 9.9 | 10.4 | 9.6 | 9.3 | 10.3 | 10.2 | 11.1 |
| Personal care | 2.7 | 2.0 | 2.4 | 2.7 | 2.9 | 2.8 | 2.7 | 1.8 | 2.1 | 2.5 | 3.0 | 3.0 |
| Medical care | 9.0 | 14.3 | 11.4 | 10.1 | 8.4 | 7.4 | 8.5 | 11.6 | 9.7 | 8.8 | 8.1 | 7.7 |
| Recreation --.-- | 3.3 | 1.4 | 1.6 | 2.4 | 3.5 | 4.3 | 2.8 | 1.3 | 1.4 | 1.9 | 2.9 | 3.8 |
| Reading and education ----- | 1.5 | . 8 | 1.1 | 1.2 | 1.2 | 2.0 | 1.5 | . 8 | 1.0 | 1.1 | 1.3 | 2.1 |
| Automobile 3/ ------ | 16.3 | 6.2 | 10.3 | 13.3 | 17.8 | 19.6 | 15.0 | 5.2 | 10.1 | 12.8 | 17.1 | 17.9 |
| Other transportation ------ | . 7 | .6 | . 5 | . 8 | . 4 | 1.0 | . 7 | . 7 | . 6 | . 8 | . 4 | 1.0 |
| Miscellaneous -------------- | . 7 | 1.2 | . 4 | . 6 | 1.3 | . 4 | . 7 | 1.0 | . 3 | . 5 | 1.2 | . 4 |

## Preliminary.

Detail may not add to total because of rounding.
1/ Includes food purchased for use at home, purchased meals away from home, and alcoholic beverages.
2/ Includes meals as pay, free school lunches, commodities obtained through the Food Donation Program.
$3 /$ Automobiles and trucks used for family living purposes, expenditure for purchase or value of consumption and operating expenses.
4) Less than 0.05 percent.

Table 3.-Expenditures for family living and value of consumption of rural femilies by family sizel/, North Carolina, 1967

| Item | Average expenditure |  |  |  |  |  | Average value of consumption |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Al11 families | $\begin{aligned} & 1 \text { per- } \\ & \text { son } \end{aligned}$ | $\begin{aligned} & 2 \text { per- } \\ & \text { sons } \end{aligned}$ | $\begin{aligned} & 3 \text { per- } \\ & \text { sons } \end{aligned}$ | 4 and 5 persons | $\begin{gathered} 6 \text { or } \\ \text { more } \\ \text { persons } \end{gathered}$ | Al1 <br> fami- <br> lies | $\begin{aligned} & 1 \text { per- } \\ & \text { son } \end{aligned}$ | $\begin{aligned} & 2 \text { per- } \\ & \text { sons } \end{aligned}$ | $\begin{aligned} & 3 \text { per- } \\ & \text { sons } \end{aligned}$ | $\begin{aligned} & 4 \text { and } 5 \\ & \text { per- } \\ & \text { sons } \\ & \hline \end{aligned}$ | $\begin{gathered} 6 \text { or } \\ \text { more } \\ \text { persons } \\ \hline \end{gathered}$ |
|  | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. | Dol. |
| Totel | 4,414 | 1,505 | 3,837 | 5,178 | 5,313 | 5,106 | 4,659 | 1,939 | 4,321 | 5,250 | 5,443 | 5,186 |
| Food, total | 1,112 | 444 | 860 | 1,159 | 1,442 | 1,514 | 1,270 | 485 | 995 | 1,293 | 1,608 | 1,850 |
| Purchased 2/ | 1,112 | 444 | 860 | 1,159 | 1,442 | 1,514 | 1,112 | 444 | 860 | 1,159 | 1,442 | 1,514 |
| Home-produced ------------ | - | - | - | - | - | - | 142 | 26 | 130 | 120 | 156 | 284 |
| Other 3/ ------------------ | - | - | - | - | - | - | 16 | 15 | 6 | 14 | 10 | 53 |
| Tobacco -------------------- | 64 | 19 | 56 | 74 | 79 | 75 | 64 | 19 | 56 | 74 | 79 | 75 |
| Housing, total | 1,329 | 600 | 1,252 | 1,581 | 1,478 | 1,403 | 1,351 | 776 | 1,348 | 1,500 | 1,466 | 1,371 |
| Shelter ------------------ | 563 | 271 | 564 | 671 | 592 | 571 | 594 | 398 | 629 | 651 | 614 | 550 |
| Household operation ------ | 535 | 271 | 499 | 594 | 613 | 590 | 552 | 275 | 517 | 605 | 630 | 624 |
| Furnishings and equipment | 231 | 58 | 189 | 316 | 273 | 242 | 205 | 103 | 202 | 244 | 222 | 197 |
| Clothing ------------------- | 394 | 83 | 236 | 444 | 593 | 531 | 485 | 248 | 450 | 579 | 555 | 460 |
| Personal care ------------- | 121 | 27 | 103 | 139 | 158 | 137 | 127 | 30 | 114 | 144 | 162 | 138 |
| Medical care | 396 | 196 | 485 | 405 | 395 | 363 | 396 | 196 | 485 | 405 | 395 | 363 |
| Recreation | 147 | 23 | 107 | 227 | 180 | 137 | 130 | 31 | 103 | 192 | 154 | 120 |
| Reading and education ------ | 65 | 12 | 39 | 69 | 103 | 85 | 69 | 14 | 44 | 73 | 110 | 87 |
| Automobile 4/ -------------- | 721 | 63 | 613 | 999 | 837 | 814 | 700 | 99 | 636 | 906 | 865 | 673 |
| Other transportation ------ | 32 | 11 | 27 | 56 | 26 | 30 | 34 | 14 | 31 | 59 | 26 | 30 |
| Miscellaneous -------------- | 33 | 27 | 59 | 25 | 22 | 17 | 33 | 27 | 59 | 25 | 22 | 17 |
|  | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. | Pct. |
| Total ----------------------- | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Food, total | 25.2 | 29.5 | 22.4 | 22.4 | 27.1 | 29.7 | 27.3 | 25.0 | 23.0 | 24.6 | 29.5 | 35.7 |
| Purchased $2 /$------------- | 25.2 | 29.5 | 22.4 | 22.4 | 27.1 | 29.7 | 23.9 | 22.9 | 19.9 | 22.1 | 26.5 | 29.2 |
| Home-produced ------------ | - | - | - | - | - | - | 3.0 | 1.3 | 3.0 | 2.3 | 2.9 | 5.5 |
| Other 3/ ---------------- | - | - | - | - | - | - | . 3 | . 8 | . 1 | . 3 | . 2 | 1.0 |
| Tobacco ----- | 1.4 | 1.3 | 1.5 | 1.4 | 1.5 | 1.5 | 1.4 | 1.0 | 1.3 | 1.4 | 1.5 | 1.4 |
| Housing, total | 30.1 | 39.9 | 32.6 | 30.5 | 27.8 | 27.5 | 29.0 | 40.0 | 31.2 | 28.6 | 26.9 | 26.4 |
| Shelter - | 12.8 | 18.0 | 14.7 | 13.0 | 11.1 | 11.2 | 12.7 | 20.5 | 14.6 | 12.4 | 11.3 | 10.6 |
| Household operation ------ | 12.1 | 18.0 | 13.0 | 11.5 | 11.5 | 11.6 | 11.8 | 14.2 | 12.0 | 11.5 | 11.6 | 12.0 |
| Furnishings and equipment | 5.2 | 3.9 | 4.9 | 6.1 | 5.1 | 4.7 | 4.4 | 5.3 | 4.7 | 4.6 | 4.1 | 3.8 |
| Clothing ------------------ | 8.9 | 5.5 | 6.2 | 8.6 | 11.2 | 10.4 | 10.4 | 12.8 | 10.4 | 11.0 | 10.2 | 8.9 |
| Personal care -------------- | 2.7 | 1.8 | 2.7 | 2.7 | 3.0 | 2.7 | 2.7 | 1.5 | 2.6 | 2.7 | 3.0 | 2.7 |
| Medical care -------------- | 9.0 | 13.0 | 12.6 | 7.8 | 7.4 | 7.1 | 8.5 | 10.1 | 11.2 | 7.7 | 7.3 | 7.0 |
| Recreation ----------------- | 3.3 | 1.5 | 2.8 | 4.4 | 3.4 | 2.7 | 2.8 | 1.6 | 2.4 | 3.7 | 2.8 | 2.3 |
| Reading and education ------ | 1.5 | . 8 | 1.0 | 1.3 | 1.9 | 1.7 | 1.5 | . 7 | 1.0 | 1.4 | 2.0 | 1.7 |
| Automobile 4/ -------------- | 16.3 | 4.2 | 16.0 | 19.3 | 15.8 | 15.9 | 15.0 | 5.1 | 14.7 | 17.3 | 15.9 | 13.0 |
| Other transportation ------- | . 7 | . 7 | . 7 | 1.1 | . 5 | . 6 | . 7 | . 7 | . 7 | 1.1 | . 5 | . 6 |
| Miscellaneous -------------- | . 7 | 1.8 | 1.5 | . 5 | . 4 | . 3 | . 7 | 1.4 | 1.4 | . 5 | . 4 | . 3 |

[^0]1) In year-equivalent persons, derived by dividing by 52 the total number of weeks of membership reported.

2/ Includes food purchased for use at home, purchased meals away from home, and alcoholic beverages.
3 Includes meals as pay, free school lunches, commodities obtained through the Food Donation Program.

[^1]cent higher than expenditures in 1-person and 13 percent higher in 2 -person families but only 1 or 2 percent higher in larger families. This difference again reflects an age difference, for the smaller families also tended to be older than the large ones. Large families of six or more had relatively high value of consumption in one category of consumption, for they produced 15 percent of their total food supply--compared with 5 percent in 1-person families.

Although expenditurès and value of consumption were highest per family in families of four or five, they were highest per person in those with two members. Average amounts per person declined as family size increased -- from $\$ 1,918$ and $\$ 2,160$, respectively, in families with two members to $\$ 681$ and $\$ 691$ in those with six or more members.
--Jean L. Pennock and Lucile F. Mork

## TIME USED BY HUSBANDS FOR HOUSEHOLD WORK 1/

Time contributed by husbands for household work is less than is often assumed and it does not increase with hours of homemakers' paid employment, according to a survey in 1967-68 of 1, 296 husband-wife families in the Syracuse, N. Y. area.

The time per day used for household work by homemakers decreased considerably as their time in paid employment increased (table 1). In contrast, the husbands contributed about the same amount of time, on the average, when their wives were fulltime homemakers as when they were gainfully employed either part-time or 30 or more hours a week. The husbands' contribution averaged 1.6 hours a day. ("Household work" in this study refers to the many activities performed to produce goods and services used by the family. Work to provide money to buy goods and services was classed as employment work.)

In activities related to food preparation, husbands' time did increase--from an average of about 6 to 12 minutes per day--as wives' time in paid employment increased. Wives' time in food activities decreased as their employment time increased-- from $21 / 4$ hours for full-time homemakers to $11 / 2$ hours for those who worked 30 or more hours a week. Husbands spent more time on house care activities than any other type of household work. These activities included the care of the inside and outside of the house and of the family's second house -- their car. Husbands contributed well over a half hour per day to house maintenance and yard care.

1/ Condensed from a paper presented by Kathryn E. Walker at the National Agricultural Outlook Conference in Washington, D.C. in February 1970. Dr. Walker, associate professor in the Department of Consumer Economics and Public Policy, New York State College of Human Ecology, Cornell University, is principal investigator for the research project partially reported in this paper. The project is financed by the State of New York and a grant from the Agricultural Research Service of USDA. Single free copies of the complete paper, "Time-Use Patterns for Household Work Related to Homemakers' Employment," are available from the Consumer and Food Economics Research Division, U.S. Department of Agriculture, Hyattsville, Md. 20782.

Table 1.--Average hours per day used for household work by wives and husbands, by type of activity. and employment of wife, Syracuse, 1967-68

| Household work activity and family member | $\begin{gathered} \text { All } \\ \text { families } \end{gathered}$ | Employment of wife per week |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | None | 1 to 14 hours | $\begin{aligned} & 15 \text { to } 19 \\ & \text { hours } \end{aligned}$ | 30 or more hours |
|  | Hours | Hours | Hours | Hours | Hours |
| All household work: - - Hours Hours |  |  |  |  |  |
| Wife -------------- | 7.3 | 8.1 | 7.3 | 6.3 | 4.8 |
| Food preparation, cleanup: 1.6 1.6 1.7 |  |  |  |  |  |
| Wife ------------------------- | 2.1 | 2.3 | 2.2 | 1.9 | 1.5 |
| House care: 0.15 . ${ }^{\text {a }}$ |  |  |  |  |  |
| Wife ------------------------------- | 1.5 | 1.6 | 1.4 | 1.3 | 1.1 |
|  |  |  |  |  |  |
| Wife ---------------- | 1.2 | 1.3 | 1.3 | 1.1 | . 8 |
| Framily care: (1/) (1/) (1/) |  |  |  |  |  |
| Wife ------ | 1.6 | 1.9 | 1.4 | 1.1 | . 6 |
| Husband ----------- | . 4 | . 4 | . 3 | 1.14 | . 3 |
| Marketing, management, record-keeping: |  |  |  |  |  |
| Wife --------------- | 1.0 | 1.0 | 1.0 | . 9 | . 8 |
| Husband - | . 4 | . 4 | . 4 | . 4 | . 4 |
|  | No. | No. | No. | No. | No. |
| Families in sample ------- | 1,296 | 859 | 120 | 111 | 206 |

1) Less than 0.1 hour per dey.

In care of clothing, homemakers received little help, whether or not they were employed. However, husbands contributed an average of about 20 minutes a day to family care. This was less often for physical care of children than for such activities as helping children with lessons and chauffering them to meetings. Husbands also helped in marketing and recordkeeping, contributing an average of about 25 minutes whether or not the homemaker was employed.

The study indicates that wives continue to do most of the in-the-home work and husbands continue to do yard work, home maintenance, help with marketing, recordkeeping, and socializing types of activities with children.

## Differences Related to Family Composition

Household work time. -- Women tend to be gainfully employed at the times when the workload at home is light. In this study, the proportion of wives with paid employment decreased as the number of children increased. Also, the wife's homemaking time increased with the number of children, whether or not she was employed (table 2). However, employed wives consistently used at least 2 hours less per day for household work, on the average, than nonemployed wives with the same number of children. Time spent by the husbands in household activities varied somewhat with the number of children but the pattern was inconsistent.

Wives who had a baby in the family and were employed 15 or more hours a week received considerably more help from husbands than did other wives. Except in these families, the age of the youngest child seemed to have no relation to time contributed by husbands, whether or not the homemakers were employed.

| Family composition | Families with wives employed-- |  | Household work per day in families with wives employed-- |  |  |  | All work per week in families with wives employed-- |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \hline \text { to } 14 \\ \mathrm{hr} .{ }^{2} \\ \text { week } \end{gathered}$ | 15 ormore hr .a week | 0 to 14 hr . <br> a. week |  | 15 or more hr . a week |  | 0 to 14 hr . <br> a week |  | $\begin{aligned} & 15 \text { or more } \\ & \mathrm{hr} \text {. a week } \end{aligned}$ |  |
|  |  |  | Wife | Husband | Wife | Husband | Wife | Husband | Wife | Husband |
|  | No. | No. | Hr . | Hr. | Hr. | Hr . | Hr. | Hr. | Hr. | $\underline{\mathrm{Hr}}$. |
| All families --- | 979 | 317 | 8.0 | 1.6 | 5.3 | 1.6 | 61 | 65 | 70 | 63 |
| No, of children: |  |  |  |  |  |  |  |  |  |  |
| None --------- | 97 | 71 | 5.7 | 1.4 | 3.7 | 1.2 | 49 | 57 | 66 | 58 |
| 1 | 149 | 61 | 7.4 | 1.7 | 5.1 | 1.4 | 56 | 65 | 67 | 64 |
| 2 | 295 | 83 | 8.4 | 1.6 | 5.9 | 1.9 | 63 | 65 | 71 | 67 |
| 3 ------------ | 233 | 61 | 8.1 | 1.5 | 6.0 | 1.7 | 62 | 64 | 75 | 63 |
| 4 | 139 | 30 | 8.7 | 1.6 | 6.2 | 1.5 | 65 | 69 | 69 | 61 |
| 5 or more ---- | 66 | 11 | 9.9 | 1.8 | 6.4 | 2.2 | 67 | 71 | 80 | 70 |
| Youngest child: |  |  |  |  |  |  |  |  |  |  |
| Under 1 yr. -- | 181 | 16 | 9.5 | 1.7 | 7.5 | 2.9 | 70 | 68 | 73 | 68 |
| 1 yr . -------- | 163 | 20 | 8.5 | 1.7 | 7.0 | 2.5 | 63 | 65 | 68 | 63 |
| 2 to 5 yr.,--- | 248 | 63 | 8.2 | 1.6 | 6.0 | 1.7 | 61 | 68 | 71 | 68 |
| 6 to 11 yr . -- | 210 | 86 | 7.6 | 1.6 | 5.8 | 1.3 | 60 | 65 | 71 | 62 |
| 12 to 17 yr. -- | 80 | 61 | 7.0 | 1.5 | 4.8 | 1.6 | 55 | 59 | 72 | 66 |
| No children; age of wife: |  |  |  |  |  |  |  |  |  |  |
| Under 25 yr . - | 16 | 26 | 5.1 | 0.9 | 3.5 | 1.4 | 42 | 54 | 69 | 61 |
| 25 to 39 yr . - | 19 | 23 | 6.0 | 1.2 | 3.7 | 1.4 | 49 | 75 | 65 | 60 |
| 40 to 54 yr . - | 30 | 12 | 6.1 | 1.4 | 4.0 | 0.8 | 47 | 59 | 62 | 55 |
| 55 yr . or over | 32 | 10 | 5.3 | 1.8 | 4.1 | 1.0 | 45 | 46 | 64 | 48 |

1/ Since each day is equally represented in the data, daily averages were multiplied by 7 for weekly averages.
2) Includes paid, volunteer, and household work.

Among homemakers under 40 years old, those employed 15 or morehours a week averaged somewhat more help time from husbands than the ones with more time at home --about $11 / 2$ hours compared with 1 hour. In contrast, older homemakers employed 15 or more hours received less help from their husbands than did those not employed or employed only a few hours. Neither hours of employment nor age of homemaker explains the variations.

Total worktime of husbands and wives.--Husbands' total worktime--that is, time spent in paid employment, household work, and volunteer work--varied little whether or not their wives were employed. The average per week was 65 hours.for men whose wives were not employed or employed less than 15 hours, and 63 hours for those with wives employed 15 or more hours. Wives' total worktime was consistently heavier if employed. Wives employed 15 or more hours a week worked about 70 hours, on the average, if they had children of any age or number and slightly less time if they had no children. Wives who were not employed or employed less than 15 hours a week averaged a total workweek of 40 to 50 hours if they had no children, 55 if the youngest was a teenager, and 60 to 70 hours if they had younger children.

Since the household work patterns of women vary from a very light time commitment when the family has no children to a heavy time commitment when it has young children or more than two children, women have used employment over the family life cycle as a means of balancing their workload. The work patterns of men in the Syracuse
study varied much less than those of women. A long work week was the price women paid for their choice to increase the family's money income or to achieve other satisfactions from employment.

## COST OF A FAMILY'S GROCERIES AND THE USDA FOOD PLANS

The "Cost of Food at Home Estimated for Food Plans at Three Cost Levels," published quarterly in Family Economics Review, can help to answer the question asked by many homemakers, "How much should I spend for food?"

Costs given for the food plans are rough guides to amounts needed for food to provide well-balanced meals for a week or a month when all meals are eaten at home or carried from home. These costs assume that the family buys all the food it uses during the period and pays prices similar to average prices paid by U.S. urban families. The costs do not include money spent for nonfood items, such as cigarettes, paper goods, and pet foods.

To estimate the cost for a week of food at home for urban families of 2 to 6 persons--

1. Select the food plan--economy, low-cost, moderate-cost, or liberal--that best suits the family situation. The plan selected will depend largely on the income and size of the family. But it will depend also on the importance the family attaches to food in relation to other needs. If the family spends the way many urban families of similar income and size do, it can probably afford the food plan selected as follows from table 1:

- Locate the column that applies to a family of the size you are planning for.
- Follow down the column to the plan listed at the point opposite the after-tax income of the family. For a family of four with an income of $\$ 5,000$, for example, this is the low-cost plan. The low-cost plan is likely to be a good choice for this family because it costs about what the average family of similar size and income spends for food.

2. Figure the cost of the food plan for the family, using the table on page 13:

- Locate the column showing costs per week for the plan selected. (If the economy plan is selected, figure the cost of the low-cost plan, then subtract 20 percent.)
- Follow down the column to the costs given opposite the age and sex of family members and other persons eating in the homeduring the week and list each of these, adjusting as follows:

For each person who eats all meals at home or carried from home in packed lunches, list the cost shown in the table on page 13.
For each person who eats meals out, subtract from the estimated cost given for him 5 percent for each meal out. For example, if the husband buys lunch out 5 times a week or a son gets lunch at school 5 days, subtract 25 percent of the cost shown for his age group.

Table l.--Food plans, by family income and size, 1970

| Family income (after taxes) | $\begin{aligned} & \text { 2-person } \\ & \text { family } \end{aligned}$ | $\begin{aligned} & \text { 3-person } \\ & \text { family } \end{aligned}$ | $\begin{aligned} & \text { 4-person } \\ & \text { femily } \end{aligned}$ | $\begin{aligned} & \text { 5-person } \\ & \text { family } \end{aligned}$ | $\begin{aligned} & \text { 6-person } \\ & \text { femily } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $\begin{gathered} \$ 2,000 \text { to } \\ \$ 4,000 \end{gathered}$ | Low-cost | Economyl/ or Low-cost | Economy ${ }^{1 /}$ | Economy ${ }^{1 /}$ | Economy ${ }^{1 /}$ |
| $\$ 4,000$ to \$6,000 | Moderate-cost | Low-cost | Low-cost | Economy ${ }^{1 /}$ | Economy $1 /$ |
| $\begin{gathered} \$ 6,000 \text { to } \\ \$ 8,000 \end{gathered}$ | Liberal | Moderate-cost | Low-cost or Moderate-cost | Low-cost | Economyl or Low-cost |
| $\$ 8,000$ to \$10,000 | Liberal | Moderate-cost or Liberal | Moderate-cost | Low-cost or Moderate-cost | Low-cost |
| $\$ 10,000$ to \$15,000 | Liberal | Liberal | Liberal | Moderate-cost or Liberal | Low-cost or Moderate-cost |
| $\begin{aligned} & \$ 15,000 \\ & \text { and over } \end{aligned}$ | Liberal | Liberal | Ifiberal | Liberal | Moderate-cost or Liberal |

1/ For families on very limited food budgets. The economy plan costs about 20 percent less than the low-cost plan. Menus and other aids for obtaining a good diet at the cost level of the economy plan are shown in Ideas for Economy-Minded Families (USDA PA-934). This publication is in the Food Makes the Difference series, available from county extension agents.

For a guest or other person who eats with the family occasionally, list for each meal eaten 5 percent of the given cost. For example, if Grandmother eats two meals on Sunday with the family, add 10 percent of the cost given for a woman her age.

- Total the costs you have listed.
- Adjust the total if more or fewer than 4 persons usually eat at home. (Costs in the table are for individuals in 4-person families. The adjustment is made because larger families tend to buy and use foods more economically and smaller families less economically than this.) If the family has--
1 person . . . . . . add 20 percent
2 persons . . . . . . add 10 percent
3 persons . . . . . . add 5 percent
4 persons . . . . . . use as is
5 persons . . . . . . subtract 5 percent
6 persons . . . . . . subtract 10 percent

The estimated costs in the table will usually provide well-balanced meals if the foods suggested in the USDA plans are used. Family Food Budgeting . . . for Good Nutrition (HG No. 94) suggests kinds and amounts of foods to use for each of the plans. Single copies of this publication are available free from the Office of Information, U.S. Department of Agriculture, Washington, D.C. 20250.

Cost of food at home estimated for food plans at three cost levels, March 1970, U.S. average 1/


I/ Estimates computed from quantities in food plans published in FAMILY ECONOMICS REVIEW, October 1964. Costs of the plans were first estimated by using average price per pound of each food group paid by urban survey families at 3 income levels in 1965. These prices were adjusted to current levels by use of Retail Food Prices by Cities, released by the Bureau of Labor Statistics.
2) Persons of the first age listed up to but not including the second age. 3/ 10 percent added for family size adjustment.
5/ Man and woman, 20 to 35 years; child 6 to 9 ; and boy 9 to 12 years.

## A FAMILY FOOD BUYING GUIDE

A guide that will be useful to food shoppers is USDA's recent publication, Family Food Buying: A Guide for Calculating Amounts to Buy and Comparing Costs. ${ }^{1 /}$ It will help the consumer to compare food costs on a ready-to-eat rather than an as-purchased basis, for it takes into consideration the losses in preparation and cooking that affect the number of servings a given market quantity of a food will provide. The guide lists about 200 foods in alphabetical order for easy reference. For each of these it gives--

- A description of the food as purchased--for example, fresh, frozen, canned, with bone, without bone, ready-to-serve;
- The size of the market unit--such as pound, 10 ounces, dozen;
- A description of the food as prepared after purchase--that is, baked, juice, uncooked, pared and sliced;
- The number of servings or measures a market unit will provide;
- The size of each serving or measure; and
- An amount-to-buy factor that denotes how much of a market unit of a food is needed for one serving -- allowing for losses that will occur in preparation and cooking.

Using the food buying guide, you can answer easily such questions as--

- How many pounds of beef round roast are needed for 8 , 3 -ounce servings? You look up "Beef, roast, round, without bone" and find the amount-to-buy factor is 0.29 . Multiply 0.29 by 8 and find that $21 / 3$ pounds are needed.
- At 89 cents a pound, is pork loin roast or leg of veal a more economical buy? Multiply the amount-to-buy factor for pork--0.44--and for veal--0.40--each by 89 cents, and you find that the pork roast is 39 cents a serving and the veal roast is 36 cents.
- How many 10 -ounce parkages of fresh, partly trimmed spinach are needed for 6 one-half cup servings of cooked spinach? Multiply the amount-to-buy factor--0.41--by 6 (servings) and you find you need $21 / 2$ packages.
- How many servings can you get from a 16.5 -pound turkey? Multiply the number of pounds in the turkey--16.5--by the number of servings--2 $1 / 4-$ per pound (market unit). The number of servings is 37 .

Once the consumer has gained experience in using the food buying guide for these types of comparisons, she may find other uses for it that will help her plan for economical use of food.

> --Ruth S. Vettel

[^2]
## DR. FAITH CLARK RETIRES

Dr. Faith Clark, Director of the Consumer and Food Economics Research Division since 1957, retired on April 9, 1970 after 33 years of service to the Division. The Division lost three other staff members to retirement at about the same time. They are Irene Wolgamot, Assistant to the Director; Lillian Fincher, Food Economist in the Food Consumption Branch; and Janie Bacon, Secretary to the Director.

Dr. Florence Forziati, who has been Assistant Director since 1965, will be Acting Director of the Division until a new Director is named.

## SPRING 1969 COST ESTIMATES FOR BLS BUDGETS

The Bureau of Labor Statistics (BLS) has released preliminary estimates of the cost, at spring 1969 prices, of its three budgets for an urban family of four persons. 1 / The family is made up of an employed husband 38 years old, his wife who is not employed, a 13 -year-old boy, and an 8 -year-old girl. The U.S. average cost of the lower budget is $\$ 6,567$, the intermediate budget $\$ 10,077$, and the higher budget $\$ 14,589$ (see table). Preliminary estimates of 1969 costs of the budgets are also available for 39 metropolitan areas and for a sample of nonmetropolitan areas in each of the four regions.

BLS has also issued preliminary estimates of the U.S. average cost at spring 1969 prices of three budgets for a retired couple living in an urban area. These budgets are for a husband 65 years old or over and his wife, living independently, self-supporting, in reasonably good health, and able to take care of themselves. The U.S. average cost of the lower budget for the retired couple is $\$ 2,902$, the intermediate budget $\$ 4,192$, and the higher budget $\$ 6,616$.

An equivalence scale to use for estimating consumption costs for urban families that differ in size and composition from the specific 4-person family for which the urban worker's family budget is prepared is available from BLS. Consumption costs in the budgets include the family living items listed in the table on page 16 but not income and social security taxes, gifts, contributions, life insurance, and occupational expenses.

## How to Get Information about the BLS Budgets

Budgets for a 4-person urban family. -- Complete information about these budg-ets--how they were constructed, what they include, how they are to be used, and 1967 cost estimates--is given in Three Standards of Living for an Urban Family of Four PerSons, Spring 1967, BLS Bulletin $1570-5$, for sale for $\$ 1.00$ by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Shorter descriptions appeared in the April 1969 issue of the Monthly Labor Review and the June 1969 issue of Family Economics Review. Copies of the Monthly Labor Review article, "New

[^3]Estimated annual costs of 3 budgets for a 4 -person urban family and a retired couple living in an urban area, spring $19691 /$

| Type of family, buaget level, and area | Total budget 2) | Cost of family consumption |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Total | Food | $\begin{aligned} & \text { Housing } \\ & 3 / \end{aligned}$ | Transportation 4) | Clothing and personal care | Medical care | Other |
|  | Dollars | Dollars Dollars Dollars Dollars Dollars Dollars |  |  |  |  |  | Dollars |
| Lower budget: <br> Urban United States $\qquad$ <br> Metropolitan areas -- <br> Normetropolitan areas | $\begin{aligned} & 6,567 \\ & 6,673 \\ & 6,092 \end{aligned}$ | $\begin{aligned} & 5,285 \\ & 5,364 \\ & 4,935 \end{aligned}$ | $\begin{aligned} & 1,778 \\ & 1,803 \\ & 1,663 \end{aligned}$ | $\begin{aligned} & 1,384 \\ & 1,418 \\ & 1,235 \end{aligned}$ |  |  | 539 |  |
|  |  |  |  |  | $\begin{aligned} & 484 \\ & 457 \end{aligned}$ | 780 |  | 320 |
|  |  |  |  |  |  | 796 | 557 | 333 |
|  |  |  |  |  | 603 | 713 | 460 | 261 |
| Intermediate budget: |  |  |  |  |  |  |  |  |
| Urban United States --- | 10,077 | 7,818 | 2,288 | 2,351 | 940 | 1,095 | 543 | 601 |
| Metropolitan areas -- | 10,273 | 7,968 | 2,322 | 2,426 | 925 | 1,113 | 561 | 621 |
| Nonmetropolitan areas | 9,204 | 7,151 | 2,135 | 2,012 | 1,006 | 1,023 | 464 | 511 |
| Higher budget: |  |  |  |  |  |  |  |  |
| Urban United States --- | 14,589 | 10,80411,064 | 2,821 | 3,5443,677 | 1,215 | $\begin{aligned} & 1,609 \\ & 1,628 \end{aligned}$ | 565584 | 1,050 |
| Metropolitan areas -- | 14,95912,942 |  |  |  | 1,214 |  |  | 1,085 |
| Normetropolitan areas |  | 9,645 | 2,572 | 2,954 | 1,217 | 1,527 | 482 | 893 |
| RETIRED COUPLE |  |  |  |  |  |  |  |  |
| Lower budget |  |  |  |  |  |  |  |  |
| Intermediate budget Urban United States --- | 4,192 | 3,940 | 1,131 | 1,433 | 412 | 396 | 337 | 231 |
| Higher budget Urban United States --- | 6,616 | 5,811 | 1,387 | 2,247 | 735 | 608 | 339 | 495 |

1/ The 4-person family consists of an employed husband, age 38 , a wife not employed outside the home, a l3-year-old boy, and an 8 -year-old girl. The retired couple consists of a husband age 65 or over and his wife.

2/ In addition to family consumption shown separately in the table, the total cost of the budget includes personal taxes, gifts and contributions, life insurance, occupational expenses, and social security, disability, and unemployment compensation taxes.

3/ Housing includes the weighted average cost of shelter for owner and renter families, household operation and housefurnishings.
4/ Weighted average costs for autamobile owners and nonowners.

BLS Budgets Provide Yardsticks for Measuring Family Living Costs, " (Reprint 2611) are available free from the Bureau of Labor Statistics, Washington, D.C. 20212 and from the BLS regional offices. Preliminary estimates of budget costs in spring 1969 are also available free from BLS and its regional offices.

Budgets for a retired couple.--The budgets for a retired couple are described in the November 1969 issue of the Monthly Labor Review. Copies of the article, "Measuring Retired Couples' Living Costs in Urban Areas," (Reprint 2646) are available upon request from the Bureau of Labor Statistics (see address above) and BLS regional offices. Details on retired couples' budgets will be given in an upcoming BLS bulletin. Equivalence scale. --The equivalence scale, a description of its derivation, and suggestions for using it are given in Revised Equivalence Scale for Estimating Incomes or Budget Costs by Family Type, BLS Bulletin 1570-2, 1968, for sale for $\$ 0.35$ by the U.S. Government Printing Office (see address above).

## NEW REGULATIONS OF INTEREST TO CONSUMERS

Dating of eggs. -- The U.S. Department of Agriculture has set up a new marking system for eggs graded under its voluntary grading program. It goes into effect July 1 , 1970. Cartons of eggs bearing the official USDA grade shield will now be stamped with the day the eggs were packed, shown as the consecutive day of the year. For example, eggs packed on July 2--the 183d day of 1970--will be numbered 183.

Mailing of credit cards. -- A ruling of the Federal Trade Commission that went into effect May 18, 1970 bans the unsolicited mailing of credit cards. However, it does not ban the mailing of credit cards to renew, substitute for, or replace cards that holders had requested or had consented to or accepted by using them before that date.

Flammability standard for carpets and rugs. -- The U.S. Department of Commerce has issued a flammability standard for large carpets and rugs that will become effective in April 1971. It is designed to protect consumers against fires from small sources of ignition, such as matches and cigarettes. A carpet or rug will meet the standard if--when tested--not more than 1 out of 8 samples burns 3 inches in any direction.

## CONSUMER AWARENESS OF CREDIT COSTS

Most consumers do not know the true annual rate of interest being charged on the credit they are using, according to a recent survey by the Federal Reserve Board. 1/ The survey was conducted in June 1969, just before the "Truth in Lending" law went into effect on July 1.

Interviews were conducted with 5,149 households throughout the Nation, mainly by telephone. The man or woman heading the household was questioned about recent use of the major types of credit and about interest rates charged for this financing. More persons with first mortgage loans than with other types of credit thought they knew the interest rates they were being charged, as the following tabulation shows:

## Type of credit

First mortgage loan
Percent of persons who thought
they knew the interest rate
73

Automobile loan
Home improvement loan
Personal loan------------------------ 58
Retail charge account --------------- 52
Bank credit card --------------------- 52
Appliance and furniture loan

1/ Annual Report to Congress on Truth in Lending for Year 1969. Board of Governors of the Federal Reserve System, January 9, 1970. Single copies available free from the Off. Public Inform., Fed. Res. System, Washington, D.C. 20551.

A majority of the credit users with first mortgage loans, retail charge accounts, and bank credit cards who thought they knew the interest rate gave rates that fell within the range generally being charged for such credit. However, persons using automobile, personal, and appliance and furniture loans frequently gave rates that appeared too low -- probably a reflection of thinking the contract rate of interest is the true annual percentage rate.

The households were also asked whether they had heard of a Federal law requiring that consumers be given certain credit information. Only 44 percent of the persons interviewed said that they had, and few of these knew the name of the law.

## EDUCATIONAL ATTAINMENT OF THE U.S. POPULATION

The educational level of the U.S. population has made great gains in the past 30 years, according to the Bureau of the Census. 1/ Among young adults 25 to 29 years old --an age when most have completed their formal schooling -- 75 percent in 1969 had at least a high school education, including 16 percent who had also completed 4 or more years of college. In contrast, only 38 percent of this age group in 1940 were high school graduates, including 6 percent with 4 or more years of college.

Gains in the level of education for 25- to 29-year-old persons have been somewhat greater for men than women. Between 1940 and 1969 , those in this age group with a high school education or better rose from 36 to 76 percent for men and from 40 to 74 percent for women.

The educational level of the population as a whole is gradually rising as persons who went to school in recent years replace the men and women who grew up before education seemed so important as now. The percentage of the population aged 25 and over with a high school education or better increased from 24 to 54 percent between 1940 and 1969.

Surprisingly, the Census report shows that the proportion of high school graduates who have completed 1 or more years of college is not much different for recent graduates than for those who graduated a long time ago. In 1969, 48 percent of the high school graduates 20 and 21 years old had finished some college, as had 45 percent of the graduates who were then 75 years old and over. Only 34 percent of the high school graduates 45 to 54 years old--many of whom graduated during the depression of the 1930 's-had completed any college.

1/ U.S. Department of Commerce, Bureau of the Census. Educational Attainment: March 1969. Current Population Reports, Series P-20, No. 194. 1970. For sale for 25 cents by Supt. Doc., U.S. Govt. Print. Off., Washington, D.C. 20402.

The median age of persons who married for the first time in 1969 was 23.2 years for men and 20.8 for women. About one-half of the first-time bridegrooms were between 20.2 and 26.0 years old, and one-half of the brides were 18.9 to 23.2 years old.

The percentage married and living with spouses was highest for men and women in their thirties. The high point for women ( 84 percent) was between ages 30 and 34 years and for men ( 86 percent) between 35 and 39 years. The percentage of men living with their spouses remained over 80 percent through age 55 to 64 , then dropped to 76 percent of the 65 -to- 74 and 56 percent of the 75 -and-over age group. The percentage of women living with spouses dipped slightly below the 80 percent level-- to 78 percent-between the ages of 45 and 54 , then dropped sharply. Only 44 percent of women 65 to 74 years old and 18 percent of those 75 or older were still living with spouses. The data indicate that women are more likely than men to survive their mates and less likely to remarry when they are widowed.

1/ U.S. Department of Commerce, Bureau of the Census. Marital Status and Family Status: March 1969. Current Population Reports, Series P-20, No. 198. 1970. For sale for 50 cents by Supt. Doc., U.S. Govt. Print. Off., Washington, D.C. 20402.

## SOME NEW USDA PUBLICATIONS

(Please give your ZIP code in your return address when you order these.)
The following are for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402:

- DIETARY LEVELS OF HOUSEHOLDS IN THE NORTH CENTRAL REGION, SPRING 1965. HFCS Report No. 8. \$1.00.
- RURAL POVERTY IN THREE SOUTHERN REGIONS: MISSISSIPPI DELTA, OZARKS, SOUTHEAST COȦSTAL PLAIN. AER 176. 40 cents.
- TOWARD THE NEW: A REPORT ON BETTER FOODS AND NUTRITION FROM AGRICULTURAL RESEARCH. AIB 341. \$1.00.

Single copies of the following are available free from the Office of Information, U.S. Department of Agriculture, Washington, D.C. 20250:

HOUSEHOLD CONSUMPTION PATTERNS--FOR MEAT AND POULTRY, SPRING 1965. AER 173.
NUTS IN FAMILY MEALS . . . A Guide for Consumers. HG No. 176.

CONSUMER PRICES
Consumer Price Index for Urban Wage Earners and Clerical Workers
$(1957-59=100)$

| Group | $\begin{gathered} \text { April } \\ 1970 \end{gathered}$ | March 1970 | $\begin{aligned} & \text { Feb. } \\ & 1970 \end{aligned}$ | $\begin{gathered} \text { April } \\ 1969 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: |
| All items -------------------------------- | 134.0 | 133.2 | 132.5 | 126.4 |
| Food | 132.0 | 131.6 | 131.5 | 123.2 |
| Food at home | 127.4 | 127.4 | 127.4 | 119.3 |
| Food away from home | 154.0 | 152.4 | 151.5 | 142.2 |
| Housing | 134.4 | 133.6 | 132.2 | 125.3 |
| Shelter | 143.7 | 142.8 | 140.9 | 131.6 |
| Rent | 122.6 | 122.3 | 121.8 | 117.8 |
| Homeownership | 152.1 | 150.9 | 148.5 | 137.1 |
| Fuel and utilities | 116.3 | 115.6 | 114.9 | 112.6 |
| Fuel oil and coal | 120.9 | 120.8 | 120.6 | 117.4 |
| Gas and electricity | 115.7 | 114.8 | 114.6 | 111.2 |
| Household furnishings and operation | 122.0 | 121.6 | 120.8 | 116.9 |
| Apparel and upkeep ------------------ | 131.1 | 130.6 | 130.0 | 125.6 |
| Men's and boys' -------------------- | 133.4 | 132.3 | 131.0 | 127.3 |
| Women's and girls' | 125.5 | 125.3 | 125.4 | 121.0 |
| Footwear | 147.2 | 146.3 | 145.0 | 138.4 |
| Transportation | 128.9 | 127.1 | 127.3 | 124.6 |
| Private | 124.9 | 123.0 | 123.3 | 121.9 |
| Public | 165.8 | 165.8 | 165.4 | 148.0 |
| Health and recreation | 142.3 | 141.4 | 140.7 | 135.1 |
| Medical care | 162.8 | 161.6 | 160.1 | 153.6 |
| Personal care | 129.8 | 129.6 | 129.0 | 125.5 |
| Reading and recreation - | 134.4 | 133.6 | 133.2 | 129.6 |
| Other goods and services | 135.6 | 134.8 | 134.3 | 126.6 |

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

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

| Item | April <br> 1970 | March <br> 1970 | Feb. <br> 1970 | Jan. <br> 1970 | Dec. <br> 1969 | April <br> 1969 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| All items ------------------- | 127 | 127 | 127 | 126 | 125 | 122 |
| Food and tobacco --------- | - | 130 | - | - | 127 | - |
| Clothing -------------- | - | 145 | - | - | 143 | - |
| Household operation -------- | - | 123 | - | - | 122 | - |
| Household furnishings ----- | - | 108 | - | - | 107 | - |
| Building materials, house -- | - | 122 | - | - | 122 | - |

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


[^0]:    Preliminary. Detail may not add to total because of rounding.

[^1]:    Automobiles and trucks used for family living purposes, expenditure for purchase or value of consumption and operating expenses.

[^2]:    1/ Family Food Buying: A Guide for Calculating Amounts to Buy and Comparing Costs. U.S. Dept. Agr. HERR No. 37. 1969. For sale for 35 cents by Supt. Doc., U.S. Govt. Print. Off., Washington, D. C. 20402.

[^3]:    1/ From "Spring 1969 Cost Estimates for Urban Family Budgets," Monthly Labor Review, April 1970, pp. 62-64.

