family economics review

Consumer and Food Economics Institute
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MOBILE HOMES

More and more families that wish to own their own homes are buying mobile ones.[1/] Larger mobile homes, more mobile-home parks, new Federal loan programs, the small supply of other new low-priced housing, and the increase in mortgage interest rates for conventional homes have contributed to the current boom.

Characteristics of mobile-home owners.--In 1970, 2.1 million U.S. households lived in a mobile home; of these, almost 1.8 million owned their home. In that year, mobile homes accounted for 4.7 percent of all owner-occupied, one-family homes (table 1). Households in rural areas were more likely to own mobile homes than were those in urban areas (9 percent and 3 percent, respectively), probably because of lower land values in rural areas and restrictive zoning and lack of space for mobile-home parks in urban areas. The milder climate in the South and West may explain the relatively high percentage of mobile homes in these areas compared with the Northeast and North-Central region.

Mobile homes are most likely to be purchased by young couples, with or without children, in which the head of the family is under 25 years old. More than 30 percent of all homeowners in this group owned a mobile rather than a conventional home. By contrast, only 3 percent of homeowner couples whose head was 35 to 64 years old owned a mobile home. Many of the younger households are likely to be small, therefore requiring less space, and to be at the beginning of their work cycle and unable to afford a conventional home. In general, small households (whether young or not) and those with incomes of less than $7,000 are more likely to own mobile homes than are larger or more affluent households.

Characteristics of mobile homes.--Most mobile homes are fairly new. In 1970, 56 percent of all owner-occupied mobile homes had been built between 1965 and 1970; only 6 percent had been built before 1950 (table 2). The figure on page 6 shows the growing contribution being made by mobile homes to the total supply of one-family homes and to the supply of houses priced under $20,000. In the first 6 months of 1972, mobile homes accounted for 31 percent of the total production of one-family structures--up from 16 percent in 1964. Moreover, since 1968 new mobile homes have outnumbered conventional one-family homes selling for less than $20,000.

Mobile homes have a definite price advantage. In 1971, the retail sales price for a new mobile home averaged about $7,500, compared with $28,300 for a conventional one-family home. Several reasons account for the difference. The cost per square foot is less than that for a conventional home because the mobile home is built within a factory, and onsite labor costs are low. Also, total cost is lower because the mobile home

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1/ A mobile home is a vehicular, portable structure built on a chassis and designed to be used without a permanent foundation as a year-round dwelling when connected to utilities. Minimum length of the unit is 29 feet. A mobile home is reclassified as a one-family house when one or more rooms (other than porch or shed) have been added to the original structure.

Table 1.--Owner-occupied, one-family homes, conventional and mobile, by location and selected characteristics of occupants, 1970

Item	Number of homes			Mobile as pct. of total
	Total	Conventional	Mobile	
	Thous.	Thous.	Thous.	Percent
All	37,261	35,509	1,752	4.7
URBANIZATION:				
Urban	25,393	24,718	675	2.7
Rural	11,868	10,792	1,076	9.1
REGION:				
Northeast	7,656	7,447	209	2.7
North Central	11,196	10,768	428	3.8
South	12,089	11,371	718	5.9
West	6,321	5,924	397	6.3
AGE OF HEAD:				
Under 25 yrs. 1/	761	529	232	30.5
25 to 34 yrs. 1/	4,994	4,630	364	7.3
35 to 64 yrs. 1/	19,331	18,829	502	2.6
65 yrs. and over 2/	7,466	7,150	316	4.2
Other households	4,709	4,371	338	7.2
HOUSEHOLD SIZE:				
1 person	4,148	3,807	341	8.2
2 persons	11,091	10,438	653	5.9
3 persons	6,577	6,234	343	5.2
4 or more persons	15,445	15,030	415	2.7
INCOME IN 1969:				
Less than $4,000	6,882	6,426	456	6.6
$4,000 to $6,999	5,306	4,881	425	8.0
$7,000 to $14,999	16,679	15,917	762	4.6
$15,000 and over	8,395	8,286	109	1.3

Note: Detail may not add to total due to rounding.

1/ Two-or-more person households with male head, wife present.
2/ One-or-more person households, all types.

Source: 1970 Census of Housing.

generally has a smaller floor area and because the sales price does not include the price of the lot. On the minus side, the mobile home has a shorter service life than a conventional home, resulting in faster depreciation and lower resale value. Also, hazards from fire and wind are greater, but these can be reduced by proper construction and installation. A bill introduced in Congress in May 1972 aimed at establishing safety standards for all mobile homes in interstate commerce.

In 1970, 62 percent of all owner-occupied mobile homes had two bedrooms, and 20 percent had three or more bedrooms. About 96 percent had complete plumbing facilities, almost all had some type of heating, and 43 percent had either room or central air conditioning. Records of new mobile homes purchased with loans insured by the Federal Housing Administration (FHA) between April 1, 1971, and March 31, 1972, indicate that new mobile homes may be somewhat larger than previous models and are more likely to be sold with central air conditioning.

Purchasing a mobile home requires finding a place to put it. Some areas have a shortage of park space for mobile homes. Before purchasing a mobile home, buyers should be sure space is available in an area in which they wish to live. Terms for the FHA program of insured loans for parks were eased in 1969, resulting in a spurt in 1970 and 1971 in the number of parks being developed. The number of new spaces in these parks went up by 58,000 during the 2-year period.

Table 2. Characteristics of owner-occupied mobile homes, 1970

Characteristic	Percent	Characteristic	Percent
All	100.0		
Number of bedrooms:		Year moved into unit:	
None	1.3	1968 to March 1970	52.3
1	16.7	1950-1967	46.3
2	62.2	Before 1950	1.4
3 or more	19.8		
Plumbing facilities:		Heating equipment:	
With complete facilities	96.1	Warm-air furnace	69.2
Lacking some or all	3.9	Other	30.6
		None	.2
Year built:		Air conditioning:	
1965 to March 1970	56.0	Room unit(s)	30.3
1950 to 1964	38.1	Central system	13.1
Before 1950	5.9	None	56.6

Source: 1970 Census of Housing.

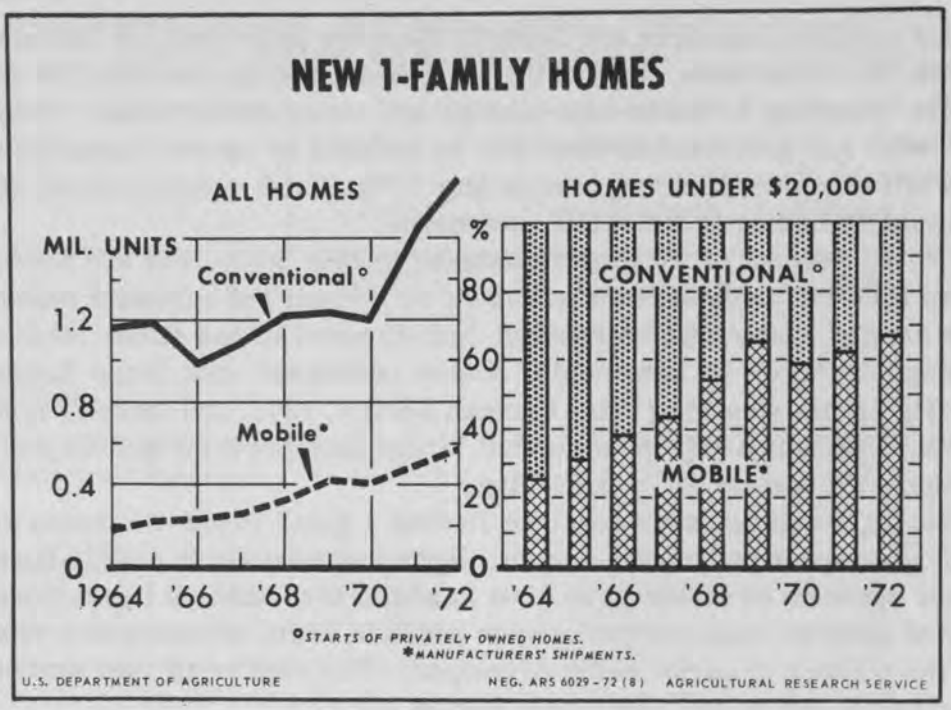


Table 3.--New one-family homes, conventional and mobile 1964-1972

Year	All new homes			Homes sold for under $20,000 1/		
	Total	Conventional starts	Mobile-home shipments	Total	Conventional	Mobile
	Thous.	Thous.	Thous.	Percent	Percent	Percent
1964	1,162	971	191	100	74	26
1965	1,180	964	216	100	69	31
1966	996	779	217	100	62	38
1967	1,084	844	240	100	57	43
1968	1,218	900	318	100	46	54
1969	1,224	811	413	100	35	65
1970	1,214	813	401	100	41	59
1971	1,648	1,151	497	100	38	62
1972 2/	1,893	1,308	585	100	33	67

1/ Conventional homes estimated from homes with sales price reported (including value of improved lot). All mobile homes assumed to have a sales price of less than $20,000. (Of all mobile homes sold with FHA insurance, October 1, 1970 to March 31, 1971, 99.6 percent were under $15,000.)

2/ Averages of seasonally adjusted annual rate for first 6 months.

Source: Derived from data of U.S. Department of Commerce, Bureau of the Census, and U,S. Department of Housing and Urban Development.

Financing and other costs.--At the present time, a mobile home is considered a durable consumer expenditure (the same classification as an automobile), and buyers finance mobile homes as they would an automobile, rather than with a mortgage as on a conventional home. These loans generally have higher interest rates and shorter maturities than mortgage loans.

Loans for mobile homes are made by banks, finance companies, and savings and loan associations. In May 1970 the FHA began insuring loans for mobile homes and in September 1971 for the purchase of lots. In 1971 the Veterans Administration began guaranteeing loans for the purchase of both mobile homes and lots.

The average loan amount and terms for FHA-insured loans made between April 1, 1971, and March 31, 1972, are shown below. Interest rates are likely to be lower and maturity longer on these loans than on loans obtained without Government insurance.

Amount of loan	$ 7,823
Acquisition cost 1/	$ 9,085
Interest rate, range	7.6 - 10.5 pct.
Maturity	10.5 years

1/ Includes sales price, transportation charges, sales tax, and other transaction costs.

Because of the comparatively small loan amount, the monthly payment is low. On recent FHA-insured loans it averaged $94. The loan payment was 11 percent of family income before taxes, compared with 18 percent for an FHA-insured mortgage taken on a new conventional home in 1970.

Besides the monthly loan payment, most mobile homeowners pay for park space, utilities, water, fuel, and taxes. Average monthly park rent for units with an FHA-insured loan assumed between April 1, 1971, and March 31, 1972, was $45. Utilities, water, and fuel were $22, and taxes (part of the real estate tax on the park) were $7.

--Lucie G. Krassa

Sources: U.S. Department of Housing and Urban Development, Characteristics of Mobile Home Loan Transactions Insured by FHA under the Title I Program, April 1, 1971 to March 31, 1972; "Bank Financing of Mobile Homes," Federal Reserve Bulletin, March 1971, pp. 179-182; Allan H. Young and others, "Residential Capital in the United States, 1925-70," Survey of Current Business, November 1971, pp. 16-27; "Mobile Homes in the National Income and Product Accounts," Survey of Current Business, July 1972, p. 11; Earl W. Morris and Margaret E. Woods (ed.), Housing Crisis and Response, The Place of Mobile Homes in American Life, Cornell University, 1971.

The Consumer Price Index (CPI), which measures average changes in prices of goods and services bought by urban wage earners and clerical workers, increased 38 percent between 1962 and 1972 (see table). Indexes for the major expenditure categories of "Food," "Transportation," and "Apparel and upkeep" each increased less than the "All items" index, while those for "Housing" and "Health and recreation" increased more. Housing accounted for the greatest part of the index (34 percent), which reflects the importance of housing expenditures in the urban wage earners budget. Food accounted for 22 percent of the index, and health and recreation for 20 percent. Apparel and upkeep, and transportation each accounted for less than 14 percent.

The index for "Services" increased faster than that for "Commodities"--53 percent compared with 30 percent. Services, however, were less important in computing the "All items" index: They accounted for about 37 percent of index items, while commodities accounted for 63 percent.

Examining the indexes for the major expenditure categories or for the service and commodity groups may be misleading because the individual indexes that make up these major categories have increased at different rates over the 10-year period. For example, "Food at home" rose only 33 percent--less than the "All items" index, while "Food away from home" rose 53 percent. The difference is probably explained by the increasing costs of labor required to prepare and serve food eaten in restaurants. The price index for "Homeownership" rose 59 percent between 1962 and 1972. Other indexes within the housing category--"Rent," "Fuel and utilities," and "Household furnishings and operation"--all rose less than 30 percent. The largest difference in individual indexes was in the transportation category. The cost of "Private transportation" rose only 26 percent, while that of "Public transportation" increased 64 percent, again probably the result of the increased cost of labor.

The CPI is based on prices of about 400 items selected to represent the movement of all prices. Price quotations are obtained by the Bureau of Labor Statistics, U.S. Department of Labor, for the urban portions of 39 major statistical areas and 17 smaller cities in the United States. Prices are collected from about 18,000 establishments--grocery and department stores, hospitals, filling stations, and other types of stores and service establishments. The Bureau calculates a monthly index representing all urban places in the United States--The U.S. City Average Index--and a separate index for each of 23 Standard Metropolitan Statistical Areas. The Index is revised periodically as nationwide studies of consumer expenditures reveal changes in the living patterns of city workers.

While the CPI measures changes in prices, it does not indicate how much families actually spend to defray their living expenses. It can be used as an aid in guiding family budgeting and in understanding what is happening to family finances. The CPI also measures changes in the purchasing power of the dollar and is used in adjusting royalties, pensions, wages, and welfare payments.

CONSUMER PRICE INDEX 1962 - 1972
(1967 = 100)

Item	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972 1/	Percent Increase
All items	90.6	91.7	92.9	94.5	97.2	100.0	104.2	109.8	116.3	121.3	124.9	38
Expenditure categories												
Food	89.9	91.2	92.4	94.4	99.1	100.0	103.6	108.9	114.9	118.4	123.1	37
At home	91.0	92.2	93.2	95.5	100.3	100.0	103.2	108.2	113.7	116.4	121.2	33
Away	85.4	87.3	88.9	90.9	95.1	100.0	105.2	111.6	119.9	126.1	130.7	53
Housing	91.7	92.7	93.8	94.9	97.2	100.0	104.2	110.8	118.9	124.3	128.8	40
Shelter	89.6	90.7	92.2	93.8	96.8	100.0	104.8	113.3	123.6	128.8	134.0	50
Rent	94.0	95.0	95.9	96.9	98.2	100.0	102.4	105.7	110.1	115.2	118.6	26
Homeownership	87.9	89.0	90.8	92.7	96.3	100.0	105.7	116.0	128.5	133.7	139.6	59
Fuel & utilities	97.3	98.2	98.4	98.3	98.8	100.0	101.3	103.6	107.6	115.1	119.9	23
Fuel oil & coal	91.5	93.2	92.7	94.6	97.0	100.0	103.1	105.6	110.1	117.5	118.3	29
Gas & electricity	99.4	99.4	99.4	99.4	99.6	100.0	100.9	102.8	107.3	114.7	120.1	21
Household furnishings & operation	93.8	94.6	95.0	95.3	97.0	100.0	104.4	109.0	113.4	118.1	120.7	29
Apparel & upkeep	90.9	91.9	92.7	93.7	96.1	100.0	105.4	111.5	116.1	119.8	121.8	34
Men's & boys'	90.4	91.6	92.8	94.0	96.5	100.0	105.7	112.4	117.1	120.3	121.3	34
Women's & girls	91.8	92.5	93.1	93.8	95.6	100.0	105.9	111.7	116.0	120.1	122.4	33
Footwear	87.1	88.0	88.4	90.0	95.3	100.0	105.3	111.8	117.7	121.5	124.4	43
Transportation	92.5	93.0	94.3	95.9	97.2	100.0	103.2	107.2	112.7	118.6	119.7	29
Private	93.0	93.4	94.7	96.3	97.5	100.0	103.0	106.5	111.1	116.6	117.2	26
Public	87.4	88.5	90.1	91.9	95.2	100.0	104.6	112.7	128.5	137.7	143.2	64
Health & recreation	88.4	90.0	91.8	93.4	96.1	100.0	105.0	110.3	116.2	122.2	125.8	42
Medical care	83.5	85.6	87.3	89.5	93.4	100.0	106.1	113.4	120.6	128.4	132.2	58
Personal care	92.2	93.4	94.5	95.2	97.1	100.0	104.2	109.3	113.2	116.8	119.6	30
Reading	91.3	92.8	95.0	95.9	97.5	100.0	104.7	108.7	113.4	119.3	122.6	34
Other goods & services	89.1	90.6	92.0	94.2	97.2	100.0	104.6	109.1	116.0	120.9	125.3	41
Commodity and service groups												
Commodities	92.8	93.6	94.6	95.7	98.2	100.0	103.7	108.4	113.5	117.4	120.6	30
Nondurable	90.9	92.0	93.0	94.6	98.1	100.0	103.9	108.9	114.0	117.7	121.3	33
Durable	97.6	97.9	98.8	98.4	98.5	100.0	103.1	107.0	111.8	116.5	118.7	22
Services	86.8	88.5	90.2	92.2	95.8	100.0	105.2	112.5	121.6	128.4	133.0	53

Source: Bureau of Labor Statistics -- U.S. city average for urban wage earners and clerical workers.

1/ 10-month average.

THE COST OF MEATS AND MEAT ALTERNATES

Publicity given to shifting prices of foods--especially those at the meat counter--in recent months has left many consumers wondering if they are using their food money wisely. The price of meat, pountry, and fish, as a group, increased slightly more than other major groups of foods over the past 2 years. Meat prices were up 12 percent; vegetables and fruit, 8 percent; cereals and bakery products, 6 percent; and dairy products, 5 percent, between June 1970 and August 1972. Even so, prices of food for home use increased less on the whole than prices of other goods and services the consumer requires (see page 9).

The best buys at the meat counter in August 1972, as in June 1970[1/], were hamburger, beef liver, chicken, turkey, and some kinds of fish. Most expensive selections continued to be loin steaks and chops of beef, pork, lamb, and veal. Estimated costs in August 1972 of 3-ounce servings of cooked lean from selected types and cuts of meat, poultry, and fish are shown in table 1. The amount actually served might be more or less than 3 ounces, of course, depending on personal preference or on the size of pieces such as chicken parts, chops, or steaks.

Meat, poultry, and fish continue to be among the most expensive foods the consumer buys. The consumer who must cut food costs will need to select these foods carefully. He can replace expensive meats with inexpensive ones or with meat alternates such as eggs, dry beans and peas, peanut butter, and cheeses. These foods are suitable replacements for meat because they also provide protein, B-vitamins, and minerals, for which meat, poultry, and fish are valued nutritionally.

A 3-ounce serving of cooked lean meat from beef, pork, lamb, veal, turkey, or fish provides at least 20 grams of protein--a third of the recommended allowance for the 20-year-old man. However, larger amounts of some meats and meat products are required to provide 20 grams of protein: 10 slices of bacon, 1/2 pound of sausage, 3-1/2 frankfurters, or six 1-ounce slices of bologna. These foods are usually not protein bargains, even though the amounts ordinarily served cost less than a 3-ounce serving of most meats. For example, in August 1972, amounts of bacon or bologna to provide 20 grams of protein cost more than amounts of rib roast of beef and round steak that provide equal protein (see table 2).

Dry beans and peanut butter were the best buys in protein of the meats and meat alternates priced. Canned bean soup and eggs were also among the best buys. Amounts of these foods needed to provide 20 grams of protein are larger than the usual serving--for example, more than a cup of cooked or canned dry beans, a can of bean soup, 4-1/2 tablespoons of peanut butter, 3 ounces of American process cheese, or 3 eggs.

For more information on the selection and preparation of economical meats and meat alternates, see "Your Money's Worth in Foods," HG-183, and "Money Saving Main Dishes," HG-43, available free from the Office of Information, U. S. Department of Agriculture, Washington, D.C. 20250. Be sure to include your ZIP code with your request.

--Betty Peterkin

1/ Similar comparisons appeared in Family Economics Review, September 1970.

Table 1.--Cost of 3 ounces of cooked lean from specified meat, poultry, and fish at August 1972 prices

Item	Retail price per pound [1]	Cost of 3 ounces of cooked lean
	Dollars	Dollars
Hamburger	0.76	0.20
Chicken, whole, ready-to-cook	.41	.20
Turkey, ready-to-cook	.55	.22
Beef liver	.80	.22
Ocean perch, fillet, frozen	.77	.22
Chicken breasts	.78	.27
Ham, whole	.78	.27
Pork, picnic	.63	.29
Haddock, fillet, frozen	1.07	.31
Ham, canned	1.23	.31
Chuck roast of beef, bone in	.85	.38
Pork loin roast	.92	.46
Rump roast of beef, boned	1.50	.51
Round beefsteak	1.51	.51
Pork chops, center	1.29	.58
Rib roast of beef	1.32	.59
Sirloin beefsteak	1.58	.68
Veal cutlets	2.76	.69
Lamb chops, loin	2.04	.94
Porterhouse beefsteak	1.87	.97

1/ Average retail prices in U.S. cities, Bureau of Labor Statistics, U.S. Department of Labor.

Table 2.--Cost of 20 grams of protein [1] from specified meats and meat alternates at August 1972 prices

Item	Retail price per pound [2]	Cost of 20 grams of protein
	Dollars	Dollars
Dry beans	0.25	0.06
Peanut butter	.50 (12 oz. jar)	.12
Eggs, large	.51 (dozen)	.13
Chicken, whole, ready-to-cook	.41	.15
Bean soup, canned	.17 (11-1/2 oz. can)	.16
Beef liver	.80	.19
Hamburger	.76	.19
Tunafish	.45 (6-1/2 oz. can)	.20
American process cheese	.54 (8 oz. pkg.)	.21
Ham, whole	.78	.22
Round beefsteak	1.51	.33
Frankfurters	.91	.33
Rib roast of beef	1.32	.44
Pork sausage	.86	.45
Bologna	.63 (8 oz.)	.46
Bacon, sliced	.99	.52

1/ One-third of the daily amount recommended for a 20-year-old man.

2/ Average retail prices in U.S. cities, Bureau of Labor Statistics, U.S. Department of Labor.

THE COST OF MILK AND MILK PRODUCTS AS SOURCES OF CALCIUM

Milk is the most important food source of the mineral calcium. Cheeses, ice cream, ice milk, yogurt, and other milk products can also be counted on to supply this nutrient. The cost of calcium from these foods varies greatly.

Shopping for good buys in calcium among the many milk products is not easy. Similar amounts of different milk products do not all have the same calcium content. In addition, some milk products are sold by weight (pound or ounce); others, by volume (gallon, quart, pint, or fluid ounce). In stores with unit pricing, the unit price may be shown "per pound" for cheese, but "per quart" for ice cream. For example, to replace the calcium from a half-gallon of milk, a shopper needs to buy 12 ounces of process American cheese.

The information in the table was compiled to help compare the cost of milk and milk products that provide equal amounts of calcium. For a selection of milk products, the table shows:

- The market-unit size chosen for comparison,
- The amount in a portion that provides as much calcium as 1 cup of whole fluid milk (calcium-equivalent portion),
- The number of portions per market unit,
- The average price per market unit for store brand or the least costly brand available in three Washington, D.C., supermarkets, May 1972, and
- The cost of a calcium-equivalent portion.

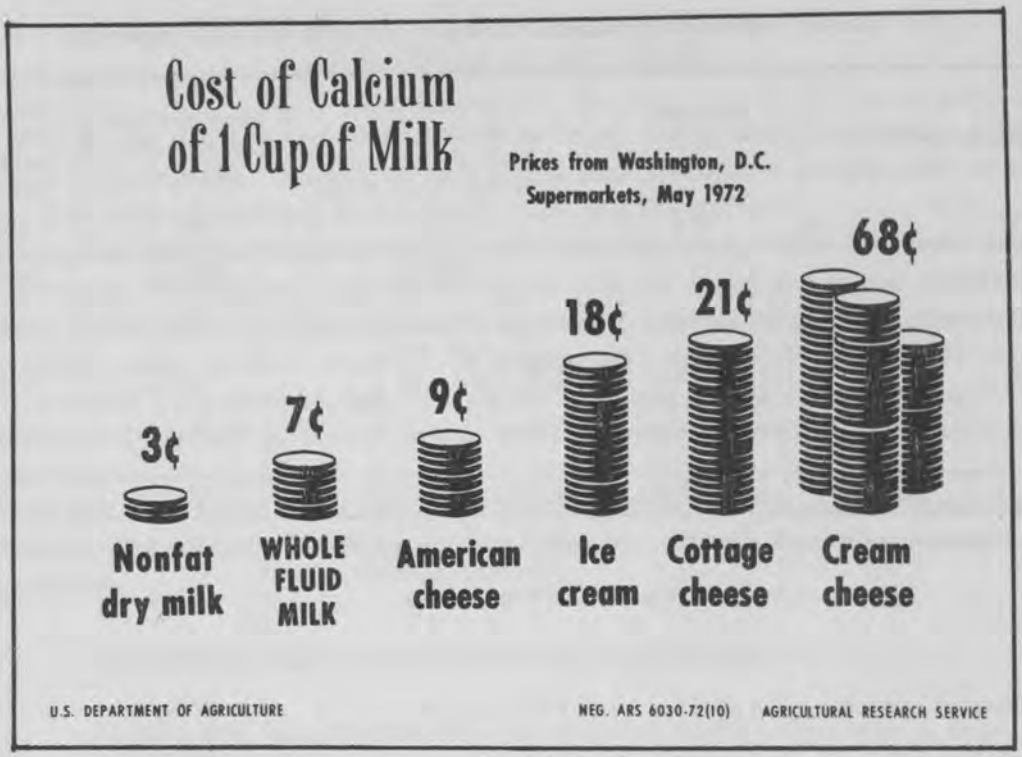
For some foods, the portion that provides as much calcium as 1 cup of whole fluid milk (in column 3) is far more than would usually be eaten in one meal or in 1 day. The contribution of calcium made by a smaller amount can be estimated. For example, 1-1/3 cups of creamed cottage cheese provide as much calcium as 1 cup of milk. Half that amount of creamed cottage cheese (2/3 cup) would provide the calcium of 1/2 cup of milk; one-fourth that amount (1/3 cup), the calcium of 1/4 cup of milk.

Comparing costs in Washington, D.C.--The milk products in the table are listed according to increasing cost per calcium-equivalent portion as priced in Washington, D.C., supermarkets during May 1972. In terms of calcium, the best milk bargains were nonfat dry milk and evaporated milk. These cost one-half to two-thirds as much as whole fluid milk. Some popular milk products such as cottage cheese and ice cream cost two to three times as much as fluid whole milk (see chart). Within a cost range of 7 to 12 cents per portion, a family could choose its milk in various forms, flavors, and textures to be used in different ways--as beverage, main-dish ingredient, sandwich filler,

The cost of calcium-equivalent portions of milk and milk products

Milk product (1)	Market-unit size (2)	Portion that provides as much calcium as 1 cup whole fluid milk (3)	Portions per market unit (2)÷(3) (4)	Price per market unit [1] (5)	Cost per calcium-equivalent portion (5)÷(4) (6)
		Amount	Number	Cents	Cents
Nonfat dry milk	12 quarts	1 cup reconstituted (1/3 cup dry)	48.0	147	3
Evaporated milk	large can (1-2/3 cups)	1/2 cup	3.7	18	5
Fresh skim milk	half-gallon	1 cup	8.0	57	7
Whole fluid milk	half-gallon	1 cup	8.0	57	7
Grated Parmesan cheese	8 ounces	3/4 ounce (2½ tablespoons, packed)	10.7	78	7
Cheese spread	2-pound box	1-7/8 ounces	17.1	125	7
Buttermilk	1 quart	1 cup	4.0	33	8
Natural milk Cheddar cheese	1 pound	1-1/3 ounces	12.0	102	8
Process American cheese	1 pound	1½ ounces	10.7	93	9
Process American cheese	12 ounces	1½ ounces	8.0	71	9
Natural swiss cheese	1 pound	1¼ ounces	12.8	117	9
Cheese spread	1-pound jar	1-7/8 ounces	8.5	93	11
Ice milk	half-gallon	1½ cups	5.3	62	12
Cheese spread	5-ounce jar	1-7/8 ounces	2.7	37	14
Cheese food	8 ounces	1-7/8 ounces	4.3	68	16
Ice cream	half-gallon	1½ cups	5.3	96	18
Half-and-half	1 pint	1-1/8	1.8	38	21
Cottage cheese, creamed	2 pounds	10-3/4 ounces (1-1/3 cups)	3.0	64	21
Plain yogurt [2]	8 ounces	9½ ounces (1 cup)	.8	24	30
Sour cream	16 ounces	10 ounces (1¼ cups)	1.6	55	34
Natural blue cheese	4 ounces	3¼ ounces	1.2	45	38
Fruit-flavored yogurt [2]	8 ounces	12-2/3 ounces [3] (1-1/3 cups)	.6	24	40
Coffee cream	1 cup	1¼ cups	.8	34	42
Cream cheese	8 ounces	17 ounces	.5	34	68

1/ Prices from three Washington, D.C., supermarkets, May 1972 - store brand or least costly brand.
2/ Made from part skimmed milk.
3/ Assumes product is 75 percent plain yogurt.



or dessert. Also, by balancing higher cost and lower cost milk products, a shopper can provide considerable variety while controlling total spending. 1/

At the upper extreme of calcium-equivalent cost are six examples: plain yogurt, sour cream, blue cheese, fruit-flavored yogurt, coffee cream, and cream cheese. These cost four to 10 times as much as whole milk. A family might still choose to purchase these products for reasons other than their economy as a source of calcium.

The influence of package size on the cost of various milk products was not consistent. For example, cheese spread purchased in the 1-pound size cost 11 cents per portion compared with 7 cents in the 2-pound size. On the other hand, process American cheese in the Washington, D.C., stores cost 9 cents per calcium-equivalent portion in all these package sizes: 12-ounce, 1-pound, 2-pound, and 3-pound. In the 8-ounce package, the cost was 10 cents, only slightly higher.

1/ For more information and ideas about using milk and cheese, see HG-112, "Cheese in Family Meals," and HG-127, "Milk in Family Meals." To obtain a free copy of each, send a post card with name, address, ZIP code, and the bulletin title and number to Office of Information, U.S. Department of Agriculture, Washington, D.C. 20250.

Comparing costs in other places. --Prices of milk and milk products vary in different locations and stores and at different times. To find the cost per calcium-equivalent portion for a product in the same market unit with a price higher or lower than the one shown in column 5 of the table:

- Enter the new price in column 5.

- Divide the new price by the number of portions per market unit shown in column 4. That is--

$$\text{Cost per portion} = \frac{\text{column 5}}{\text{column 4}} = \text{column 6.}$$

Example: The price of a half-gallon of ice cream is 64 cents.

$$\text{Cost per portion} = \frac{64 \text{ cents}}{5.3 \text{ portions}} = 12 \text{ cents.}$$

For the products listed in the table, costs per calcium-equivalent portion can also be figured for market units of sizes other than those listed:

- Add a new line to the table, writing the product name in column 1, followed by the size of the new market unit in column 2.

  Enter in column 3 the portion that provides as much calcium as 1 cup of whole fluid milk. This amount is the same for a given milk product regardless of the market-unit size.

- Figure the proportions per market unit: Divide the market-unit size by the portion size (column 3 ÷ column 2). Enter the result in column 4.

- Complete the information for the new line by following the steps above for figuring the cost per calcium-equivalent portion.

Example: A 32-ounce carton of plain yogurt was available for 59 cents, but in only one store in this study.

$$\text{Portions per market unit} = \frac{32 \text{ ounces}}{9.5 \text{ ounces}} = 3.4 \text{ (Enter in column 4).}$$

$$\text{Cost per portion} = \frac{59 \text{ cents}}{3.4 \text{ portions}} = 17 \text{ cents (Enter in column 6).}$$

--Judy Chassy

FAMILY ADJUSTMENTS TO DEBT PAYMENTS

Many families using consumer credit find themselves faced with the need to make financial adjustments to meet their monthly debt obligations. Slightly more than half of 262 Enid, Okla., families, asked about their experiences in making debt payments during 1970, indicated that they had made at least one adjustment, such as withdrawing money from savings, borrowing to make payments, making unplanned cuts in other items of the family budget, paying late, skipping payments completely, or increasing family income.

This information was obtained as part of a survey of attitudes toward consumer credit conducted under a cooperative project between the Consumer and Food Economics Institute, Agricultural Research Service, USDA, and the College of Home Economics, Oklahoma State University. All 321 families surveyed were husband-wife families in which the couple had been married 1 or more years, and the husband was less than 45 years old. Of the 262 families making debt payments one-fifth had allocated more than 20 percent of their after-tax income for debt payments, and one-third had allocated between 11 and 20 percent.

Thirty-eight percent of the families making some adjustment made only one, 37 percent made two, and 25 percent made three or more. Making unplanned cuts in spending for some other item of the family budget was the most common adjustment, followed by paying late, and increasing income. Skipping payments completely was the least likely action (see table).

Adjustment	Families reporting adjustment	
	Number	Percent
Any	146	56
Made unplanned cuts in spending	92	35
Paid late	81	31
Increased income	58	22
Withdrew money from savings	31	12
Borrowed money	16	6
Skipped payments	11	4

The 92 families making unplanned cuts made a total of 365 cuts during the survey year. Less than half of these families thought the unplanned cuts were a hardship on the family. Recreation and entertainment was the item most frequently cut (54 families), followed by food (43 families), clothing (25 families), debt payments (one family), and other items (24 families). Many families cut several items.

The 81 families paying late did so 239 times during the year. As the ratio of debt to after-tax income increased, so did the incidence of late payments. Late payments were made by 25 percent of the families allocating 10 percent or less of their income to debt payments, compared with 46 percent of the families allocating over 20 percent of their income.

The most frequent method of increasing income was for the wife to go to work. In the families making debt payments, 35 wives went to work during the survey year as

a direct result of needing more money to make debt payments. In 15 families, the husband took a second job to earn more money, and in three families, the husband changed jobs. Five families increased their income in other ways.

While relatively few families withdrew money from savings (31 families) or borrowed (16 families) to make their debt payments, some did so more than once during the year. The 31 families withdrawing money from savings did so a total of 120 times, and the 16 families borrowed money 26 times.

For many families the use of credit presents no problems and enables them to have the use of goods and services sooner than would otherwise be possible. For others, the use of credit leads to unplanned adjustments which may create hardships. An understanding of some of the problems families face in trying to meet debt obligations may aid others in deciding whether or not to use credit.

--Joan LeFebvre and
Katherine S. Tippett

FOOD COMPOSITION DATA AVAILABLE ON PUNCHED CARDS AND MAGNETIC TAPES

Food composition data, expanded from Composition of Foods (Agriculture Handbook No. 8), is now available on punched cards and magnetic tape. Data sets 8-1-1 and 8-1-2 give food values from the publication's table 1 (100 grams, edible portion) and table 2 (edible portion of 1 pound as purchased), respectively. In addition, each includes values for a few additional foods, values for cholesterol for all foods, and imputed values for dashes and footnotes in the published tables.

Data sets are for sale by Dynamic Data Services, Inc., 8055 13th Street, Suite 310, Silver Spring, Md. 20910. Requests for order forms should be directed to the supplier. Inquiries about data should be addressed to Survey Statistics Group, Consumer and Food Economics Institute, Agricultural Research Service, U.S. Department of Agriculture, Room 329, Federal Center Building, Hyattsville, Md. 20782.

FOOD PRICES PAID BY LARGE AND SMALL FAMILIES

Small families that cannot efficiently use economy-size packages--such as large boxes of cereal and 10-pound bags of potatoes--are generally believed to pay higher prices for food than larger families that can. A study of prices paid by urban families across the country showed that small families did indeed pay higher prices than large families. One-person households paid prices that were 11 percent higher, and two-person households paid prices that were 7 percent higher than those paid by six-person households.

Food price differences were measured by using food cost data from a nationwide study of household food consumption. 1/ In this study, an interviewer asked a household member what foods had been used at home during the previous week, how much of each food was used, and how much it cost. The price per pound of each food used by different-sized households was figured by dividing the average cost of the food used by the average weight.

In this article, the size of a household represents the number of meals eaten at home during the week by all household members, divided by 21, rather than the count of the people in the household. Defining the household size in this way minimizes the bias caused by variation in amounts of food eaten away from home by large and small families.

To measure overall price differences, the cost of a single market basket of food was figured using average prices reported by households of one, two, three, four, five, and six persons. The market basket consisted of about 400 foods in amounts used by four-person households in a week. When prices paid by one-person households were used, the basket of foods cost $38.97. The cost of the same basket of foods using prices paid by households of two persons was $37.80; three persons, $37.20; four persons, $36.34; five persons, $35.90; and six persons, $35.20. For each dollar the six-person household spent, the five-person household would have spent $1.02; the four-person household, $1.03; the three-person household, $1.06; the two-person household, $1.07; and the person living alone, $1.11 for comparable food. 2/

Small households paid more than large households for all major groups of foods in the market basket (see table 1). Greatest differences occurred for the cereals and flour group and for the potato group. The assortment of cereals and flour in the market basket cost 24 percent more using prices paid by one-person households than by six-person households. Potato and sweetpotato prices paid by one-person households were 21 percent higher than those paid by six-person households. However, for some individual foods within the major groups--flour, sugar, and some fruits and vegetables--

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1/ Unpublished data from Household Food Consumption Survey, 1965-66, Agricultural Research Service, U.S. Department of Agriculture.

2/ This study deals only with differences in prices paid by large and small families and not with the relative costs of achieving diets of equivalent nutritional quality, such as were used for deriving factors for family size adjustments to the estimated cost of food in the USDA food plans. See page 24.

Table 1.--Index of the cost of a market basket of food using prices paid by urban households of different sizes in the United States, Spring 1965.

Food group	Persons in household 1/					
	One	Two	Three	Four	Five	Six
	Cost for six-person household = 100					
Milk, cream, cheese	113	107	105	103	101	100
Meat, poultry, fish, eggs	111	109	107	105	104	100
Potatoes, sweet potatoes	121	106	102	98	99	100
Other vegetables and fruit, fresh	104	104	102	99	98	100
Other vegetables and fruit, processed	108	106	105	103	103	100
Cereals, flour	124	105	105	100	98	100
Bread, other bakery products	112	107	107	103	103	100
Other (fats, oils, sugar, sweets, beverages, soups, nuts, condiments, etc.)	109	109	106	104	102	100
Total	111	107	106	103	102	100

1/ 21 meals at home during a week = 1 person.

small households paid prices that were no higher than those paid by large households (see table 2).

Price differences for large and small households are due to the quality, grade, and brand of a food selected, as well as the size of the purchase. Large families were less well off, on the average, than small families; they had lower income per person and used a larger proportion of income for food. Therefore, lower prices paid by these families probably resulted partly from their selecting lower grades or less expensive varieties of foods than smaller families. The advantage to large families from quantity buying alone could not be determined because information on food cost in the nationwide survey was not obtained separately for foods of different grades, brands, and varieties.

While small families paid higher prices on the average than large families, differences were less than might be expected considering the wide range in prices in the supermarket for foods, depending on their brand, quality, and container size. Many small families may have been able to take advantage of the economies of large-quantity buying because of refrigeration, freezing, and other storage facilities in their homes. Also, some large families with a greater need for economical selections among the variety of package sizes, brands, and grades available may not have been able to identify them because of the complicated calculations involved in comparing unit prices.

Unit pricing, now offered in many urban supermarkets, was not available at the time these data were collected. This customer service, the posting of costs of foods per unit--ounce, pound, or quart--helps large and small families alike to find the least expensive package size, brand, and grade of a food. If used extensively, unit pricing may cause shifts in the relationships of food prices paid by large and small families. Such shifts might be measured using comparable price data from the next nationwide survey. Also affecting these relationships of prices paid by large and small families will be new foods and packaging in the markets and many other changes in life styles that have influenced food selections since the mid-1960's.

--Betty Peterkin

Table 2.--Index of prices paid for selected foods by urban households of different sizes in the United States, Spring 1965.

Food	Persons in household 1/					
	One	Two	Three	Four	Five	Six
	Price for six-person household = 100					
Milk, fresh, whole	110	106	102	101	100	100
Ice cream	122	114	112	108	102	100
Ground beef	117	105	106	101	100	100
Frankfurters	117	113	110	115	112	100
Chicken, fresh or frozen	118	114	112	114	107	100
Eggs, large	106	102	102	102	100	100
Potatoes, fresh	129	112	109	105	102	100
Tomatoes, fresh	98	94	97	92	98	100
Onions	102	119	119	111	108	100
Oranges	106	106	112	100	94	100
Apples	99	104	102	101	96	100
Beans, mature, canned	95	111	111	105	105	100
Peas, canned	127	118	110	112	109	100
Apples, canned	110	112	113	115	112	100
Peaches, canned	114	108	106	110	108	100
Orange juice, frozen	102	94	103	100	99	100
Flour	92	89	91	94	90	100
Pastas	129	116	106	100	97	100
Bread, white	113	109	106	103	100	100
Crackers	130	114	112	109	107	100
Margarine, liquid oil	105	112	110	103	102	100
Sugar	97	104	98	101	95	100
Coffee, ground	100	101	102	99	99	100
Soft drinks, cola	98	102	97	94	98	100

1/ 21 meals at home during a week = 1 person.

INCOME OF FAMILIES AND HOUSEHOLDS, 1971

The median money income of U.S. families in 1971 was $10,290 before taxes--about 4.2 percent higher than the 1970 median of $9,870. However, because of price rises, 1971 income was about the same as 1970 income in terms of real buying power.

For white families, median income was highest in the Northeast region. For black families, it was highest in the West. For all families, income was much lower in the South:

Region	All	White	Black
Northeast	$11,020	$11,291	$7,601
North Central	10,785	11,019	7,603
South	8,980	9,706	5,414
West	10,703	10,803	7,623

Overall, the median for black families was $6,440, about 60 percent of the median for white families ($10,670).

The median income of families in which the head was employed was $11,587, with considerable differences among occupational groups:

Major occupational group of head	Median family income
Managers, administrators	$15,501
Professional, technical	15,126
Sales	12,863
Craftsmen	11,759
Clerical	11,031
Operatives, including transport	10,038
Service workers	8,901
Laborers	8,611
Farmers and farm managers	6,696
Farm laborers and foremen	4,999
Private household workers	3,223

Median income was $10,990 for families in which both husband and wife were present -- $12,853 when the wife was in the labor force and $9,744 when she was not. Income was lower for families in which one partner was absent or the head was not married, particularly for families headed by women; the figure was $8,722 when a man headed the family and $5,114 when the head was a woman.

Families in which the head was under 25 or over 64 had incomes much lower than other age groups--$6,909 and $5,453, respectively. Income was highest when the head was 45 to 54 years of age ($12,896).

The median income of U.S. households in 1971 was $9,030 -- lower than that of families. A household includes related persons (the family) plus any unrelated persons living in the unit. Also, persons living alone, who frequently have low incomes, are counted as households. In 1971 there were 66.7 million households in the United States, compared with 53.3 million families. The figure for households includes 12.2 million one-person households; their median income in 1971 was $3,272.

Sources: U.S. Department of Commerce, Bureau of the Census. Consumer Income, Ser. P-60, Nos. 83 and 84. July 1972.

NEW FLAMMABILITY STANDARD FOR CHILDREN'S SLEEPWEAR

All children's pajamas, nightgowns, and robes in sizes 0 through 6X must pass a strict flammability test or be permanently and conspicuously labeled "flammable." The mandatory standard, issued by the U.S. Department of Commerce, applies to sleepwear manufactured after July 29, 1972. Some untested sleepwear manufactured before that date may still be in the stores. To aid consumers, some stores are voluntarily labeling pre-July 29 sleepwear that has passed the flame test. Consumers should look for either the voluntary "nonflammable" label or the required "flammable" label.

The labeling provision will expire July 29, 1973. After that date, all sleepwear in sizes 0 through 6X will have to pass the flame test or be removed from the market.

SOME NEW USDA PUBLICATIONS

(Please give your ZIP code in your return address when you order these.)

The following publication is for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402:

- CONSTRUCTION GUIDES FOR EXPOSED WOOD DECKS. AH 432. 1972. 75 cents.

Single copies of the following are available free from the U.S. Department of Agriculture, Washington, D.C. 20250. Please address your request to the office indicated.

From Information Division, Office of Management Services:

- DIFFERENCES IN THE QUALITY OF HOUSING OCCUPIED BY BLACK AND WHITE HOUSEHOLDS IN RURAL AREAS OF SOUTH-CENTRAL TENNESSEE, 1968. AER 221. April 1972.

- IMPACT OF JOB DEVELOPMENT ON POVERTY IN FOUR DEVELOPING AREAS, 1970. AER 225. June 1972.

- HOUSING 1970: DIFFERENCES BETWEEN SMSA'S AND NON-SMSA'S BY REGION WITH STATE DATA. AER 230. August 1972.

- HOUSING CONDITIONS IN AREAS SERVED BY FARMERS HOME ADMINISTRATION PROGRAMS, 1970, BY STATES. SB 492. September 1972.

From Information Division, Food and Nutrition Service:

- ESTAMPILLAS DE ALIMENTOS PARA FAMILIA. FNS-67-S. July 1972.

- FOOD AID FOR THE ELDERLY. FNS-81. March 1972.

MAILING LIST NOTICE

Once a year the Department sends a postcard to all readers to determine who wishes to remain on the mailing list. Unless the postcard is returned, the reader's name is DROPPED FROM THE MAILING LIST. Because Family Economics Review is a free publication, we must rely on this procedure to keep the mailing list up to date.

Cost of food at home estimated for food plans at three cost levels, September 1972, U.S. average [1]

Sex-age groups [2]	Cost for 1 week			Cost for 1 month		
	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 to 35 years [3]	19.70	25.10	30.90	85.20	108.90	133.80
55 to 75 years [3]	16.10	21.00	25.20	69.70	91.00	109.30
Family of 4:						
Preschool children [4]	28.50	36.30	44.30	123.50	157.80	192.00
School children [5]	33.10	42.40	52.20	143.40	184.10	226.10
INDIVIDUALS [6]						
Children, under 1 year	3.80	4.80	5.30	16.40	20.70	23.10
1 to 3 years	4.80	6.10	7.30	21.00	26.50	31.70
3 to 6 years	5.80	7.40	8.90	25.00	32.30	38.70
6 to 9 years	7.00	9.00	11.30	30.40	39.20	49.00
Girls, 9 to 12 years	8.00	10.40	12.20	34.60	45.00	52.70
12 to 15 years	8.80	11.50	13.90	38.10	49.90	60.40
15 to 20 years	9.00	11.40	13.60	39.00	49.50	59.00
Boys, 9 to 12 years	8.20	10.60	12.80	35.50	45.90	55.50
12 to 15 years	9.60	12.70	15.10	41.40	54.80	65.40
15 to 20 years	11.10	14.10	17.00	47.90	61.10	73.90
Women, 20 to 35 years	8.30	10.60	12.80	36.00	46.00	55.40
35 to 55 years	8.00	10.20	12.30	34.50	44.30	53.40
55 to 75 years	6.70	8.80	10.50	29.20	38.10	45.50
75 years and over	6.10	7.80	9.60	26.50	33.80	41.50
Pregnant	9.90	12.40	14.60	42.70	53.70	63.50
Nursing	11.40	14.20	16.60	49.50	61.70	72.10
Men, 20 to 35 years	9.60	12.20	15.30	41.50	53.00	66.20
35 to 55 years	8.90	11.40	13.90	38.50	49.30	60.30
55 to 75 years	7.90	10.30	12.40	34.20	44.60	53.90
75 years and over	7.40	9.90	12.00	32.00	43.00	51.90

1/ 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.

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

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

6/ Costs given for persons in families of 4. For other size families, adjust thus: 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.

CONSUMER PRICES

Consumer Price Index for Urban Wage Earners and Clerical Workers
(1967 = 100)

Group	Oct. 1972	Sept. 1972	Aug. 1972	Oct. 1971
All items	126.6	126.2	125.7	122.4
Food	124.9	124.8	124.6	118.9
Food at home	122.8	122.8	122.7	116.6
Food away from home	132.8	132.5	131.9	128.0
Housing	130.4	130.1	129.9	125.9
Shelter	136.0	135.7	135.5	130.6
Rent	120.3	119.9	119.6	116.4
Homeownership	141.8	141.5	141.3	135.7
Fuel and utilities	120.6	120.3	120.1	116.3
Fuel oil and coal	118.1	118.0	117.9	117.8
Gas and electricity	120.9	120.5	120.5	115.7
Household furnishings and operation	121.8	121.6	121.2	119.5
Apparel and upkeep	124.3	123.1	120.8	121.6
Men's and boys'	123.8	122.5	120.4	121.8
Women's and girls'	125.9	123.9	119.8	122.7
Footwear	126.5	125.7	125.1	122.7
Transportation	121.2	121.0	120.5	119.3
Private	118.8	118.6	118.1	117.2
Public	144.1	144.0	143.3	139.3
Health and recreation	127.2	126.8	126.5	123.5
Medical care	133.9	133.1	132.9	129.6
Personal care	120.8	120.5	120.2	117.9
Reading and recreation	124.0	123.7	123.0	120.5
Other goods and services	126.4	126.2	126.0	122.6

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

Index of Prices Paid by Farmers for Family Living Items
(1967 = 100)

Item	Nov. 1972	Oct. 1972	Sept. 1972	Aug. 1972	July 1972	June 1972	Nov. 1971
All items	127	125	126	125	125	124	120
Food and tobacco	-	-	122	-	-	121	-
Clothing	-	-	135	-	-	132	-
Household operation	-	-	122	-	-	120	-
Household furnishings	-	-	119	-	-	118	-
Building materials, house	-	-	137	-	-	133	-

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

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OUTLOOK CONFERENCE SCHEDULED FOR FEBRUARY 1973

The 51st Annual National Agricultural Outlook Conference will be held February 20 to 22, 1973, in Washington, D.C. Family Living Sessions, with material planned for home economists and others interested in economic problems of families, are scheduled for February 21 and 22. Preliminary programs for the Family Living Sessions are available after January 1973 from: Family Economics Review, Consumer and Food Economics Institute, Agricultural Research Service, U.S. Department of Agriculture, Federal Center Building #1, Hyattsville, Md. 20782.