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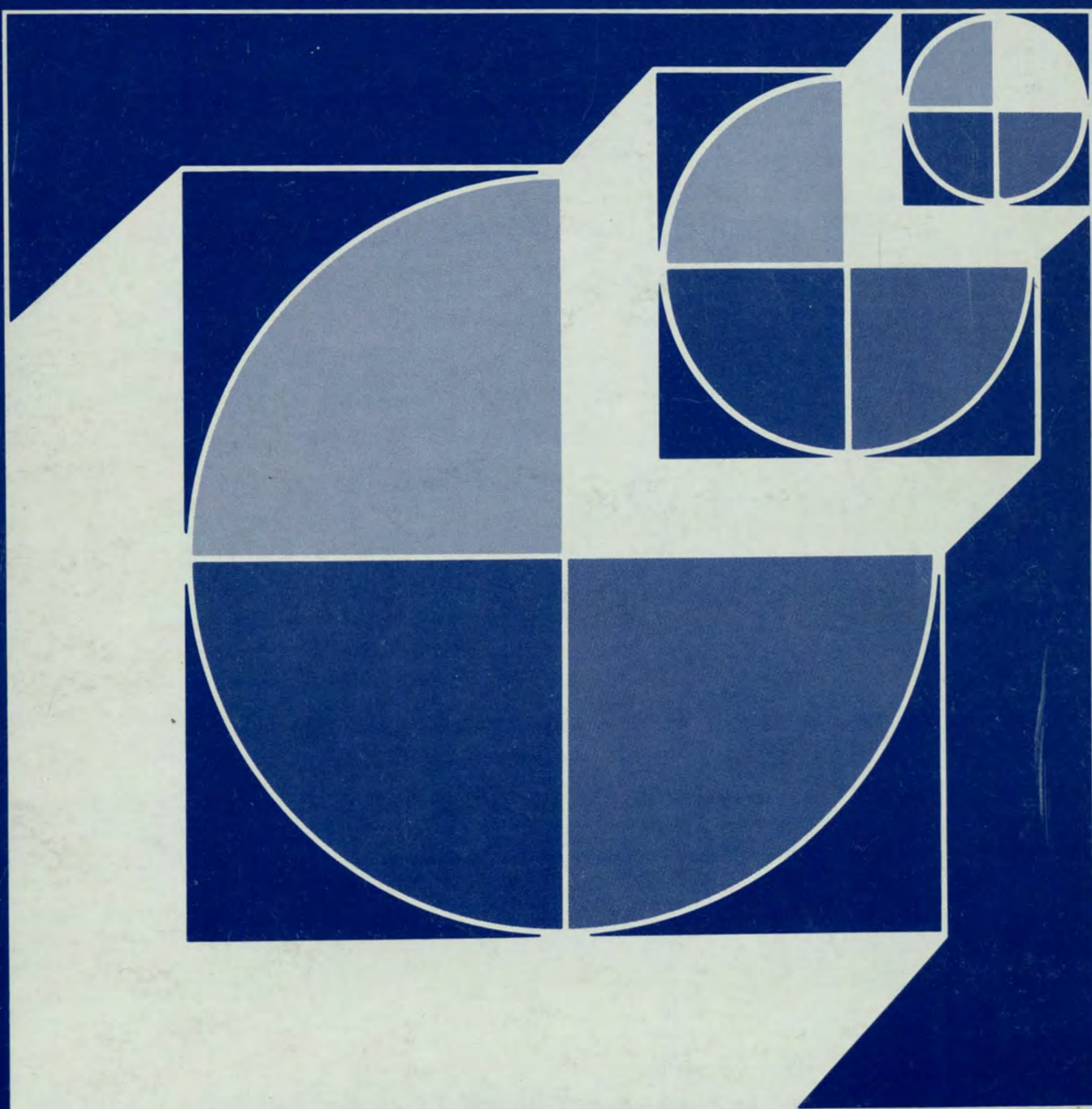

Family Economics Review

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The Social Security Program of Self-Employed Farm Operator Families

By Kathleen K. Scholl
Consumer economist

The social security program for self-employed farm operator families is somewhat different from the social security program of wage-earner families. Farm operators who are sole proprietors have a higher social security tax rate but have ways to shelter farm income from this higher tax. One way to shelter farm income is for the farm operator to pay a salary to his wife since spouses of sole proprietors are excluded from social security coverage as individual workers. This exclusion, however, may not always benefit the family.

This article reviews the history of social security coverage for farm families and illustrates, through the use of two hypothetical case studies, the differences in social security tax rates for self-employed farm operator families and wage-earner families. The advantages and disadvantages of using tax shelters available to the farm family are also discussed.

HISTORY OF SOCIAL SECURITY FOR THE SELF-EMPLOYED

The decision to exclude farm laborers, farm workers, and farm operators from the social security program when it was developed in 1935 was based upon problems in administering the collection of funds (4). The social security legislation placed primary responsibility on the employer for the withholding of the employee's tax and the paying of the employer's tax. No mechanism was in place for collecting tax from the self-employed. The present system that farmers use in paying social security tax along with personal income tax could not be used at that time since many farmers did not file income tax returns because of large personal exemptions in the computation of net self-employment earnings. Changes in the personal exemptions after World War II and the application of income tax to lower income levels eliminated most of the administrative problems in collecting a social security tax from the self-employed farm operator. As a result of these income tax changes, the Social Security Act was amended in 1954 to include self-employed farm operators; they began reporting their earnings for social security purposes in 1955.[1]

In determining what tax rate should be applied to self-employment earnings, the 1947-48 U.S. Advisory Council on Social Security recommended that the self-employed person contribute to the social security fund at 1-1/2 times the employee rate (75 percent of the combined employee and employer rates) (2). The Council expressed three reasons for this rate rather than a rate that equaled the combined rates: (1) Some of the self-employed would be paying tax on the income from capital investment; (2) if the combined employee and employer rates were used, the high-income self-employed might be overcharged for their coverage in comparison with comparable protection under private insurance; and (3) self-employed individuals tend to retire at a later age than wage and salary workers, resulting in an overpayment to the trust fund since their contribution period would be longer and the benefit period shorter.

The self-employment rate recommendation of the 1947-48 Council was implemented and remained close to 75 percent of the combined employee and employer rates (75 percent of the combined rates for Old-Age, Survivors, and Disability (OASDI) program and 50 percent of the combined rates for Hospital Insurance) until the passage of the Social Security Amendments of 1983 (Public Law 98-21). In these amendments the OASDI tax rate for self-employed persons was raised to equal the combined employee and employer rates. The National Commission on Social

[1] The Social Security Act was amended in 1950 to include nonfarm self-employed persons and hired farm laborers.

Security Reform (6) recommended this change based on the need to raise revenues for the social security trust fund.

The full burden of the tax increase will not be borne by the self-employed. Individuals will be able to use tax credits to lower their full tax rate (columns 2 and 5 of table 1) to the real rate (columns 3 and 6). The difference between the full and real rates will be taken from general revenues and placed into the social security trust fund. In 1984 a credit of 0.3 percent is allowed for employees and a credit of 2.7 percent is given for self-employed individuals. The employee credit will be permitted for 1984 only, and the credit for self-employed persons will be reduced to 2.3 percent for 1985 and 2.0 percent for 1986 through 1989. After 1989, the credit will be replaced with special provisions designed to treat the self-employed more equitably with the income tax and social security tax systems of employees and employers.

TWO CASE STUDIES

The Families[2]

Rural F. Jones was born on his family farm on January 2, 1918. Jones became the sole owner of the family farm when his parents died in 1939, the year he married Carol. Although the farm is a sole proprietorship, Carol has always made a substantial contribution with her farm labor. In 1955, the first year farm operators paid into the social security fund, Rural Jones began paying self-employment taxes. For 28 years, from 1955 to 1982, he earned the incomes as reported in table 2. On January 2, 1983, at the age of 65 years, Rural F. Jones retired.

[2]To present realistic portrayals of income flows for these case studies, U.S. mean farm incomes and median wage-earner incomes were used for the families. Although the incomes for these two families were taken from aggregate data, the economic analysis should not be redirected to the aggregate level because of differences in definitions between the two data sets used to obtain the incomes.

Table 1. *Social security tax rates as a percentage of earnings for employers and employees (each) for the self-employed, by former and current legislation*

Years	Employer and employee rates			Self-employed rates		
		Public Law 98-21			Public Law 98-21	
	Prior law (1)	Without tax credit (2)	With tax credit (3)	Prior law (4)	Without tax credit (5)	With tax credit (6)
1984	6.7	7.0	[1]6.7	9.35	14.0	11.3
1985	7.05	7.05	7.05	9.9	14.1	11.8
1986-87	7.15	7.15	7.15	10.0	14.3	12.3
1988-89	7.15	7.51	7.51	10.0	15.02	13.02
1990 and later...	7.65	7.65	7.65	10.75	15.3	(2)

[1]Employer rate remains at 7.0 percent.

[2]After 1989 the credit will be replaced with special provisions designed to treat the self-employed more equitably with the income tax and social security tax systems of employees and employers.

Source: Svahn, John H., and Mary Ross, 1983, Social Security Amendments of 1983: Legislative history and summary of provisions, Social Security Bulletin 46(7):3-48.

Table 2. ***Maximum taxable earnings, taxable income, tax rates, and social security contributions of Rural F. Jones and Wage B. Smith, 1955-82***

Year	Maximum taxable earnings	Rural F. Jones			Wage B. Smith		
		Taxable farm income[1]	Self-employment tax rate	Social security contributions	Wage income[2]	Social security tax rate	Social security contributions
	Dollars	Dollars	Percent	Dollars	Dollars	Percent	Dollars
1955.......	4,200	2,504	3.0	75.12	4,764	2.0	84.00
1956.......	4,200	2,750	3.0	82.50	5,164	2.0	84.00
1957.......	4,200	2,604	3.375	87.89	5,297	2.25	94.50
1958.......	4,200	3,133	3.375	105.74	5,474	2.25	94.50
1959.......	4,800	2,936	3.75	110.10	5,704	2.50	120.00
1960.......	4,800	3,169	4.5	142.61	5,920	3.0	144.00
1961.......	4,800	3,431	4.5	154.40	5,990	3.0	144.00
1962.......	4,800	3,565	4.7	167.56	6,072	3.125	150.00
1963.......	4,800	3,639	5.4	196.51	6,259	3.625	174.00
1964.......	4,800	3,862	5.4	208.55	6,596	3.625	174.00
1965.......	4,800	4,190	5.4	226.26	6,980	3.625	174.00
1966.......	6,600	5,037	6.15	309.78	7,318	4.2	277.20
1967.......	6,600	4,550	6.4	291.20	7,996	4.4	290.40
1968.......	7,800	4,946	6.4	316.54	8,440	4.4	343.20
1969.......	7,800	5,781	6.9	398.89	9,189	4.8	374.40
1970.......	7,800	6,077	6.9	419.31	9,776	4.8	374.40
1971.......	7,800	6,039	7.5	452.93	10,246	5.2	405.60
1972.......	9,000	8,063	7.5	604.73	11,001	5.2	468.00
1973.......	10,800	12,564	8.0	864.00	11,875	5.85	631.80
1974.......	13,200	12,180	7.9	962.22	12,549	5.85	734.12
1975.......	14,100	11,423	7.9	902.42	13,316	5.85	778.99
1976.......	15,300	11,622	7.9	918.14	14,096	5.85	824.62
1977.......	16,500	10,852	7.9	857.31	15,345	5.85	897.68
1978.......	17,700	14,567	8.1	1,179.93	16,271	6.05	984.40
1979.......	22,900	15,505	8.1	1,255.91	16,034	6.13	982.88
1980.......	25,900	15,111	8.1	1,223.99	17,569	6.13	1,076.98
1981.......	29,700	13,025	9.3	1,211.33	18,958	6.65	1,260.71
1982.......	32,400	11,205	9.35	1,047.67	19,389	6.70	1,299.06
Total....	--	204,330	--	14,773.54	283,588	--	13,446.60

[1]The annual earnings were calculated from unpublished data and from data in the Economic Indicators of the Farm Sector: Income and Balance Sheet Statistics, 1981 (11). The earnings represent the average farm income which farm operators would have paid self-employment tax. Earnings were compiled and social security contributions were calculated by Isabelle Payton, Agricultural Research Service, U.S. Department of Agriculture.

[2]The U.S. annual median earnings of wage and salary families for 1955-82 were used for the table. The median earnings are of families with only wage and salary income. These include urban, nonfarm, and farm families. (Also, the incomes are for families that include multi-earners. Historical data are not available for one-earner families with only wage and salary income.) The annual earnings were obtained from source of income tables in the Current Population Reports of the Consumer Income Series P-60 for the years 1955-79. The titles of these reports have changed over the years but are currently titled, "Money Income of Households, Families, and Persons in the United States: 1981" (12). Earnings from wages and salaries for 1980, 1981, and 1982 are unpublished data from the Bureau of the Census.

Since 1955 Rural F. Jones reported a total farm income of $204,330. Over these years Rural paid $14,773 in self-employment tax. Based upon his earnings record, Rural and Carol Jones receive a monthly social security benefit check of $852.[3]

Wage B. Smith was also born on January 2, 1918. In 1935 Smith joined the U.S. Army and in 1939 married Susan. Throughout their married life, Susan did not work outside the home. After 20 years of military service, Wage Smith left the Army and began working for a farm implement manufacturer. Smith's annual earnings are reported in table 2. On January 2, 1983, Wage Smith retired at the age of 65. During the 28 years that Smith worked in private industry, his employer deducted the appropriate social security tax from Smith's paychecks and matched those contributions through an employer tax. Each paid $13,447 for a total contribution of $26,894. Smith earned a total income of $283,588 while he worked in manufacturing. Wage and Susan receive a monthly social security benefit check of $1,012.50, which is based upon Smith's earnings record.

A Comparison

A comparison of income, social security tax rates, social security contributions, and benefit levels indicate sharp differences between the situations of Rural F. Jones and Wage B. Smith. In the 28-year period, Jones earned about $80,000 less than Smith. When the income flows are converted to constant 1982 dollars (1967=100), the difference more than doubles to $194,000.

Rural Jones paid $1,327 more than Wage Smith in social security contributions. From 1955 to 1973, Smith paid the maximum contribution, whereas Jones paid the maximum tax only in 1973. Because Jones paid at a higher rate, his monetary contribution was higher than Smith's even with a lower income flow. Jones paid 7 percent of his total income (current dollars) in self-employment tax; Smith paid 5 percent of his total earnings to the social security fund. However, taking into consideration the tax that his employer also paid while Smith was employed, a net difference of $12,120 in social security contributions was paid on behalf of Wage Smith above the amount that was paid by Rural Jones.

Although Rural Jones as an individual paid more into the social security trust fund and paid a greater proportion of his income than Wage Smith, the Jones family had a lower monthly benefit level. The difference of $160.50 per month in benefit levels of Smith and Jones is attributable to the higher level of Smith's wages. Benefits are determined by the amount of earnings, not on the amount contributed to social security.

In summary, the farm family in comparison with the wage-earner family has lower income, has a higher social security tax rate, pays more in social security contributions, and receives lower benefits. The higher benefits for the typical wage-earner family have in effect been funded through employer contributions to the fund. With the increase in the rate of contribution for the self-employed as directed in Public Law 98-21, the difference in the amount paid to the fund by farm and wage-earner families will become even greater. Farm families of the future will pay an increased tax rate and contribute a larger portion of their income to social security, but will have their benefits calculated in the same way the levels are determined for nonfarm families. From now until 1988, the amount of taxes to be paid by future wage and salary families will grow more slowly than that for farm families.

TAX SHELTERS

Off-farm Income Tax Shelter

Since an individual with both wage and self-employment income is taxed first on wages, for social security purposes, farm operators who work off the farm can subtract those earnings from maximum taxable earnings before applying the higher self-employment tax rate to farm income. To take advantage of this off-farm income tax shelter, the farm operator's off-farm earnings should equal the maximum taxable amount, so that

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[3] The monthly social security benefit levels for a worker and spouse were calculated using the AIME formula. Benefit levels were calculated by Michael Packard, Social Security Administration, U.S. Department of Health and Human Services.

none of the farm income will be taxed for social security purposes. Farm operators who work off the farm generally work part time and are unlikely to earn enough to shelter all the farm income. Farm operators who work off the farm but earn less than the taxable amount may pay more total social security tax by paying two different rates on two types of income than they would pay on farm income only. For example, if Rural Jones in 1978 earned $10,000 off the farm and had a farm income of $14,567, he would have paid $605 in social security tax as an employee and $624 in self-employment tax. The self-employment tax would have been paid on $7,700 of farm income--the difference between the maximum taxable earnings ($17,700 in 1978) and off-farm income ($10,000). Even though Jones was able to shelter $6,867 of his farm income from the self-employment tax, the total social security contribution paid by the Jones family would have been $49 higher than the amount he would have paid on farm income only. Jones will benefit at retirement, however, because his benefit level will reflect the fact that his total income increased. As more farm families turn to off-farm employment to supplement their farm income,[4] more farm families will be faced with this tax complexity.

Spousal Tax Shelter

Although Wage Smith could not alter his level of contribution to the social security fund, Rural Jones could have lowered his by paying his wife part of his farm income.[5] In a sole proprietorship where one spouse is the owner and operator of the farm operation and employs the other spouse, self-employment taxes are paid only on the operator's income; neither self-employment tax nor social security employee tax is paid on the other spouse's farm income. The splitting of income between spouses must be based upon the contributions of each; these may be in the form of labor, but also include capital such as inherited farmland. An example of a farm couple splitting farm income by different types of farm organizations is provided in table 3.

An illustration of this spousal tax shelter can be made with the hypothetical farm family. Suppose Carol Jones made substantial labor contributions to the farm in the years 1969 and 1970; 40 percent of the farm income could have been allocated to her for those 2 years. Carol always did farmwork and could have been paid 20 percent of the farm income for 1955 through 1968. Assuming her farmwork decreased after 1970, she could have been paid 10 percent of Rural's income for the years after 1970. If the Joneses had elected to pay Carol for her labor contributions throughout the years, their total self-employment tax would have been lowered by 12.8 percent to $12,889, a savings of $1,884. The Joneses' retirement benefits, however, would have been lowered by over $90 per month to $759. If the Joneses had taken the amount of money they did not pay as self-employment tax for each year and placed it into a savings account, the principal in the account would have been about $3,000 today.[6]

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[4] In 1978, 46 percent of the farm operators reported that they spent the majority of their worktime in occupations other than farming. Since 1967, with the exception of 2 years, off-farm income per farm operator family has been greater than net farm income.

[5] For a more detailed discussion of paying a spouse for farmwork by types of farm organization, see reference 9. Special provisions apply to sole proprietorships in community property States. The United States Court of Appeal, Ninth Circuit, has docketed Edwards et al, v. Heckler. This decision by the court will clarify the allocation of self-employment income between spouses in community property States.

[6] Farm families are not likely to have started a savings account for retirement purposes, especially in the fifties. Studies in four States between 1951 and 1954, a period prior to the inclusion of farm operators into the social security program, indicate that two-thirds of the farmers had not made retirement plans and that only one-half thought they would be able to finance their retirement from farming (1, 3, 5, 10).

The present value of the savings account was calculated by use of 4-1/2 percent compound interest factors.

The social security program is not just a retirement or annuity plan, however. Some risk is assumed by the farm family when the farm income is divided between the farm spouses. Since the benefits are determined by the earnings record, a premature death by the self-employed farm operator might lower the survivor benefits that his family would receive. Also, disability and medical benefits provisions of the social security program are of major importance to farmers who work in the second most dangerous occupation (7). Premiums for private insurance are high.

PROGRAM CHANGES TO INCLUDE SPOUSES

The disability and survivorship benefits of social security are payable upon injury or death of the self-employed farm operator. With the exception of spouses working for farm corporations or farm partnerships, farm families cannot obtain social security benefits based on the spouse's paid or unpaid farmwork. When the farm spouse dies or becomes disabled, the farm operator may need to replace the farm labor of the spouse with hired labor, thereby raising farm expenses and lowering family income. Even though 95 percent of U.S. farms are operated by men, research has shown that farm women make a substantial contribution to farmwork (9) and that wives of farmers have some risk of permanent injury from the farmwork they perform (table 4).

Although some farm families are eligible to receive benefits for the loss of the wife's income, these benefits are generally based upon the wife's off-farm earnings. Data from the 1980 National Farm Women Survey show that slightly less than one-half of the married women interviewed stated they were eligible to receive social security benefits based on their individual earnings record. The majority of farm women obtained their credits through off-farm employment; others were entitled as a result of self-employment or employment with their farm corporations or certain types of farm partnerships.

Wives of self-employed farm operators are regarded, for social security purposes, as unpaid family workers or homemakers even if they perform farmwork and are paid for their

Table 3. *Social security employee tax or self-employment tax for a farm couple by type of farm organization, 1984*

Type of farm organization	Wife			Husband			Total tax paid
	Tax rate	Income	Tax paid	Tax rate	Income	Tax paid	
	Percent	- - Dollars - -		Percent	- - - - Dollars - - - -		
Sole proprietorship	NA	0	NA	11.3	40,000	[1]4,271	4,271
Do	NA	16,000	NA	11.3	24,000	2,712	2,712
Partnership:							
Wife not a partner	[2]6.7	16,000	1,072	11.3	24,000	2,712	3,784
Wife is a partner	11.3	16,000	1,808	11.3	24,000	2,712	4,520
Corporation	[2]6.7	16,000	1,072	[2]6.7	24,000	1,608	2,680

[1] In 1984 the self-employed pay 11.3 percent on income up to a maximum base of $37,800 for a maximum tax of $4,271.40.

[2] The farm business as employer also contributes 7.0 percent.

NA = not applicable.

labor. Several recent proposals[7] designed to address the exclusion of homemakers from social security will have an impact on farm women, if enacted. Evaluations of these proposals generally focus on problems associated with the valuation of the work of the homemaker. Although farm spouses as homemakers share many of the same problems nonfarm homemakers have with social security exclusion, many farm women perform work that can be valued in the marketplace. These wives, however, have the value of their labor, in the form of farm income, credited to their husbands. The following two proposals are examined with respect to their effects on the spouses of self-employed farm operators. The first proposal does not attempt to value household work; the second proposal requires setting a specified dollar value for work performed in the home.

[7]See Social Security and the Changing Roles of Men and Women (13) for a detailed description of earnings sharing, homemakers credit, and other proposals.

"Earnings sharing," a system of splitting earnings credits for years of marriage, is currently being considered in Congress as S.3 (Senate bill) and H.R.2742 (House bill). The proposal requires that earnings of spouses be shared equally and benefits be based on the individual's earnings record. Although there are several interpretations of this proposal, earnings sharing would eliminate some of the inequities caused by the spousal tax shelter. For example, earnings sharing would allow Carol Jones of the hypothetical farm family to build an earnings credit record based on one-half of the farm income. Farm income could not be sheltered by paying income to Carol, thus requiring the Joneses to pay self-employment tax on all farm income. But the Joneses' social security benefit level at retirement would be higher ($852 rather than $759 with the tax shelter). Susan Smith, the nonfarm homemaker, would receive credit under earnings sharing for one-half of Wage's earnings. The Smiths' level of benefits would not change under some interpretations of earnings sharing. Earnings sharing will also

Table 4. *Farm and ranch work injuries by residency and severity*

Residency	All injuries	Severity: Slight[1]	Severe[2]	Permanent[3]	Fatal[4]
		Percent			
Husband	43.4	40.1	44.1	56.1	47.6
Wife	10.4	8.8	11.5	6.1	0.0
Son	17.0	16.7	17.3	19.7	19.1
Daughter	2.6	2.3	2.7	1.5	0.0
Full-time employee	12.9	16.8	11.3	6.1	4.8
Part-time employee	9.4	11.9	8.4	6.1	14.3
Other	4.3	3.4	4.7	4.4	14.2
Total	100.0	100.0	100.0	100.0	100.0

[1]A slight injury includes minor cuts, sprains, burns, etc.
[2]A severe injury includes a broken bone, cut ligament, sprained back, etc.
[3]A permanent injury indicates some kind of crippling, such as loss of hand, finger, sight, or use of limb(s).
[4]A fatal injury is one that results in a death during the survey period.

Source: Hanford, William D., and others. 1982. 1982 Farm Accident Survey Report, National Safety Council, Chicago, Ill.

allow a spouse, upon divorce, to keep the credit earned during the years of her marriage.

"Homemaker credit" allocates social security credits to an individual for work done in the home. An imputed dollar value for services performed in the home would be determined and credited to her although no income was paid for her work in the household. Homemaker credit would be helpful to women who enter and exit the labor market during various phases of their family lifecycle. This proposal would also be helpful to women who dissolve their marriages before their husbands retire, and to families with disabled homemakers. Depending upon the individual circumstances, retirement benefits for a married couple may or may not be affected by the addition of homemaker credits to the homemaker's personal earnings record. Under the homemaker credit system Susan Smith, the full-time homemaker, would have the value of her household work included in her personal earnings record. Carol Jones, who spent part of her time in farmwork, would not receive credits as a full-time homemaker. Her "credit" for household work would be similar to that given to a woman in paid employment. Since "home maker credit" is intended to address only the household work problem, Carol would not receive credit as an individual for the value of her farmwork.

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CORRECTION

Please note the following corrections to issue 1983(4) in the article "Classification of Women as Farmers: Economic Implications." In all farm partnerships, regardless of whether or not a nonfamily member is a partner, the spouse pays social security tax.

Table 1, p. 13, should be as follows (also note update of this table with the 1984 tax rates on p. 6 of this issue):

Table 1. *Social security employee tax or self-employment tax for a farm couple by type of farm organization, 1983*

Type of farm organization	Wife			Husband			Total amount paid
	Tax rate	Income	Amount paid	Tax rate	Income	Amount paid	
	Percent	- - Dollars - -		Percent	- - - - Dollars - - - -		
Sole proprietorship	NA	0	NA	9.35	40,000	[1]3,338	3,338
Do	NA	16,000	NA	9.35	24,000	2,244	2,244
Partnership:							
Wife not a partner	[2]6.7	16,000	1,072	9.35	24,000	2,244	3,316
Wife is a partner	9.35	16,000	1,496	9.35	24,000	2,244	3,740
Corporation	[2]6.7	16,000	1,072	[2]6.7	24,000	1,608	2,680

[1]The self-employed pay 9.35 percent on income up to a maximum base of $35,700 for a maximum tax of $3,337.95.

[2]The farm business as employer also contributes 6.70 percent.

NA = not applicable.

P. 12, 2nd column, 3rd paragraph, should read as follows:

> "In a partnership arrangement, if the wife is a partner, self-employment taxes are paid on the income. In a partnership in which the husband is a partner and the wife is not, if she is an employee of the partnership, social security contributions are withheld from her pay at the employee rate and the partnership, as the employer, contributes at the employer rate."

P. 13, 1st column, lines 9 and 10, delete the following: "and a partner who is not a member of the family."

Developments in Consumer Product Standards

By Frankie N. Schwenk
Home economist

Standards are among the oldest forms of consumer and producer protection. As early as 7000 B.C., the Egyptian cubit stone was used as a standard unit of measure, and by 45 B.C. Julius Caesar had mandated the 365¼-day calendar. Today, standards cover a wide range of consumer products. Recent developments in the standards field include increased consumer participation on committees that prepare standards, and a shift by the Federal Government toward voluntary standards and away from mandatory standards.

Product Standards

A standard is an agreed upon procedure or material or a fundamental unit of measure (see box for types of standards). It may be mandatory or voluntary.

Mandatory standards are those enforced by local, State, or national government agencies. They may have been written by a government agency or may be a standard that was written as a voluntary standard, then adopted and enforced by a government agency. The Consumer Product Safety Commission's (CPSC) mandatory standards include those on power mowers, cribs, toys, cellulose insulation, fabric flammability,[1] and child-resistant bottle closures. The Federal Trade Commission (FTC) enforces mandatory standards for labels on the care of clothing and information labeling on energy costs of appliances. The Food and Drug Administration has established standards for microwave ovens, food products, and medical devices. Other agencies that enforce mandatory standards include the Environmental Protection Agency, Occupational Safety and Health Administration, Federal Communications Commission, and Nuclear Regulatory Commission.

States have mandatory standards for weights and measures and some standards for services and products, such as energy efficiency standards for major home applicances. The energy efficiency standards are part of building codes, energy codes, or rulings of public utility commissions. Local governments may also enforce mandatory standards, such as building codes.

[1]For further information, see Family Economics Review, 1983(2):8-9.

TYPES OF STANDARDS

Physical measures. Definition or objects of measurement system. Example: Inch, kilogram.

Standard definitions. Common language that defines product, material, system, or service. Examples: Ice cream, type A child-resistant bottle closure.

Standard recommended practice or test procedures. May include sampling instructions; installation, maintenance, and operation of testing apparatus; precise procedures for apparatus, test specimens, and calculations. Example: Test for measuring bathtub slip resistance.

Safety standards. May include material, design, strength, energy supply, thermal conditions, noise, reliability, durability, edges, surfaces, location, spacing, operator contact, stability, sanitation, and ultimate disposal. Examples: Match safety standard, baby cribs.

Information disclosure standards. Includes quality certification and information labeling. Example: Underwriter Laboratories label.

Specifications and classifications. Includes types, classes, grades, and ratings. Example: Standard tables for classifying manmade and natural fibers.

Voluntary standards are those where participation is voluntary in both the development and use of the standards. They may be used in business contracts, sales agreements, or product design. Examples of voluntary standards developed recently include standards on video magnetic recording tape dimensions, laminated hardwood flooring classifications, and dehumidifier safety.

There are more than 400 organizations in the United States that write voluntary standards. These include the American Society for Testing and Materials (ASTM), Association of Home Appliance Manufacturers (AHAM), American Gas Association, Underwriters Laboratories (UL), and National Fire Protection Association (NFPA).

A wide range of interested parties, such as producers, trade association representatives, consumers, and representatives of government and academia, participate in the development of a voluntary standard, which increases the likelihood that the standard will be accepted and used. An example of how voluntary standards may be written is the ASTM process. ASTM operates by consensus, defined as "substantial agreement reached by concerned interests." A task group prepares a draft standard, which moves by balloting procedures through a subcommittee to the main committee and then to a membership ballot, where any of ASTM's 31,000 members can comment on the proposed standard. At each level of balloting, there are requirements for the number of ballots returned, the number of ballots cast affirmatively, and discussion of each negative ballot.

ASTM standards-writing committees operate under established rules such as the following:

- The number of producer members must not exceed the number of nonproducer members.
- Membership must be open to all qualified individuals.
- All negative votes must be considered by the originating subcommittee. If judged persuasive, the document is rewritten.
- All committee meetings considering technical matters must be open to visitors.
- All standards actions must be equitable, meaning every organization, large or small, and every individual is given a vote (1).

The American National Standards Institute (ANSI) plays a prominent role by coordinating activities of standards developing organizations. Standards developed by ASTM or other organizations that prepare standards may be submitted to ANSI for acceptance as an American National Standard. The 1984 Catalog of American National Standards lists 9,000 standards. American National Standards often become voluntary international standards issued by the International Organization for Standardization (ISO). ANSI is the U.S. member of ISO and manages and coordinates U.S. participation in ISO activities.

Consumer Participation in Standards Development

Home economists, with an understanding of consumers' viewpoints, have been making contributions to standards development for years. In the twenties, American Home Economics Association representatives were involved with safety codes for mechanical refrigerators. In the thirties, home economists helped develop standard sizes for children's garments and testified at FTC hearings on labeling rules for rayon, cotton, silk, and wool. In the next two decades, contributions were made to standards for cooking utensils, nylon hosiery, dress sizes, flat irons, and electric ranges (4, pp. 66, 84, 129). Recently, home economists have served on the ANSI Consumer Interest Council and the ANSI Standards Screening and Review Committee that reviews all consumer standards submitted to ANSI. In ASTM, membership of the Consumer Products Standards Committee F-15 includes home economists from Cooperative Extension, universities, secondary schools, businesses, and consumer organizations.

Other than the long-term involvement of home economists, however, consumers and consumer organizations have not been well represented in the standards development process. One of the new trends in standards development is the effort of organizations that prepare standards to increase consumer participation. A plan to include more consumers and representatives from consumer organizations was implemented by the National Consumer League (NCL) and ASTM in 1978. NCL agreed to provide consumer representatives on designated committees and to be responsible for their selection and training (2, p. 120). ASTM underwrote the expenses of the participants.

In addition to including consumer representatives on more committees that prepare standards, several consumer sounding boards have been established. ANSI coordinates this program. ASTM, UL, AHAM, NFPA, and the National Bureau of Standards sponsor boards composed primarily of consumers who are able to view a product from a user's point of view. Members discuss their experiences in using a product, and their reactions and recommendations are fully considered by the standards-developing groups that request the sounding.

For example, a sounding board in Maryland met to discuss the standard for Energy Guide labels required by the FTC for certain major appliances. The board is sponsored by the Office of Consumer Affairs, U.S. Department of Commerce, and AHAM conducted the sounding. The sounding board members felt the Energy Guide labels should be continued but revised to show the estimated amounts of energy an appliance uses annually rather than operating costs, since costs change with inflation. The sounding board has also met to discuss a CPSC consumer information brochure on kerosene heaters. CPSC conducted the sounding, and representatives of NFPA, UL, and the National Kerosene Heaters Association attended.

While consumers and consumer representatives may not always have the technical expertise to address some aspects of the standard, they bring an important perspective. They help provide the balance of interests needed to develop a standard that provides safety, information, or convenience for the consumer, yet is accepted and used by the producer.

The Shift to Voluntary Standards

It is the policy of the Federal Government to rely on voluntary standards whenever feasible in its procurement and regulatory activities. Circular A-119, entitled Federal Participation in the Development and Use of Voluntary Standards, issued by the Office of Management and Budget on October 26, 1982, outlined this policy (5). The circular calls for the use of domestic and international voluntary standards for procurement of goods and services for Federal Government use, and encourages participation by Federal agency employees in voluntary standards activities to help eliminate the necessity for development and maintenance of separate Government standards. The circular also requires agencies responsible for developing Government standards to review existing standards at least every 5 years and cancel those for which appropriate voluntary standards can be substituted.

Agencies that enforce regulatory standards are becoming more involved in the voluntary standards development process and are using voluntary standards more. For example, CPSC rules and regulations state the following: "Voluntary standards now stand alongside mandatory standards activities as integral parts of ongoing Commission hazard programs" (3). CPSC is working with ANSI on a pilot program to promote voluntary standards. Also, CPSC is choosing the use of voluntary standards instead of mandatory standards on some products, such as toy chests.

Mandatory standards have the advantage of covering all producers, which may be essential for a product where a serious safety problem exists. However, since standards often need frequent revision, the costs of developing and maintaining a large number of standards can be a financial burden to a Government agency.

Voluntary standards, when developed by a committee that is varied and balanced, may be workable and satisfy the concerns of many interests. If the committee composition or the process is not adequate, however, it is possible to construct a standard that restricts competition or acts as a trade barrier, or is inadequate to provide health and safety protection. Also, because use of the standard is voluntary, it is possible that the producer with the product that most needs the standard will not choose to use that standard.

Whether mandatory or voluntary, well-written standards provide protection, information, and convenience to consumers. Simplification for consumers and lower inventories for merchants have resulted from standardization of sizes. Useful information results from standards for classification and labeling, such as the new standard on wallcovering. Safety and health are protected by standards such as the carriage and stroller standards recently developed. Performance, reliability, or quality control are improved by standards such as the standard on insulated steel doors presently being considered.

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Child Cost User Data Updated to 1983

By Carolyn Summers Edwards and Linda J. Beckham
Economist and social science aid

The USDA estimates of the cost of raising a child are updated semiannually. Estimates for children in urban and rural nonfarm families living in the four regions of the country and spending at the moderate cost level are published regularly in Family Economics Review. Costs updated to annual average price levels appear in issue No. 2; costs updated to June price levels appear in issue No. 4.[1]

Users of the estimates frequently request information on their use and interpretation. USDA Miscellaneous Publication No. 1411 (MP 1411)[2] provides descriptive information on the estimates as well as instructions on how to adjust the estimates for application to specific problems. Presented here are five of the tables from MP 1411 updated to 1983 price levels. Table 1 provides updated information for selecting the appropriate cost level. Table 2 includes Consumer Price Index data for adjusting the price levels of the estimates to recent years. Table 3 presents an example of the effects of backdating and projecting the child cost estimates; estimates for a child in an urban, north-central family spending at the moderate cost level are adjusted to show current dollar costs for a child born in 1966 and a child born in 1984. Tables 4 and 5 provide updated information on spending for child care and costs of higher education, respectively.

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[1] Estimates for children in farm families or for families spending at other cost levels are available from the Family Economics Research Group, Room 442A, Federal Building, Hyattsville, Md. 20782.

[2] USDA Estimates of the Cost of Raising a Child: A Guide to Their Use and Interpretation, 1981, by Carolyn Summers Edwards.

Users of the estimates often request information on other materials related to the child cost estimates. Therefore, recent references that are grouped into several topic areas are given below.

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The Cost of Having a Baby

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Table 1. *Food plans[1] and child cost estimates, by size and income of family, 1983.*

Income before taxes	Family size					
	1-person	2-person	3-person	4-person	5-person	6-person
Under $5,000............	T	T	T	T	T	T
$5,001-$10,000..........	L	L	T or L	T	T	T
$10,001-$15,000.........	M	L or M	T or L	T or L	T	T
$15,001-$20,000.........	M or Li	L or M	T or L	T or L	T or L	T or L
$20,001-$30,000.........	Li	M	L	L	T or L	T or L
$30,001-$40,000.........	Li	M or Li	M	L or M	L	L
$40,001-$50,000.........	Li	Li	M or Li	L or M	L or M	L or M
$50,001-$65,000.........	Li	Li	Li	M	L or M	L or M
$65,001-$80,000.........	Li	Li	Li	Li	M	L or M
$80,001-$95,000.........	Li	Li	Li	Li	Li	M or Li
$95,001 or more.........	Li	Li	Li	Li	Li	Li

[1]T = thrifty, L = low, M = moderate, and Li = liberal.

Table 2. *Annual average Consumer Price Index (CPI) data for updating and backdating estimates of the cost of raising children*

[1967=100]

Child cost budget category	CPI[1] subindex	1980	1981	1982	1983
Food at home............	Food at home..........	251.2	269.3	278.3	281.3
Food away from home.....	Food away from home...	270.1	293.7	309.6	323.2
Clothing	Apparel and upkeep....	177.4	186.6	190.9	195.6
Housing.................	Housing...............	263.2	293.2	314.7	322.0
Medical care	Medical care	267.2	295.1	326.9	355.1
Education	Personel and educational expenses	236.4	266.5	302.4	335.1
Transportation	Transportation	250.5	281.3	293.1	300.0
Other	Personal care and personal and educational expenses average..............	224.6	248.2	274.4	297.1
Annual totals of all budget item categories ..	All items	247.0	272.3	288.6	297.4

[1]Revised CPI for urban wage earners and clerical workers (CPI-W).

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

Table 3. *Current dollar estimates*[1] *of the cost of raising a child*[2] *born in 1966 and in 1984 at the moderate cost level in the urban North Central region*

Year	Age of child (years)	Total	Food at home[3]	Food away from home	Clothing	Housing[4]	Medical care	Education	Transportation	Other[5]
					Cost of raising a child born in 1966[6]					
1966	Under 1	$1,316	$194	0	$66	$539	$70	0	$267	$180
1967	1	1,397	238	0	69	555	75	0	275	185
1968	2	1,372	245	0	118	508	79	0	247	175
1969	3	1,448	257	0	125	541	85	0	257	183
1970	4	1,620	310	$50	130	580	90	0	270	190
1971	5	1,688	317	53	134	606	96	0	284	198
1972	6	1,829	321	55	190	598	99	$43	287	236
1973	7	2,027	460	59	197	624	103	44	296	244
1974	8	2,254	528	66	211	697	112	47	330	263
1975	9	2,463	572	73	221	772	126	51	361	287
1976	10	2,713	695	78	229	820	138	53	397	303
1977	11	2,886	736	84	239	877	151	56	424	319
1978	12	3,366	831	109	357	971	164	70	478	386
1979	13	3,827	1,023	122	373	1,090	179	76	548	416
1980	14	4,282	1,105	135	397	1,262	199	83	645	456
1981	15	4,698	1,185	147	418	1,406	220	94	724	504
1982	16	5,469	1,371	155	592	1,562	244	107	832	606
1983	17	5,643	1,385	162	607	1,598	265	118	852	656
Total 1966-83..		50,298	11,773	1,348	4,673	15,606	2,495	842	7,774	5,787
					Cost of raising a child born in 1984[7]					
1984	Under 1	4,312	571	0	142	1,876	278	0	866	579
1985	1	4,664	736	0	149	1,970	292	0	910	607
1986	2	4,561	773	0	254	1,819	307	0	832	576
1987	3	4,789	812	0	266	1,910	322	0	874	605
1988	4	5,327	979	172	279	2,005	338	0	918	636
1989	5	5,593	1,028	181	293	2,105	355	0	964	667
1990	6	6,118	1,044	190	426	2,095	373	166	1,012	812
1991	7	6,678	1,352	199	448	2,200	391	174	1,062	852
1992	8	7,012	1,419	209	470	2,310	411	183	1,115	895
1993	9	7,364	1,490	220	494	2,425	432	192	1,171	940
1994	10	8,031	1,863	231	518	2,547	453	202	1,230	987
1995	11	8,431	1,956	242	544	2,674	476	212	1,291	1,036
1996	12	9,456	2,099	305	826	2,911	500	222	1,456	1,137
1997	13	10,175	2,449	321	867	3,057	525	234	1,528	1,194
1998	14	10,685	2,572	337	911	3,210	551	245	1,605	1,254
1999	15	11,217	2,700	354	956	3,370	578	258	1,685	1,316
2000	16	12,933	3,174	371	1,391	3,663	607	270	1,953	1,504
2001	17	13,581	3,333	390	1,461	3,846	638	284	2,050	1,579
Total 1984-2001		140,927	30,350	3,722	10,695	45,993	7,827	2,642	22,522	17,176

[1] Derived from table 8 of USDA Miscellaneous Publication No. 1411, USDA Estimates of the Cost of Raising a Child: A Guide to Their Use and Interpretation, October 1981, by Carolyn S. Edwards.
[2] Child in family of husband and wife and no more than 5 children.
[3] Includes home-produced foods and school lunches.
[4] Includes shelter, fuel, utilities, household operations, furnishings, and equipment.
[5] Includes personal care, recreation, reading, and other miscellaneous expenditures.
[6] Prices current in the years specified; calculated using indexes in table 2 rounded to nearest $1.
[7] Inflated from 1983 constant dollar estimates at annual rate of 5 percent and rounded to nearest $1.

Table 4. *Spending for child care by families with at least 1 member under 6 years old*

Family type	Number of families with at least 1 member under 6 years old	Proportion of families reporting	Expenditures for child care	
			Average annual amount[1]	As proportion of all family spending[2]
	Thousands	Percent	Dollars	Percent
All families	13,570	60	649	2.9
Husband-wife family	11,814	62	607	2.6
Nonblack	10,633	63	585	2.5
Black	1,180	50	845	3.9
Wife employed	5,022	71	894	3.9
Wife not employed	6,536	55	312	1.3
Single-parent family	1,756	48	1,024	7.3
Nonblack	1,116	54	1,147	7.9
Black	641	39	724	5.7
Parent employed	982	63	1,241	8.4
Parent not employed	736	27	274	2.5

[1]Data derived from Public Use Tapes, Consumer Expenditure Survey--1972-73, U.S. Department of Labor, Bureau of Labor Statistics. All expenditure averages are based on only those families reporting child care expenditures. Figures are updated to 1983 annual average prices.

[2]Includes spending for food, alcoholic beverages, tobacco products, housing, clothing, drycleaning and laundry, transportation, health care, personal care, recreation, reading, education, and miscellaneous; excludes personal insurance, retirement, pensions, gifts, and contributions.

Source: Updated from Epstein, Marsha Freeman, and Cynthia L. Jennings, 1979, Child care: Arrangements and costs, Family Economics Review, fall issue, pp. 3-6.

Table 5. ***Estimated undergraduate tuition and fees, and board and room rates in institutions of higher education, 1983-84.***

Type and control of institutions	Tuition and required fees	Board (7-day basis)	Dormitory rooms	Total tuition, board and room
All public institutions	$870	$1,210	$1,080	$3,160
Universities	1,270	1,250	1,150	3,670
Other 4-year	1,020	1,180	1,060	3,260
2-year	510	1,240	810	2,560
All nonpublic institutions	4,880	1,390	1,270	7,540
Universities	6,140	1,610	1,560	9,310
Other 4-year	4,750	1,320	1,160	7,230
2-year	3,300	1,260	1,260	5,820

Source: U.S. Department of Education, National Center for Education Statistics, [forthcoming.] Digest of Education Statistics 1983-84, table 129.

Cost of Having a Baby

This publication from the Health Insurance Association of America reports the results of a 1982 survey of costs associated with having a baby. Average costs of a maternity hospital stay and professional services are itemized for a usual and for a cesarean delivery in urban and rural areas for four regions and the United States as a whole. The average length of a stay in a hospital or birth center for childbirth under the care of a midwife and the cost of midwife professional services are also provided for urban and rural areas by region and the total United States.

The average cost of a hospital stay in the United States was about $1,420 for a usual delivery in a birthing room and $1,450 for a usual delivery with labor and delivery rooms. Professional services for a usual delivery averaged about $642. The average cost was about $2,512 for the hospital stay and $828 for professional services for a cesarean delivery.

The average cost of a basic layette, including baby's wardrobe and nursery items, nursery funishings, feeding equipment, bath items, and other miscellaneous costs, was priced at $851. A maternity wardrobe was estimated at $235 but could be more costly for employed mothers-to-be.

Copies of this report may be obtained free of charge from Information, Reference, and Statistical Services, Public Relations Division, Health Insurance Association of America, 1850 K Street, N.W., Washington, D.C. 20006.

Some New USDA Publications

The following are for sale from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, (202) 783-3238.

- 1983 YEARBOOK OF AGRICULTURE: USING OUR NATURAL RESOURCES. January 1984. Stock No. 001-000-04387-1. $7.
- COMPOSITION OF FOODS. Revised August 1983. Stock No. 001-000-04368-4. $7.50.
- FOOD CONSUMPTION: HOUSEHOLDS IN THE NORTH CENTRAL REGION, SEASONS AND YEAR 1977-78. August 1983. Stock No. 001-000-04374-9. $7.50.
- FOOD CONSUMPTION: HOUSEHOLDS IN THE NORTHEAST, SEASONS AND YEAR 1977-78. November 1983. Stock No. 001-000-04373-1. $7.50.
- FOOD CONSUMPTION: HOUSEHOLDS IN THE SOUTH, SEASONS AND YEAR 1977-78. August 1983. Stock No. 001-000-04375-7. $7.50.
- SCOPE AND METHODS OF THE STATISTICAL REPORTING SERVICE. Revised September 1983. Stock No. 001-000-04369-2. $5.00.

An Aging Society[1]

As of 1982, 11 percent of all Americans were age 65 and over. By the year 2025 this figure is projected to be 19 percent, and by the year 2050, one-third of the total population will be age 55 and older. Dramatic increases will occur particularily in the number of aged and very old persons, with the 85-and-over category being the fastest growing segment of the older population. The steady increase in the number of births that occurred prior to 1920 and following World War II is the primary cause of this trend. A secondary cause is increasing longevity. Overall life expectancy was 49 years in 1900, 70 years in 1954, and 74 years in 1981. Elderly women live longer than elderly men and currently outnumber them 3 to 2. This makes the health, social, and economic problems of the elderly mostly problems for women.

Although their relative economic position has improved since 1970, incomes for the elderly still fall far below their younger counterparts. For example, in 1981 the median income for men age 65 and over was $8,200, compared with $15,000 for men age 60 to 64 and $21,000 for men age 45 to 54. Three-fourths of all elderly persons had incomes under $10,000 in 1981, whereas only 7 percent had incomes over $20,000. Although income is not a precise measure of economic well-being, statistics show the economic position of the elderly to be lower and less secure than that of the younger population.

Social security is the single largest source of income for the elderly (over 91 percent receive benefits), but earnings make the greatest difference in their economic position. Those working year round, full time have incomes close to those of younger persons. However, labor force participation by elderly men has dropped rapidly in the last 30 years, from almost 50 percent in 1950 to less than 20 percent in 1981. Labor force participation by elderly women, however, has changed very little; it was 10 percent in 1950 compared with 8 percent in 1981. For older women, those age 55 to 64, labor force participation has steadily increased, from 27 percent in 1950 to 42 percent in 1982.

Unemployment for the elderly is low (4.7 percent for 1982). However, once the elderly lose their jobs they are more likely to stay unemployed longer, earn less in subsequent jobs, and give up looking sooner than younger persons.

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[1] This report refers to the "older" population as age 55 and over, the "elderly" age 65 and over, the "aged" 75 years and over, and the "very old" 85 years and over.

One out of seven elderly persons lived in poverty in 1981. Poverty rates were highest for the more aged, for women and minorities, and also for those who lived alone, lived in small towns or rural areas, were not married, did not work, and depended on social security as their sole source of income. The Government's definition of poverty is based only on money income and does not include the value of in-kind transfers. Estimating the market value of means-tested (income determined) benefits such as food stamps, subsidized housing, and medicaid is difficult and controversial. If these benefits were included, the poverty rate would change.

In spite of large sums of money in the Federal budget designated for services to the elderly, poverty persists. Reasons for this include the large number of elderly below the poverty line who do not participate in the means-tested programs, and the fact that most of the money spent on the elderly goes toward social insurance programs, like social security and medicare, which are not targeted at the poverty population. Also, the principle means-tested program, Supplemental Security Income, pays maximum benefits that fall below the poverty level.

The elderly are healthier than sometimes assumed. Not until age 85 do half of the elderly population report being limited in carrying out a major activity. However, elderly health expenditures have climbed faster than both income and inflation.

Living arrangements of the elderly differ greatly between men and women. Three-fourths of all elderly men are married and living with their wives, whereas half of elderly women are widowed and a substantial proportion live alone.

Source: U.S. Department of Commerce, Bureau of the Census, 1983, America in transition: An aging society, Current Population Reports, Special Studies, Series P-23, No. 128.

Health Care Expenditures for the Elderly—Medicare Coverage

In 1980 medicare spent almost $31 billion on health care for persons 65 years of age or over (the elderly). This accounted for 45 percent of the elderly population's total health care cost, up from 35 percent in 1970. Although medicare's share of the elderly's health care expenses has increased, total health care costs have increased also. Thus, on a per capita basis, health care expenditures not paid by medicare claimed a larger share of the elderly's total income in 1980 than in 1970 (up to 19 percent from 17 percent of total income). In 1965, prior to medicare, the elderly paid about 20 percent of their income for health care.

Despite significant increases in the cost of hospital care, medicare has increased its original share of hospital expenditures, covering 74 percent of hospital bills in 1970 and 82 percent in 1980. When hospital costs are considered as a percentage of the elderly's income, the amount not covered by medicare has declined from 2.8 percent to 2.6 percent. Medicare's share of charges for physicians' services has remained the same (59 percent) between 1970 and 1980. As a result, the share of the elderly's income going to pay physicians has increased from 1.9 percent to 2.65 percent.

Of the expenditures not covered by medicare, the major share is paid directly by the beneficiary. In 1980 an elderly person's total out-of-pocket payments for health expenditures not covered by medicare amounted to $768. These direct out-of-pocket payments include copayments and charges in excess of payments from medicare as well as services not covered by medicare. They do not include, however, premiums paid by beneficiaries for medicare or for private supplemental insurance.

Source: U.S. Senate, Special Committee on Aging, 1982, 97th Congress, 2d Session, Health Care Expenditures for the Elderly: How Much Protection Does Medicare Provide?

American Women—Three Decades of Change

This new report published by the Bureau of the Census focuses on demographic, economic, and social changes experienced by American women. Data from 1950 through 1980, extracted from a variety of census sources, are analyzed to study changes in marital status, fertility, living arrangements, education, occupation, and income.

Recent trends toward marrying later and more frequent divorces are resulting in a higher probability that women will head their own households at some time during their lives. Of all adult women, more than 25 percent headed a household in 1980, compared with 15 percent in 1950.

Labor force participation by women has increased substantially and has been accompanied by changes in fertility patterns. In 1980 approximately one-half of all adult women worked outside the home; one-third worked outside the home in 1950. On the average, women are now having two children each, whereas in 1950 they were more likely to have three each.

Women continue to occupy traditionally female occupations such as secretarial and clerical jobs. In addition, women still earn less than men when education and occupation are similar. In 1980 women's earnings were two-thirds those of men, reflecting no substantial change since 1950. Households headed by women account for an increasing proportion of housholds in poverty.

Educational attainment of women has risen, and their college enrollment is now similar to that of men. Since 1950 the proportion of female college graduates has doubled. However, women still receive fewer professional and graduate degrees than men.

American Women: Three Decades of Change, CDS 80-8, Stock No. 003-024-05743-3, is available for $3.50 from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

Farm Population of the United States, 1982

About 1 out of every 41 persons, or 2.4 percent of the Nation's total population, had a farm residence in 1982.[1] Using Current Population Survey (CPS) data for a 12-month period centered on April 1982, the Bureau of the Census of the U.S. Department of Commerce and the Economic Research Service of the U.S. Department of Agriculture estimated that 5,620,000 persons lived on farms. During that period, there were 179,000 black farm residents, which represented 3.2 percent of the total farm population.

In 1982 the median age of farm residents was about 35 years, as compared with 30 years for the nonfarm population. The labor force participation rate for farm residents (65 percent) was somewhat higher than the rate for nonfarm residents (62 percent). Data from the March 1982 CPS indicate that farm families were more likely than nonfarm families to include a married couple (93 percent compared with 81 percent) and less likely to have a female householder (no husband present).

In 1981 the median income of farm families continued to be substantially lower than that for nonfarm families ($17,082 and $22,554, respectively). Farm families are also more likely to be in poverty than are nonfarm families; about 20 percent of farm families but only 11 percent of nonfarm families were below the poverty level in 1981.

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[1]The farm population consists of all persons living in rural territory on places which had, or normally would have had, sales of agricultural products of $1,000 or more during the reporting year.

Source: U.S. Department of Commerce, Bureau of the Census, Economic Research Service, 1983, jointly with U.S. Department of Agriculture, Farm population of the United States: 1982, Current Population Reports, Farm Population, Series P-27, No. 56.

Nutrient Content of the U.S. Food Supply, 1982

Changes in nutrient levels, with emphasis on fatty acids and cholesterol, are reported by Ruth M. Marston and Susan O. Welsh in an article, "Nutrient Content of the U.S. Food Supply, 1982," which appears in the winter 1984 issue of the National Food Review (NFR-25).

Nutrient levels changed 5 percent or less between 1981 and 1982. Declines were reported for food energy, protein, fat, carbohydrate, iron, thiamin, riboflavin, niacin, and vitamin B_{12}, whereas gains were indicated for calcium and ascorbic acid. Levels for phosphorus, magnesium, vitamin A, and vitamin B_6 were the same in 1981 and 1982.

Changes in nutrient levels were considerably larger between 1967-69 and 1982, ranging from 1 to 14 percent higher for food energy, carbohydrate, fat, riboflavin, thiamin, niacin, vitamin B_6, and ascorbic acid. Levels were 1 to 8 percent lower for vitamin A, calcium, magnesium, phosphorus, and vitamin B_{12}. Levels for protein and iron were the same in 1967-69 and 1982, despite some fluctuation during the intervening period.

A review of trends in the levels of fatty acids showed the effect of the shift from animal to vegetable sources of fat, as well as the increase in total fat level. Since the beginning of the century, the proportion of total fat from saturated fatty acids declined appreciably; the proportion from linoleic acid more than doubled, and the proportion from oleic acid remained the same. The cholesterol level of the food supply has fluctuated downward since the midforties. During this period, it has been provided by the same four food groups (in descending order)--eggs; meat, poultry, and fish; dairy products; and fats and oils.

Major Programs of the Bureau of Labor Statistics

This publication provides a concise summary of the nature and scope of the major statistical programs and services of the Bureau of Labor Statistics. Descriptions of what data are available, the form of publication, some of the uses of the data, and how to obtain the data are organized into six areas as follows: Employment and unemployment, prices and living conditions, wages and industrial relations, productivity and technology, occupational safety and health, and economic growth and employment projections. A 12-page table summarizes State and area data that are available.

Major Programs: Bureau of Labor Statistics, Report No. 693, is available from the Inquiries and Correspondance Section, Room 2421, Bureau of Labor Statistics, U.S. Department of Labor, Washington, D.C. 20212.

1980 Census of Population and Housing Users' Guide—Part C

The Bureau of the Census has released another supplement to the Users' Guide that compliments previous releases.[1] The newest volume, Part C, an Index to Summary Tape Files 1 to 4, features a subject cross-reference and a key to geographic areas. These features help users locate data files quickly. The index also features a complete set of outlines of these files, which include a detailed listing of the contents of each table.

Part C, Index to Summary Tape Files 1 to 4, Supplement 2, Stock No. 003-024-05771-9 is available for $4.25 from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. Additional supplements will be made available in the future.

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[1]For a review of Parts A and B of the Users' Guide, see Family Economics Review 1984(2)20.

New Ruling for Mortgage Insurance Premiums

Home buyers financing their purchases with mortgages insured by the Federal Housing Administration of the U.S. Department of Housing and Urban Development (FHA/HUD) now have the opportunity to choose the method of paying for their mortgage insurance premiums (MIP's).[1] Effective September 1, 1983, new regulations call for a one-time charge of the entire MIP rather than monthly installments paid to the lender. Home buyers may choose to pay this one-time charge in cash at settlement or to pay a portion at settlement and finance the remainder by adding to the loan amount. Those paying more than the minimum downpayment may also choose to finance the entire MIP.

The new collection system does not change the total amount paid for the mortgage insurance, although borrowers who choose to finance all or part of the MIP are charged a higher MIP and incur a higher financing cost. There may be several advantages to this, however. First, a borrower who finances the MIP will need less cash at settlement; second, adding the MIP to the loan increases the portion of the monthly payment that qualifies as a tax deduction. Under the old regulations, the monthly MIP was a nondeductible expense at tax time. Under the new regulation, any of the MIP that is financed is amortized over the life of the loan. For example, a borrower financing the purchase of a $70,000 house with a 13 percent, 30-year fixed rate mortgage of $50,000 would have paid an initial MIP of about $21 a month in addition to monthly principal and interest payments of about $553--or a total of about $574 per month--prior to the change in regulations. Under the new regulation, this borrower may choose to pay a one-time premium of $1,830.50 at settlement. Monthly principal and interest payments would remain at about $553. Alternatively, the borrower could finance some or all of the MIP. Financing the total MIP, which would be $1,900, would yield monthly principal and interest payments of about $574. Deductible financing costs over the 30 years would be about $149,116 for the borrower who paid the MIP in cash at settlement and about $154,771 for the borrower who financed the entire MIP.

The programs affected by the new MIP collection and calculation procedures include FHA/HUD's mortgage insurance for fixed-payment mortgages under section 203(b) of the National Housing Act, for single-family homes in outlying areas under section 203(n), and for graduated payment mortgages under section 245. Single-family mortgages subject to coinsurance are not affected by the one-time premium payment rule at this time.

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[1] Mortgage insurance is intended to encourage lenders to make loans when the downpayment is low relative to the price of the house. Home buyers in this situation are considered high risk borrowers. Mortgage insurance offers protection to the lender against losses due to foreclosure. As the insurer, FHA/HUD promises to pay the lender most of these costs.

Source: Department of Housing and Urban Development, 1983, Office of the Assistant Secretary for Housing, Federal Housing Commissioner, One-time mortgage insurance premium, Federal Register 48(122):28794-288-11.

Synopsis of the Annual Energy Review and Outlook, 1982

This booklet provides historical energy statistics and projections of the Nation's energy future. It is a synopsis of two major reports produced by the Energy Information Administration of the U.S. Department of Energy--the 1982 Annual Energy Review and the 1982 Annual Energy Outlook.

Historical statistics for the period 1960-82 are provided for energy supply and consumption, resources available, domestic production rates and capacities by energy type, and price of U.S.-produced energy by type. Projections of domestic and international supply, production, and consumption for the period 1983-90 are included in detailed tables. Reference features include the following: GNP implicit price deflators, thermal conversion factors, and a glossary of terms.

This publication, DOE/E/A-0385(82), is available free of charge by writing to the Energy Information Administration, National Energy Information Center, U.S. Department of Energy, Washington, D.C. 20585.

Bureau of the Census Catalog, 1982-83

This recently issued publication provides content and ordering information for products released by the Bureau of the Census. The catalog includes an overview of all products issued since 1980, followed by 11 topic sections including business, construction and housing, and population. A special section on the 1980 Census of Population and Housing describes all products released through spring 1983 in all formats--printed reports, microfiche, computer tapes, paper prints, and maps. Additional sections describe all products from the 1977 economic and 1978 agricultural censuses. For each product listed, subject content, geographic areas covered, dates, and ordering information are provided.

Reference features include a directory which lists names and addresses of many sources of assistance, as well as information about the census and survey programs of the Bureau.

The Bureau of the Census Catalog: 1982-83, Stock No. 003-024-05768-9, is available for $6.50 from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

Agricultural Outlook '85—New Date Announced

The Agricultural Outlook Conference will be held from December 3 to December 6, 1984. "Home Economics: Outlook for Families" will feature several speakers who will address problems facing families in a changing social and economic environment. This Conference is free. Please preregister by writing: Outlook '85, Room 5143, South Building, Washington, D.C. 20250. To obtain Conference materials and a building pass, Conference participants are asked to go to the Patio in USDA's Administration Building at 12th and Independence Avenue, S.W., Washington, D.C.

An informal pre-Conference home economics brunch will be held on Monday, December 3, at Hogates Seafood Restaurant, 9th and Maine Avenue, S.W., Washington, D.C. To make a reservation please send a check for $13.25, payable to HE-170, to Velda Rankin, ES-USDA, Room 3443, South Building, Washington, D.C. 20250. The cost will be $14.50 at the door for reservations not made or received by Wednesday, November 21. The time of the luncheon and the speaker will be announced at a later date.

A special telephone line service (900-line) will provide line access to speeches given at the Outlook '85 Conference. There is a per minute charge to the caller. Please note that the pre-Conference home economics brunch will not have 900-line service.

Information for the Outlook for Families program can be obtained from Kathleen K. Scholl by writing to Family Economics Research Group, ARS-USDA, Room 442A, Federal Building, Hyattsville, Md. 20782, or by calling 301-436-8461.

Cost of food at home estimated for food plans at 4 cost levels, April 1984, U.S. average [1]

Sex-age group	Cost for 1 week				Cost for 1 month			
	Thrifty plan	Low-cost plan	Moderate-cost plan	Liberal plan	Thrifty plan	Low-cost plan	Moderate-cost plan	Liberal plan
FAMILIES								
Family of 2: [2]								
20-50 years	$37.10	$46.40	$57.10	$70.60	$160.70	$201.20	$247.50	$305.70
51 years and over	35.20	44.50	54.50	64.90	152.50	192.60	236.30	281.60
Family of 4:								
Couple, 20-50 years and children--								
1-2 and 3-5 years	53.70	66.60	81.10	99.00	233.10	288.60	351.70	429.10
6-8 and 9-11 years	61.70	78.10	97.50	117.30	267.10	338.60	422.80	507.60
INDIVIDUALS [3]								
Child:								
1-2 years	9.60	11.60	13.50	16.10	41.80	50.40	58.60	70.00
3-5 years	10.40	12.80	15.70	18.70	45.20	55.30	68.10	81.20
6-8 years	12.80	16.80	21.00	24.60	55.30	72.80	91.10	106.40
9-11 years	15.20	19.10	24.60	28.50	65.70	82.90	106.70	123.30
Male:								
12-14 years	16.00	21.70	27.10	31.80	69.20	94.20	117.40	137.60
15-19 years	16.60	22.60	27.90	32.30	72.00	98.00	120.90	140.10
20-50 years	17.70	22.40	28.00	33.70	76.70	97.20	121.30	145.80
51 years and over	16.10	21.30	26.00	31.10	69.90	92.10	112.80	134.90
Female:								
12-19 years	15.80	18.90	22.80	27.50	68.60	82.00	99.00	119.40
20-50 years	16.00	19.80	23.90	30.50	69.40	85.70	103.70	132.10
51 years and over	15.90	19.20	23.50	27.90	68.70	83.00	102.00	121.10

[1] Assumes that food for all meals and snacks is purchased at the store and prepared at home. Estimates for the thrifty food plan were computed from quantities of foods published in Family Economics Review, 1984 No. 1. Estimates for the other plans were computed from quantities of foods published in Family Economics Review, 1983 No. 2. The costs of the food plans are estimated by updating prices paid by households surveyed in 1977-78 in USDA's Nationwide Food Consumption Survey. USDA updates these survey prices using information from the Bureau of Labor Statistics (CPI Detailed Report, table 3) to estimate the costs for the food plans.

[2] 10 percent added for family size adjustment. See footnote 4.

[3] The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person--add 20 percent; 2-person--add 10 percent; 3-person--add 5 percent; 5- or 6-person--subtract 5 percent; 7- or more-person--subtract 10 percent.

Consumer Prices

Consumer Price Index for all urban consumers [1967 = 100]

Group	Apr. 1984	Mar. 1984	Feb. 1984	Apr. 1983
All items	308.8	307.3	306.6	295.5
Food	302.3	302.2	302.1	291.9
Food at home	292.8	293.1	293.6	283.4
Food away from home	330.9	329.8	328.5	318.0
Housing	333.2	331.5	331.0	320.3
Shelter	357.8	355.5	354.0	341.7
Rent, residential	246.4	244.8	243.6	234.5
Fuel and other utilities	380.9	380.1	383.0	363.6
Fuel oil, coal, and bottled gas	650.7	660.0	688.6	610.6
Gas (piped) and electricity	432.3	429.5	429.0	420.5
Household furnishings and operation	242.3	241.2	240.4	239.0
Apparel and upkeep	199.2	198.8	196.2	195.5
Men's and boys'	190.6	189.9	187.9	187.8
Women's and girls'	163.2	163.3	159.0	160.6
Footwear	208.9	207.7	206.4	207.5
Transportation	309.6	306.9	305.8	292.3
Private	304.8	301.9	300.8	287.5
Public	377.1	377.4	377.4	361.1
Medical care	375.7	374.5	373.2	353.5
Entertainment	253.8	251.7	251.5	244.6
Other goods and services	302.8	302.1	301.5	283.2
Personal care	268.9	267.8	267.9	259.1

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

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