

# FAMILY ECONOMICS REVIEW

For Building Use Only

Institute of Home Economics, Agricultural Research Service,  
UNITED STATES DEPARTMENT OF AGRICULTURE

Prepared for home agents and home economics specialists of the Agricultural Extension Service, this publication reports current developments in family and food economics, and economic aspects of home management.

## CONTENTS

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	<u>Page</u>
FAMILY INCOMES IN 1956.....	1
MORTGAGE DEBT ON U. S. HOMES.....	3
REPLACEMENT RATES FOR HOUSEHOLD APPLIANCES.....	6
HOUSING LAW REVISED.....	7
CHICKEN AS YOU LIKE IT.....	9
DIETARY LEVELS OF HOUSEHOLDS IN THE UNITED STATES, WITH SOME CITY-FARM COMPARISONS.....	11
FARM FAMILY SPENDING FOR CHILDREN'S CLOTHING.....	13
COMMERCIAL STANDARD FOR KNITTED OUTERWEAR.....	15
CONSUMER PRICES.....	16
ESTIMATED COST OF ONE WEEK'S FOOD.....	16



## FAMILY INCOMES IN 1956

Average (median) money income before taxes of families in the United States in 1956 was \$4,800, according to a recent report of the Census Bureau. <sup>1/</sup> This includes total money income of all family members from all sources, such as wages, salaries, fees, interest, rents, and pensions.

The distribution of incomes among the nation's 43.4 million families as a whole was as follows:

	<u>Percent of families</u>
Under \$3,000.....	26
\$3,000-\$4,999.....	27
\$5,000-\$6,999.....	24
\$7,000-\$9,999.....	15
\$10,000 and over.....	8

Many of the families in the low-income group were entirely dependent upon such income as pensions, old-age assistance, rents, and interest. For example, one-fifth of the families with incomes under \$3,000 had no earnings other than these payments, as compared with 1 percent of those with incomes of \$3,000 or more. The families with no earnings from wages, salaries, or business made up about 5 percent of all families.

For families in which the head had full-time employment during the year, the median income was \$5,500.

Variations in income related to place of residence, color, type of employment, employment of the wife, and other family characteristics are described in detail in the Census Bureau publication. A few findings are presented here in brief.

Place of residence.--In 1956 the median money income of urban families was \$5,220, that of rural nonfarm families \$4,620, and of rural farm families \$2,370. When only the families headed by persons who had full-time employment are considered, the corresponding incomes were \$5,950, \$5,400, and \$2,790. The figures for farm families do not include the value of products produced on the farm and used at home.

Incomes of urban and rural families also varied by region (table 1). Highest urban income was reported in the North Central region, highest rural nonfarm income in the Northeast, and highest farm income in the West.

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<sup>1/</sup> U. S. Department of Commerce, Bureau of the Census. Income of Families and Persons in the United States: 1956. Series P-60, No. 27. April 1958.

Table 1.--Median income (before tax) of urban, rural nonfarm, and farm families, by region, 1956

Region	Total	Urban	Rural nonfarm	Farm
	<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>
United States.....	4,780	5,220	4,620	2,370
Northeast.....	5,300	5,370	5,340	3,370
North Central.....	5,110	5,570	4,930	2,910
South.....	3,740	4,330	4,030	1,720
West.....	5,220	5,500	4,820	3,980

Source: U. S. Bureau of the Census, Series P-60, No. 27. Table 12.

Color.--The median income of all nonwhite families was \$2,630, that for nonwhite families in which the head was fully employed \$3,370. Corresponding incomes for white families were \$4,990 and \$5,650. Some of the difference between the income of white and nonwhite families was due to the large proportion of the nonwhite group living in rural farm areas of the South, where money income on the whole was relatively low. In urban areas also, however, the median income of nonwhite families was lower than that of the white families.

Occupation.--The highest median income for any occupational group was that for the families headed by professional and technical workers. The lowest was for families in which the head was an employee of a private household. Incomes for these and other families classified by major occupation of the head were as follows:

<u>Occupation of family head</u>	<u>Median family income</u>
Professional, technical, or kindred worker...	\$7,040
Manager, official, proprietor (except farm)...	6,500
Sales worker.....	5,970
Craftsman, foreman, or kindred worker.....	5,660
Clerical worker.....	5,340
Operative or kindred worker.....	4,940
Service worker (except private household)....	4,400
Laborer (except farm and mine).....	3,880
Farmer or farm manager.....	2,170
Private household worker.....	1,540

Among professional and technical workers, those who were self-employed (like doctors and lawyers with their own offices) had highest incomes. For this group the median was \$10,380 as compared to \$6,860 for the salaried professional and technical workers.

Education.--Occupation is likely to be closely related to education, and income differences among groups with varying amounts of education reflect this. The median income in 1956 for families in which the head

finished elementary school but went no further was \$4,230. Families headed by a person who graduated from high school but went no further averaged \$5,460; and those with a college graduate at the head averaged \$7,600. The latter families made up 10 percent of the entire sample of families. There were, of course, some poorly educated and some well-educated family heads at all income levels, but the concentration of the poorly educated was at the lower end of the income range, that of the better educated at the upper end. About 77 percent of the families with incomes over \$25,000 were headed by persons who had some college training.

Employment of the wife.--Among families in which there was both a husband and a wife, those in which the wife was employed in a paying job had a higher median income (\$5,960) than those in which the wife was not earning (\$4,640). Over three-fifths of the families with working wives reported incomes of \$5,000 or more, while only two-fifths of those with non-working wives did. That working wives may have had much to do with bringing so many families into the higher income classes is indicated by the fact that 42 percent of the families with incomes from \$7,000 to \$10,000 had working wives, as compared to less than 20 percent of those with incomes under \$3,000.

Age of family head.--For all U. S. families, median income was highest for those in which the head was in the 45-54 year old group, lowest for the 65-and-over group. It increased from \$3,790 in the lowest age group (under 25) to \$5,410 in the middle-age group (45-54), then dropped off to \$2,550 in the oldest group (65 and over).

The age at which families reached the income peak was different in urban than in farm families. In the former, the 45-54 age group had highest median income--\$6,020. In the latter, the peak was reached at an earlier age--35-44 years--where the median was about \$2,960.

#### MORTGAGE DEBT ON U. S. HOMES

Mortgage debt in the United States increased steadily and rapidly during the past decade. Total debt outstanding on privately owned 1- to 4- family nonfarm houses just about tripled between the end of the year 1949 and 1957, rising from \$37.6 billion to \$107.6 billion. Part of the increase was due to the increase in the total stock of houses, to accommodate the ever-expanding population. Part was due to the increase in the cost of houses, both old and new. Average construction cost of 1-family houses, for example, rose from \$8,675 in 1950 to \$12,225 in 1956, because of higher costs of materials and labor and the building of larger houses with more expensive features.

Another important factor in the rising accumulation of mortgage debt is the generally rising standard of living, due to the improved income position of families. Also, easy credit terms have helped families to become owners and to satisfy their desire to live in larger, finer houses. The proportion of families living in owned homes has increased as has the proportion of owners with mortgage debt.

The debt load of individual families has also increased. According to studies of the Federal Reserve Board, average mortgage debt owed by nonfarm home owners reporting any such debt was \$3,700 in 1949 and \$6,100 early in 1957. This includes families who had owned their homes for some time as well as those who had bought recently. The Federal Reserve studies also showed that among families who bought houses during the period 1954-56, 29 percent owed \$10,000 or more at the end of the year of purchase. Only 7 percent of those who bought in 1947-49 owed \$10,000 or more at the end of the first year.

We do not have as much information about mortgage debt on farmhouses as on nonfarm houses, because the financing of the farmhouse usually goes with the financing of the farmland. Farm mortgage debt as a whole increased from \$5.6 billion at the end of 1949 to \$10.5 billion at the end of 1957 (88 percent rise). At the same time, however, the number of farms decreased considerably (11 percent between 1950 and 1954). Thus the average farm mortgage debt increased more than the dollar aggregates would indicate.

#### Who are the mortgage debtors?

The report of a nationwide survey made by the Census Bureau for the Federal Reserve Board gives much information about the families that owe mortgage debt. <sup>1/</sup> In August 1956 when the survey was made, 31 percent of all households reported mortgage debts on their homes. Since about three-fifths of all households lived in dwellings they owned, this means that about half of the owners still owed on them. Ownership and debt status varied among the different groups in the population.

Age of head.--Households headed by a person 35-44 years old were most likely to have mortgage debt, those headed by one 65 or over least likely (see chart, page 5). The proportion of owners with debt decreased with age of the head, even though ownership continued to increase. Change in ownership was slight--above the 35-44 age group, where almost two-thirds were owners.

Income.--The proportion of households with mortgage debt increased with income, as did home ownership. About one-tenth of the families with incomes under \$2,000 reported debt on homes, and about one-half of those with incomes over \$7,500. The lower income groups include relatively large numbers of very young, the elderly, and single-person households. Though a large proportion of the oldest group owns homes, most have had these houses long enough to have them paid for.

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<sup>1/</sup> Board of Governors of the Federal Reserve System. Consumer Installment Credit, Part I, Vol. 2, Growth and Import, pp. 177-239.

# HOME OWNERSHIP AND MORTGAGE DEBT, BY AGE OF HEAD AND INCOME, 1956

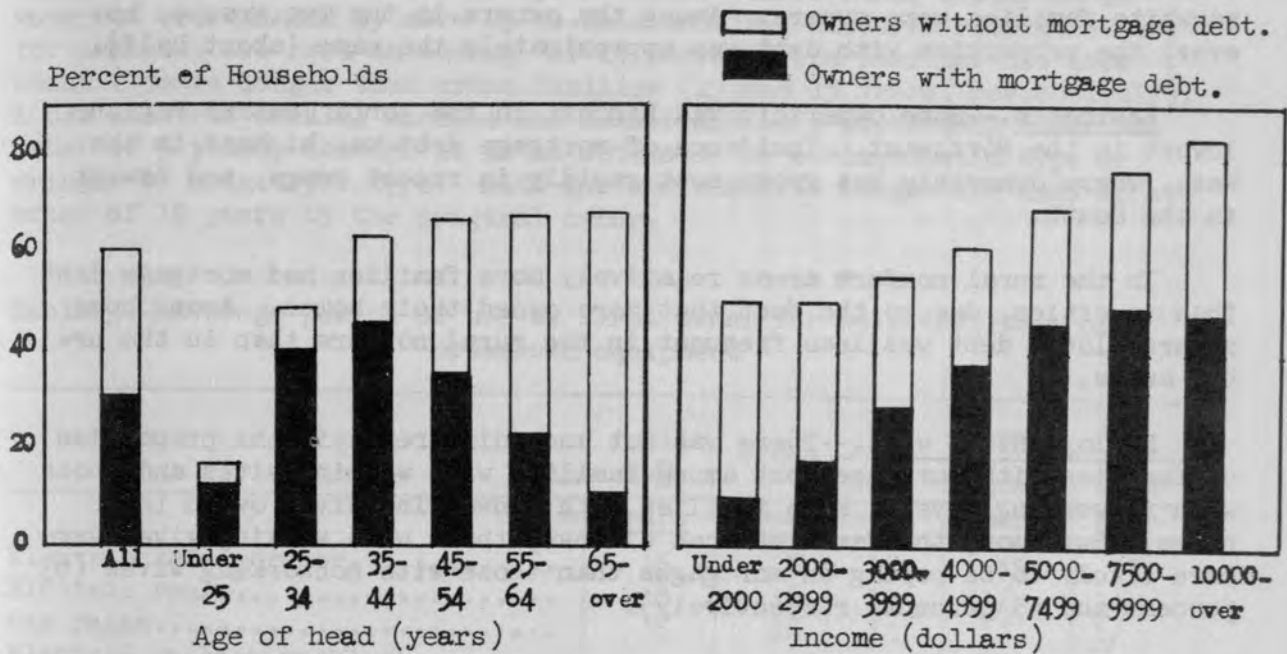


Table 2.--Home ownership and mortgage debt status of U. S. households, by region, type of community, color, and employment of wife; mid-1956

Item	Percent owning homes	Percent of owners with mortgage debt	Percent of all families with mortgage debt
<u>Region</u>			
Northeast.....	54	55	30
North Central.....	66	50	33
West.....	62	58	36
South.....	59	46	27
<u>Type of community</u>			
Urban.....	54	55	30
Rural nonfarm.....	72	52	37
Farm.....	68	32	22
<u>Color</u>			
White.....	62	51	32
Nonwhite.....	38	53	20
<u>Employment of wife 1/</u>			
Wife employed.....	60	63	38
Wife not in labor force...	66	55	36

1/ In husband-wife families.

Source: Board of Governors of the Federal Reserve System.

Color.--The proportion of mortgage debtors was lower among nonwhite than white households (20 and 32 percent, respectively), because fewer nonwhite families were owners. Among the owners in the two groups, however, the proportion with debt was approximately the same (about half).

Residence.--Home ownership was highest in the North Central region, lowest in the Northeast. Incidence of mortgage debt was highest in the West, where ownership has grown most rapidly in recent years, and lowest in the South.

In the rural nonfarm areas relatively more families had mortgage debt than in cities, due to the fact that more owned their homes. Among home owners alone, debt was less frequent in the rural nonfarm than in the urban areas.

Employment of wife.--There was not much difference in the proportion of families with mortgage debt among families with working wives and those with nonworking wives. More families with nonworking wives owned their homes. But among the families that did own, those with working wives were more likely to be paying on mortgages than those with nonworking wives (63 percent and 55 percent, respectively).

SOURCE MATERIALS USED: Board of Governors, Federal Reserve System: Federal Reserve Bulletin, June 1957, May 1958; Consumer Instalment Credit: Part I, Volume 2, Growth and Import. (1957); Housing and Home Finance Agency, Tenth Annual Report (1956); U. S. Department of Commerce, Bureau of the Census, Series P-20, No. 76 (July 1957).

#### REPLACEMENT RATES FOR HOUSEHOLD APPLIANCES

The problem of how long household equipment can be expected to last is one that frequently comes up in planning family budgets, particularly on a longtime basis. Previously there has been no good information on which to base judgment on this point. The Household Economics Research Division of the Institute of Home Economics made a start toward filling this gap in our knowledge when in January 1957 it requested the Census Bureau to collect data from all over the United States on length of ownership of electric refrigerators, gas and electric ranges, and electric washing machines. From the age distribution of these items in homes at the time of the survey and of those discarded during the previous year, tables of service-life expectancy under one owner were made. The method is similar to that used by insurance companies in calculating life expectancy of human beings. 1/

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1/ For a detailed description of the study and the method of analysis see: Journal of Home Economics, December 1957, pp. 787-8; and Journal of the American Statistical Association, June 1957, pp. 175-185.

Table 3 shows the average length of time the selected pieces of new equipment are currently being kept in homes before being discarded as worn out or replaced by more up-to-date models. Electric refrigerators, for example, are used an average of 15 years. Farm families use them about 2 years longer than urban families (17 and 15 years, respectively). A new electric washing machine has an average life expectancy under one owner of 9 years, whether it is an automatic or semiautomatic type or wringer or spin-dryer type. Both gas and electric ranges are used an average of 15 years by the original owner.

Table 3.--Average period of use by first owner for selected items of household equipment

Item	All U.S. Years	Urban Years	Rural		
			All Years	Nonfarm Years	Farm Years
Electric refrigerator.....	15	15	16	15	17
Electric range.....	15	16	13	<u>1/</u>	<u>1/</u>
Gas range.....	15	16	13	<u>1/</u>	<u>1/</u>
Electric washing machine:					
Automatic and semiautomatic.....	9	10	<u>1/</u>	<u>1/</u>	<u>1/</u>
Wringer and spin-dryer.....	9	9	10	9	11

1/ Insufficient cases to compute entries.

Practices of buying and discarding may change as economic conditions change, as different kinds and qualities of equipment appear on the market, and as living conditions change. Additional surveys will be needed from time to time to learn the effect of such changes on the service-life expectancy of equipment. Surveys are also planned to determine how long other items of household equipment may be expected to be kept in use.

--Carol M. Jaeger and Jean L. Pennock.

#### HOUSING LAW REVISED

On April 1, 1958 President Eisenhower signed into law a measure which encourages the building of homes by making it easier to finance their purchase. The principal provisions of the law that are of special interest to future home buyers have to do with the loan programs of the Veterans Administration and the Federal Housing Administration.

### Veterans Administration's Program

The law extends to July 25, 1960, the Veterans Administration's guaranteed home loan and direct loan program to World War II veterans, which was due to end July 25 this year. Korean War veterans have until February 1, 1965, to take advantage of these loans.

By executive order of the President, a down payment is no longer required for a house financed by a VA loan. Previously, a 2 percent down payment had been required. VA continues to offer a loan guaranty of 60 percent of the mortgage amount, up to a maximum of \$7,500. The borrower may take up to 30 years to repay the loan.

The new housing law provides for an increase in the interest rate, from 4-1/4 to 4-3/4 percent on loans guaranteed by the Veterans Administration. This higher interest rate may help the prospective buyer by making lenders more willing to make loan funds available. Formerly, with interest on VA loans at 4-1/4 percent, lenders frequently found other investment ventures more profitable.

The measure also provides for additional funds for direct loans by the VA to veterans of World War II and the Korean War, if they are in areas where other lenders cannot be reached (such as rural areas or small towns) or where credit is tight. If a veteran, who has been unable to obtain a loan elsewhere, desires to borrow directly from the Government, he should apply to the Veterans Administration regional office near his home.

### Federal Housing Administration

The act also provides for changes in the rules on loans insured by the Federal Housing Administration. It reduces the down payment which must be made on FHA insured mortgages for houses costing over \$10,000. The minimum down payment previously required was 3 percent on the first \$10,000 of the cost of the house, 15 percent on the next \$6,000 and 30 percent of the amount between \$16,000 and \$20,000. Under the new law it is 3 percent of the first \$13,500 with the rates from there on remaining the same as before. For a house that costs \$18,000 this reduces the initial payment from \$1,800 to \$1,380, a difference of \$420.

FHA will continue to insure loans up to \$20,000 to financially qualified purchasers. A borrower may secure a loan on a house of higher value than \$20,000 under FHA, but the amount above \$20,000 must be included in the down payment.

The interest on FHA insured loans remains at 5-3/4 percent. This includes one-half of one percent for insurance to protect the lender against a loss. A borrower may take a maximum of 30 years to repay an FHA loan.

--M. Joyce Mitchell

## CHICKEN AS YOU LIKE IT

Fried chicken weather is here. Picnics, parties, family dinners--all these are occasions for serving that traditional American dish. Although chicken is a year-round food, it may be a more important item in summer than in winter menus.

The broiler-fryer class--young birds less than 16 weeks old--represents by far the largest part of chicken production today. Roasters--less than 8 months old--and hena or stewing fowls--more than 10 months old--are available in smaller quantities. Cocks or old roosters, stags, and capons may be purchased in some markets.

Most chickens now are marketed ready to cook, though live and dressed birds may still be found in some localities. Dressed birds have blood and feathers removed. Ready-to-cook ones have, in addition, had head, feet, inedible viscera, and oil sac removed; pin feathers have been pulled and the chicken cleaned inside and out.

The ready-to-cook birds may bear the Federal inspection mark. <sup>1/</sup> This shows that they have been inspected and passed for wholesomeness by Federal inspectors in the processing plants. Dressed and ready-to-cook birds may also be graded for quality on a voluntary basis; the grades are A, B, and C. For the ready-to-cook poultry, the quality designations are based on conformation, fleshing, fat covering, and the degree of freedom from pinfeathers, discoloration, bruises, and other undesirable characteristics of appearance.

Table 4 shows the average yield of raw ready-to-cook chicken, including neck and giblets for both live and dressed birds, expressed as a percentage of the purchased weight. Thus, a broiler purchased live will yield 69 percent of the purchased weight when ready to cook; if purchased dressed it will yield 77 percent when ready to cook. Roasters or stewers will yield 72 percent of the live weight or 79 percent of the dressed weight.

In columns (c)-(g), prices that will purchase equal quantities of raw ready-to-cook chicken are given. Thus, if ready-to-cook broilers cost 40 cents a pound, dressed broilers should not exceed 31 cents, and live ones not more than 28 cents per pound. Similar data are shown for roasters and stewers.

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<sup>1/</sup> New legislation requiring inspection for wholesomeness will become mandatory January 1, 1959, for poultry products moving in interstate and foreign commerce. The inspection program is available now to processors who can qualify and who wish to come under it before it becomes compulsory.

Table 4.--Average yield in ready-to-cook chicken and equivalent price per pound for live, dressed, and ready-to-cook birds

Purchase basis  (a)	Yield, ready-to-cook, with neck and giblets, raw (Percent) (b)	Equivalent prices (cents per pound)				
		(c)	(d)	(e)	(f)	(g)
		Broiler-Fryer Class				
Ready-to-cook with neck and giblets, raw.....	100	30	40	50	60	70
Dressed.....	77	23	31	38	46	54
Live.....	69	21	28	34	41	48
		Roaster-Stewer Class				
Ready-to-cook with neck and giblets, raw.....	100	30	40	50	60	70
Dressed.....	79	24	32	40	47	55
Live.....	72	22	29	36	43	50

The homemaker may wish to determine not only the most economical way to buy poultry, but the quantity to buy to provide adequate servings for a definite number of people. This will require consideration of losses due to cooking and boning. In table 5, the proportion of the purchased weight which she will have for serving after frying, roasting, or stewing is shown separately for chickens bought live, dressed, and ready-to-cook.

The yield of cooked chicken is shown under each cooking method with bone in and with bone removed. The cooked weights include the skin. Roasters, for example, will provide 38 percent of the live weight as cooked, boned meat; 42 percent of the dressed weight; or 53 percent of the ready-to-cook weight. Hence, if a 5-pound ready-to-cook roaster is bought and cooked, it will yield about 2-2/3 pounds of cooked edible meat. This weight, 2-2/3 pounds, may be divided by the desired weight of each serving to determine the number of persons that can be served.

Table 5.--Average yield of cooked chicken (with skin) from fryers, roasters, and stewers, expressed as a percent of raw weight as purchased

Purchase basis (a)	Raw weight (b)	Fried		Roasted		Stewed	
		Bone in (c)	Bone out (d)	Bone in (e)	Bone out (f)	Bone in (g)	Bone out (h)
	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Ready-to-cook	100	79	53	72	53	68	47
Dressed.....	100	61	41	57	42	54	37
Live.....	100	55	37	52	38	49	34

DIETARY LEVELS OF HOUSEHOLDS IN THE UNITED STATES,  
WITH SOME CITY-FARM COMPARISONS

Family diets in the United States today are much better than they were two decades ago according to findings from the nationwide survey of household food consumption made by the Department of Agriculture in spring 1955. During the depression years of the mid-thirties a third of the families in this country had diets that were graded "poor". In 1955 only a tenth could be called "poor" by the 1936 standards.

Despite this marked improvement nearly half of the nation's families in a week in 1955 used food that provided less than the National Research Council's current recommended allowances in one or more nutrients. These allowances are designed for planning diets that will be adequate for most people. Because the needs of individuals vary, diets falling below the recommended amounts are not necessarily inadequate for actual nutritional needs and the people consuming them are not necessarily malnourished. However, they may be faring less well than some of the people whose diets meet the allowances.

Calcium and ascorbic acid were the nutrients that were most often in short supply when judged by National Research Council recommendations. Almost 3 households in 10 did not have as much calcium as is recommended. For ascorbic acid 1 in 4 did not meet the allowance. A considerable number of those low in each of these nutrients had diets that met allowances in all others.

Nearly two-thirds of the calcium in the household food supply came from milk and milk products. As a group families with recommended levels of calcium averaged over twice as much milk per person as the group not meeting calcium allowances.

Nearly all of the ascorbic acid in the diets came from fruits and vegetables--a great deal of it (over a third) from citrus fruits alone. Families whose diets met ascorbic acid allowances used more than twice as much fruits and vegetables per person as those not meeting allowances. Furthermore, a much higher proportion of their fruits and vegetables were the ascorbic acid-rich citrus fruits.

From 15 to 20 percent of the households had diets below recommended levels in vitamin A value, thiamine, and riboflavin. Less than 10 percent had diets not meeting allowances in protein, iron, or niacin. However, nearly all of those low in protein were low in at least three other nutrients. The groups of foods that contributed most of the protein--milk and milk products, meat, poultry, and fish, and grain products--also supplied significant quantities of vitamins and minerals.

Where people live is closely related to the nutritive quality of their diets. A discussion of regional differences in dietary levels appeared in the June 1957 issue of Family Economics Review. Whether a family lived in the city or on a farm also made a difference. We have

tended to think that farm people are better fed. It is true that farmers eat more food as measured in terms of calories. In the North a few more farm than urban families had diets that met recommendations in all nutrients. In the South, however, the same percentage of farm families as of city families met allowances in all nutrients. But when diets did not meet allowances in all nutrients farm families fared worse than city families. Farm diets in both North and South averaged lower in vitamin A value and in ascorbic acid than city diets.

Table 6.--Percent of households 1/ with food supplies furnishing less than National Research Council allowances in any and in each of 8 nutrients, spring 1955

Nutrient	North		South	
	City	Farm	City	Farm
	Percent	Percent	Percent	Percent
Any.....	43	39	58	58
Protein.....	6	3	9	16
Calcium.....	27	22	39	28
Iron.....	11	4	10	8
Vitamin A value.....	11	13	19	35
Thiamine.....	20	7	18	12
Riboflavin.....	17	11	26	25
Niacin.....	6	3	8	13
Ascorbic acid.....	17	21	33	46

1/ Housekeeping households of 2 or more persons.

Farm families everywhere used more milk, grains, fats, and sugars than city families. But they used less fruits and vegetables (except potatoes)--particularly of the ascorbic acid-rich citrus fruits and the vitamin A-rich dark-green and deep-yellow vegetables. However, this survey was made in the spring when gardens might not yet be producing much and when last year's home-canned food might be all gone. In another season more vegetables might have been available on farms.

Even though farm housewives bought quite a bit of the food they served to their families they also made good use of food raised at home. About 40 percent of the total money value of family food supplies represents such home-produced food. About half of the meat and two-thirds of the milk used, came from the farm's animals. One-third of the vegetables and fruits were grown on the farm or picked in woods and fields.

Homegrown foods made a big dietary contribution. Nearly half of the calcium and a third of the riboflavin in farm diets was supplied by milk from family cows. The average family without a cow buys some milk but studies have shown that families who produce their own milk use much more than those who buy all of it.

Homegrown fruits and vegetables contributed a fifth of the vitamin A and nearly a third of the ascorbic acid available in family food supplies. Farm-produced meat animals and poultry provided appreciable amounts of protein, iron, and B-vitamins. Despite increases in food purchased by farm families home production still plays an important part in the quality of their diets.

--Corinne LeBovit

#### FARM FAMILY SPENDING FOR CHILDREN'S CLOTHING

One out of eight farm-operator families in this country bought some ready-made clothing for infants and children under two years of age in 1955, according to a study of expenditures for that year. This does not include the families that made purchases of clothing for gifts for baby showers and children under two outside the family.

We do not know from data available how many families had infants and children under two years. Perhaps we can assume that the number would be close to the same as that reporting any expenditures for clothing for members of these ages, since it seems likely that most families with small children would have bought some clothing for them. Some families had more than one child under two years and some were buying clothing for expected babies.

#### What did they buy?

The 13 categories of children's clothing for which expenditure data were obtained cover the items generally used for the infant-toddler group. (See table 7.) More than one type of item is included in each category, which allows for specific family needs, for example, rompers for a boy, dresses for a girl. Of the 13 categories, footwear was bought by more families than any other. Shoes, including overshoes, were bought by 65 percent of the families who bought clothing for small children, and stockings, socks, and/or booties by 64 percent.

Other garments bought by more than half of the families that made purchases during the year were diapers--the regular washable type, the disposable kind, or both; rubberized pants; dresses, overalls, rompers, play or sunsuits; undershirts, vests, or bands; and sweaters, sacques, or T-shirts. Items from the following categories were bought by less than half of the families: Coats, snowsuits, buntings; caps, hats, bonnets; wrappers, kimonos, nightgowns, pajamas; and cotton underpants and training pants.

Differences in items bought may reflect differences in the items received as gifts, the availability of "handed down" clothing, and the sewing habits of homemakers. For example, women may find it more satisfactory to buy dresses and rompers and make other garments that are easier to fit and sew. We do not have data about children's garments made at home. If we did, we would undoubtedly find that more families acquired some of the listed types of garments during 1955.

Table 7.--Average expenditures by farm-operator families who bought ready-made clothing for infants and children under 2, and percent of these families buying specified items, United States and two regions, 1955 <sup>1/</sup>

Item	Average expenditure per family buying (dollars)			Percent of families buying specified items		
	United States	North Central	South	United States	North Central	South
Total.....	30.23	32.75	25.59	100	100	100
Coats, snowsuits, buntings.....	3.07	3.73	2.15	37	40	31
Caps, hats, bonnets..	.90	.93	.87	39	35	43
Sweaters, sacques, T-shirts.....	2.12	2.28	1.91	52	54	51
Dresses, overalls, rompers, play and sunsuits.....	4.68	4.85	4.18	56	54	58
Wrappers, kimonos, nightgowns, pajamas.....	1.72	2.15	.91	36	44	23
Undershirts, vests, bands.....	1.38	1.55	1.06	53	56	48
Cotton underpants, training pants.....	.78	.99	.37	24	30	16
Rubberized pants.....	2.33	3.28	1.17	62	69	50
Diapers, incl. disposable.....	3.74	3.70	3.78	55	47	64
Stockings, socks, booties.....	1.37	1.57	1.05	64	65	60
Shoes, overshoes.....	4.02	4.38	3.27	65	63	64
Bibs, shawls, mittens, receiving blankets..	1.69	1.85	1.45	42	50	32
Complete layettes.....	2.43	1.49	3.42	10	7	13

<sup>1/</sup> Does not include garments bought as gifts for persons outside the family.

Source: U. S. Department of Agriculture Statistical Bulletin No. 224, Survey of Farmers' Expenditures in 1955 by Regions.

Where families live--whether in a cold or warm climate--determines to some extent the garments that are bought. A higher proportion of families in the North Central than in the southern region bought items in each of the groups of warm clothing--coats, snowsuits, or buntings; and wrappers, kimonos, nightgowns or pajamas.

Diapers, including disposable diapers, were bought by nearly two-thirds of the families in the South and by not quite half of the families in the North Central. Cotton underpants and training pants were purchased by more families in the North Central.

How much did they spend?

The average total expenditure for infants' and small children's ready-made clothing by the families who bought any was about \$30. This does not include the cost of garments made at home, or those bought as gifts for persons outside the family. Footwear--shoes (including overshoes) and stockings (including socks and booties)--took an average of approximately \$5.50; pants (including cotton and rubberized) and diapers (including disposable) \$7; sweaters, sacques, and T-shirts, and dresses, overalls, rompers, play and sunsuits, \$7; nightwear, undershirts, vests, and bibs, shawls, mittens, \$5; coats, snowsuits, buntings, and caps, hats, bonnets, \$4.

Layettes were bought by only 10 percent of the families, who paid an average of \$25.50 for them.

The average expenditure for infants' and children's clothing was higher in the North Central region than in the South. This may be due, in part, to climatic differences. Other factors may be differences in income, the average number of children per family, and custom within the region, which exerts an influence on the amount as well as type of clothing that is purchased.

Expenditures for gifts of clothing for babies and children under 2 outside the family were reported by a third of all farm-operator families. These families spent an average of \$10 for such gifts during the year. Since receiving gifts of clothing reduces the amount that the family needs to buy, this may help explain why expenditures by families with young children were not higher.

--Lucile F. Mork.

COMMERCIAL STANDARD FOR KNITTED OUTERWEAR

The knitted outerwear industry has recently announced that makers of sweaters, swimwear, and T-shirts have officially accepted the Recommended Commercial Standard for sizing women's apparel proposed several years ago, and it will go into effect beginning July 1, 1958. This is the first nationwide industry to accept the standard.

Women have frequently found it necessary to buy a sweater in one size, a T-shirt in another, and a bathing suit in still another. Now, when the correct size in one type of knitwear has been determined, it will serve to tell what size to buy in the other two, also. The size of the garments will be designated by dress size because this is the size best known by women.

The standard includes four size classifications: misses, women, half sizes, and juniors. It also provides for nine different body types: three height groups - tall, regular, short; and three bust-hip groups for each height - slender hip, average hip, and full hip. The size designation indicates all these elements. Thus size 12R means size 12 bust, regular height, average hip. Size 12T minus is a tall 12 with size 12 bust and slender hips; size 12S plus is a short 12 with size 12 bust and full hips.

The measurements for the standard were based on detailed analyses of actual body measurements of U. S. women. A study made by the Bureau of Human Nutrition and Home Economics of the U. S. Department of Agriculture (now the Institute of Home Economics) in which actual measurements were made on 10,000 women provided the data. <sup>1/</sup> The work required to present these data in a form suitable for use by the apparel industry was coordinated by the Commodity Standards Division, U. S. Department of Commerce.

As a first step in developing the standard, the U. S. Department of Commerce in 1953 circulated to industry for comments and suggestions the Proposed Commercial Standard on Body Measurements for the Sizing of Women's Patterns and Apparel. (See Rural Family Living, June 1953.) The standard was then reviewed, taking into consideration the comments from industry, and in 1955 was issued for acceptance as a "recommended" commercial standard.

The principal purpose of the Commercial Standard is to provide standard classifications, size designations, and body measurements for consistent sizing of women's apparel. A second purpose is to provide a reliable scale by which women can identify their body type and size, and enable them to be fitted without expensive alterations and repeated try-ons in the same size, regardless of price, type of apparel, or manufacturer of the garment.

The large nationwide distributors of mail order merchandise have used the standard for sizing women's clothing for the past five years.

--Lucile F. Mork

#### CONSUMER PRICES

The index of prices paid by farmers for commodities used in family living (table 8) was about 3 percent higher in May 1958 than a year earlier.

The Consumer Price Index for City Wage-Earner and Clerical Worker Families (table 9) was 124 percent of the 1947-49 level in April 1958. This was 4 percent above April 1957.

#### ESTIMATED COST OF ONE WEEK'S FOOD

Table 10 (page 18) presents the estimated cost of 1 week's food to be prepared and served at home. The estimate is based on the quantities of food in the low-cost, moderate-cost, and liberal plan published in the October 1957 Family Economics Review. These plans are also available as a separate leaflet--Low-Cost, Moderate-Cost, and Liberal Family Food Budgets, Revised 1957, HHE (Adm.)-53. The weekly cost of food for a specific family can be estimated from table 10, since costs are given for individuals of different ages. The costs presented are based on averages of food prices, collected by the Bureau of Labor Statistics in 46 U. S. cities, and may not apply to any specific city or region.

<sup>1/</sup> U. S. Department of Agriculture, Misc. Bulletin No. 454, Women's Measurements for Garments and Pattern Construction, 1941.

Table 8.--Index of Prices Paid by Farmers for Commodities Used in Family Living  
(1947-49 = 100)

May 1957; September 1957-May 1958

Item	May 1957	Sept.	Oct.	Nov.	Dec.	Jan. 1958	Feb.	Mar.	April	May
All commodities.....	117	118	117	118	118	118	119	120	120	120
Food and tobacco.....	--	117	--	--	116	--	--	120	--	--
Clothing.....	--	114	--	--	114	--	--	114	--	--
Household operation.....	--	117	--	--	117	--	--	119	--	--
Household furnishings....	--	109	--	--	109	--	--	108	--	--
Building materials, house	--	121	--	--	121	--	--	120	--	--
Auto and auto supplies...	--	135	--	--	140	--	--	139	--	--

Source: Agricultural Marketing Service.

Table 9.--Consumer Price Index for City Wage-Earner and Clerical-Worker Families  
(1947-49 = 100)

April 1957; August 1957-April 1958

Item	April 1957	Aug.	Sept.	Oct.	Nov.	Dec.	Jan. 1958	Feb.	Mar.	April
All items.....	119	121	121	121	122	122	122	122	123	124
Food.....	114	118	117	116	116	116	118	119	121	122
Apparel.....	106	107	107	108	108	108	107	107	107	107
Housing.....	125	126	126	127	127	127	127	127	128	128
Rent.....	134	135	136	136	136	137	137	137	137	137
Gas and electricity.....	112	113	114	114	114	114	116	116	116	116
Solid fuels and fuel oil	138	136	137	138	138	138	138	137	137	134
Housefurnishings.....	105	104	105	105	104	105	104	105	104	104
Household operation.....	126	128	128	129	129	130	130	130	131	131
Transportation.....	136	136	136	136	140	139	139	138	139	138
Medical care.....	137	139	139	140	140	141	142	142	142	143
Personal care.....	123	125	125	126	127	127	128	128	128	128
Reading and recreation....	112	113	113	113	114	115	117	117	117	117
Other goods and services..	124	127	127	127	127	127	127	127	127	127

Source: Bureau of Labor Statistics.

Table 10.--Estimated Cost of One Week's Food, 1/ April 1958

Sex-age groups	Low-cost plan	Moderate- cost plan	Liberal plan
	<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>
<u>FAMILIES</u>			
Family of two, 21-34 years of age 2/.....	16.00	21.50	24.00
Family of two, 55-74 years of age 2/.....	14.00	19.50	21.50
Family of four with preschool children 3/.	21.50	28.50	32.00
Family of four, school age children 4/....	25.00	33.50	37.50
<u>INDIVIDUALS</u>			
Children:			
Under 1 year.....	3.25	4.00	4.25
1-3 years.....	3.75	4.75	5.25
4-6 years.....	4.25	5.75	6.75
7-9 years.....	5.25	7.00	7.75
Girls, 10-12 years.....	6.00	8.00	9.25
13-15 years.....	6.50	8.75	10.00
16-20 years.....	6.75	9.00	10.25
Boys, 10-12 years.....	6.25	8.50	9.50
13-15 years.....	7.25	10.00	11.25
16-20 years.....	8.75	11.75	13.25
Women:			
21-34 years.....	5.75	7.75	8.75
35-54 years.....	5.50	7.50	8.50
55-74 years.....	5.25	7.25	8.00
75 years and over.....	5.00	6.75	7.50
Pregnant.....	6.50	8.50	9.50
Nursing.....	8.50	11.50	12.50
Men:			
21-34 years.....	7.50	10.00	11.25
35-54 years.....	7.00	9.50	10.50
55-74 years.....	6.50	9.00	9.75
75 years and over.....	6.25	8.50	9.50

1/ These estimates were computed from quantities in low-cost, moderate-cost, and liberal food plans published in tables 2, 3, and 4 of the October 1957 issue of Family Economics Review. The cost of the food plans was first estimated by using the average prices per pound of each food group paid by nonfarm survey families at 3 selected income levels. These prices were adjusted to current levels by use of Average Retail Prices of Food in 46 Large Cities Combined released periodically by the Bureau of Labor Statistics. Estimates for individuals have been rounded to nearest \$0.25 and for families to the nearest half dollar.

2/ Twenty percent added for small families.

3/ Man and woman 21-34 years, children, 1-3 and 4-6 years.

4/ Man and woman 21-34 years, child 7-9; and boy, 10-12 years.