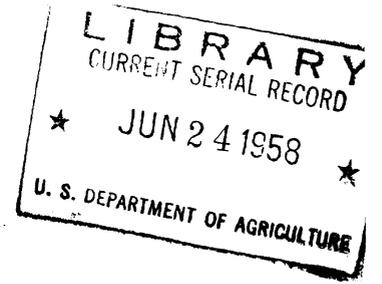


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Farm Family Spending

in the United States

some changes as indicated by recent
U. S. Department of Agriculture
expenditure surveys

Agriculture Information Bulletin No. 192
Agricultural Research Service
U. S. DEPARTMENT OF AGRICULTURE

FARM FAMILY SPENDING IN THE UNITED STATES

**Some Changes as Indicated by Recent
U. S. Department of Agriculture Expenditure Surveys**

Prepared by

**Household Economics Research Division
Agricultural Research Service
U. S. Department of Agriculture**

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PREFACE

This report brings together some interpretations of data on farm family spending from surveys made by the U. S. Department of Agriculture:

Survey of Farmers' Expenditures in 1955--a survey planned, conducted, and tabulated cooperatively by the Agricultural Division of the Bureau of the Census and by the Agricultural Economics Division and Agricultural Estimates Division of the Agricultural Marketing Service and the Household Economics Research Division of the Agricultural Research Service in the Department of Agriculture. Data concerning family expenditures were collected from approximately 4,000 predesignated families and single individuals. A detailed description of the sample design is given in the publication entitled "Farmers' Expenditures in 1955." (See list of publications on back cover.)

Household Food Consumption Survey, Spring 1955--a survey made in April-June 1955 by the Household Economics Research Division of the Agricultural Research Service, and the Market Development Branch and the Statistical and Historical Research Branch of the Agricultural Marketing Service. The data were collected and tabulated by National Analysts, Inc., under contract with the Department. Based on a national probability sample of about 6,000 housekeeping households of one or more persons (including about 2,000 farm households), it is the most comprehensive food survey yet undertaken in this country. A detailed description and appraisal of the sample design are presented in the first five of a series of published reports on this survey. (See back cover for list of publications.)

Survey of Family Spending and Saving in Wartime--a study covering 1941 and the first quarter of 1942, jointly planned by the former Bureau of Human Nutrition and Home Economics, Agricultural Research Administration, and the U. S. Bureau of Labor Statistics, and conducted in the rural segment of the nation by the Bureau of Human Nutrition and Home Economics. A smaller study than the two more recent ones to which comparisons are made, the sample comprised approximately 750 rural farm and 1,000 rural nonfarm families and single individuals. A detailed description of the scope of the study and the sampling procedures will be found in the publication from this study listed with others on the back cover.

Urban data for comparisons of spending of farm families with that of urban families are taken from two surveys, the Survey of Spending and Saving in Wartime, referred to above, and--

Study of Consumer Expenditures, Incomes and Savings--a survey of the urban population covering the year 1950. The basic data were collected by the U. S. Bureau of Labor Statistics; tabulations used in this report were made jointly by the Bureau of Labor Statistics and the Wharton School of Finance and Commerce of the University of Pennsylvania under a grant from the Ford Foundation. Approximately 12,500 families and single consumers were included in the sample.

Information in this publication was adapted from papers presented at the 35th Annual National Agricultural Outlook Conference, November 18-21, 1957, in Washington, D. C., by staff of the Household Economics Research Division, Agricultural Research Service. Also included are selected charts from the Farm Family Living section of "Agricultural Outlook Charts, 1958," U. S. Department of Agriculture, Agricultural Marketing Service and Agricultural Research Service, November 1957.

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FARM FAMILY SPENDING IN THE UNITED STATES

CHANGES IN FAMILY SPENDING--THE OVERALL PICTURE

By Margaret L. Brew

Those who work with families continuously, giving advice on the management of family finances, need to know what changes are taking place in family spending, how spending differs in various parts of the United States, and how it differs among families of different size and composition. Information about family expenditures is also a useful tool in assessing how well families are living. We know, for example, that families that spend more for food are likely to have better diets than those who spend less.

After a lapse of many years, a large-scale survey has provided us with data on the spending of farm families in the year 1955. Another nationwide survey provides information on family food consumption, both urban and rural, for the same year. These data, together with urban data for 1950 collected by the Bureau of Labor Statistics, are used here to provide a review of the nature of family spending in recent years.

Earlier surveys furnish the basis for a comparison of changes over time. A national survey of family expenditures in 1941 and family food consumption in a spring week of 1942 gives data for urban, farm, and rural nonfarm families just prior to and in the early stages of World War II. Surveys covering smaller segments of the population in interim years supplement the analysis of changes over time.

In 1955, farm-operator families were spending well over three times what they were in 1941 for current consumption, despite the fact that farm families were slightly smaller, as shown in charts 1 and 2. The amount and quality of goods that families bought, however, had not increased proportionately, for price increases during the period reduced the purchasing power of the dollar. In 1955 dollars, farm family spending was about two-thirds greater in 1955 than in 1941. (See table 1.)

Between 1941 and 1955, farm families increased their spending proportionately more than urban families; consequently, farm spending is now closer to urban spending than in the earlier period. The comparisons shown in table 2 are necessarily approximate because there was no parallel survey of urban family living in 1955. When figures from the study of urban family spending in 1950 are adjusted to the year 1955, it is estimated that farm families spent about half as much as urban families for family living in 1955, whereas in 1941 they had spent only 30 percent as much. Because farm families usually have a considerable amount of home-produced food and usually pay no separate rent for the farm dwelling, their levels of living are closer to the levels of living of urban families than these figures indicate. Chart 3 illustrates that in expenditures for medical care, for example, farm families in 1955 spent about three-fourths as much as urban families; for clothing and personal care they spent about two-thirds as much.

Southern farm families, as shown in chart 4, have made greater gains in levels of living in the post World War II period than families in the North Central region, so the two regions are now closer together than they were a decade ago. In 1945² southern farm families were spending 69 percent as much as North Central farm-operator families,

¹ Aggregate consumption figures for the U. S. for the years 1950 and 1955 as shown in the Department of Commerce series, Personal Consumption Expenditures by Type of Product, were put on a per capita basis. The relative change in the various categories was then applied to the BLS 1950 per capita figures. This has the effect of adjusting both for price changes and for changes in consumption.

² From unpublished data from U. S. Department of Agriculture Survey of Farm Family Living Expenditures, 1945.

TABLE 1.--Average expenditures of farm-operator families for major categories of consumption, 1941 and 1955

Category of expenditure	Expenditures in current dollars		Percentage distribution of expenditures	
	1941	1955	1941	1955
Total for current consumption.....	817	2,759	100.0	100.0
Food and beverages.....	250	846	30.6	30.7
Housing.....	168	579	20.6	21.0
Dwelling upkeep.....	15	71	1.8	2.6
Household operation.....	87	289	10.6	10.5
Housefurnishings and equipment.....	66	219	8.1	7.9
Clothing and personal care.....	155	476	19.0	17.3
Clothing.....	135	407	16.5	14.8
Personal care.....	20	69	2.4	2.5
Transportation.....	109	376	13.3	13.6
Medical care.....	60	240	7.3	8.7
Recreation, reading, education.....	41	163	5.0	5.9
All other expenditures.....	34	79	4.2	2.9
	In 1955 dollars ¹			
Total for current consumption.....	1,716	2,759	--	--

Note: Data for both surveys adjusted for comparability. Component items may not add to totals because of rounding.

¹ Adjusted by the AMS Index of Prices Paid by Farmers for Family Living Items.

TABLE 2.--Average expenditures per person of urban and farm-operator families for major categories of consumption, 1941 and 1955

Category of expenditure	1941		1955		Farm as a percent of urban	
	Urban	Farm	Urban	Farm	1941	1955
Total for current consumption	\$678	\$204	\$1,525	\$726	30	48
Food and beverages.....	210	62	478	223	30	47
Housing ¹	197	42	422	153	21	36
Clothing and personal care.	96	39	188	125	41	66
Transportation.....	81	27	218	99	33	45
Medical care.....	32	15	82	63	47	77
Recreation and education ² ..	43	10	86	43	23	50
All other expenditures.....	19	8	52	21	42	40

Note: Data from the several surveys adjusted for comparability.

¹ Includes dwelling upkeep, household operation, and housefurnishings and equipment.

² Includes reading.

whereas in 1955 they were spending 84 percent as much. Southern farm families in 1955 were very close to North Central families in their spending for clothing and personal care, transportation, medical care, and food. They were spending about three-fourths as much for dwelling upkeep, household operation, and house furnishings and equipment. They were spending about two-thirds as much for recreation, education, and reading. (See table 3.)

TABLE 3.--Average expenditures per person of farm-operator families for major categories of consumption, North Central region and South, 1945 and 1955

Category of expenditure	1945		1955		South as a percent of North Central	
	North Central	South	North Central	South	1945	1955
Total for current consumption	\$349	\$242	\$756	\$632	69	84
Food and beverages.....	129	93	232	194	72	84
Housing ¹	73	38	169	123	52	73
Clothing and personal care.	77	62	124	119	80	96
Transportation.....	18	115	96	87	83	91
Medical care.....	28	18	65	57	64	88
Recreation and education ² ..	16	9	51	32	56	63
All other expenditures.....	10	8	19	20	80	105

Note: Data for both surveys adjusted for comparability.

¹ Includes dwelling upkeep, household operation, and housefurnishings and equipment.

² Includes reading.

Comparing the various regions of the United States as to level of expenditures in 1955, shown in table 4, the Pacific States stand at the top of the eight regions as used in the 1955 study. The averages for families in the Mountain States, in the Northeast, and the East North Central States were each above the average for all families in the United States. The average for the West South Central States about equaled that for the United States as a whole. The averages for the West North Central, the South Atlantic, and the East South Central States were below the United States average.

TABLE 4.--Index of expenditures of farm-operator families for major categories of consumption, 8 regions, 1955

Category of expenditure	United States	Region							
		East South Central	South Atlantic	West North Central	West South Central	East North Central	North-east	Mountain	Pacific
Total for current consumption ¹ .	100	81	87	95	99	110	119	124	151
Food and beverages.....	100	82	89	94	99	110	123	114	145
Housing ²	100	77	78	102	87	115	130	137	162
Clothing and personal care...	100	94	93	91	106	103	104	121	127
Transportation.....	100	80	86	81	111	111	124	116	175
Medical care.....	100	78	100	98	101	103	101	125	150
Recreation, education ³	100	69	70	110	93	120	113	150	165

¹ Includes tobacco, funerals for family members, legal and banking charges, occupational expenses, poll taxes, and personal property taxes.

² Includes dwelling upkeep, household operation, and housefurnishings and equipment.

³ Includes reading.

Some of the differences in family spending by region are due to climate. It costs more, for example, to heat a house in the northern part of the United States than in the

southern States. But there are differences other than climate among the regions that account for differences in family spending. Undoubtedly the most important is income. Family expenditures by region show a very close relationship with income by region. Other differences in family characteristics that must be taken into account in comparing differences in spending by region are family size, education, age, and off-farm employment. These are but a few of the multiplicity of factors that contribute to differences in family spending and seldom, if ever, are they all operating in the same direction.

It is not possible here to examine the many different family characteristics that seem to be associated with family spending. A few will demonstrate the types that can be found. Those who work with families are familiar with the relationships between family size and spending. Families of larger size, even with the same income, spend more, over all, for current consumption than do smaller families. For major groupings, the differences in spending are greatest for food and for clothing (including personal care). However, chart 5 shows that though families of 6 persons spend more for food and for clothing than do 2-person families, they do not spend three times as much. Differences in housing, in transportation, and in medical care are relatively small. There are associated family characteristics here that must be taken into account. Two-person families, for example, include older couples who as individuals are likely to require more medical care than families with young children. (See table 5.)

TABLE 5.--Average expenditures of farm-operator families, income class \$2,000-\$4,000, for major categories of consumption, by size of family, 1955

Category of expenditure	Number of persons per family		
	2	4	6
Total for current consumption.....	\$2,350	\$3,150	\$3,340
Food and beverages.....	650	960	1,085
Housing ¹	590	640	650
Clothing and personal care.....	320	560	610
Transportation.....	375	420	430
Medical care.....	225	270	250
Recreation and education ²	115	210	235
All other expenditures.....	75	90	80

Note: Adjusted for comparability with 1941 and 1945 data shown in tables 1, 2, and 3.

¹ Includes dwelling upkeep, household operation, and housefurnishings and equipment.

² Includes reading.

Younger families and older families spend less, on the whole, than do families whose heads are 40 to 60 years of age. Again, the separate consumption categories that seem to differ most, according to chart 6, are food and clothing. Family size enters in here, too, for families whose heads are in the neighborhood of 50 are usually larger than those of young farm operators or those with heads past 60. (See table 6.)

When families with the same income are classified by number of years of schooling of the family head, as shown in chart 7, the greatest differences in spending, dollarwise, are in housing. However, percentage-wise the differences are greater for medical care and the miscellaneous category which includes recreation and education. Some regional differences enter in here but they affect the relationship only a little. More families with heads whose level of education is lower live in the South where housing costs are less because of climate. Thus the difference in spending for the housing category shown here is exaggerated somewhat. Probably a more important contributing factor is the difference in ages of the two groups. A far larger proportion of heads with less than 9 years of schooling is in the higher age brackets, when family spending tends to be low. (See table 7.)

TABLE 6.--Average expenditures of farm-operator families, income class \$2,000-\$4,000, for major categories of consumption, by age of operator, 1955

Category of expenditure	Age of operator		
	Under 35 years	45-54 years	65 years and over
Total for current consumption.....	\$2,865	\$3,285	\$2,140
Food and beverages.....	870	1,010	655
Housing ¹	610	620	475
Clothing and personal care.....	465	605	305
Transportation.....	415	470	345
Medical care.....	230	270	220
Recreation and education ²	185	235	80
All other expenditures.....	90	75	60

Note: Adjusted for comparability with 1941 and 1945 data shown in tables 1, 2, and 3.

¹ Includes dwelling upkeep, household operation, and housefurnishings and equipment.

² Includes reading.

TABLE 7.--Average expenditures of farm-operator families, income class \$2,000-\$4,000, for major categories of consumption, by education of operator, 1955

Category of expenditure	Education of operator	
	Less than 9 years	9 years and over
Total for current consumption.....	\$2,725	\$3,220
Food and beverages.....	865	945
Housing ¹	530	705
Clothing and personal care.....	475	550
Transportation.....	415	410
Medical care.....	220	300
Recreation and education ²	145	225
All other expenditures.....	75	85

Note: Adjusted for comparability with 1941 and 1945 data shown in tables 1, 2, and 3.

¹ Includes dwelling upkeep, household operation, and housefurnishings and equipment.

² Includes reading.

Another way of examining family spending is to look at the distribution of total expenditures among the various consumption categories, or the percentage of each dollar spent that goes for food, clothing, housing, medical care, and other consumption categories. This is sometimes referred to as the pattern of spending. This method of analysis permits us to examine more easily the relationships of the various parts to each other and to the whole as the whole changes.

An analysis of family spending patterns at any one point in time shows that if total family expenditures for family living are low, a large percentage of the total usually goes for food. Small percentages are spent for such categories as recreation and reading, for these are considered less necessary to maintain a family. However, for families with higher total expenditures, the distribution is different. Usually the percentage spent for

food decreases rather rapidly as total expenditures increase. It is not that families who are spending more for family living spend less for food--actually they spend more--but the amount spent for food does not increase as rapidly as the amount spent for all other goods and services, so the percentage of the total declines. On the other hand, the percentages of the total spent for transportation, for housing, for recreation and education, and for clothing usually are greater among families with higher total spending for family living. Accordingly, the amounts spent for these categories increase at an even greater rate than total expenditures for family living.

A comparison of the distribution of family expenditures at two different periods of time, illustrated in chart 8, gives some clues of the changes in what families deem important in family living, and, using the known variation in our one-time studies as a yardstick, provides a rough measure of changes in levels of living. However, the analysis is not a simple one and many factors must be taken into account--changes in family practices, technological developments, changes in the interrelationship of prices. Between 1941 and 1955 some marked changes took place in family patterns of spending; on the other hand, some changes did not occur that might have been expected considering that total spending for current consumption increased by approximately two-thirds in dollars of constant purchasing power.

The percentage spent for food did not decline as might have been expected with the increase in total family spending, but remained the same in 1955 as in 1941. Undoubtedly the decreases in the amount of food produced for home consumption, the increased expenditures for food eaten away from home, and the increased purchases of processed or semiprocessed food account for this lack of change in the share that food gets of the total family spending dollar.

The percentage of the total spent for transportation also remained about the same in 1955 as in 1941, although an increase with an increase in total expenditures might have been expected. Two factors probably account for this percentage remaining much the same in the two years. In 1941, many farm families foresaw the imminence of a shortage in the automobile market, and with farm income rising, bought cars. In fact, the percent purchasing new cars and the percent purchasing used cars in that year were about the same as in 1955. Another contributing factor is that recently farm families have been assigning less of the cost of automobile and truck purchase and upkeep to family living expenses--55 percent in 1941 and only 44 percent in 1955.

The percentage spent for clothing and personal care actually declined between 1941 and 1955, from 19 percent of the total to 17. This drop in the proportion of total expenditures going for clothing is not peculiar to farm families; urban families also are spending less of their family spending dollar for apparel. And there has been much conjecture by the apparel industries as to why families are placing less importance on clothing. It can be demonstrated that a part of this decline can be attributed to changes in the age distribution of the population. Older persons and young children spend less for clothing than adults in their 20's, 30's and 40's.

The percentage spent for medical care increased rather sharply. Farm families are undoubtedly placing greater emphasis on medical care today than they did in 1941. The program of assisting rural communities in building hospitals has probably contributed to this increase by making medical care somewhat more available.

Thus, from this distribution it is apparent that some fundamental changes have been taking place in the way farm families spend their money for family living. Part of this change results from improved levels of living--farm families are spending more today in dollars of constant purchasing power than they did prior to World War II. But there have also been some fundamental changes in what farm families consider important. They are placing greater emphasis on the convenience of purchased food, on the time saving that results from buying processed or semiprocessed foods, and on eating in restaurants occasionally. They are giving more attention to their medical needs. And, though they are spending more for clothing and therefore are probably better dressed, the expenditures for clothing have not increased as much as their total expenditures for family living.

CHANGES IN FARM FAMILY FOOD PATTERNS

By Mollie Orshansky

The changes in food practices that have accompanied increased spending for food by farm families between the early 1940's and 1955 can be summed up in broad general terms as follows: Farmers today are producing less of their own food and depending more on purchases than they used to. This means, on the one hand, they are likely to enjoy a more varied diet--because they can buy things they formerly didn't have--but it also means they will have less of some important foods than before, because when they must buy a food they use smaller quantities than when they produce it themselves. Thus, although their diets generally are better than they used to be, not all of the changes are nutritionally desirable.

With home production down, there is less home canning of fruits and vegetables than there used to be, but there is now a considerable amount of home freezing, usually of meats.

The farm housewife, like the city housewife, is spending less time in the kitchen, judging by the increase in food eaten away from home and the growing number of prepared and partially prepared foods used in the home.

And finally, although a farm family on the average still uses more food than a city family, the differences between the two in this respect, as in other areas of consumption, are growing less.

Food expenditures

In 1941, when we were already feeling the inflationary impact of World War II, the average farm family spent about \$1.20 a person a week to buy food in addition to that coming from the family farm or garden. At 1955 prices this expenditure would be about \$2.65. By 1955, however, the farm family was buying food at the rate of \$4.25 per person per week or two-thirds more than the earlier rate after the allowance for rise in prices. Some of the additional money went to make up for the decrease in food produced by the family for itself, but since this dropped by only about one-fourth (in retail value at 1955 prices), it is obvious that the shift from home production to purchases is only a partial explanation.

The farm family, like the city family, has been upgrading its diet--that is, using higher priced foods, foods with a higher degree of processing, and of course more meals and other food purchased and eaten away from home. As shown in chart 9, the 14 percent of the food dollar spent in 1955 by the farm family for "eating out" was twice the percentage in 1941. Furthermore, the farm family, which in 1941 was still using for this purpose the same share of its food money as in the depression days of the thirties, by 1955 was fast catching up to the urban family. In dollar terms at 1955 prices, the farm family was spending three times as much for food away from home as in 1941, compared with one and one-half times for the urban family.

As one example of the shift to higher priced foods, 11 percent of the beef purchased by farm families in the survey week in the spring of 1955 was steak (other than round) compared with only 6 percent in 1942.

Home production

Farm families in 1955 relied on their own farms for about 40 percent of their food in money value terms at retail prices. In 1941, farms supplied nearly 60 percent of the food of the families operating them. (It has been estimated that in 1923 the share of the family food obtained directly from the farm was over 70 percent.)

Practically all farm families produced some food for their own use, but there was less production than in former years of most foods other than beef, which is a favorite item for the home freezer. For example, only 50 percent of the nation's farm families in 1954 produced pork for their own use compared with 71 percent in 1941. Comparable percentages for those producing milk were 69 and 89. But 45 percent were eating beef from the family farm in 1954 compared with only 21 percent in the earlier year (chart 10).

In line with the general trend toward purchasing more of their food, only a little over one-third of the farm families made their own butter compared with nearly two-thirds in 1941. (Although the drop in home production of butter is large, it may be overstated here because of the marketing practices in the North Central Region, an important milk producing area. Many North Central producers sell their milk to creameries and buy back the butter they need at the same price per pound of butterfat as they receive for their milk. But in the household food surveys, only butter churned at home from milk produced on the same farm is considered to be home produced.)

The decrease in home production is less for vegetables and fruits than for animal products which make up the bulk of the home-produced food in money value. At prices it would cost to buy them, the meat, milk, poultry, and eggs produced by farm families for themselves in 1954 were worth \$450 on the average, about three-fourths the amount of the total food produced at home. Because there has been little decline in the total percentage of farm families home producing any food--98 percent in 1954 and 99 percent in 1941--the figures suggest that the average farm family in 1954 was producing fewer kinds of food for home use.

The decrease in home production of pork by farm families follows in some measure from their increased consumption of beef. For some items the decline in home production is no doubt explained partly by a drop in the proportion of farms raising them for sale. Likewise the increased home production of beef is associated with an increase in the percentage of farms selling cattle as well as the increase in freezing facilities. The survey indicated that a commercial producer of milk, eggs, poultry, beef, or pork was more likely to produce some for home consumption than a farm family not producing the item for sale. Thus we might parallel chart 10 with some figures from the Census of Agriculture for 1954 and 1939:

	Percent of farms reporting	
	1954	1939
Sale of--		
Cattle and calves.....	55	43
Hogs and pigs	30	30
Chickens.....	22	41
Eggs	35	53
Whole milk or cream	31	40
Vegetables (except potatoes).....	6	8
Having--		
Milk cows	61	¹ 76

¹ In 1940

There are differences among regions, as charts 11 and 12 illustrate. Generally foods are supplied from the home farm or garden to relatively fewer farm families in the West than in the rest of the country. A notable exception is beef which is least likely to be home produced in the South, although on the whole the southern farmer relies on his farm for a larger share of the family's food than in other regions. Home-produced butter on the family table is no longer very common except in the South. Chart 13 shows the quantity produced by a family home-producing a specified food. A farm family in the West produces considerably more beef but much less pork than in other regions, and both the southern and western family produces more milk than one in the Northeast or North Central States. This milk includes that used for making butter or cheese or separated for cream.

The 1955 survey has provided more detailed information on homegrown vegetables than was previously available. Of the homegrown vegetables served fresh from the garden, tomatoes are most common; onions and snap beans are favorites also. During the growing season farm families raising tomatoes served them enough times to average at least once a day. Three-fourths of these families also canned some of their homegrown tomatoes. Those raising beans served them an average of four times a week. The vegetables home produced in the South include three that are rare in other regions--mustard greens, raised by 50 percent of southern farm families, okra by 33 percent, and collards by 19 percent.

Home food preservation

Declining home production and the growing popularity of the freezer have brought about changes in food preservation practices. In 1954, as in 1941, most farm families (87 percent) canned foods, but in lesser amounts, with the decrease more noticeable in home-produced foods canned than in those bought for the purpose. The drop in total quarts of food canned per family was from 232 in 1941 to 139 in 1954; but whereas the home-produced food canned decreased nearly 50 percent, the purchased food decreased by only 15 percent (chart 14).

Although some vegetables and fruits are frozen nowadays--two-thirds of the farm families in the country had a freezer or freezer locker in 1954--the quantities are too small to make up for the decline in canning. Thus the total amounts preserved are one-third less than in 1941--one-sixth less for vegetables and nearly one-half less for fruits (chart 15). Most of the food going into the family freezer or locker is meat, poultry, or fish and this does represent an increase so that the total quantity of these items preserved by canning or freezing in 1954 was nearly 10 times that in 1941.

Despite the decline in home production it is still true, particularly for vegetables, that most of the food canned or frozen by farm families is homegrown. In 1954, 80 percent of the farm families canning vegetables had themselves raised all they canned, and just about the same proportion raised at least some of their home-canned fruits. Similarly 85 percent of the farm families freezing vegetables had produced them all, 70 percent of those freezing meat were freezing only home-produced meat, and two-thirds of those freezing fruits had raised some themselves.

Regional differences in home preservation of food are shown in chart 16. Farmers in the South and West on the average canned or froze smaller quantities of fruits and vegetables per family than in the Northeast or North Central States, and those in the South canned or froze less than half as much meat as those in other regions. Since the southern farm families were somewhat larger and spent less for food, the lesser amounts of home-preserved food reinforce the conclusion that they were living on a less generous diet. It was pointed out earlier that in the South farm families home produced meat less than in other regions so they would be expected to freeze less. They produced as much or more fruits and vegetables as families elsewhere, but with the growing season for these foods longer in the South, a larger proportion of them could be used fresh in season, and a smaller supply reserved for the rest of the year than needed in other regions. For example, on a pound basis southern farm families canned or froze only a little over a fourth of their vegetables other than potatoes and sweetpotatoes compared with more than a third in the Northeast and North Central States.

Chart 17 shows regional differences in freezing beef and pork, items which account for 45 percent and 26 percent respectively of the food going into the average farm family freezer. The southern farm family, as would be anticipated, froze much less pork or beef than other farm families, the western family froze the most beef, and the North Central family the most pork. These patterns hold for the meat purchased for freezing as well as for the home-produced meat which makes up the bulk of the meat frozen.

Food consumed--the diet pattern

Turning now to the food selections that make up the diet of the farm family, as indicated by a sample week in the spring of 1955, we find farm family meals more like city family meals than once was the case. Because farm families now buy more of their food and thus partake of the technological advances in food marketing, and because many farm homes today have a freezer, it is probably true that there is less seasonal variation in farm food consumption than there used to be.

When money value (at retail prices) is used to measure the proportion of different groups of foods in the total of all foods used at home, it appears that since 1942 farm families, like city families, have increased the proportion of meat and eggs at the expense of most other foods except what is called "miscellaneous"--purchased prepared foods, mixtures, soups, beverages, nuts, seasonings, etc. (chart 18). In part this shift may reflect changing price relationships among foods, but to some extent it represents an apparent change in family preferences supported by generally higher incomes.

Another way to summarize food consumption for comparative purposes is to convert to calories as has been done in chart 19. Compared with 1942, both farm and city families are getting more of their calories from high-protein foods like eggs, meat, poultry, and fish, and less from vegetables, fruits, and grains. However, while city families decreased the share from fats and sugars slightly, farm families increased the percentage of calories contributed by these foods from 23 to 27 percent.

Such percentage distributions, while useful, have a limitation: an increase in the percentage for one item must be offset by a decrease for another, whether or not there was a decrease in actual consumption. Charts 20 and 21 deal directly with the quantities of specified foods used per person in a week by city and farm families in 1942 and 1955. They serve also to illustrate how much "the urban-farm consumption gap" is closing.

Increases in consumption of meat are shown in chart 20. At the beginning of World War II farm households used three-fourths pound less meat, poultry, and fish per person in a week than urban households, and only 36 percent as much beef. By spring 1955 both groups were eating more meat, but farm families now had only one-half pound less per person than urban, and 86 percent as much beef. The figures for meat, poultry, and fish also illustrate how much more variety the farm family now has in its diet. In 1955, practically every farm family--99 percent--used at least one form of these foods during the survey week, whereas in 1942 10 percent had none. Moreover, specific foods such as pork, beef, or poultry were being used by more families in 1955 than in 1942. As the following percentages show, by 1955 not only did most farm families have some pork during the week, but the majority of them had at least one cut of beef or poultry in addition:

	Percent of families using	
	<u>1942</u>	<u>1955</u>
Pork.....	56	90
Beef.....	42	78
Poultry.....	23	50

Chart 20 also shows city and farm families to be more alike in milk consumption in 1955 than formerly, but while a city family member now had the equivalent of 0.6 quart more milk than before, the farm family member was getting 0.4 quart less. This decrease for the farm family is explained by decreased home production: families use less milk when they buy it than when they get it from their own cows. The decrease, however, is limited to fresh milk; consumption of milk products such as commercial ice cream and cheese increased by two-thirds while that of urban families increased by one-tenth. In 1955, farm families were buying ice cream, like many other processed foods, at nearly the same rate as urban families.

In sources of calories and in money value of food, there was a decrease in the share from grain products and vegetables. For grains, quantities per person were less, but for vegetables they actually were greater (chart 21). Farm families in 1955 used 20 percent more vegetables per person than in 1942, while urban consumption remained almost unchanged. Thus farm consumption was 90 percent of urban compared with 72 percent earlier. Similarly farmers in 1955 had two-thirds as much commercial baked goods per person as urban families, whereas in 1942 they had only one-third as much. Meanwhile they cut down on flour and cereals so that total grain products per person were now only 1-1/3 pounds more than in city families instead of nearly 2 pounds more as in 1942.

One notable exception to the growing similarity of farm and city diets is in fats and sugars. As mentioned above, city dwellers decreased their share of calories from these foods between 1942 and 1955 while farmers increased theirs. We will see later that the proportion of farm families buying soft drinks for home consumption nearly quadrupled between 1942 and 1955, while the proportion of city families increased by only two-thirds. The total amount of sugars and sweets used in the home per person in farm families was 1.8 pounds in 1955, 0.4 pound more than in 1942. City families used 1.1 pounds per person in 1955, only 0.2 pound more than in the earlier year.

For fats, per capita consumption by city dwellers was slightly less in 1955 than in 1942, but in farm families it was higher. Chart 22 shows that the trends in farm and city buying practices for fats were diverging also. The proportion buying vegetable shortening or cooking oil increased much more in this period for farm than for city families. In addition, the percentage of farm families buying butter increased while the percentage of city families buying butter dropped considerably. However, because fewer farm families produced butter in 1955, there was a comparable decrease in the percentage of farm and urban families using any butter.

Purchased processed foods, home baking

The farm homemaker, like the city homemaker, is increasing her use of food services to ease the work of feeding her family. In spring 1955, 32 percent of the dollars spent by the farm family for foods to eat at home in a week went for a selected list of commercially prepared and partially prepared foods³ that took only 22 percent of the food dollar in 1942. Because the farm housewife gets some food from the family farm or garden, the share of her food money for these convenience foods is greater than for the urban housewife who spent only 27 percent of her food money for them in 1955 (chart 23).

Chart 24 illustrates for some common foods--ice cream, soft drinks, lunch meats, and margarine--how much alike the farm and city family's weekly shopping lists have become. And the farm family buying these foods is buying as much as the city family and sometimes more. This chart shows the greater increase since 1942 in the proportion of farm families buying bottled soft drinks to use at home.

Some changes in household food preparation are illustrated by the decrease in home baking in the two largest farm regions. In the North Central region (chart 25), the percentage of farm homemakers baking some common items at any time during a month in spring 1955 was considerably less than in 1948, the other year for which data are available.⁴ (Generally we may assume that a homemaker not baking an item during a month does not make it regularly.) The largest decrease occurred in bread and rolls, which take the most time to make and which would need to be made in considerably larger quantities because they appear on the family table more regularly than other baked goods.

³ Baked goods, flour mixes, ready-to-eat cereals; ready-cooked pastes; frozen and canned fruits and vegetables; cooked and canned meats, lunch meats; ice cream, jellies, candy, prepared desserts; soups, pickles, olives, relishes; sauces and salad dressings; other prepared or partially prepared dishes.

⁴ Farm Family Housing Needs and Preferences in the North Central Region, P. Nickell, M. Budolfson, M. Liston, and E. Willis, No. Cent. Reg. Pub. 20, 173 pp, illus, Feb, 1951, (Iowa Agr. Expt. Sta. Bul. 378)

In the South (chart 26) the pattern is similar, though as would be expected, there has been much less decrease in home baking of biscuits than of other items.⁵ And fewer southern families are using mixes for home-baked goods (chart 27). Commercial mixes were used by only 2 percent of the southern farm homemakers making biscuits in the survey week in spring 1955, 7 percent of those making piecrusts, and 24 percent of those making cake. Corresponding figures for the North Central homemakers using mixes are 19 percent of those making biscuits, 9 percent for piecrust, and 40 percent for cake.

Despite the tendency for the housewife to buy food with a greater degree of processing, it is obvious from these charts that except for bread, which is usually bought, baked goods used in the farm home are likely to be made there. This pattern holds for urban families too, although they do more buying and less baking in general. Chart 28, summarizing baking and buying practices for a week in 1955 for both urban and farm families, shows that the percentage of farm households using commercial mixes is about the same as the urban. Since this is so, and since fewer urban than farm families do any baking, it follows that among urban families the proportion of baked items made from mixes is larger. Among urban homemakers 56 percent of those making a cake used a commercial mix, 31 percent of those making biscuits, and 21 percent of those making pie. Among farm homemakers, mixes were used by 34 percent of those making cake and 8 percent of those making biscuits or pie. Cookies, not shown on the chart, were baked in 9 percent of urban and 22 percent of farm homes during the survey week. In 20 percent of these city homes and 8 percent of the farm homes, the cookies were made from commercial mixes.

The practices with respect to these flour mixes are in line with the findings of a recent pilot study in Minnesota on relative time and money costs of preparing baked products by different methods.⁶ This study found that the average amount of time saved by 10 homemakers in making cake from commercial mixes was one-third that spent in making it "from scratch." For piecrust and biscuits the saving in time was one-fourth, and for cookies (chocolate chip) one-half. But the money costs of the mixes over the costs of the products made from individual ingredients were one-fifth greater for cake, one-half for biscuits and cookies, and three-fourths for piecrust. Factors other than time and money, such as acceptability of the final product and the degree of cooking still required, no doubt are involved, but, the Food Consumption Survey seems to show that, in deciding whether to use mixes or to start from scratch, the housewife tends to consider both the time and money elements.

Implications

What have been the effects of these changes in home-production, home-preservation, and buying practices on the diets of farm families? Have the changes all been good ones? It is obvious that they have resulted in a more expensive diet, and as economists we would have to say that this trend is likely to continue. Most of us probably would also agree that a more varied diet, one that takes less time and effort for the housewife to prepare and gives her more time to devote to her family, her community interests, or to the job with which often she is augmenting the family income, has its advantages. As persons concerned with the welfare of farm families, however, we'd like to be sure these outweigh possible disadvantages. For this we need an overall index of the net effect of changing food consumption patterns. One such measure, while but a partial one, is the nutritional adequacy of the diet, and in this respect, though there has been improvement, there are some warning signals.

The earliest nationwide evaluation of dietary levels was made in 1935-36. In those depression days, by standards different from those now considered nutritionally desirable by the National Research Council, it could be said that one-third of the nation's nonfarm families and one-fourth of the farm had "poor" diets. In 1955, by the same standards only one-tenth of the nonfarm diets and one-seventh of the farm would be called "poor." Thus

⁵ Farm Housing in the South, South, Coop. Ser. Bul. 14, 274 pp., illus. [1951]

⁶ Pilot Study of Money and Time Spent in Preparing Baked Products from Individual and Premixed Ingredients, E. Asp, I. Noble, and F. Clark, Jour. Home Econ. 49 (9): 717-719, 1957.

farm diets have improved, although not so much as the nonfarm. However, looking back to 1942, the starting point for most of our comparisons, we see that in shifting from home production to purchases and eating more like city families, farm families may be picking up some of their bad habits along with the good.

On the plus side, however, it was found, that in buying more of their fruits and vegetables farm families chose well enough to keep the average amount of ascorbic acid--always a critical nutrient for farm families--at almost the same level per nutrition unit⁷ as in 1942. During the same period food supplies of city families showed a drop in ascorbic acid, so that the farm level in 1955 was 85 percent of the urban compared with only 80 percent in 1942. On the other hand, buying rather than producing milk lessened the advantage farm diets usually have over city diets with respect to calcium. In the period studied city families increased their milk consumption and raised the average amount of calcium per nutrition unit more than 20 percent. Farm families, on the other hand, decreased their consumption of milk. Because they used more cheese, ice cream, and other milk products than before, however, the average for calcium per nutrition unit remained the same. Nevertheless, the farm family in 1955 had on the average only 14 percent more calcium than the city family, rather than 38 percent more as in 1942.

Although both farm and city families were using more meat in 1955 than formerly, the farm/city ration for protein per nutrition unit was only 102 compared with 110 in 1942. This too is in large part a result of changing milk consumption. In 1942 farm families got 28 percent of their protein from milk and milk products, and city families only 21 percent. In 1955 farm families got 24 percent of their protein from milk and city families 22 percent.

Admittedly, these nutrient trends are not the only criteria, nor are they infallible ones. But as we see our farm families change their practices--cut down on home preservation of fruits and vegetables and increase home freezing of meat, eat more of their meals away from home, produce less of their food and buy more--we must change the nature and scope of our educational programs accordingly. We may be able to help the family that cuts down its home production to concentrate its efforts on those items representing the largest net saving or those for which commercial market supplies might be less satisfactory than foods produced or preserved at home. We must place special emphasis on the wise selection and use of purchased foods out of the greater variety from which the farm family can now choose. This should help the family make most economical use of its dollars. It should also protect the family that takes on city ways from losing out on one advantage of living on a farm that used to be taken for granted, namely the probability of having a better diet.

CHANGES IN FAMILY SPENDING--HOUSING

By Jean L. Pennock

A high level of expenditure in the housing categories--furnishings and equipment, household operation and dwelling upkeep--seems to be characteristic of a high level of living, and farm families in 1955 could be said to be spending on such a level. In that year expenditures for furnishings and equipment averaged \$219 per family, for household operation \$289, and for dwelling upkeep \$71 (table 8).

Furnishings and equipment

What families have in the way of furnishings appears to have considerable influence on what they spend to run their houses, and both may have some influence on what they spend on the house itself. From 1941 to 1955 expenditures for furnishings and equipment more than tripled. When, however, expenditures are put in terms of dollars of constant

⁷ Determined by adjusting the number eating out of family food supplies for estimated need on the basis of age and sex.

TABLE 8.--Average expenditures of farm-operator families for total consumption and for the housing categories, 1941 and 1955

Item	1941		1955			
	In 1941 dollars	In 1955 dollars ¹	United States	North Central	South	West
Total consumption expenditures	\$817	\$1,716	\$2,759	\$2,797	\$2,463	\$3,795
Dwelling upkeep ²	15	35	71	64	59	143
Household operation.....	87	140	289	335	221	400
Fuel, light, refrigeration and water.....	55	--	186	235	129	242
Other household operation.	32	--	103	100	92	158
Furnishings and equipment...	66	132	219	228	200	297
Household textiles.....	9	--	25	24	23	35
Furniture.....	11	--	53	57	48	67
Floor coverings.....	6	--	16	21	11	32
Kitchen, cleaning, and laundry equipment.....	31	--	87	83	86	111
Major items.....	--	--	58	49	64	66
Other items.....	--	--	29	34	22	45
Miscellaneous housefurnishings.....	9	--	39	44	32	51

Note: Data from both surveys adjusted for comparability.

¹ Adjusted by the AMS Index of Prices Paid by Farmers for Family Living Items.

² Includes expenditures for repairs and replacements, rent and taxes, mortgage interest, and insurance on off-farm dwellings, and expenditures for lodging away from home. Excludes rent, taxes, mortgage interest, and insurance on the farm dwelling.

purchasing power, there is less difference; on this basis families were spending only about twice as much in 1955 as in 1941.

Over this period farm families increased their spending for furnishings and equipment at about the same rate as for total consumption. Consequently this category has maintained the same position in the budget (table 9).

Kitchen, cleaning, and laundry equipment was the most important component of the furnishings and equipment category in 1941, as seen in table 10. It maintained this position in 1955, but declined considerably in importance. The explanation lies partly in the fact that some of the more expensive pieces of mechanical equipment are now owned by almost all farm families. Consequently buying of these items is largely confined to replacement purchases and is therefore at a lower level than in 1941. For example, the proportion of families buying mechanical refrigerators was somewhat smaller in 1955 than in 1941--5 compared with 7 percent--but in the later year 90 percent reported owning a refrigerator.

The regional data for 1955 show this shift in what families are now buying. The North Central region has in the past as in 1955 spent more, on the average, for furnishings and equipment than the South and its families are relatively well stocked with the major items of mechanical equipment for the kitchen and laundry--things like refrigerators, gas or electric ranges, and washing machines. As a result of this situation, in 1955 families in the North Central region were spending an average of only \$49 per family for these things or 21 cents of their furnishings and equipment dollar. In the South, however, in 1955 families were still in the process of building up their stocks of these things. Consequently their average expenditure was higher in actual dollars--\$64--and as a proportion of their total furnishings and equipment outlay--32 cents out of each dollar. Meanwhile in the

TABLE 9.--Position of the housing categories in the budget of farm-operator families, 1941 and 1955

Item	1941		1955
	In 1941 dollars	In 1955 dollars ¹	
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Total consumption expenditures.....	100.0	100.0	100.0
Furnishings and equipment.....	8.1	7.7	7.9
Household operation.....	10.6	8.2	10.5
Dwelling upkeep ²	1.8	2.0	2.6

Note: Data from both surveys adjusted for comparability.

¹ Adjusted by the AMS Index of Prices Paid by Farmers for Family Living Items.

² Includes expenditures for repairs and replacements, rent and taxes, mortgage interest, and insurance on off-farm dwellings, and expenditures for lodging away from home. Excludes rent, taxes, mortgage interest, and insurance on the farm dwelling.

TABLE 10.--Distribution of expenditures of farm-operator families for furnishings and equipment, 1941 and 1955

Item	1941	1955		
		United States	North Central	South
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Total furnishings and equipment.....	100	100	100	100
Kitchen, cleaning, and laundry equipment.	47	40	36	43
Major items.....	--	26	21	32
Other items.....	--	13	15	11
Furniture.....	17	24	25	24
Floor coverings.....	9	7	9	6
Household textiles.....	14	11	11	12
Miscellaneous.....	14	18	19	16

Note: Data from both surveys adjusted for comparability.

North Central region, families have gone on to what appears to be the next step in the stocking-up process. There in 1955 the buying of minor kitchen, cleaning, and laundry equipment, which includes the smaller electrical kitchen equipment--toasters, mixers, electric frypans, coffee makers, and the like--took more of the dollar than among the farm population as a whole.

The transfer from initial to replacement buying only partly accounts for the decrease in the proportion of the furnishings and equipment dollar spent for equipment, however, since buying in 1955 was not lower than in 1941 for some kinds of equipment. Inasmuch as 84 percent of the families in the 1955 survey reported owning washing machines, it can be presumed that most purchases of this item in 1955 were in the class of replacement buying, yet a larger proportion of families bought in 1955 than in 1941. Here the advantages of the automatic models over the wringer and spin-dryer types probably

have acted to speed up replacement. Then there are other items of major equipment which have not begun to approach the saturation point in the farm market--vacuum cleaners, freezers, and mechanical dryers, for example.

To explain the position of equipment in the furnishings budget, it is also necessary to look elsewhere. It isn't that families were spending less than formerly for equipment--in actual fact they were spending almost three times as much. Rather, though they increased their expenditures for equipment, they made even greater increases in spending for other kinds of furnishings. It is in the furniture group that these greater increases were made. The level of spending here in 1955 was almost five times the 1941 level--\$53 per family as compared with \$11. The proportion of families buying furniture of one kind or another more than doubled between 1941 and 1955.

Still a third factor operating to shift the importance of the furnishings and equipment groups in the family budget is changes in the price structure. Prices of equipment, as measured by the AMS index, have risen considerably less than have prices of furniture.

Chart 29 indicates the level of ownership shown by the 1955 survey for some household facilities and items of equipment that can be considered significant of the level of living. The items of equipment--mechanical refrigerators, washing machines, and freezers--have been discussed above. The facilities are electricity, reported by 92 percent of farm families, and running water in the dwelling, reported by 64 percent. It is possible to generalize on their distribution. Families in the West are most likely to have these things and families in the South least likely. Families tend to get them fairly early in their life cycle; as families move through the middle span of the life cycle there is little change in the rate of possession. Older families, on the other hand, are less likely to have these items. This does not mean that most older families are without these conveniences; usually the level is only slightly below the level of the plateau maintained through the preceding intervals, but the level in the later years is noticeable as a departure from that plateau.

Household operation

As with furnishings and equipment, expenditures for household operation have increased at about the same rate as have expenditures for other categories of consumption taken as a whole, with the result that in 1955 this category was taking the same proportion of the family budget as in 1941. Here price changes have been markedly less than in other fields of consumption; in fact the AMS index records less change in this category than in any other. Consequently consumption of the goods and services entering into household operation can be presumed to have increased more than has total consumption.

One of the outstanding consumption gains in this field is in the use of electricity. It has been mentioned that 92 percent of farm homes were on electric power lines in 1955; in 1941 the proportion was only 48 percent. Not only are more farm homes on electric lines now, but each household uses more current. In 1955 the family's share of the year's bill on farms that had electricity was \$81; in 1941 it was \$39. Since electricity is one of the few things that costs less today than formerly, the average farm family obviously is using much more power and light than it did 15 years ago.

Another increase in expenditures in this category that also spells a gain in convenience for the household is for gas. In 1955, 35 percent of the farm families reported expenditures for bottled gas and 6 percent reported piped gas, while in 1941 the combined count was only 8 percent.

There have been changes in heating the farm house, too. The proportion buying wood has decreased by half and there appears to have been some decrease in the proportion buying coal. Kerosene, which used to be bought by almost three-fourths of all farm families, is now reported by less than a third. This, of course, reflects changes in cooking and lighting as well as in heating methods. Users of fuel oil, on the other hand, have increased; one-fifth of all families reported this expenditure in 1955.

All of this adds up to a considerable upgrading of the mechanics of housekeeping. But not all the convenience expenditures, the items that can be taken to indicate a high level of living, show an increase from 1941 to 1955. The notable exception is that fewer families had household help, and in spite of the well-recognized rise in the hourly cost of such help, expenditures here have dropped. But this change is not limited to the farm sector.

Expenditures for supplies--the soaps and cleaning material, paper supplies, postage and stationery, and all the miscellanea necessary for running the house--increased even more than the other components of household operations in the period 1941-1955.

Work done on the family dwelling

Farm families spent an average of \$125 for repairs, replacements, and improvements to their dwellings in 1955. This is more than four times the expenditure in 1941. Although there has been considerable price increase in this category--more than in furnishings and equipment, or in household operation--1955 expenditures are almost double those of 1941 when expressed in dollars of constant purchasing power,⁸ as illustrated below:

	<u>1941</u>		<u>1955</u>
	<u>In 1941</u>	<u>In 1955</u>	
	<u>dollars</u>	<u>dollars</u>	
All repairs, replacements, improvements....	\$ 29	\$ 68	\$ 125
Repairs and replacements.....	11	26	50
Improvements (alterations and additions)..	18	42	75

More families were doing work on their dwellings in 1955 than in 1941. A comparison of the proportions reporting any kind of work is not possible since this statistic was not compiled for 1955, but in that year the proportion reporting expenditures for interior painting alone was about the same as the proportion reporting all kinds of work in 1941.

The types of work families were doing on their dwellings in 1955 is of interest even though a comparison with the earlier period cannot be provided. The work most frequently reported was of types that would usually fall under the heading of renovation, although undoubtedly some of it was in conjunction with remodeling or building additions--painting, both interior and exterior, and papering. Interior painting was reported by 28 percent of the families, exterior painting and papering by about half as many. Plumbing installation or repair and the installation or repair of awnings, screens, or storm windows were each made by 10 percent of the families. All other types of work were reported by fewer than 10 percent.

Factors affecting expenditures for the housing categories

The age of the operator, which is used as the indication of position in the family life cycle, affects the various housing components differently so that no clear-cut pattern emerges for housing as a whole (table 11). The variation shown in furnishings and equipment, however, is clear-cut and quite striking. Both the money spent on furnishings and the percentage of total consumption expenditures used for this category decrease with age. Obviously, young families are building up their stocks of household goods and need to put relatively more of their resources into this category in the early years.

The opposite trend--increasing importance with age--shows up for dwelling upkeep. Here this results partly from changes in spending in this category and partly from changes in other categories. Families in the middle and later ranges of the family life cycle spend more for dwelling upkeep than do younger families, but older families spend about the same amounts as those in the middle range. The continued rise in importance of this category is due to decreased spending for other categories by the older group.

⁸ Adjusted by the AMS Index of Prices Paid by Farmers for Family Living Items.

TABLE 11.--Average expenditures of farm-operator families with incomes of \$2,000 - \$4,000 for the housing categories, by selected characteristics, 1955

Family characteristic	Dwelling upkeep ¹	Household operation	Furniture and equipment
Size:			
2 persons.....	\$110	\$295	\$185
4 persons.....	45	330	265
6 persons.....	45	320	285
Age of operator:			
Under 35.....	10	310	290
45-54.....	65	315	240
65 and over.....	65	285	125
Schooling of operator:			
Under 9 years.....	45	265	220
9 years and over.....	70	365	270

Note: Data adjusted for comparability with earlier surveys.

¹ Includes expenditures for repairs and replacements, rent and taxes, mortgage interest, and insurance on off-farm dwellings, and expenditures for lodging away from home. Excludes rent, taxes, mortgage interest, and insurance on the farm dwelling.

There is no clear-cut pattern in the proportion of total spending for household operation. Spending is about the same among younger and middle-aged families, but the proportion this category takes of total spending decreases as middle-aged families increase their spending in other categories. Older families spend considerably less for household operation but they have also made even sharper decreases in other categories so they show a gain in the proportion of the total spent for household operation.

An increase in family size is accompanied by some increase in expenditures for household operation and a somewhat sharper increase in expenditures for furnishings and equipment. There are also increases elsewhere in the budget, however, and as a result household operation decreases in importance with increase in family size and there is only a slight rise in the importance of furnishings and equipment. Spending for dwelling upkeep decreases sharply between the 2-person family and larger families, and the importance of the category decreases correspondingly.

It has been noted earlier that education has the effect of raising the family's standard of living. Families in which the operator had completed 9 or more years schooling spent more than families whose heads had less than 9 years in school. Household operation expenditures were increased proportionately more than total spending, but the relative position of the other housing categories was not changed appreciably.

Farm-urban differences

Although the spending of farm people for consumption as a whole and for many of the categories when considered separately is becoming more like that of urban people, in the housing categories as a group there have been and still are considerable differences (chart 3). We can expect these differences to continue. In 1955 farm expenditures per person for housing were only 36 percent of urban.⁹ Part of these differences are a matter of accounting. Traditionally rent, real estate taxes, and mortgage interest payments are assigned to the housing category for urban families, while in this report, as in the past, they have been assigned to the farm for farm families. These accounting differences are

⁹ For derivation of the 1955 urban estimate, see footnote 1, page 1.

not enough, however, to account for the relatively low position of the housing categories. When a share of farm real estate taxes, mortgage interest, financing costs, and insurance is assigned to the owned farm dwelling, farm housing expenditures per person are increased only to 41 percent of the urban level. If it were possible to apportion part of the farm rental to the farm dwellings, this figure would be moved but a few percentage points higher.

That this comparison is made on a per person basis depresses the farm position unduly since family size has less effect on expenditures for the housing categories than on the budget as a whole. Comparison made on the basis of expenditures per family would show somewhat less difference between the farm and urban levels. However, the greatest differences between the levels of living of farm and urban families are probably in the area of housing.

Expenditures for furnishings and equipment show up better in a farm-urban comparison than do either the housing categories as a whole or even total consumption expenditures. This can be attributed to the fact that farm families are still in the process of building up inventories to a greater extent than are urban families.

CHANGES IN FAMILY SPENDING--CLOTHING AND PERSONAL CARE

By Roxanne O'Leary

Family expenditure studies tell a good deal about what is happening to farm family spending for clothing. In 1941 farm families spent an average of \$135 on clothing. Adjusted for the change in the price of apparel, that is, in 1955 dollars, the expenditure was about \$300 in 1941,¹⁰ as compared with more than \$400 in 1955 (See table 1, p. 2). The difference between these two figures represents an increase of somewhere about one-third in spending for clothing in the 14-year period.

To place clothing expenditures in proper perspective with increases in other areas of family living, let us go back a bit. It has been noted that farm families in 1955 spent about two-thirds more for current consumption than in 1941 after taking into account the change in prices. Thus, spending for clothing, with an increase of less than one-half, has not kept pace with spending for some of the other goods and services that make up family living. In 1941, clothing took 17 percent of the total family budget; in 1955, 15 percent.

Farm families today are not spending their clothing money the same way they did 14 years ago (table 12). Greater emphasis is now being placed on the care of garments by service establishments outside the home. In 1941, 3 percent of the family clothing dollar went for clothing upkeep. In 1955, this percentage had increased to 7, the greatest portion of which was for dry cleaning. Men and boys over 16 years of age get a considerably smaller share of the total family clothing expenditure now than formerly. In 1941, 40 percent of the family clothing dollar was for men's ready-to-wear clothing and in 1955 this percentage had fallen to 34. Women's expenditures for ready-to-wear apparel also took a smaller portion of the family clothing dollar, decreasing from 35 percent to 32 percent.

Expenditures for all types of garments have increased but not to the same degree. It is interesting to note how family members have changed the allocation of their expenditures for ready-to-wear clothing among the different types of garments. In part, these differentials have been due to differences in price changes among the clothing items. For example, cotton apparel increased more in price from 1941 to 1955 than apparel of wool or man-made fibers. On the whole, however, most changes in the way the clothing dollar is spent are probably due to changes in preference.

¹⁰The figure used here is approximately midway between the adjustments resulting from the use of the AMS Index of Prices Paid by Farmers and the BLS Consumer Price Index.

TABLE 12.--Average expenditures of farm-operator families for categories of clothing expense, 1941 and 1955

Category of expense	Expenditures in current dollars		Percentage distribution of expenditures	
	1941	1955	1941	1955
Total ¹	133	392	100	100
Clothing items.....	124	347	94	88
Men and boys aged 16 and over.....	53	133	40	34
Women and girls aged 16 and over.....	47	127	35	32
Boys aged 2-15.....	13	42	10	11
Girls aged 2-15.....	11	42	8	11
Infants and children under 2.....	1	4	1	1
Materials, findings, paid help for sewing.....	5	17	3	4
Upkeep.....	4	28	3	7
Shoe shines, repairs.....	1	6	1	1

¹ In order to keep the two studies on a comparable basis, jewelry purchase and repair and special athletic wear have been excluded although they are usually considered to be clothing expenditures.

The changes in allocation of expenditures for ready-to-wear clothing by men and boys over 16 show an increasing preference for informal clothing (table 13). The greatest change has been a decreased emphasis on spending for dress and business suits. To replace such suits, there have been increases in the proportion spent for separate jackets and sport coats and separate trousers and slacks. Though cotton shirts still predominate spending for shirts other than cotton ones shows a sizable increase, due in part to the increased popularity of woolen sports shirts and in part to the appearance on the market of nylon and Dacron shirts. Small decreases in the proportion spent for overcoats and top-coats are evident. Jackets are replacing coats for some men. There have also been decreases in spending for men's hats, particularly felt hats.

Changes in the way women have divided their clothing money among the various types of garments are even more marked than those for men (table 14). Women's patterns of spending in 1955 also indicate the trend toward the more informal type of garment. Dresses showed the greatest proportionate decrease in women's spending. Offsetting this there were increases for suits, skirts, blouses, and sweaters. Another indication of the greater preference for informal clothing is the smaller portion of the total spent on felt and straw hats and the slight increase for caps and head scarves. Heavy coats, footwear, and hosiery have all been given less important places in the budget. Changes in hosiery consumption show the effect of technological developments. The greater use of anklets instead of stockings is partly responsible for hosiery now taking a smaller share, but another important reason is the shift from the silk stockings of the early 40's to the more durable nylons of the 50's.

Rural-urban differences

The 1941 study showed rural farm family clothing expenditures to be 55 percent as great as those of urban families. A comparison of the 1955 rural data with the latest urban spending figures¹¹ shows that in 1955 farm families spent 87 percent as much for clothing as did city families. However, the fact that farm families tend to be larger than city families must be considered. It has already been noted that increases in spending

¹¹ For derivation of the 1955 urban estimate, see footnote 1, page 1.

TABLE 13.--Average expenditures of farm-operator families for clothing for men and boys 16 years of age and over, by item, 1941 and 1955

Clothing item	Expenditures in current dollars		Percentage distribution of expenditures	
	1941	1955	1941	1955
All garments ¹	53.01	131.51	100.0	100.0
Coats, jackets, sweaters.....	6.13	14.83	11.6	11.3
Overcoats, topcoats.....	2.09	3.29	3.9	2.5
Separate jackets, sport coats.....	2.79	9.76	5.3	7.4
Sweaters.....	1.04	1.23	2.0	.9
Raincoats, snowsuits.....	.22	.55	.4	.4
Suits, trousers, overalls.....	16.86	40.79	31.8	31.0
Dress, business suits.....	7.99	14.29	15.1	10.9
Separate dress or work pants, overalls.....	8.15	23.50	15.4	17.9
Slack suits, shorts, uniforms.....	.70	2.99	1.3	2.3
Shirts.....	5.91	16.82	11.1	12.8
Cotton dress shirts.....	2.00	5.45	3.8	4.1
Cotton work shirts.....	3.53	6.80	6.7	5.2
Other shirts.....	.38	4.57	.7	3.5
Underwear, nightwear.....	4.31	12.04	8.1	9.2
Socks.....	2.73	6.53	5.1	5.0
Footwear.....	10.99	25.99	20.7	19.8
Hats, caps.....	3.07	5.70	5.8	4.3
Gloves, mittens.....	1.75	4.68	3.3	3.6
Other accessories.....	1.23	4.11	2.3	3.1

¹ In order to keep the two studies on a comparable basis, jewelry purchase and repair and special athletic wear have been excluded although they are usually considered to be clothing expenditures. Clothing expenditures not itemized have also been excluded.

for clothing accompany increases in family size. Spending per farm person was 40 percent of that per urban person in 1941, 69 percent in 1955.

Income differences

Income, age, family size and composition, and geographical location all appear to have a significant bearing upon family clothing expenditures. It is difficult to isolate the effects of these and other factors, but available statistics provide a fairly clear picture of their general effects.

As would be expected, income appears to be the most important single factor affecting family clothing expenditures. As income increases, clothing expenditures increase. Data from the 1955 study as well as from previous studies show that at the lowest income levels expenditures for men's clothing are greater than are those for women's. As income increases, women's expenditures rise faster than men's. The result is that a greater share of the family clothing dollar at the high income levels is devoted to the women.

Age, family size, and composition

The data give us a picture of family spending throughout the family life cycle. When the farm operator is under 35 years of age, his family is likely to be relatively small and his children quite young. Consequently average family expenditures for clothing in this group are low. The family of the operator who is between 35 and 44 years old is

TABLE 14.--Average expenditures of farm-operator families for clothing for women and girls 16 years of age and over, by item, 1941 and 1955

Clothing item	Expenditures in current dollars		Percentage distribution of expenditures	
	1941	1955	1941	1955
All clothing items ¹	46.58	124.50	100.0	100.0
Coats and jackets.....	7.94	15.70	17.0	12.6
Heavy coats, with fur.....	1.23	.98	2.6	.8
Heavy coats, no fur.....	2.92	6.54	6.3	5.3
Fur coats, stoles, scarves.....	1.00	.73	2.1	.6
Lightweight coats.....	2.28	5.72	4.9	4.6
Jackets.....	.35	1.09	.8	.9
Raincoats, snowsuits, other.....	.15	.63	.3	.5
Suits.....	1.27	7.36	2.7	5.9
Dresses.....	9.54	21.04	20.5	16.9
Sweaters.....	.96	3.38	2.1	2.7
Skirts.....	.71	4.89	1.5	3.9
Overalls, slacks, jeans.....	.51	2.54	1.1	2.0
Blouses.....	.68	3.53	1.5	2.8
Sunsuits, shorts, play suits.....	.05	.72	.1	.6
Aprons.....	.31	.77	.7	.6
Underwear, nightwear.....	6.36	22.68	13.7	18.2
Hosiery.....	5.11	10.66	11.0	8.6
Footwear.....	9.19	21.17	19.7	17.0
Hats, caps, scarves.....	2.40	3.95	5.2	3.2
Gloves, mittens.....	.51	1.31	1.1	1.1
Handbags, purses.....	.59	2.77	1.3	2.2
Other accessories.....	.42	2.01	.9	1.6

¹ In order to keep the two studies on a comparable basis, jewelry purchase and repair and special athletic wear have been excluded although they are usually considered to be clothing expenditures. Clothing expenditures not itemized have also been excluded.

likely to be larger and the children are getting to be of an age where they need more clothing and more expensive clothing, and so average expenditures are higher. Families usually reach their peak size when the operator is between 45 and 54 years old, and the children in these families are accounting for still larger individual expenditures. It is in this interval that family clothing expenditures reach their peak. After the operator reaches 55, family size tends to decrease and the operator and his wife are likely to spend less for their own clothing, so family clothing expenditures decline rapidly.

Among families with incomes between \$2,000 and \$4,000 in 1955 (table 15) this pattern resulted in an increase of one-third in family clothing expenditures from the group of youngest operators to those 45 to 54 years old. From that high point, expenditures were just halved by the time the operator attained the 65-and-over group. Since in the presentation of expenditure data the break between childhood and adult status is traditionally considered to come at age 16, the peak in expenditures for children so defined was reached earlier than the peak in family expenditures. In this income class, the peak expenditures for children was reached when the operator was between 35 and 44 years old, at which time these expenditures were one-third of the total family expenditures for clothing. In families with heads from 45 to 54 years old or older, many of the sons and daughters have passed 16 and their expenditures are therefore classified as those of adults, causing a drop in children's expenditures and an increase in those of adults.

TABLE 15.--Average expenditures of farm-operator families with incomes of \$2,000-\$4,000 for clothing, by age of operator, 1955

Age of farm operator	Total family expense ¹	Men aged 16 and over	Women aged 16 and over	Children aged 2-15
Under 35 years.....	\$393	\$127	\$103	\$98
35-44 years.....	504	140	133	166
45-54 years.....	519	179	176	104
55-64 years.....	425	153	171	50
65 and over.....	257	99	103	28

¹ Includes expenditures for infants and children under 2, materials, findings, paid help for sewing, and clothing upkeep not shown separately.

Regional differences

Clothing expenditures also vary considerably from region to region. Expenditures per person have increased more in the South than in the North Central region since 1945 (table 3, p. 3). The average expenditure in the South was about 80 percent of that of the North Central region in 1945 and 95 percent in 1955. While the southern families have shown a total increase in spending for clothing, most of the gain has been at the upper end of the income scale.

Personal care

Expenditures for personal care amounted to \$69 per family in 1955. Of this, \$28 was for services such as haircuts, permanent waves, and shampoos; the remainder was for personal care materials such as cosmetics, toilet soaps, tooth paste or powder, cleansing tissues, and sanitary supplies.

Expenditures for personal care tend to move right along with total expenditures for family living. As the age of the farm operator increases, personal care expenditures also increase until the peak point at ages 45 to 54, which is also the stage of the family life cycle when total expenditures for family living are at their highest level. After that, there is a marked decrease. Personal care expenditures also rise with income to the same degree that total expenditures increase. No matter how the age or income change, a little over 2 percent of the budget for family living is devoted to personal care. This was true in 1941 as well as in 1955.

There is very little variation in personal care expenditures by region. In fact, they are remarkably close. In the North Central region, the average family expenditure for home permanents and shampoos used at home was somewhat higher than in the South. Commercial shampoos and waves were slightly higher in the South than in the North.

CHANGES IN FAMILY SPENDING--MEDICAL CARE

By Jean L. Pennock

In 1955 farm-operator families spent, on the average, \$240 per family or \$63 per person for medical care. Comparable figures for 1941, the pre-World War II year for which data are available from a national sample of farm operators, are \$60 per family and \$15 per person (tables 1 and 2, p. 2). In terms of percentage gains in family spending over the interval, increases in medical care expenditures are among the largest to be reported. When an adjustment is made for the change in the prices of goods and services,¹² there is still an increase proportionately greater than that shown for all consumption.

¹² Adjusted by the medical care components of the BLS Consumer Price Index since the AMS Index of Prices Paid by Farmers does not cover medical care.

A comparison of expenditures in 1955 and in 1941 reveals a major change that has taken place in the method of paying for medical care. In 1941 almost all farm families expected to make direct payment for such care as they received it. In 1955 one-half the farm families were prepaying some part of their medical care, either through prepayment plans or health insurance. This fact in itself probably explains part of the increase in medical care expenditures. Larger expenditures can be made without undue strain to the family budget when they are portioned out in regular payments over time. The effects of prepayment on the level of total expenditures cannot be shown from the data collected in this survey, but other studies have shown, for example, that those with hospitalization insurance use hospitals to a greater extent than those without this kind of insurance.

As a result of the increasing use of prepayment, in 1955 almost a fifth of the family's medical dollar--18 cents to be exact--went for insurance and the rest was used for services as incurred. In 1941, only 5 cents on the dollar went into insurance.

Throughout this report we have been looking at what farm families are getting for their expenditures, and there is every reason to do the same with medical care. Here, however, the very fact that families are prepaying part of their medical bills complicates the picture. We have in effect two accounts, and except that the prepaid account also furnishes an unmeasurable quantity of that intangible, security against the unpredictable bill for accident or illness, they both provide the same kinds of goods and services but in different proportions. Ideally we would like to know what each family got from the insurance account in the same detail as we know what they got from the direct expenditure account, but this is impossible in a general expenditure survey. To be able to discuss the goods and services received without regard to the method of payment, it is assumed that what was paid into the insurance account was received in goods and services by the families in approximately the same proportion that the insuring organizations paid out money to hospitals and doctors who provided the service. Two-thirds of the total insurance payments has been assigned to hospital care and one-third to physicians' care. In 1941, however, an even larger proportion would have been used for hospital care since at that time prepayment plans were almost entirely confined to hospitalization.

The thing that stands out when we look at money expenditures in the two periods is the tremendous increase in the importance of hospital care (table 16). Through insurance and in direct payments, expenditures for hospital care in 1955 were about seven times what they were in 1941. By no means all of this increase can be attributed to the effects of insurance; direct payments were five times as high as in 1941. In comparison, large as was the increase in total spending for medical care over this period, it only quadrupled. Of the other components of total medical care, only medicines and drugs increased at a rate comparable to the total; all other components, while making gains dollarwise, increased relatively less than the total.

The picture is different when we look at quantities of goods and services consumed since prices of the various types of medical services and goods did not change equally over the period 1941-1955. As measured by the Consumer Price Index of the BLS, the cost of services increased more than the cost of goods, and the greatest price increase was shown in hospital rates. If we make allowance for changes in the price level, we find that farmers were buying twice as much medical care in 1955 as in 1941. Expenditures for medicines and drugs, in dollars of constant purchasing power, had tripled. Expenditures for medical services, in dollars of constant purchasing power, had in all cases about doubled.

In terms of the distribution of the medical care dollar, as a result of price changes and differences in the volume of services consumed, hospital care in 1955 was taking 27 cents as compared with approximately 15 cents in 1941. Physicians' services, traditionally the largest item in the medical budget, still took a larger proportion of the medical dollar than hospital care but it had lost ground. In 1941 it accounted for 38 cents out of every dollar, but in 1955 only 33. Medicines and drugs remained stationary, taking 17 cents of each dollar. The other components of medical care lost ground. In 1955 dental care took 12 cents and eye tests and glasses 6 cents.

TABLE 16.--Average expenditures of farm-operator families for medical care, 1941 and 1955

Item	1941		1955
	In 1941 dollars	In 1955 dollars ¹	
Total medical care ²	\$60	\$115	\$235
Health insurance and prepayment plans.....	3	9	42
Direct expenditures.....	57	104	193
Physicians' services ³	22	36	63
Dental care ³	9	16	29
Eye tests and glasses ³	5	6	13
Hospital care ³	7	23	36
Medicines and drugs ^{2 3}	10	13	39
Other ^{3 4}	5	11	13

¹ Adjusted by components of the BLS Consumer Price Index. Total by addition.

² In this table vitamin and mineral preparations are excluded from medicines and drugs in the 1955 data to achieve comparability with 1941.

³ For comparability in presentation unitemized expenditures reported in 1955 have been assigned to these items in proportion to the itemized expenditures.

⁴ Includes nursing care, other practitioners' services (osteopaths, naturopaths, chiropractors, faith healers, midwives), laboratory tests and X-rays, medical appliances and supplies, and ambulance.

Factors affecting spending for medical care

Let us turn from this comparison of spending over time to an examination of some of the factors that make spending what it is. First a brief word about income. In general, expenditures for medical care increase with income and are approximately the same proportion of total consumption expenditures at all income levels.

Chart 5, showing the relationship between family size and consumption expenditures, indicates that family expenditures for medical care increase with increase in family size through the moderate-size families, but are lower in the 6-person than in the 4-person family (table 17). This pattern is the result of regional differences. In the North Central region expenditures increased with size of family throughout the entire range, while in the South they rose only until the 3-person family was reached and dropped thereafter. In both regions and for the farm population as a whole, there was a sharp increase in per person expenditures between the single individual and the 2-person family; thereafter per person expenditures decreased with increase in family size. Probably the most important cause of this is the difference in the age composition of families of various sizes and the increase in expenditure with the age of the individual. The 2-person family has a higher proportion of adults than the 6-person family and therefore a higher average expenditure per person. As family size increases, total expenditures for consumption increase more sharply than medical care expenditures, with the result that medical care takes a decreasing proportion of the family budget.

Chart 6 shows the effect of position in the family life cycle on consumption expenditures. Medical care expenditures rise as the young family becomes middle-aged and then fall as the family ages further. The changes between the early years and the middle span are in line with other changes in family consumption and in these two periods medical care takes the same proportion of the family dollar. Among older families, however, the decrease in medical care expenditures is not as sharp as the decrease in spending for other categories of family living; consequently medical care takes a larger proportion of total consumption expenditures in this group than among the younger families.

TABLE 17.--Average expenditures of farm-operator families with incomes of \$2,000-\$4,000 for total consumption and for medical care, by selected characteristics, 1955.

Family characteristic	Total consumption	Medical care
Size:		
2 persons.....	\$2,350	\$225
4 persons.....	3,150	270
6 persons.....	3,340	250
Age of operator:		
Under 35.....	2,865	230
45-54.....	3,285	270
65 and over.....	2,140	220
Schooling of operator:		
Under 9 years.....	2,725	220
9 years and over.....	3,220	300

Note: Data adjusted for comparability with earlier studies.

In chart 7, showing the effect of the amount of schooling on consumption expenditures, medical care is one of the items that varies most with level of education, as might be expected. As the level of education rises, medical care takes an increasing proportion of the family budget.

Regional differences

The effects of income, family size, level of education, and other characteristics that we have not gone into in this presentation produce regional differences in expenditures. In dollars spent per family for medical care, the West far exceeds the other regions; the North Central is about the same as the U.S. average, and the South is somewhat lower. The respective figures are \$333, \$241, and \$222 (table 18).

TABLE 18.--Average expenditures of farm-operator families for medical care, 3 regions, 1955

Item	Average expenditure in dollars				Percent of families having expenditure			
	U.S.	North Central	South	West	U.S.	North Central	South	West
All medical care ¹	240	241	222	333	(²)	(²)	(²)	(²)
Health insurance, prepayment plans...	42	48	34	52	51	56	45	52
Direct expenditures.....	198	193	188	281	99	100	98	(²)
Hospital care.....	31	27	32	44	21	23	20	26
Surgeons' services.....	11	11	7	28	9	10	7	15
Other M.D.s' services.....	49	50	47	56	74	74	73	70
Osteopaths' services.....	3	5	1	4	6	11	2	11
Other practitioners' services.....	3	4	2	5	8	12	4	12
Dental care.....	28	30	20	50	54	62	46	62
Eye tests and glasses.....	12	13	10	18	34	39	29	41
Nursing care.....	2	1	2	4	2	1	2	2
Laboratory tests and X-rays.....	3	3	2	6	12	14	9	20
Medicine and drugs ¹	43	37	46	57	(²)	(²)	(²)	(²)
Medical appliances and supplies.....	2	1	1	3	13	14	10	15
Other and unitemized.....	13	11	16	8	(²)	(²)	(²)	(²)

¹ Includes vitamin and mineral preparations.

² Not available.

The general pattern of expenditures among the regions is similar. Such differences as exist, in line with the difference in level of expenditure, indicate a higher level of care in the West and a lower level in the South. The proportion of expenditures, both direct and by way of insurance, used for physicians' services and hospital care is fairly similar. Eye care also takes the same proportion of the total in each region. The outstanding differences are in expenditures for dental care and for medicines. The West spends a considerably larger proportion of the total on dental care--15 percent as compared with 12 percent in the North Central region and 9 percent in the South. This difference between the West and the South also shows up in the proportion of families having expenditures for dental care. In the West 62 percent of the families reported these expenditures, in the South only 46 percent. The South spends a larger proportion of its medical dollar on medicines than the other regions. Indeed, the South, although spending less in total for medical care than the North Central, spends a larger amount for medicines. The average expenditure in the South--\$46 per family--is 21 percent of the total cost of medical care there, as compared with the North Central average of \$37 which is only 15 percent of its total.

In view of the relatively low expenditures for medical care made by families in the South, it is encouraging that in recent years there have been greater changes in the South than in the North Central region. In 1945, the other year for which we can make regional comparisons, the level of spending for medical care in the South was only 70 percent of that of the North Central region. By 1955 it had risen to 92 percent. This can be attributed in good part to a greater increase in the level of income in the South and to a more than proportionate loss from the population of those groups whose levels of expenditure are lowest--sharecroppers, other tenants, and nonwhite operators.

In this connection there are two other factors deserving comment that appear to be associated with the level of spending for medical care and that might have been mentioned above except that they have particular significance by region. The first of these is farm tenure. When medical care expenditures are classified by tenure, distinct regional patterns appear. In the North Central region, tenants spent more than owners of comparable income. In the South, however, owners spent more than cash and share tenants at the same income level, and the latter in turn spent more than sharecroppers. The pattern in the North Central region seems to represent a break with the past. It may be related to the higher educational attainment of tenants in this region--they tend to be considerably younger than owners and therefore to have progressed further before they left school. This pattern probably also reflects the increasing difficulty in moving from tenant to owner status. As the capital needs for ownership increase and tenants find it impossible to accumulate the needed amount by saving, there is less incentive to save and consequently less pressure on the level of living. In the South, it must be recognized that the pattern by tenure is strongly influenced by the pattern by color. The proportion of nonwhite operators is largest among sharecroppers and smallest among owners. The level of educational attainment by tenure is also the reverse of the pattern found in the North Central region; the higher the position on the tenure ladder, the higher the educational attainment of the group.

This brings us to differences in spending for medical care between white and non-white families. In the South, where one-fifth of farm-operator families in 1955 were nonwhite, expenditures of nonwhite families were lower than those of white families of similar income levels. In addition the nonwhite families tend to fall at the lower end of the income scale. Differences in spending for medical care were sharper than differences in total consumption expenditures. These differences by color may result in part from differences in facilities available to the two groups. They also reflect differences in the level of education and differences in family size.

Farm-urban comparison

This report began by stating how much farm spending for medical care has improved in comparison with the past. It should also be pointed out how much it has improved in relationship to urban spending. This is not to say that expenditures of farm families for medical care are on the same level as those of urban families. In 1955 farm families

appeared to be spending only three-fourths as much per person as urban families.¹³ But in 1941 the picture was very different. Then they were spending less than one-half as much per person as urban families. In percentage points there has been a greater gain here than in any other consumption category. And in 1955 this category was closer to the urban level than any other. (See chart 3.)

CHANGES IN FAMILY SPENDING--RECREATION AND READING, TRANSPORTATION, AND EDUCATION

By Emma G. Holmes

Although recreation and education are relatively minor in terms of the proportion of the budget they represent, they are by no means unimportant to families. And transportation is not only a necessity to the farm family--it also takes a considerable chunk of what they spend for consumption.

Recreation and reading

Expenditure data from various sources show that spending for recreation and reading by families in the United States has kept pace with the generally increasing expenditures for current consumption. Among farm families it has more than kept pace--it has increased as a percentage of total spending for family living. But before we consider the details of recreational spending of farm families, let us take a look at the overall picture of expenditures for recreation and reading as a part of total U. S. spending for consumption.

Estimates of spending of U. S. consumers for recreation and reading, based mainly on business reports collected by the Department of Commerce, show that spending for these items amounted to 5 percent of the total expenditure for consumer goods and services in 1955, approximately the same proportion as in 1940. The list of goods and services covered included paid admissions; reading materials; a group of items including radio, television, musical instruments, etc.; sports equipment, toys, and related goods; dues to organizations, etc.

But patterns of spending for the various components of the recreation list had changed between 1941 and 1955. Television sets appeared on the market soon after World War II, and got an enthusiastic reception. As more families became TV owners and spent more time enjoying their new source of entertainment, spending for admissions to movies fell abruptly, while that for the TV-radio group soared. In the 1941-1955 period, spending for reading materials, though it increased some dollarwise, also declined as a proportion of total consumption spending. Spending for sports equipment and supplies, such as boats, golf equipment, bicycles, and durable toys, became a more important part of the total, indicating an increasing interest in types of recreation in which people could take an active part.

In family surveys reported on here, a list of goods and services fairly similar to that in the Commerce series was used in obtaining data on expenditures for recreation and reading from farm families. This list included paid admission to movies, sports events, etc.; purchase and repair of radios, televisions, phonographs, and musical instruments; sports equipment, games, toys, and photography; reading materials; and a miscellaneous group including dues to social organizations, purchase and care of pets, allowances to children, and a few other minor items.

As was mentioned earlier, spending of farm families for this list of recreational goods and services more than kept pace with their increasing expenditures for all current consumption. It amounted to 4 percent of the total outlay for such consumption in 1941 and 5 percent in 1955. The average family spent about \$70 in 1941 for the listed items (in 1955 dollars).¹⁴ In 1955 the average expenditure was \$138, or approximately twice as

¹³ For derivation of the 1955 urban estimate, see footnote 1, page 1.

¹⁴ The AMS Index of Prices Paid by Farmers for Family Living has been used to convert 1941 spending to 1955 dollars. The index for all commodities was used except for automotive travel. There the index for autos and auto supplies was applied. It is recognized that these indexes are not completely accurate as conversion factors, but we have used them because of the lack of more satisfactory measures.

much as at the earlier date. In their spending for recreation, as for other goods and services, farm families are becoming more like urban families; their outlay in 1955 was one-half that of urban families, compared with 23 percent in 1941.

Older families are likely to spend smaller amounts for recreation and reading than younger ones. At all income levels families whose heads were 55 years of age or over spent relatively little, on the average, for this category. But this was partly due to the fact that fewer of these families reported any such expenditures. Less than three-fourths of the families headed by a person 65 or older reported any money spent for recreation other than reading, compared with 88 to 96 percent in all other age groups. Large families (6 or more persons) spent more than smaller ones, except in the lower income groups. At each income level, spending for recreation was higher among families whose head had nine or more years of schooling than among those with less schooling.

In 1955 the division of the farmers' recreation dollar among the various kinds of recreation was quite different from the division in 1941 (chart 30). Admissions, reading materials, and the sports equipment group each became a smaller proportion of the total in 1955 than it had been in 1941, although the number of 1955 dollars spent for the two latter categories increased. Admissions to events other than movies, such as ball games and other sports events, gained some dollarwise (1955 dollars) while movies did not. At the same time, the radio-television group and the miscellaneous group each increased in importance as a proportion of total recreation dollar.

Television took the lion's share--80 percent, in fact--of what was spent for the radio-TV group in 1955, and one-third of the amount that went for the entire list of goods and services designated as recreation and reading. We should recognize that 15 percent of the farm families bought television sets in 1955, and that the large expenditure made by these families raised the average for the entire group considerably. It seems likely that when the farm market for television sets nears saturation, so that expenditures are mainly for replacement of wornout sets and repairs for old ones, spending for TV will not be so large unless color TV and other improvements make people buy new models. At the time of the survey, early in 1956, 53 percent of the farm-operator families owned a television set. The Census Bureau reports the same rate of ownership for all farm families in February 1956.¹⁵ It also estimates that by April 1957, 63 percent of all farm families had this medium of entertainment in their homes.

The substantial increase in the amount reported for the miscellaneous or "other" group, which included dues to social organizations, purchase and care of pets, prizes and favors for parties, children's allowances not reported as expenditures elsewhere, etc., was due mainly to the large average expenditure for children's allowances. Allowances did not appear as a separate item on the schedule that was used in interviewing the families in 1941, but were to be included in the general "other" item that ends each list. So it is possible that allowances were under-reported in that study. It is probably true, however, that more children are receiving allowances now, and in larger amounts than in the early 1940's. The average expenditure per family for allowances in 1955 was \$12. Since only 15 percent of the families reported any allowances, the average for those reporting was much higher--about \$80.

The list of goods and services that we have just been discussing omits many that contribute to the fun and relaxation of family members. From the list of expenditures itemized in the various studies, there have been selected some that could very well be considered in this category, or at least on the borderline. They are given below, together with average expenditures reported for them:

¹⁵ U. S. Department of Commerce, Bureau of the Census, Households with Television Sets in the United States, April 1957, Series H-121, No. 4 (October 29, 1957.)

Expenditure per family
(1955 dollars)

	<u>1941</u>	<u>1955</u>
Food while traveling.....	5.45	7.90
Other meals eaten away from home.....	5.80	8.75
Snacks, soft drinks, etc., away from home.....	10.05	35.95
Vacation home or house trailer.....	.20	1.80
Lodging while traveling or on vacation.....	3.30	5.85
Clothing for sportswear.....	.75	2.20
Boats, outboard motors.....	(1)	2.75
Bicycles.....	1.30	2.00
Bus, train, airplane, and boat fare.....	11.65	7.15
Tobacco.....	35.70	49.65
Alcoholic beverages.....	(1)	15.20

¹ Not available.

The total of the 1955 column for these extras is \$139.20, or as much as the total for the list labeled recreation and reading. Another big item not included in the list of recreational expenses is the cost of pleasure riding in the family automobile. Undoubtedly this would be a sizable amount, but we have no way of knowing what part of the total cost of the family share of car ownership and operation should be allocated to riding for recreation and what part to other family uses. But taking all these additional items together, we can be sure that what farm families spend "for fun" is considerably more than the amount reported for the items formally labeled as recreation.

Transportation

Anyone who owns an automobile knows that it represents a major item of expenditure. For farm-operator families, transportation--which means mainly automobile travel--took about as large a proportion of total family living expenditures in 1955 as did clothing. As shown in chart 8, transportation took an average of 13 percent of total family consumption expenditures, both in 1941 and 1955. But this is an average, and many families spent a larger proportion than this while others spent less or none at all. In 1955, for example, the proportion of the total consumption outlay that was spent for family use of car or truck averaged about 10 percent in the under-\$2,000 income group as a whole, and 17 percent in the \$5,000-to-\$7,500 income group. However, the average for the 78 percent of the families in the under-\$2,000 group who had expenditures for car or truck amounted to 12 percent of what they spent for living.

Most farm families today consider some means of automotive travel a necessity. In 1955, 87 percent of U.S. farm operators owned a car or truck used for family transportation, compared with 69 percent in 1941. Thirteen percent used a truck only, having no automobile; 74 percent owned an automobile. This was about the same rate of automobile ownership as among U. S. families as a whole. Almost 1 in 10 farm operators owned not just 1 but 2 or more cars, according to a survey made by the Federal Reserve Board.¹⁶

The families that had a truck as their only owned means of automotive transportation were concentrated pretty much in the lower income groups, and the lower income groups had a large number of older families. Almost one-fifth of the families reporting incomes under \$2,000, and one-sixth of those headed by a person 55 years of age or over used a truck for family travel, but no car (table 19). On the other hand, only 1 percent of the families with income of \$7,500 or more, and 8 percent of those whose head was under 35 years of age reported use of a truck but no car.

¹⁶ Federal Reserve Bulletin, May 1955, p. 478.

TABLE 19.--Percent of farm-operator families with car or truck used for family transportation, by income and age of operator; 1955

Income and age of operator	Total	Car ¹	Truck only
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
All families.....	87	74	13
Income (dollars):			
Under 1,000.....	72	55	17
1,000-1,999.....	87	68	19
2,000-2,999.....	93	81	12
3,000-3,999.....	97	88	9
4,000-4,999.....	99	89	10
5,000-7,499.....	99	95	4
7,500 and over.....	100	99	1
Age (years):			
Under 35.....	94	86	8
35-44.....	93	81	12
45-54.....	92	79	13
55-64.....	87	71	16
65 and over.....	71	56	15

¹ May also have truck used for family transportation.

Judging from these data it seems likely that in the higher income groups practically all families interested in doing so do own an automobile. For many lower income families, however, using a truck instead of a car or just getting along without either is undoubtedly not so much a matter of choice as of economic necessity.

Almost half of the farmers who owned a car other than a truck reported that it was a 1950 or earlier model. Thirteen percent had a 1955 or 1956 model. This age distribution for cars was not much different from that for all passenger cars registered in the United States as of July 1, 1955.¹⁷

Since farm families generally use their automobiles for business as well as for family transportation, the expenditure figure for the family account must be based on the family's judgment as to the share each use should bear of the total car expense. Spending allocated to the family share of purchase and operation of cars and trucks averaged \$194 (in 1955 dollars) in 1941 and \$360 in 1955. However, the portion of total car and truck expense assigned to the family share in 1955 was smaller than at the earlier date. This may have been due to the use of different techniques in the two surveys, or to a difference in the family's judgment as to how car expenses should be divided between uses.

The expenditure for the family share of automotive transportation was higher, on the average, in the West and smaller in the South than in other regions. Among operators at every age level it tended to increase with income. The division of expenditures between purchase and operation of car or truck was slightly less than half for purchase, slightly more than half for operation in both survey years. In both years, also, a little less than one-fourth of the families bought a car. A somewhat larger proportion bought new models in 1955 than in 1941.

Spending by farm families for transportation other than car or truck was relatively minor, and more so in 1955 when more had their own car than in 1941. Transportation by all other means took only 6 percent of the total transportation expenditure in 1941, and 4.5 percent in 1955. Of the \$17 spent in 1955, \$2.50 went for local travel by bus, taxi, etc.; \$7 for nonlocal travel by bus, train, plane, and boat; \$5.50 for purchase and upkeep of bicycles, motorcycles, etc.; and \$1.50 for other miscellaneous expenses.

¹⁷ Automobile Facts and Figures, Thirty-sixth Edition (1956), Automobile Manufacturers Association, p. 33.

Education

Expenditures for education, as reported in these surveys, include what goes for school tuition, fees, supplies, books, and special lessons such as music and dancing. Expressed as an average for all families the expenditures were small. For both farm and urban families they averaged about 1 percent of total family living expense in the survey years.¹⁸ In 1941 the average expenditure for all farm-operator families (in 1955 dollars) was \$16.80; in 1955 it was \$24. But only 42 percent of the families reported any expenditure for education in 1941, and even less--37 percent--in 1955. The average amount spent by the families who reported an outlay for education was \$40 in 1941 (in 1955 dollars) and \$66 in 1955.

As would be expected, spending for education increased as the age of the oldest child in the family increased; from \$9 where this child was under 6 years of age, to \$33 where the oldest was 16 or 17, and \$48 where there were likely to be older children. Families in the middle age groups--those most likely to have several children and to have older children--reported larger education expenditures than the younger or older groups. Spending for education rose with income in every group classified by age of the family head.

These figures for education do not include the biggest expense most families have in connection with sending children to college--those for food and lodging while away at school, and for the incidentals that are part of college life. There are no data on the number of families with children in college. However, 4 percent of the farm families in 1955 reported expenses for board at school and 3 percent for lodging at school. Also, 34 percent reported expenses for meals at school, but these included meals and supplements to box lunches eaten in lunch rooms and restaurants by grade and high school pupils, as well as meals eaten by college students outside of boarding situations. Average expenditures for these items in 1941 and 1955, and the percentages of families reporting expenditures were as follows:

	Expenditure per family (1955 dollar)		Percent reporting	
	1941	1955	1941	1955
Board at school.....	5.61	12.12	2	4
Lodging at school.....	2.88	5.17	2	3
Meals at school.....	4.05	27.59	13	34

Although the survey data do not give information about the number or the grade level of children attending school, we know from other sources that a larger proportion of children is enrolled in school now than in the earlier forties, and that more progress has been made in this direction by farm than by urban families. According to census reports, 75 percent of all rural farm young people between the ages of 5 and 24 were enrolled in school in 1956, compared with 56 percent in 1940.¹⁹ Corresponding percentages for urban youth were 73 and 59.

Largest increase in enrollment has been among 5-year-olds, but the gain among boys and girls of high school and college age was substantial. The percent of farm youth of high school age (14 to 17 years) enrolled in school increased from 69 in 1940 to 86 in 1956; of those of college age (18 to 24 years) from 11 percent in 1940 to 17 percent in 1956. These figures are somewhat lower than the corresponding ones for urban young people, but the difference is much less than it used to be.

We can look forward to further changes in each of the three categories of spending that have been discussed. It is anticipated that increasing amounts of free time will become available to people as technological advances are made, both in industry and farming. That

¹⁸ For derivation of the 1955 urban estimate, see footnote 1, page 1.

¹⁹ Bureau of the Census: P-S No. 9 (July 1946) and P-20, No. 74 (April 1957).

problems related to an era of shorter working days are already under consideration is indicated by the fact that the entire September 1957 issue of the Annals of the American Academy of Political and Social Science is devoted to various aspects of "Recreation in an Age of Automation." Each year sees more cars on the road and more people taking more and longer trips. Plans for improving educational opportunities, particularly in the field of the sciences, are being laid. It will be interesting to learn in future surveys how these developments affect family spending.

CHART 1

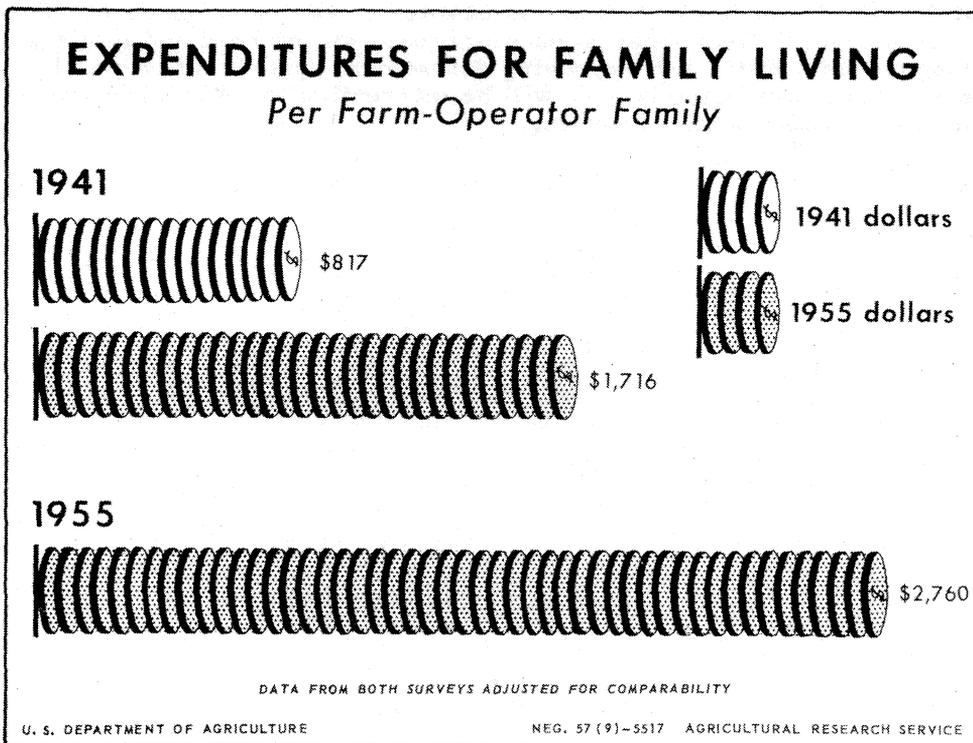


CHART 2

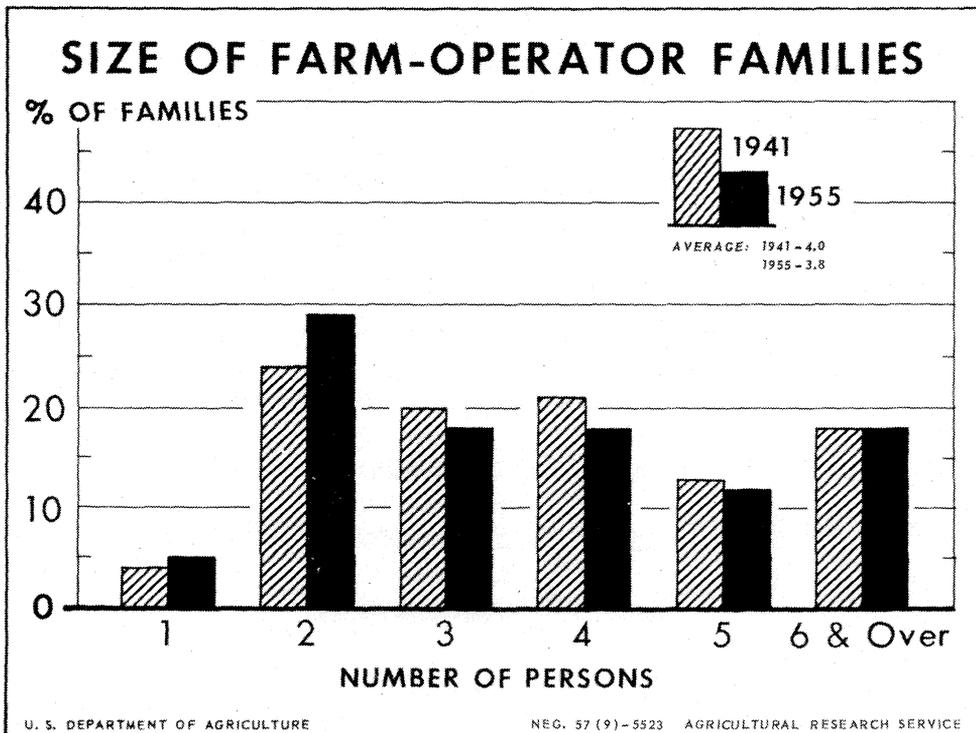
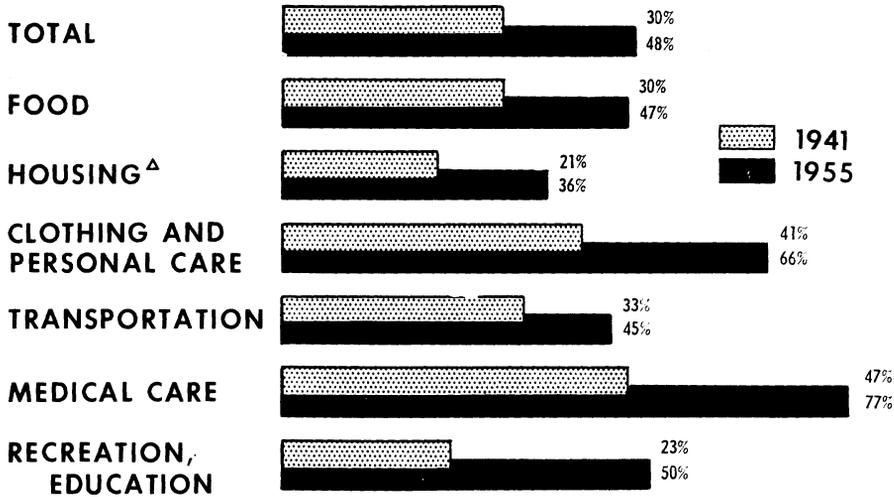


CHART 3

FARM SPENDING MORE LIKE URBAN

Farm as a Percent of Urban Family Spending^o*



*FARM-OPERATOR FAMILIES ^oPER PERSON ^ΔHOUSE UPKEEP, OPERATION, FURNISHINGS, AND EQUIPMENT
 1955 DATA ADJUSTED FOR COMPARABILITY WITH EARLIER SURVEYS

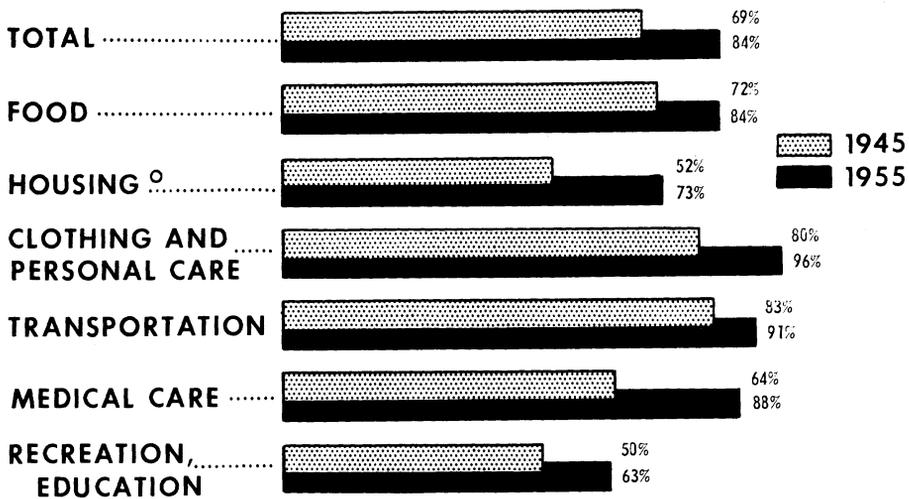
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CHART 4

SOUTHERN FARM FAMILY SPENDING GAINS

*South as a Percent of N. Central Family Spending**



*FARM-OPERATOR FAMILIES, PER PERSON ^oHOUSE UPKEEP, OPERATION, FURNISHINGS AND EQUIPMENT
 DATA FROM BOTH SURVEYS ADJUSTED FOR COMPARABILITY

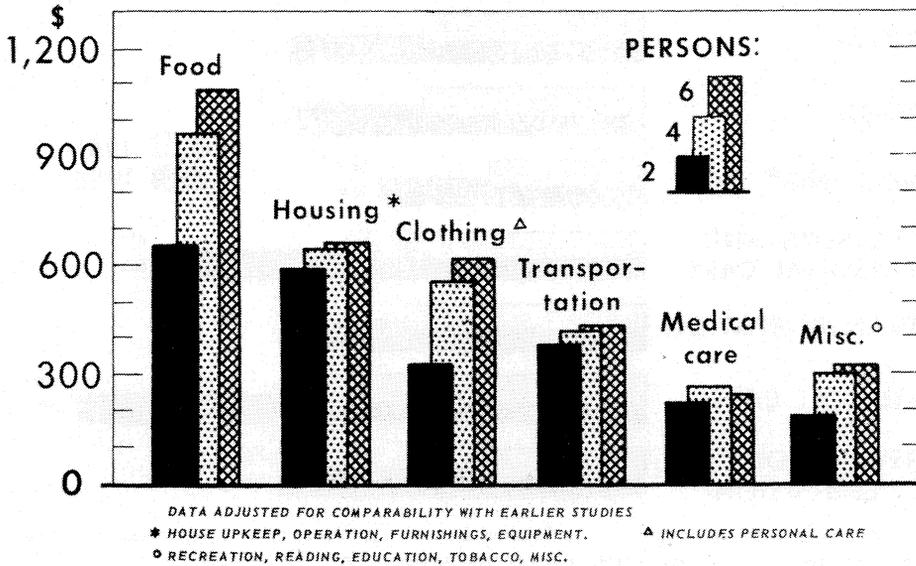
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CHART 5

SPENDING VARIES WITH FAMILY SIZE

Farm-Operator Families: \$2,000-4,000 Income, 1955



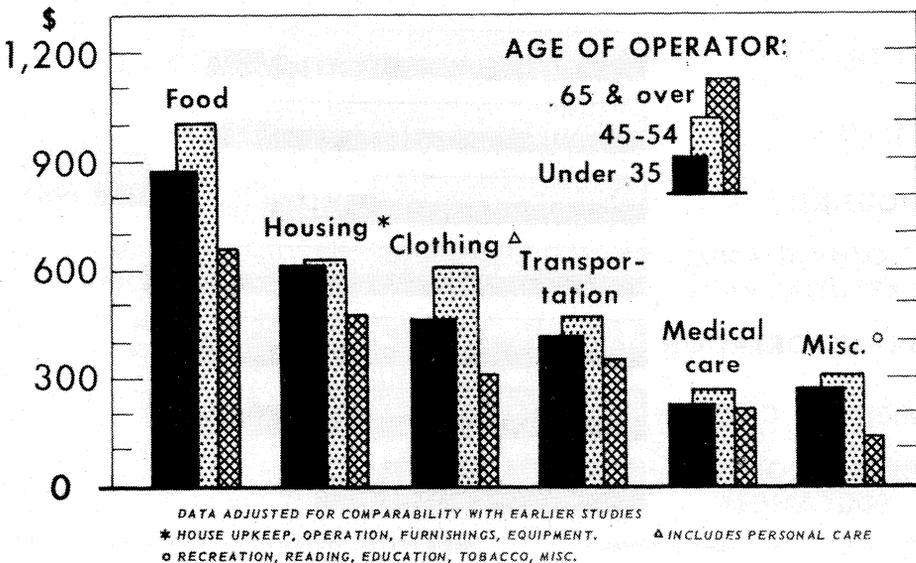
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CHART 6

SPENDING VARIES WITH AGE

Farm-Operator Families: \$2,000-4,000 Income, 1955



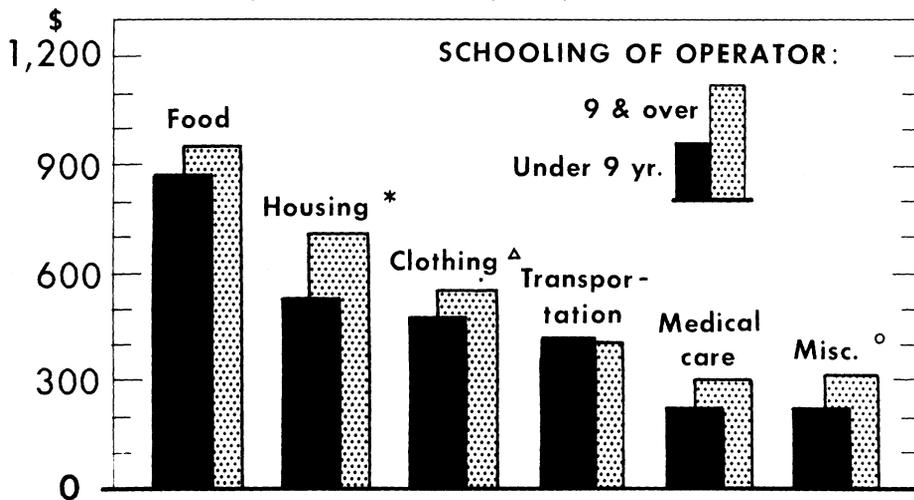
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CHART 7

SPENDING VARIES WITH EDUCATION

Farm-Operator Families: \$2,000-4,000 Income, 1955



DATA ADJUSTED FOR COMPARABILITY WITH EARLIER STUDIES
 *HOUSE UPKEEP, OPERATION, FURNISHINGS, EQUIPMENT. ^Δ INCLUDES PERSONAL CARE
[○] RECREATION, READING, EDUCATION, TOBACCO, MISC.

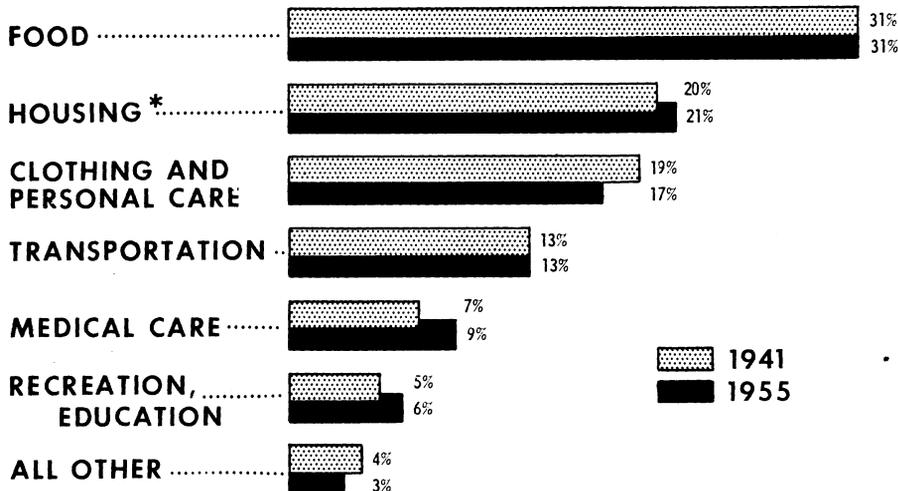
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CHART 8

DISTRIBUTION OF EXPENDITURES

Farm-Operator Families



*HOUSE UPKEEP, OPERATION, FURNISHINGS, AND EQUIPMENT
 DATA FROM BOTH SURVEYS ADJUSTED FOR COMPARABILITY

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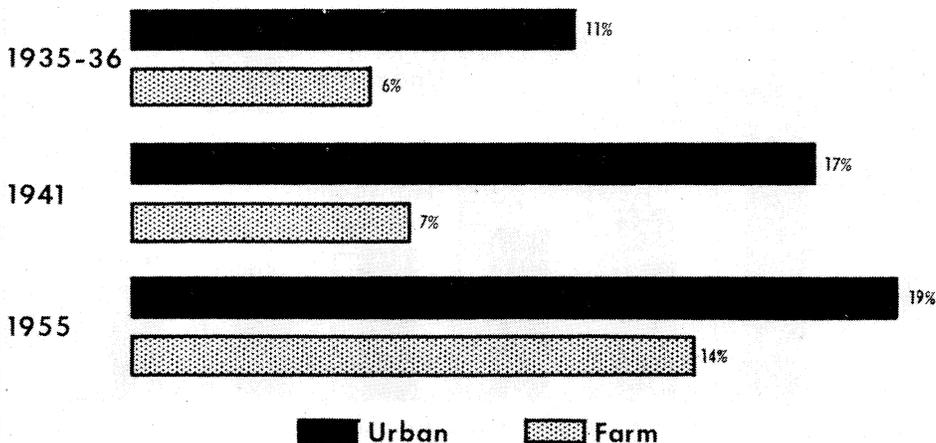
NEG. 57 (9)-5515 AGRICULTURAL RESEARCH SERVICE

CHART 9

FOOD AWAY FROM HOME*

Urban and Farm Families

Share of total family food expense in a year



* MEALS, OR OTHER FOOD, PURCHASED AND EATEN AWAY FROM HOME DURING YEAR.

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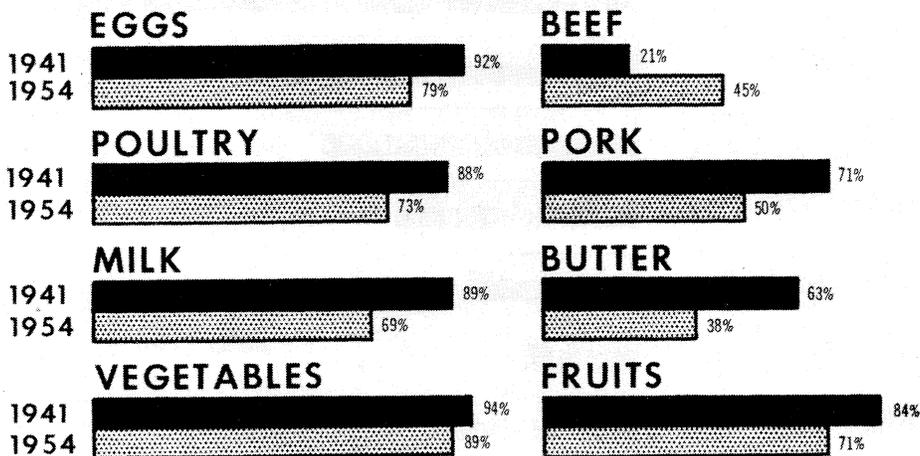
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CHART 10

FOODS PRODUCED FOR HOME USE

By Farm Families, 1941 and 1954

% Of families producing in the year



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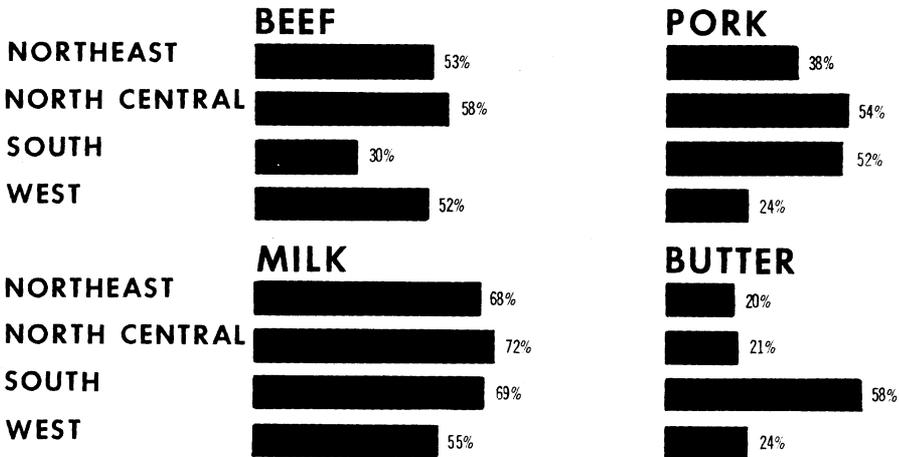
NEG. 57 (8)-5504 AGRICULTURAL RESEARCH SERVICE

CHART 11

FOODS PRODUCED FOR HOME USE

Farm Families by Region, 1954

% Of families producing in the year



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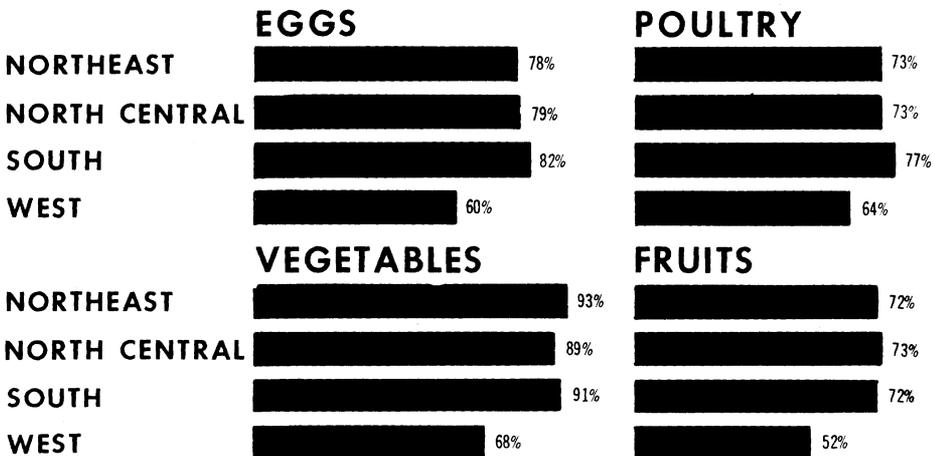
NEG. 57 (8) - 5506 AGRICULTURAL RESEARCH SERVICE

CHART 12

FOODS PRODUCED FOR HOME USE

Farm Families by Region, 1954

% Of families producing in the year



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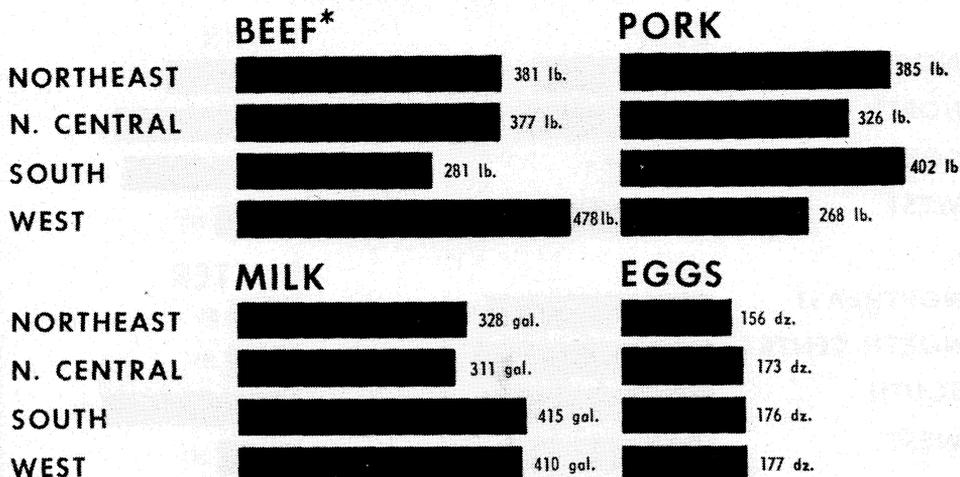
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CHART 13

FOODS PRODUCED FOR HOME USE

Farm Families by Region, 1954

Quantity per household producing in the year



* INCLUDES VEAL

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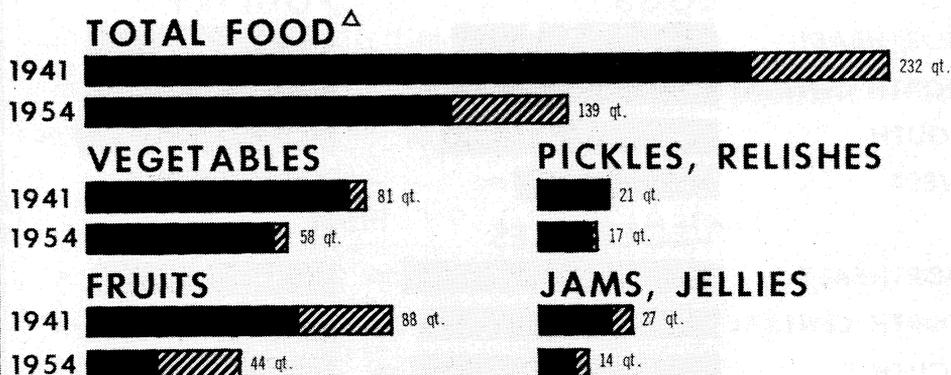
NEG. 57 (10)-5533 AGRICULTURAL RESEARCH SERVICE

CHART 14

HOME PRODUCTION AND CANNING

Farm Families, 1941 and 1954

Quantity canned per family in the year*



■ Home produced ▨ Purchased

* PROCESSED WEIGHT

^Δ INCLUDES MEAT, POULTRY.

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CHART 15

FOODS CANNED AND FROZEN

By Farm Families, 1941 and 1954

Quantity preserved per family in the year*

VEGETABLES[△]

1941  220 lb.

1954   184 lb.

FRUITS[○]

1941  262 lb.

1954   147 lb.

MEAT, POULTRY, FISH

1941  32 lb.

1954  305 lb.

 Home canned

 Home frozen

* PROCESSED WEIGHT

[△] INCLUDES PICKLES, RELISHES

[○] INCLUDES JELLIES, JAMS, PRESERVES

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CHART 16

FOODS CANNED AND FROZEN

Farm Families by Region, 1954

Quantity preserved per family in the year*

VEGETABLES & FRUITS

NORTHEAST   437 lb.

NORTH CENTRAL   367 lb.

SOUTH   285 lb.

WEST   280 lb.

MEAT, POULTRY, FISH

NORTHEAST  348 lb.

NORTH CENTRAL  446 lb.

SOUTH  157 lb.

WEST  446 lb.

 Home canned

 Home frozen

* PROCESSED WEIGHT

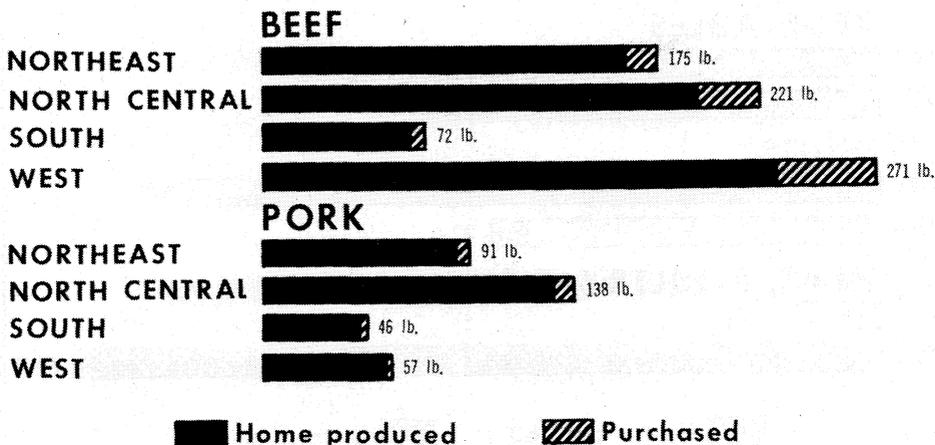
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HOME PRODUCTION AND FREEZING

Farm Families by Region, 1954

Quantity frozen per family in the year*



■ Home produced ▨ Purchased

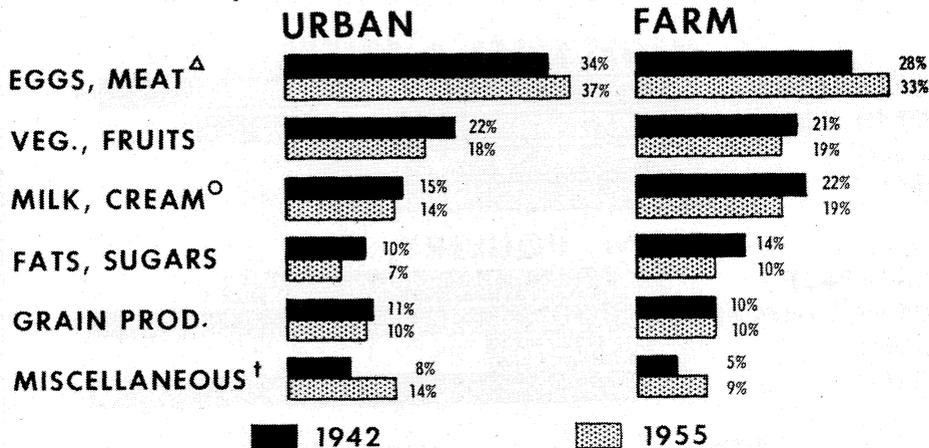
*PROCESSED WEIGHT

CHART 18

DIVISION OF FOOD DOLLAR

Urban and Farm Families, Spring 1942 and 1955

Money value of food used at home in a week*

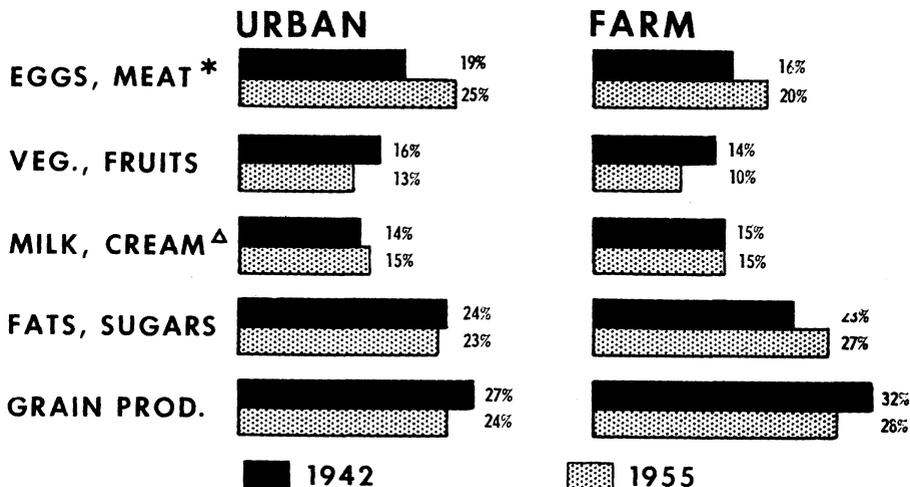


* EXPENSE FOR PURCHASED FOOD AND RETAIL VALUE OF HOME-PRODUCED FOOD
^Δ INCL. POULTRY, FISH [○] INCL. ICE CREAM, CHEESE [†] BEVERAGES, OTHER

SOURCES OF CALORIES

Urban and Farm Families, Spring 1942 and 1955

Total food used at home in a week



* INCL. POULTRY, FISH

^Δ INCL. ICE CREAM, CHEESE

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CHART 20

MEAT AND DAIRY PRODUCTS*

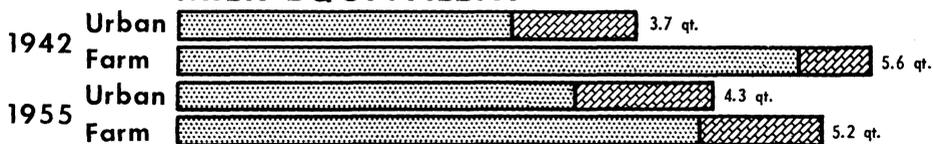
Urban and Farm Families, Spring 1942 and 1955

Quantity used at home per person in a week

MEAT, POULTRY, FISH



MILK EQUIVALENT ^Δ



■ Beef

▨ Pork

□ Other

◻ Fresh

▨ Processed * ^Δ

* OTHER THAN BUTTER

^Δ CALCIUM EQUIVALENT IN FLUID WHOLE MILK OR CREAM, ICE CREAM, CHEESE

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NEG. 57 (9)-5521 AGRICULTURAL RESEARCH SERVICE

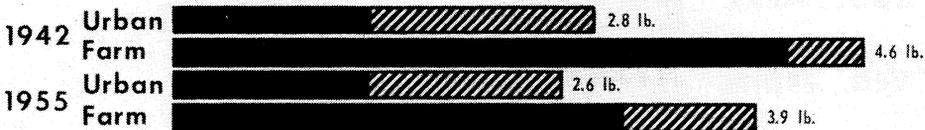
CHART 21

GRAIN PRODUCTS AND VEGETABLES

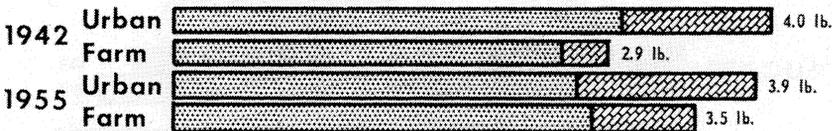
Urban and Farm Families, Spring 1942 and 1955

Quantity used at home per person in a week

GRAINS



VEGETABLES



Cereals*
 Baked goods^Δ
 Fresh[○]
 Processed[†]

* FLOUR, MEAL, CEREALS, PASTES

^Δ FLOUR EQUIVALENT

[○] INCLUDES HOME CANNED AND FROZEN

[†] COMMERCIALY CANNED AND FROZEN

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NEG. 57 (9) - 5522 AGRICULTURAL RESEARCH SERVICE

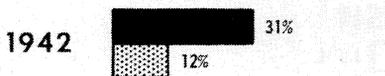
CHART 22

PURCHASED FOODS

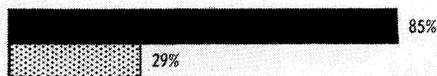
Urban and Farm Families, Spring 1942 and 1955

% of families buying in a week

SHORTENING



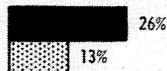
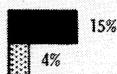
BUTTER



LARD



COOKING OIL



Urban
 Farm

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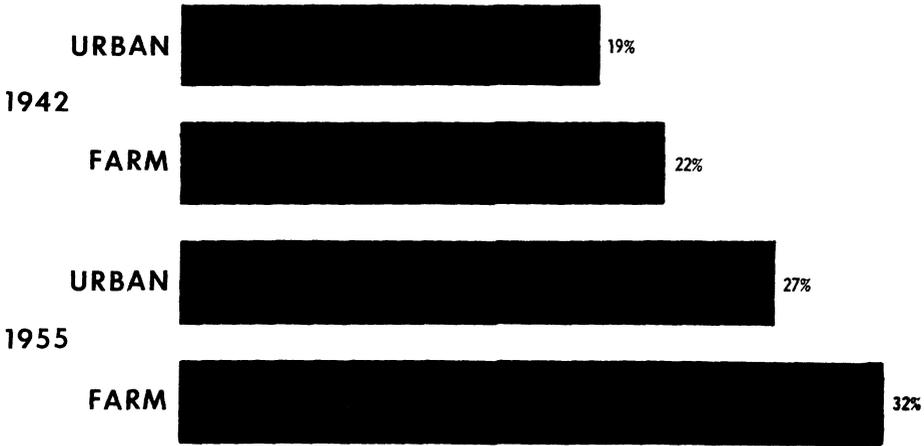
NEG. 57 (10) - 5534 AGRICULTURAL RESEARCH SERVICE

CHART 23

PURCHASED PREPARED FOODS*

Urban and Farm Families, Spring 1942 and 1955

Share of expense for all food purchased for home use



* COMMERCIALY PREPARED AND PARTIALLY PREPARED FOODS USED AT HOME IN A WEEK.

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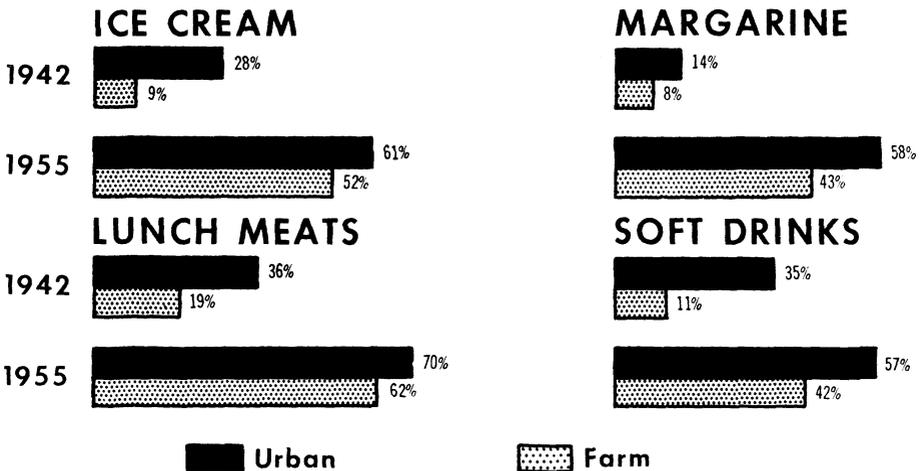
NEG. 57 (10)-5532 AGRICULTURAL RESEARCH SERVICE

CHART 24

PURCHASED FOODS

Urban and Farm Families, Spring 1942 and 1955

% Of families buying in a week



■ Urban

▨ Farm

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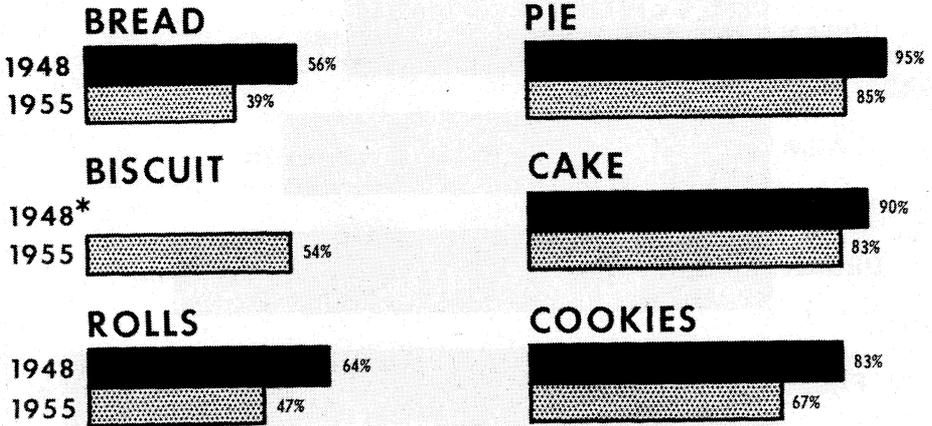
NEG. 57 (8)-5505 AGRICULTURAL RESEARCH SERVICE

CHART 25

FOODS BAKED AT HOME

North Central Farm Families, 1948 and 1955

% of families baking in a month



* NOT AVAILABLE

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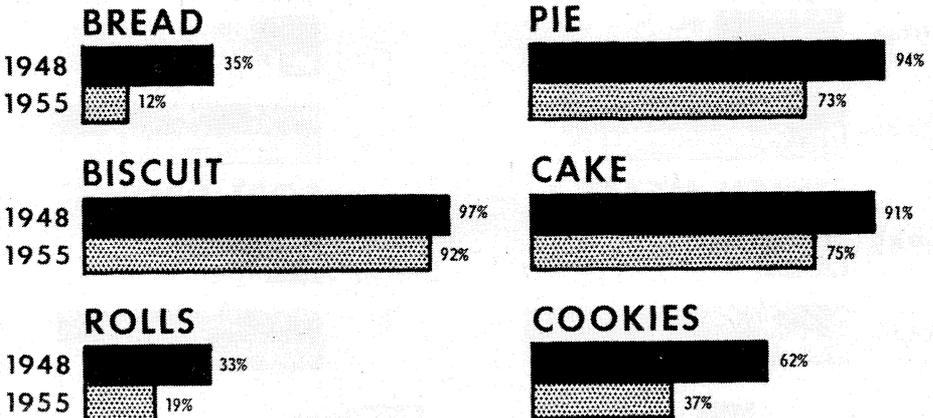
NEG. 57 (9)-5518 AGRICULTURAL RESEARCH SERVICE

CHART 26

FOODS BAKED AT HOME

Southern Farm Families, 1948 and 1955

% of families baking in a month



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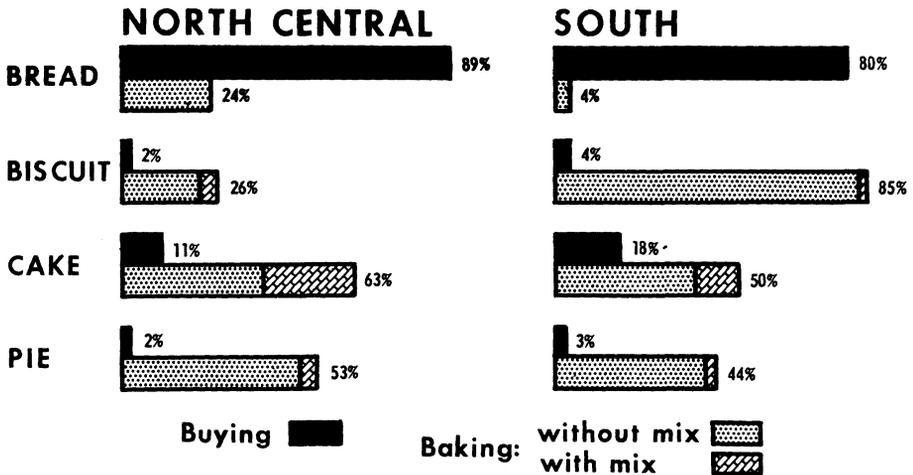
NEG. 57 (9)-5519 AGRICULTURAL RESEARCH SERVICE

CHART 27

BUYING VS. BAKING AT HOME

Farm Families, 2 Regions, Spring 1955

% buying and % baking in a week



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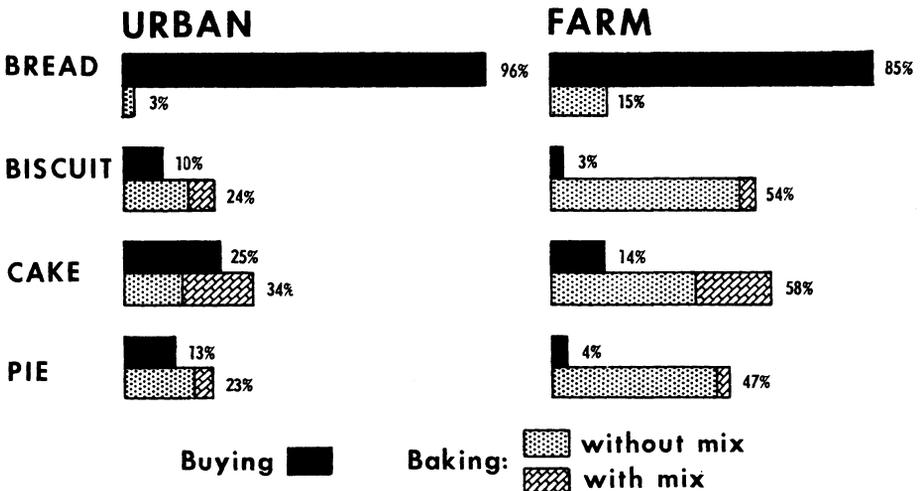
NEG. 57 (9) - 5520 AGRICULTURAL RESEARCH SERVICE

CHART 28

BUYING VS. BAKING AT HOME

Urban and Farm Families, Spring 1955

% buying and % baking in a week

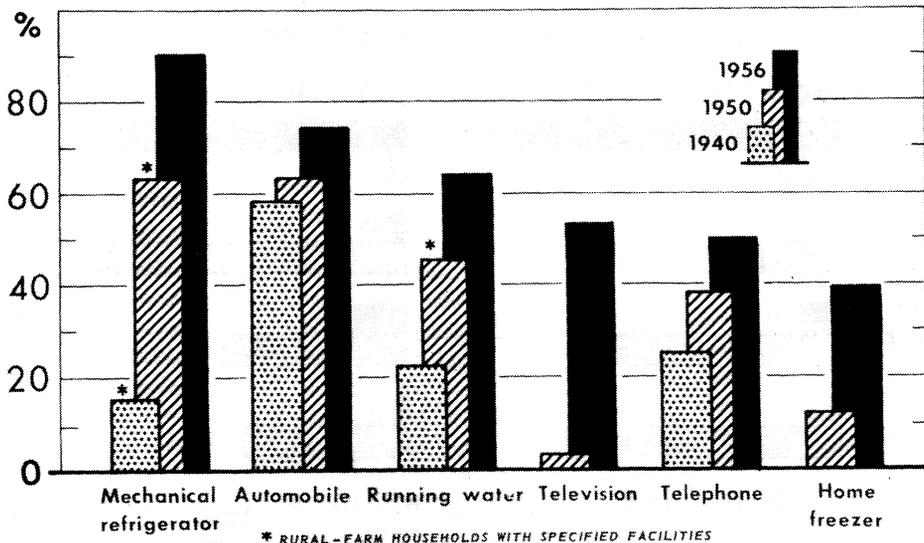


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NEG. 57 (10) - 5535 AGRICULTURAL RESEARCH SERVICE

CHART 29

PERCENTAGE OF FARM OPERATORS REPORTING SPECIFIED FACILITIES

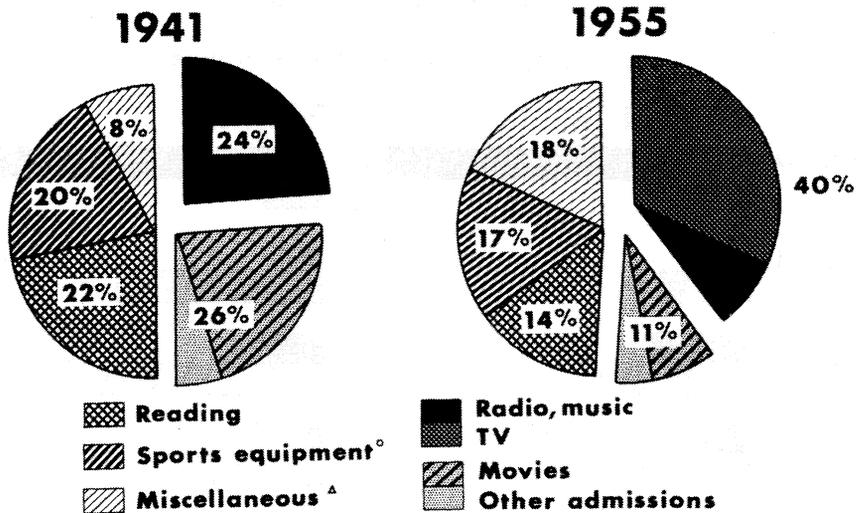


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NEG. 4489-57 (10) AGRICULTURAL MARKETING SERVICE

CHART 30

FARM FAMILY RECREATION DOLLAR*



* RECREATION AND READING OF FARM-OPERATOR FAMILIES
 ° INCLUDES TOYS AND PHOTOGRAPHY
 A INCLUDES DUES, ALLOWANCES, PETS, ETC.

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NEG. 57(11) 5536 AGRICULTURAL RESEARCH SERVICE

HOW TO ORDER CHARTS

1. List negative number, title, and size. For prints, specify dull or glossy.
2. Give name and address of individual to whom charts are to be sent.
3. Make check or money order payable to Office of Information, USDA. (Purchase orders will be accepted from State institutions. Orders from all others must be accompanied by a remittance.)
4. Send order and remittance to Office of Information, U. S. Department of Agriculture, Washington 25, D. C.

Current prices:	Photographic prints	5" x 7"	\$0.65 each
		8" x 10"	.85 each
	Positive photostat, wall size	18" x 24"	.80 each

SELECTED PUBLICATIONS WITH DATA ON FAMILY EXPENDITURES

U. S. Department of Agriculture

Reports in Household Food Consumption Survey Series, 1955

1. Food Consumption of Households in the United States
2. Food Consumption of Households in the Northeast
3. Food Consumption of Households in the North Central Region
4. Food Consumption of Households in the South
5. Food Consumption of Households in the West
6. Dietary Levels of Households in the United States
7. Dietary Levels of Households in the Northeast
8. Dietary Levels of Households in the North Central Region
9. Dietary Levels of Households in the South
10. Dietary Levels of Households in the West
13. Home Baking by Households in the United States--by Region (In press)

Rural Family Spending and Saving in Wartime. Misc. Pub. 520. June 1943 (Out of print)

Farmers' Expenditures in 1955 by Region. Statis. Bul. 224. April 1958

U. S. Bureau of the Census

Farmers' Expenditures in 1955. 1954 Census of Agriculture, Vol. III, Part II. U. S. Department of Commerce in cooperation with U. S. Department of Agriculture. Dec. 1956

U. S. Bureau of Labor Statistics

Family Spending and Saving in Wartime. Bul. 822. 1945 (Out of print)

Study of Consumer Expenditures. In cooperation with Wharton School of Finance and Commerce, University of Pennsylvania. 1956-57