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# **The Cost of Living Among Wage Earners**

**Cincinnati, Ohio**

**May, 1920**

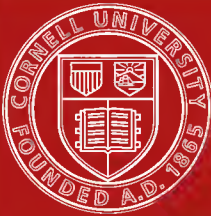
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**SPECIAL REPORT NUMBER 13**

**July, 1920**

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**National Industrial Conference Board**



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The cost of living among wage-earners,



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# National Industrial Conference Board

10 EAST 39TH STREET, NEW YORK

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THE COST OF LIVING AMONG  
WAGE-EARNERS

CINCINNATI, OHIO

MAY, 1920

SPECIAL REPORT NUMBER 13

JULY, 1920

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NATIONAL INDUSTRIAL CONFERENCE BOARD

10 EAST 39TH STREET

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## Foreword

THE present report on the cost of living among wage-earners in Cincinnati, Ohio, in May, 1920, is one of a series of reports on conditions in important industrial centers issued by the National Industrial Conference Board.

As in the case of preceding reports in this series, the figures given represent the minimum cost of living at a fair standard, and also increases in cost since 1914. They are to be distinguished from the Board's periodical reports on changes in the cost of living for the United States as a whole, which are general averages and not studies of conditions in specific localities.

While these special reports are comparable as portraying the minimum cost of maintaining a fair standard of living, these standards and the means of realizing them necessarily vary and in this way affect the cost of living in different localities. Moreover, an interval of a few weeks, in this period of rapidly rising prices, may see a change in the cost of living even in the same locality.



# The Cost of Living Among Wage-Earners

Cincinnati, Ohio

May, 1920

## INTRODUCTION

In the present report are summarized the results of an investigation made to determine the minimum cost of maintaining a fair standard of living among wage-earners in Cincinnati, Ohio, in May, 1920, and changes in the cost of living between May, 1914, and May, 1920.

## METHOD OF THE INVESTIGATION

As in the case of other studies of the cost of living in special cities,<sup>1</sup> no attempt was made to collect family budgets in Cincinnati. Instead, since figures were not available to show the average size of families of industrial workers in Cincinnati, a family of five persons was taken as the unit for measuring costs and the various articles required to meet their needs were priced in the city. These needs were determined from a careful study of existing family budgets collected by other agencies, taken in connection with the customs and tastes of wage-earners in Cincinnati and the local means of satisfying them.

The investigation covered a period of several weeks in May, 1920. A study was made of available statistical and descriptive material relating to social and industrial conditions in Cincinnati and many individuals and organizations<sup>2</sup> were consulted in an effort to obtain accurate in-

<sup>1</sup> National Industrial Conference Board. Research Report No. 22, The Cost of Living Among Wage-Earners, Fall River, Massachusetts, October, 1919; Research Report No. 24, The Cost of Living Among Wage-Earners, Lawrence, Massachusetts, November, 1919; Special Report No. 7, The Cost of Living Among Wage-Earners, North Hudson County, New Jersey, January, 1920; Special Report No. 8, The Cost of Living Among Wage-Earners, Greenville and Pelzer, South Carolina, and Charlotte, North Carolina, January and February, 1920.

<sup>2</sup> The following organizations, among others, gave helpful information and suggestions: Chamber of Commerce, Public Health Association, Juvenile Protective Association, Young Men's Christian Association, Young Women's Christian Association, Associated Charities, Better Housing League, Consumers' League, Saint Xavier College and High School.

formation regarding the lives of wage-earners. Prices of the various items listed in the usual family budget were collected from a large number of stores and from persons able to give authoritative figures. Averages of these figures were combined to establish the cost of living.

It should be understood, however, that while the results reached by this method of investigation are as representative of actual conditions as any general study can be, a hypothetical budget devised to meet the needs of a hypothetical family serves more as a convenient means of measurement than as a precise definition of the cost of living. Families vary in size, in composition and in needs, as well as in tastes and habits. With the cost of living for a family of five as a guide, however, estimates of the cost of living of larger or smaller families have also been made. The requirements of any given group of industrial workers in Cincinnati may therefore readily be ascertained. Estimates as to the cost of living of a single man in Cincinnati are also given.

#### CINCINNATI AND ITS PEOPLE

The territory covered by this investigation is the greater part of metropolitan Cincinnati, including not only Cincinnati proper but also the adjacent cities of Norwood, Ohio, and Newport and Covington, Kentucky. The social and economic life of these places is so intimately related to that of Cincinnati as to make them in fact a part of the latter, although legally they are separate.

The area studied had, in 1920, a population of considerably more than 500,000. In Cincinnati proper, in 1910, 42.6% were native born of native parents, 36.4% were native born of foreign or mixed parents and 15.6% were foreign born. Of the latter, among males of voting age, over 70% were naturalized or had taken out their first papers. Five and four-tenths per cent of the population in 1910 were negroes.<sup>1</sup> The negro population has undoubtedly increased during the last few years, within which time also there has been a considerable migration to Cincinnati of white persons from the mountain regions of the near South.

More than 80,000 of the workers in metropolitan Cincinnati are employed in the city's manufacturing establishments, of which there were 2,629 in 1914. The five

<sup>1</sup> United States. Bureau of the Census. Thirteenth Census of the United States, 1910, Vol. II, p. 752; *ibid.*, Vol. III, pp. 418-419.

most important branches of industry were: foundry and machine shop products, slaughtering and meat packing, men's and women's clothing, printing and publishing, boots and shoes.<sup>1</sup>

A large proportion of the families in Cincinnati own their homes, and among wage-earners, home ownership is more common than in many other large cities. There are 263 building and loan associations through which the purchase of a house is made possible for persons of very modest means.

Few tenements are now being built in Cincinnati, owing to very strict local building laws; those built in previous years are less popular as wage-earners' residences than are small cottages in neighborhoods somewhat removed from the center of the city. Each separate neighborhood has a number of food stores. Most of these are owned by one of the several chain store organizations which represent a large proportion of Cincinnati's buying facilities. There are clothing, shoe and notion stores in the suburbs also, but for the most part such articles are bought in the large shops down town.

A unified traction system makes all Ohio sections of metropolitan Cincinnati readily accessible and street cars from the Kentucky side of the Ohio River enter the city at a convenient point. The city has 77 public parks, covering 2,550 acres, 21 public athletic fields with 32 baseball diamonds, 17 tennis courts, 24 equipped and supervised playgrounds, and a large zoological park. There are 108 motion picture theaters, many of them in the suburban areas, and several large theaters for the spoken drama.

<sup>1</sup> United States. Bureau of the Census. Census of Manufactures, 1914, Vol. I, pp. 1165-1167.

# I

## COST OF LIVING FOR FAMILIES IN MAY, 1920

### Food

The price of food in Cincinnati is to a large extent determined by the prices charged by a group of chain store organizations. The largest of these has in the neighborhood of 200 stores in Cincinnati and vicinity; four others control 97 stores, and still others have several branches each. Groceries, meats, fruits, vegetables and bakery goods are sold in this way and stores are found in all sections of the city.

TABLE I: MINIMUM FOOD BUDGET FOR ONE WEEK FOR A MAN, WIFE, AND THREE CHILDREN UNDER 14 YEARS OF AGE IN CINCINNATI, OHIO, MAY, 1920

(National Industrial Conference Board)

Item and amount	Cost, May, 1920	Item and amount	Cost, May, 1920
<i>Meat and fish</i>		<i>Fruit</i>	
1 lb. pork chops . . . .	\$ .35	3 oranges . . . .	\$ .14
3 lbs. chuck roast . . . .	.66	4 bananas . . . .	.14
2 lbs. flank steak . . . .	.60	1½ lbs. dried apples . . . .	.38
½ lb. bacon . . . .	.20	½ lb. raisins . . . .	.13
1 lb. sausage . . . .	.27	1 lb. prunes . . . .	.24
1 can salmon . . . .	.23	<i>Bread, cereals, etc.</i>	
<i>Dairy products</i>		12 lbs. bread . . . .	1.44
1 doz. eggs . . . .	.45	2 lbs. flour . . . .	.16
1 lb. butter . . . .	.65	1 lb. cornmeal . . . .	.05
½ lb. lard . . . .	.13	1 lb. rice . . . .	.17
1 lb. cheese . . . .	.41	1 lb. macaroni . . . .	.15
14 qts. milk . . . .	2.10	3 lbs. rolled oats . . . .	.24
<i>Vegetables</i>		3 lbs. sugar . . . .	.78
1½ pks. potatoes . . . .	2.01	1 pt. molasses . . . .	.11
3 lbs. carrots . . . .	.30	<i>Tea, coffee, etc.</i>	
2 lbs. onions . . . .	.20	¼ lb. tea . . . .	.16
3 lbs. cabbage . . . .	.18	½ lb. coffee . . . .	.20
2 lbs. dried beans . . . .	.20	½ lb. cocoa . . . .	.25
1 can tomatoes . . . .	.13	Condiments . . . .	.14
		Total weekly cost . . . .	\$13.95

In studying the cost of food in Cincinnati in May, 1920, prices were secured from companies controlling 317 stores. This represents more than one quarter of all the food stores in the city. The articles priced are listed in Table 1, which represents the minimum amount of food required in a week for a family of five persons. Quotations for goods of low price but standard grade are included, and wherever possible goods bought in bulk were chosen instead of those in packages. The prices shown in the table are averages of the quotations thus obtained.

An effort has been made in this food budget to include the more common articles of food in such proportions as will supply an adequate and varied diet. It is, of course, quite impracticable to construct food budgets which would be universally applicable, since individual tastes vary tremendously; but the total cost of the dietary given permits of the exercise of some preferences and represents fairly the minimum cost of food for a family of five. This amounts to \$13.95 a week, or, on the basis of average costs in May, 1920, \$725.40 a year. If the family is smaller than five persons an average of \$125.49 a year should be deducted for each child under 14 years of age; if the family is larger, the same amount should be added to the food allowance.

#### SHELTER

Information regarding houses and rents was secured from a large variety of sources in Cincinnati. Social and civic organizations and real estate operators in all sections of the city were consulted, and housing conditions were studied in many neighborhoods. Cincinnati is essentially a city of detached houses. It covers a large area and there are plenty of open spaces in even the more modest residential sections, so that yards and gardens are common. Practically all houses in the city have running water and the majority have bathrooms. In some cases, where a building shelters more than one family, a common bathroom may be shared by all; the toilet, also, of the non-freezing type, located in the yard, may be used by all of the families in the house.

In Cincinnati proper, rents of four-room apartments or small cottages, with a bathroom, varied from \$12 to \$35 a month, depending on the neighborhood and the character of accommodations available. Apparently \$22

a month, or \$264 a year, would provide satisfactory accommodations in May, 1920, for a family of five persons. These rates are representative of Norwood, also. In Newport and Covington, rents averaged slightly lower, and it appears that \$20 a month, or \$240 a year, would be sufficient to allow for shelter on the Kentucky side of the river.

Families of four or of six persons would find four rooms suitable for their needs; families of only two or three could, however, use a smaller house. Rents of three-room houses or apartments averaged about \$16.50 a month or \$198 a year in Cincinnati and Norwood; \$15 a month or \$180 a year in Covington and Newport.

### CLOTHING

Clothing used by the families of wage-earners in Cincinnati does not differ materially from the average in other sections of the country, and the budgets developed for earlier studies of the cost of living made by the Board were used as the basis for estimating the cost of clothing in Cincinnati. This list includes garments to meet the requirements of a man, his wife, and three children of sex and age arbitrarily assigned for purposes of this study. The quantities of clothing represent a fair yearly allowance. Prices of these various articles were collected from the largest and most representative department and downtown specialty clothing stores in Cincinnati as well as from stores in the suburbs. Bargain or special sale prices were excluded and the figures in Table 2 are averages of regular quotations for the medium or cheaper grades of goods.

The cost of clothing for a family of five persons in Cincinnati in May, 1920, as itemized in Table 2, averaged \$295.50 a year. For this amount, it will be necessary, as indicated in the table, that certain garments in the woman's and children's budgets be made at home. If all clothing is bought ready made, the cost will be greater, while if more articles are made at home, the cost will be less. The figures given represent an average of the amount of clothing which one woman could reasonably be expected to make, and the articles it will be necessary to buy ready to wear. If there are only two children in the family, an average of \$36.72 a year may be deducted from the sum allowed for clothing; or if there are more than three, the same amount for each child should be added to the total clothing allowance.



TABLE 2: COST OF A MINIMUM ALLOWANCE OF CLOTHING FOR A YEAR FOR A MAN, WIFE, AND THREE CHILDREN UNDER 14 YEARS OF AGE, IN CINCINNATI, OHIO, AT PRICES PREVAILING IN MAY, 1920

(National Industrial Conference Board)

ADULTS' CLOTHING BUDGETS			
Man	Cost, May, 1920	Woman	Cost, May, 1920
1 suit . . . . .	\$26.75	1 coat or suit	\$23.00
1/3 overcoat . . . . .	9.25	1/2 dress <i>a</i> . . . . .	5.60
1 pair heavy trousers . . . . .	4.25	1 cotton skirt . . . . .	2.40
1/2 sweater . . . . .	2.60	2 waists . . . . .	4.00
2 shirts . . . . .	3.40	2 house dresses <i>a</i> . . . . .	2.80
3 work shirts . . . . .	4.50	3 aprons <i>a</i> . . . . .	1.75
3 pairs overalls . . . . .	7.15	1 1/2 pairs shoes . . . . .	11.00
2 pairs shoes . . . . .	13.50	1 pair overshoes . . . . .	1.20
Repair of shoes . . . . .	4.00	Repair of shoes . . . . .	3.00
8 pairs stockings . . . . .	1.80	6 pairs stockings . . . . .	1.70
3 union suits . . . . .	4.25	2 pairs corsets . . . . .	5.00
2 nightshirts . . . . .	3.35	4 union suits . . . . .	4.00
4 collars . . . . .	1.10	3 chemises <i>a</i> . . . . .	2.85
3 ties . . . . .	1.75	2 petticoats <i>b</i> . . . . .	2.40
1/2 felt hat . . . . .	2.15	3 nightgowns <i>a</i> . . . . .	4.20
1 straw hat . . . . .	2.15	1 straw hat . . . . .	2.00
1 cap . . . . .	1.25	1 velvet hat . . . . .	3.00
Gloves . . . . .	2.00	Gloves . . . . .	2.50
Sundries . . . . .	3.50	Sundries . . . . .	4.25
All items . . . . .	\$93.70	All items . . . . .	\$86.65

CHILDREN'S CLOTHING BUDGETS

Boy age 13-14	Cost, May, 1920	Boy age 5-6	Cost, May, 1920	Girl age 8-9	Cost, May, 1920
1/3 mackinaw . . . . .	\$2.50	1/3 coat . . . . .	\$2.15	1/3 coat . . . . .	\$3.75
1/3 sweater . . . . .	1.00	1/3 sweater . . . . .	.85	1/3 sweater . . . . .	1.00
1 suit . . . . .	10.00	1 suit . . . . .	6.00	1 wool dress <i>a</i> . . . . .	6.90
1 pair trousers . . . . .	1.75	1 pair trousers . . . . .	1.50	2 cotton dresses <i>a</i> . . . . .	3.60
3 shirts <i>a</i> . . . . .	1.90	3 blouses <i>a</i> . . . . .	1.30	1 white petticoat <i>a</i> . . . . .	.55
3 union suits . . . . .	2.75	3 union suits . . . . .	2.40	2 pairs bloomers <i>a</i> . . . . .	1.35
2 nightshirts <i>a</i> . . . . .	2.25	3 underwaists . . . . .	1.10	3 union suits . . . . .	2.70
8 pairs stockings . . . . .	2.80	2 nightgowns <i>a</i> . . . . .	1.65	3 underwaists . . . . .	1.20
2 pairs shoes . . . . .	7.50	6 pairs stockings . . . . .	2.00	2 nightgowns <i>a</i> . . . . .	2.00
Repair of shoes . . . . .	2.50	2 pairs shoes . . . . .	5.40	6 pairs stockings . . . . .	2.10
1 pair overshoes . . . . .	1.10	Repair of shoes . . . . .	1.75	2 pairs shoes . . . . .	6.75
1 pair mittens . . . . .	.40	1 pair overshoes . . . . .	.80	Repair of shoes . . . . .	1.75
2 caps . . . . .	1.80	1 pair mittens . . . . .	.35	1 pair overshoes . . . . .	.80
3 ties . . . . .	1.30	2 caps . . . . .	1.60	1 pair mittens . . . . .	.40
Sundries . . . . .	1.00	1 Windsor tie . . . . .	.40	1 felt hat . . . . .	2.35
		Sundries . . . . .	.50	1 straw hat . . . . .	2.15
				Sundries . . . . .	.50
All items . . . . .	\$40.55	All items . . . . .	\$29.75	All items . . . . .	\$39.85

*a* Materials from which garments are made.  
*b* Materials for one; one bought ready to wear.

## FUEL, HEAT AND LIGHT

Frost may be expected in Cincinnati from the end of October to the middle of April. Although the winters are not so severe as in some sections of the country, the large number of single frame houses in the city makes for the consumption of an average amount of fuel. Natural gas is cheap and much used, and bituminous coal is also a common fuel. Anthracite is burned but little by the families of wage-earners.

Observation by social agencies and reports from the local coal companies indicate that a conservative estimate of the amount of coal burned by an average family in a year would be one ton a room. If the poorer grades of bituminous coal are purchased, even more will be required. A good grade of coal cost from \$8 to \$9.50 a ton delivered in the yard in May, 1920. Quotations from a number of reliable sources indicate \$8.85 a ton as a fair average price. For the yearly allowance of four tons to heat a four-room house or apartment, \$35.40 would be required for coal. An additional \$4 a year should be included for kindling wood and matches.

Gas sold for 35 cents a thousand cubic feet in Cincinnati in May, 1920, and was extensively used for cooking, heating and lighting. No estimates were available to indicate the average amount used by wage-earners for all of these purposes or for any one of them. If, however, on account of the cheapness of gas and the tendency to substitute it for coal, somewhat more than the average amounts consumed in other cities are used for lighting and cooking, an allowance of \$1 a month would be ample to meet the minimum requirements of health and comfort. Electricity is not extensively used in the homes of wage-earners in the city.

Combining the cost of fuel, heat and light required for a four-room house or apartment in Cincinnati in May, 1920, the total is found to average \$51.40 a year. This amounts to about 99 cents a week. Three rooms would require about \$42 a year for fuel, heat and light, or 81 cents a week.

## SUNDRIES

Sundries comprise a large variety of goods and services not otherwise classified and, moreover, depend more than

any other single group in the budget on the tastes and requirements of individual families. Their cost is, therefore, difficult to estimate. In the list that follows, a fair allowance for the more common sundries items has been included. The total cost given may, of course, be redistributed in any manner that individual families prefer.

The street cars are generally patronized in Cincinnati and it was commonly stated that the majority of wage-earners require an allowance for carfare. Fares on the Ohio side of the river were seven cents in May, 1920; this permitted an extensive transfer privilege. Fares from the Kentucky side to Cincinnati were five cents, but no transfers in the city were given. It is believed that an allowance of seven cents a ride will be sufficient for carfares of workers in Cincinnati; this takes account of lower fares from Kentucky, and also of the probability that a fair proportion of the passengers pay an additional fare in the city proper.

Cincinnati affords many opportunities for free or inexpensive recreation, and, in addition, there are ample facilities of a more commercial nature. The average charge for admission to the motion picture theaters was 17 cents in the outlying districts; in the city it was somewhat higher. Social clubs of a nationalistic character abound, and there are also many labor organizations.

An average amount of insurance is carried by the families of wage-earners in Cincinnati. Daily newspapers most frequently cost two cents, and seven cents on Sunday. Health work in the city has been carried further than in many metropolitan districts and, in addition to the physicians in private practice, there are a number of hospitals, dispensaries and visiting nurses. The health of school children is supervised and nearly all of the larger industrial establishments provide medical care for their employees to a greater or lesser degree. Several establishments have large staffs and complete hospital equipment. The usual charge for home visits to company employees is \$2. Many physicians in private practice charge \$2 for office consultations and \$3 for a house visit.

Cincinnati has a total of 319 churches, including representatives of most of the recognized denominations. There are also a large number of church schools and a Roman Catholic and a Jewish college. Cincinnati

children can, however, obtain an excellent education from the kindergarten upward through the municipal university, at very small expense.

TABLE 3: AVERAGE MINIMUM COST OF SUNDRIES FOR A MAN, WIFE, AND THREE CHILDREN UNDER 14 YEARS OF AGE, IN CINCINNATI, OHIO, MAY, 1920.

(National Industrial Conference Board)

Item	Average weekly cost	Average yearly cost
Carfare		
To work . . . . .	\$ .70	\$36.40
For shopping, school, etc. . . . .	.70	36.40
Recreation . . . . .	.85	44.20
Medical care and sick benefits . . . . .	.75	39.00
Insurance . . . . .	.75	39.00
Church, charity, parochial school . . . . .	.65	33.80
Candy, tobacco, soft drinks . . . . .	.65	33.80
Reading material . . . . .	.25	13.00
Household furnishings and supplies . . . . .	1.25	65.00
Organizations . . . . .	.30	15.60
Total sundries . . . . .	\$6.85	\$356.20

Reasonable average expenditures for sundries as itemized in Table 3 amount to \$6.85 a week, or \$356.20 a year. Although these are averages, it is probable that, for the sum allowed, a family of five would be able to supply adequately the miscellaneous requirements of their budget, even though it were not apportioned exactly as indicated. Smaller families would spend somewhat less for some of the items listed and larger families would spend more. An average of 85 cents a week seems to represent the proper allowance for sundries for each child. This may be added to or subtracted from the total given, in order properly to estimate the necessary cost of sundries for larger or for smaller families.

### THE COMPLETE BUDGET

In Table 4 are itemized the expenditures necessary in Cincinnati for wage-earning families of different sizes as estimated on both a weekly and a yearly basis. The combined figures for the total cost of living indicate that to maintain a family of man, wife, and one child, at a fair minimum standard, \$1,204.28 annually, or \$23.16 a week

the year around was required in May, 1920. For a family with two children, \$1,486.09 a year was needed; for a family with three children, \$1,692.50; and for a family with four children, \$1,898.91. Corresponding weekly sums are also shown.<sup>1</sup>

These figures refer to conditions on the Ohio side of the Ohio River. In Covington and Newport, Kentucky, due to somewhat lower rents, families with two, three or four children would probably spend \$24 a year less than these respective sums, and families with no children or with only one child, \$18 a year less.

TABLE 4: AVERAGE COST OF LIVING FOR A FAMILY AT A FAIR MINIMUM STANDARD IN CINCINNATI, OHIO, MAY, 1920<sup>a</sup>

(National Industrial Conference Board)

Budget item	Average cost of living for a man, wife, and							
	one child		two children		three children		four children	
	weekly	yearly	weekly	yearly	weekly	yearly	weekly	yearly
Food	\$9.12	\$474.42	\$11.54	\$599.91	\$13.95	\$725.40	\$16.36	\$850.89
Shelter	3.81	198.00	5.08	264.00	5.08	264.00	5.08	264.00
Clothing	4.27	222.06	4.98	258.78	5.68	295.50	6.39	332.22
Fuel, heat and light	.81	42.00	.99	51.40	.99	51.40	.99	51.40
Sundries	5.15	267.80	6.00	312.00	6.85	356.20	7.70	400.40
All items	\$23.16	\$1,204.28	\$28.59	\$1,486.09	\$32.55	\$1,692.50	\$36.52	\$1,898.91

<sup>a</sup> Families with two, three or four children, living on the Kentucky side of the Ohio River would require \$24 a year less, and families with no children or only one child, \$18 a year less than the sums allowed, because of somewhat lower rents.

These sums are averages applicable to families where the man is the only wage-earner and the woman is able to do all of the housework, including cooking, laundry and a certain amount of sewing. They represent only the actual cost of living and make no allowance for savings, except through insurance; there is nothing for

<sup>1</sup> The United States Bureau of Labor Statistics made a survey of the cost of living among workers in Cincinnati in 1918-1919. Actual accounts of expenditures in the year ending sometime between August 31, 1918, and February 28, 1919, were collected from 249 families averaging in size 4.7 persons each. The cost of living among these families at that time averaged \$1,168.91 as follows: food, \$474.67; shelter, \$169.16; clothing, \$178.04; fuel and light, \$48.61; furniture and furnishings, \$61.14; miscellaneous, \$237.29. (*Monthly Labor Review*, June, 1919, pp. 101, 105.)

a vacation, for possible taxes, nor for unemployment. On the other hand, families which have a garden may save on their foodstuffs; some families may not require carfare, and in still others the woman may make more of the clothing than the budget calls for. On the whole, the figures given are representative of general conditions and are as fair averages as can be reached.

## II

### COST OF LIVING FOR A SINGLE MAN IN MAY, 1920

The industries of Cincinnati attract a large number of single men whose living conditions are somewhat different from those previously outlined as applicable to a family. In the section which follows is presented an estimate of the minimum cost of living at a fair standard for an unmarried man in Cincinnati in May, 1920.

#### ROOM AND BOARD

Furnished rooms with heat and light were obtainable at the Young Men's Christian Association in May, 1920, for \$3.25 to \$4.75 a week. Desirable rooms in the upper basin section of the city could be had for \$3 to \$6 a week, and in other sections of the city for \$3.50 a week upward. Board cost from \$8.50 to \$10 a week. It appears, therefore, that a fair minimum allowance for room and board in Cincinnati in May, 1920, was \$12 a week, or \$624 a year.

#### CLOTHING

An unmarried man customarily spends more for clothing than does a married man, both because the latter has a wife upon whom he can depend for necessary cleaning, pressing and mending, for which the unmarried man must pay, and also because in his social life the unmarried man requires a somewhat more varied and extensive wardrobe. The allowance of \$99.20 a year for a married man's clothing in Cincinnati in May, 1920, has, therefore, been increased to \$135 to provide a suitable outfit for a year for an unmarried man.

#### SUNDRIES

A single man's expenditures for sundries are likewise somewhat greater than those of a married man. This is especially noticeable in the case of amusements, since, having practically no home life, he must depend on outside resources for his recreation and, in addition, he normally bears to some extent the cost of entertaining his women friends. A single man must also pay for his

laundry, which in the case of a married man is done by his wife, and certain of his other expenses undoubtedly are heavier than is the proportionate share of a married man in the total expenses of his family. Combining the cost of sundries as itemized in Table 5, a total of \$3.35 a week or \$174.20 a year will be required to cover these items.

The budget of a single man includes an allowance of \$2 a week for savings which is not in the family budget. This is because it is recognized that an unmarried man must either make provision for starting a home or, having no children upon whose assistance he can count in later years, he is under the necessity of saving more for his old age. The man with a family of young children, on the other hand, is carrying his heaviest financial load in the period before they begin to assist in their own support. It is presumed that he had saved before his burden became so heavy, and that he will save again later when it is lightened through the contributions of wage-earning children.

### THE COMPLETE BUDGET

The various items of expense of a single man in Cincinnati, in May, 1920, are listed in Table 5. From this it is seen that to maintain a fair minimum standard of living he will have to spend an average of \$19.95 a week. This means, at prices in Cincinnati, in May, 1920, \$1,037.20 a year.

TABLE 5: AVERAGE MINIMUM COST OF LIVING AT A FAIR STANDARD FOR A SINGLE MAN IN CINCINNATI, OHIO, MAY, 1920

(National Industrial Conference Board)

Item	Average weekly cost	Average yearly cost
Board and room . . . . .	\$12.00	\$624.00
Clothing . . . . .	2.60	135.00
Sundries		
Carfare . . . . .	.70	36.40
Recreation . . . . .	.45	23.40
Medical care . . . . .	.35	18.20
Insurance . . . . .	.15	7.80
Church and charity . . . . .	.25	13.00
Tobacco, candy, etc. . . . .	.35	18.20
Reading material, etc. . . . .	.25	13.00
Toilet articles, hair cuts, etc. . . . .	.20	10.40
Laundry . . . . .	.65	33.80
Savings . . . . .	2.00	104.00
All items . . . . .	\$19.95	\$1,037.20



### III

## INCREASES IN THE COST OF LIVING BETWEEN MAY, 1914, AND MAY, 1920

### FOOD

A number of the largest chain store systems in Cincinnati were able to furnish prices which they had been charging in May, 1914. Since prices at these stores to a large extent determine the price of food in Cincinnati, it is probable that the increases in cost as shown by their figures are entirely representative of changes in food prices for the entire city. Prices in May, 1914, were available for the complete food budget from several stores. By comparing these with prices current in May, 1920, it appears that there had been an average increase of 115% in the cost of food within the six-year period.

### SHELTER

The same agencies which supplied current rents also furnished figures showing the prevailing cost of shelter in 1914. So far as could be ascertained, rents in Cincinnati had not gone up so much as in many of the large cities of the country. For the less desirable houses and apartments in the lower basin section of Cincinnati, rents had advanced little if at all; in the outlying areas they had often advanced one-third, and there seemed to be a continuing demand for houses in these more desirable locations. The majority opinion among the large number of persons consulted on this subject seemed to be that rents in Cincinnati had advanced not more than 25% since 1914. This increase also applied to Norwood, Covington and Newport.

### CLOTHING

Most of the stores which furnished prices of men's and women's clothing in May, 1920, gave comparable quotations for May, 1914. From a comparison of the averages of these two sets of figures an increase of 148% was derived as the advance in the cost of clothing in

Cincinnati between May, 1914, and May, 1920. Although this applies only to clothing of the man and the woman of the family, numerous other studies have indicated that changes in the cost of adults' clothing is representative of changes in the cost of children's clothing also. One hundred and forty-eight per cent has, therefore, been adopted as the increase in the cost of clothing in Cincinnati between May, 1914, and May, 1920.

### FUEL, HEAT AND LIGHT

Prices of coal in 1914 were secured from the same agencies which furnished prices in 1920. In the case of bituminous coal, which is the fuel most burned by wage-earners in Cincinnati, it is somewhat difficult to determine the increase because of differences in grades. From the information obtained, however, it appears that high grade bituminous coal increased in cost 112% between May, 1914, and May, 1920. The price of wood and matches advanced nearly as much in the same period.

Gas, which in 1920 cost 35 cents a thousand was 30 cents in 1914. This is an increase of approximately 17% within the period.

Combining the increases in the cost of these three items according to their importance as outlined on page 8, it is seen that the total cost of fuel, heat and light advanced 79% between May, 1914, and May, 1920.

### SUNDRIES

Carfares in Cincinnati and Norwood increased 40% between 1914 and May, 1920; fares on the Kentucky side of the river have remained unchanged for many years.

Motion picture theater admissions which in May, 1920, were seventeen cents had been ten cents for adults and five cents for children in 1914. The average prices charged for candy, tobacco and soft drinks had advanced considerably; in many cases the increase was 100% or more.

Cincinnati papers which in 1920 cost two cents daily and seven cents on Sunday, in 1914 were one cent and five cents, respectively. Household furnishings and supplies made large advances in cost, as did also the price of drugs and toilet articles. More insurance was being carried, larger contributions were required for the church, organization dues had been advanced and doctors had raised their fees.

All in all, it seems that, by allowing for reasonable average increases in the cost of the different sundries items and combining them according to the distribution shown in Table 3, the cost of sundries advanced 79% between May, 1914, and May, 1920.

### THE COMPLETE BUDGET

The average percentages of increase between May, 1914, and May, 1920, in the cost of each of the major items in the budgets of families living at a fair minimum standard in Cincinnati are summarized and combined in Table 6.

TABLE 6: AVERAGE INCREASE BETWEEN MAY, 1914, AND MAY, 1920, IN THE MINIMUM COST OF LIVING IN CINCINNATI, OHIO

(National Industrial Conference Board)

Budget item	Percentage of increase
Food . . . . .	115%
Shelter . . . . .	25%
Clothing . . . . .	148%
Fuel, heat and light . . . . .	79%
Sundries . . . . .	79%
Weighted average of all items . . . . .	89% <sup>a</sup>

<sup>a</sup> The weighted average is obtained by ascertaining the proportion of the total budget spent for each of the separate items in 1914, by families living at a fair minimum standard in Cincinnati, and multiplying the increase in cost of each item by its relative importance or weight in the budget as a whole. The products are then added and divided by the sum of the weights, which in this case is 100.

The average cost of maintaining a fair minimum standard of living in Cincinnati advanced 89% between May, 1914, and May, 1920. This increase is estimated on the assumption that the same standard of living prevailed throughout the period. As a matter of fact, the standards of most families are constantly changing as children grow older and go to work, as the family increases or decreases in size, and as larger or smaller incomes dictate desirable or necessary changes. In estimating changes in the cost of living over a given period of time, however, these circumstances cannot be taken into account. The above increase in the cost of living relates, therefore, to a family of the same size and composition, maintaining the same standard of living in 1920 as in 1914.

## SUMMARY

The figures in the foregoing pages indicate that the cost of living among families at a fair minimum standard in Cincinnati in May, 1920, averaged \$1,204.28 a year for a man, wife and one child; \$1,486.09 a year for a man, wife and two children; \$1,692.50 a year for a man, wife and three children; and \$1,898.91 a year for a man, wife and four children. For still larger families, the cost of living would be proportionately greater. The minimum cost of living for an unmarried man averaged \$1,037.20 a year.

The minimum cost of living increased 89% in Cincinnati between May, 1914, and May, 1920.

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