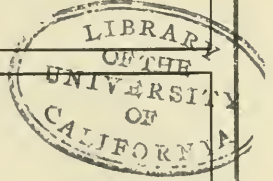


U. S. DEPARTMENT OF LABOR
BUREAU OF LABOR STATISTICS

ROYAL MEEKER, Commissioner



TENTATIVE
QUANTITY AND COST
BUDGET

NECESSARY TO MAINTAIN A FAMILY OF
FIVE IN WASHINGTON, D. C., AT
A LEVEL OF HEALTH
AND DECENCY

(Prices secured in August, 1919)



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November 12, 1919.

INTRODUCTORY NOTE.

PRICE CHANGES SINCE AUGUST, 1919.

The cost data cited in this budget were obtained in August. Since that time prices of most commodities have changed. The information regarding such changes is not complete, as no complete survey has been made since August. In certain cases, however, the changes are known:

Street-car fares.—Street-car fares have been increased from a flat 5-cent rate, with a 2-cent charge for transfers, to a minimum of 6½-cent rate, when tickets are purchased, or a 7-cent rate for a single fare, with free intracompany transfers and a charge of 2 cents for intercompany transfers. This budget was computed on the basis of a 5-cent fare, disregarding transfers. The increase to 6½ cents as a minimum fare would increase the necessary allowance for street-car fare from \$45 to \$56.25 per year.

Rents.—The indications are that rents have increased from 10 per cent to 25 per cent since August, 1919. The data on this point are incomplete, but assuming a minimum increase of 10 per cent, the rent allowance in this budget would be increased from \$300 to \$330.

Food.—Retail prices of food in Washington, according to the figures of the Bureau of Labor Statistics (see Monthly Labor Review of October and November, 1919), were 2 per cent lower in October than in August. This would decrease the food allowance in the budget from \$773.93 to \$758.46.

The result of these price changes (disregarding, for lack of data, other possible changes) would make the October, 1919, cost of this budget \$2,288.25, as against \$2,262.47 in August, an increase of \$25.78.

PART I.—TENTATIVE QUANTITY AND COST BUDGET NECESSARY TO
MAINTAIN A FAMILY OF FIVE IN WASHINGTON, D. C.,
AT A LEVEL OF HEALTH AND DECENCY.

SUMMARY.

This report presents the results of a study made by the United States Bureau of Labor Statistics to determine the cost of maintaining the family of a Government employee in Washington at a level of health and decency. This involved two inquiries: (1) The establishing of a "quantity budget," i. e., the number or quantity of the various things necessary to maintain the living level referred to; and (2) the ascertaining of the total cost of such a budget at the prices prevailing in Washington at the present time (August, 1919).

DIFFICULTY OF ESTABLISHING A PROPER BUDGET LEVEL.

Previous studies of the subject have analyzed the conception of a budget level and have distinguished several levels. Some of the more important of these are as follows:

(a) *The pauper or poverty level.*—This represents roughly a standard of living just above where families receive aid from charity or where they run into serious debt.

(b) *The minimum of subsistence level.*—This is based essentially on mere animal existence and allows little or nothing for the needs of men as social creatures.

(c) *The minimum of health and comfort level.*—This represents a slightly higher level than that of subsistence, providing not only for the material needs of food, shelter, and body covering, but also for certain comforts, such as clothing sufficient for bodily comfort and to maintain the wearer's instinct of self-respect and decency, some insurance against the more important misfortunes—death, disability, and fire—good education for the children, some amusement, and some expenditures for self-development.

Inasmuch as the primary aim of this study was to furnish information for use by the Joint Commission of Congress on Reclassification of Salaries, the minimum of health, decency, and comfort was kept in mind in determining the quantity budget and in selecting qualities and ascertaining prices of articles of the budget. Clearly neither a pauper budget level nor a mere subsistence level should or could be submitted. But, when the effort was made to go further than this, to determine a level above mere subsistence but not so high as to be unreasonable for the purpose for which it was to be used, serious diffi-

culties arose. Part of the difficulty was a matter of terminology. Phrases such as "a comfort level" or a "level of reasonable comfort" are by no means clear cut, and much discussion can arise as to just what particular "comforts" should be included.

BUDGET LEVEL USED IN THIS STUDY.

Finally, after long consideration, it was decided to use as a working basis a budget level which can be best expressed perhaps by the phrase "a standard of health and decency." This phrase is not entirely precise in meaning. No phrase of the kind can very well be wholly satisfactory. The budget herewith suggested is intended to give to the average family, consisting of husband, wife, and three children below the age of 14 years—

(1) A sufficiency of nourishing food for the maintenance of health, particularly the children's health;

(2) Housing in low-rent neighborhoods and within the smallest possible number of rooms consistent with decency, but with sufficient light, heat, and toilet facilities for the maintenance of health and decency;

(3) The upkeep of household equipment, such as kitchen utensils, bedding, and linen, necessary for health, but with no provision for the purchase of additional furniture;

(4) Clothing sufficient for warmth, of a sufficiently good quality to be economical, but with no further regard for appearance and style than is necessary to permit the family members to appear in public and within their rather narrow social circle without slovenliness or loss of self-respect.

(5) A surplus over the above expenditures which would permit of only a minimum outlay for such necessary demands as—

(a) Street car fares to and from work and necessary rides to stores and markets;

(b) The keeping up of a modest amount of insurance;

(c) Medical and dental care;

(d) Contributions to churches and labor or beneficial organizations;

(e) Simple amusements, such as the moving pictures once in a while, occasional street car rides for pleasure, some Christmas gifts for the children, etc.;

(f) Daily newspaper.

THE STANDARD FAMILY.

This budget has been worked out for a family consisting of husband, wife, and three dependent children—a boy of 11, a girl of 5, and a boy of 2 years of age. The number in the family and the ages of the children conform closely to the standards used by the Bureau of

Labor Statistics and other investigators in the past. The determining factor in selecting the standard family, however, was the fact that a family of this particular size and composition represents actual existing families in the United States. The average number in the white families scheduled by the Bureau of Labor Statistics was 4.9 individuals (equivalent to 3.33 adult males), which corresponds very closely with the standard family of 5 individuals (equivalent to 3.35 adult males). The assumption that the three children of the family are, respectively, a boy aged 2 years, a girl aged 5 years, and a boy aged 11 years, is, of course, arbitrary and is solely for the purpose of making precise calculations as to food and clothing consumption. The children in this standard family are growing children, not yet able to add anything to the family income, and not so expensive to maintain as they will become a few years later. This standard family is about half way between the family with no children and the family with grown children capable of self-support.

BUDGET OF HEALTH AND DECENCY NOT INTENDED AS AN IDEAL.

It needs to be emphasized that the budget level adopted in the present study is in no way intended as an ideal budget. It was intended to establish a bottom level of health and decency below which a family can not go without danger of physical and moral deterioration. This budget does not include many comforts which should be included in a proper "American standard of living." Thus no provision is directly made for savings other than insurance, nor for vacations, nor for books and other educational purposes.

On the other hand, a family with the items listed in this budget should be able to maintain itself in health and modest comfort. It would have a sufficiency of food, respectable clothing, sanitary housing, and a minimum of the essential "sundries."

THE COST OF A BUDGET LEVEL NOT NECESSARILY A FIXED MONEY COST.

The annual expense of maintaining the budget level above described may be arrived at by obtaining and totaling the current prices on each of the individual items entering into the budget. This has been done as part of the present study and a total figure arrived at which measures the annual money cost of all the budgetary items at the prices now prevailing in Washington, D. C.

It is highly important to note, however, that the maintenance of living on the level indicated does not necessarily require the receipt of an annual income of precisely this amount. This is so for several reasons. Thus, the family here used as a basis of computation is one consisting of husband, wife, and three dependent children, 11, 5, and 2 years old. A newly married couple does not start house-keeping with a family of 3 children. It is assumed that before mar-

riage and in the early years of marriage savings will have been accumulated either in the form of money savings, household equipment, or partial ownership of a home. These accumulations must be depended upon to tide the family over the period when the children become the greatest burden, just before the oldest one is able to earn his own support in whole or in large part. This budget assumes the existence of an equipment of household furniture, as it is generally true that married couples do purchase the major part of their household furniture either at marriage or shortly thereafter. If the family has savings invested, the family income is supplemented by the amount of interest received; if the house is owned the cost of the budget level here provided for would be reduced by the saving in the expenditure for rent. Another factor tending to reduce the cost of the budget below the market cost of the individual items is the extraordinary ingenuity of most families in economizing, particularly when the need for the closest economy is regarded as only of temporary duration. This ingenuity expresses itself in many ways, and, for the most part, ways which a budget study such as the present one can not specify or estimate. The average housewife is not a perfect cook, a perfect seamstress, or a perfect "shopper," nor does she have time, even if she has the ability, to attain 100 per cent efficiency in cooking, tailoring, shopping, and the many other skilled trades which she must practice as time and capacity permit. On the other hand, almost every housewife does possess certain abilities along one or more lines and by the exercise thereof is able to reduce expenditures along these lines to below the average. However, no housewife can reasonably be expected to perform more than one miracle of domestic economy each day.

In many families the husband and even the children are able to contribute certain services—such as marketing, housework, repairs of household—which may reduce the need for actual money expenditure or may permit the housewife to do a greater amount of sewing, such as the making over of garments.

In these and many other ways, families are often—it might even be said usually—able to maintain a decent standard of living at a somewhat lesser cost than the market prices of the budgetary items. Clearly these economies can be effected only at considerable sacrifice of time and convenience and the possibilities of such economies are often greatly overestimated. The not infrequent criticism of standards of living studies that families do actually live on smaller incomes than those indicated is, in itself, not a valid criticism. Families may and do live, although underfed, underclothed, unhealthily housed, overworked, especially the wife and mother, and deprived, particularly the children, of many things essential to the development of healthy and useful citizens.

POSSIBLE ECONOMIES.

Recognizing, for the reasons just mentioned, that a family may obtain certain items of the quantity budget here submitted at a less expense than indicated by the total cost of the items at current market prices, the very pertinent question then arises as to the possible extent of the saving which may be thereby effected. This of course can not be determined with precision. But it can be determined with sufficient accuracy to indicate the extent to which the cost of the budget at market prices may be cut by a family which is thrifty as well as economical, which is fortunate in escaping unexpected expenses and avoiding bad bargains, and in which the housewife is physically strong and is highly intelligent in purchasing supplies and in the management of the home. The most satisfactory method of arriving at such an estimate is to take up each item of the budget in order and consider the possible ways in which economies may be effected. This is done in detail in Appendix E. Here it is sufficient to present in summary form the conclusions there arrived at.

Food.—The food prices used in this budget are average prices of a large number of stores in what are commonly regarded as low-priced neighborhoods and represent quite accurately the prices paid by the average family living in such neighborhoods. The only practicable methods of “cutting” these prices are: (1) To be able to purchase each commodity at its lowest price; (2) to buy in bulk—such as canned vegetables by the dozen cans; (3) to buy seasonal foodstuffs only during the period when their prices are lowest. There are obvious difficulties in the practical application of these methods, but if carried out to their extreme food might be purchased at a saving of possibly 7½ per cent on average market prices.

Clothing.—The clothing prices listed in the budget are the lowest price quotations prevailing in the stores in August–September, 1919. Special sales were taken into consideration, but obviously the investigation could not cover a sufficiently long period to take in all the bargain and special sales of the year. By consistently following such sales a family might effect an appreciable saving in the course of a year. Also, by consistently “making over” the outgrown or outworn garments of one member of the family for the use of another member, a further saving in the clothing cost might be effected. The present budget allows for considerable “making over” of clothes, but not for carrying the practice to the extreme length to which it might conceivably be carried, for the reason that this would place heavy additional labor upon a housewife who is already very seriously burdened with duties.

By these two methods—buying consistently at bargain sales and by “making over” all garments physically capable of being made over—a family might effect a total saving on the clothing bill of

perhaps 10 per cent, without lowering the clothing standards allowed for in the budget.

Housing.—House rents are not completely standardized. Rents vary considerably for houses of identical character. This budget has used as a minimum the approximate average rent of a large group of small houses in low-rent neighborhoods. With exceptional good fortune, a family might obtain a house at a 10 per cent lower rent than that allowed in the budget, although the chances would be equally strong that it would have to pay more than the amount allowed in the budget. In any case, the maximum saving on this item could not well exceed 10 per cent.

Sundries.—The amounts allowed for sundries in the budget can not well be cut by the average family without lowering its level of living below the standard of health and decency. In a few items, however, an exceptionally fortunate or well-situated family might be able to effect certain savings. Thus, this budget allows for car fare to and from work, on the theory that a considerable number of employees must, of necessity, under the housing conditions now existing, live at a distance from their place of work. If, however, a family lives, or is able to obtain a home, within walking distance of the husband's place of work, this item of expense would of course be eliminated. In this and other ways it is estimated that a family favored by circumstances may be able to obtain the essential "sundries" at a saving of possibly \$107.50 in this budget.

SUMMARY OF BUDGET.

Cost of quantity budget at market prices.

I. Food.....		\$778.93
II. Clothing:		
Husband.....	\$121.16	
Wife.....	166.46	
Boy (11 years).....	96.60	
Girl (5 years).....	82.50	
Boy (2 years).....	47.00	
		<hr/>
		513.72
III. Housing, fuel, and light.....		428.00
IV. Miscellaneous.....		546.82
		<hr/>
Total budget at market prices.....		2,262.47
<i>Possible saving upon market cost by a family of extreme thrift, of high intelligence, great industry in shopping, good fortune in purchasing at lowest prices, and in which the wife is able to do a maximum amount of home work:</i>		
I. Food (7½ per cent).....	\$58.04	
II. Clothing (10 per cent).....	51.37	
III. Housing.....	30.00	
IV. Miscellaneous.....	107.50	
		<hr/>
Total economies.....		246.91
		<hr/>
Total budget minus economies.....		2,015.56

Savings.—No provision is made in this budget for savings, other than the original cost of household furniture and equipment, which would average about \$1,000 in value. No definite estimate, of course, can be made as to the amount which a low-salaried Government employee should be expected to save. But an average saving of 12½ per cent of yearly salary during an employee's single and early married life would seem to be the maximum which could be expected. Over a period of, say, 15 years this would result in a total accumulation of about \$2,000. Assuming \$1,000 of this to be invested in household equipment, there would be a net sum of \$1,000 available for investment in a home or in other direct income-producing form. In any case, it would represent an annual income of approximately \$50 per year.

ITEMIZED DETAILS OF BUDGET.

I. FOOD.

Item.	Unit of usual purchase.	Weekly quantity per family of 3.35 equivalent adult males.	Weekly cost.
Beef and veal, fresh ¹	Pound.....	4.35	\$1.64
Beef, salt ¹	do.....	.28	.14
Pork, fresh ¹	do.....	.74	.38
Pork, salt, including smoked ham and bacon ¹	do.....	1.03	.53
Mutton ¹	do.....	.60	.22
Poultry ¹	do.....	.52	.24
Other meat, including sausage, dried beef, etc. ¹	do.....	.66	.25
Fish and other sea food ¹	do.....	1.31	.39
Eggs.....	Dozen.....	1.31	.79
Milk, sweet, and buttermilk ²	Quart.....	8.86	1.35
Cream.....	Pint.....	.06	.02
Milk condensed.....	Pound.....	1.25	.25
Butter and oleomargarine.....	do.....	1.87	1.18
Cheese.....	do.....	.38	.19
Tea.....	do.....	.19	.15
Coffee and substitutes.....	do.....	.78	.41
Sugar.....	do.....	3.13	.34
Molasses, including syrup and honey.....	do.....	.68	.12
Lard and compounds.....	do.....	1.10	.44
Flour.....	do.....	7.50	.60
Corn meal.....	do.....	1.23	.07
Bread ³	do.....	9.66	1.01
Rice.....	do.....	.85	.14
Cereals.....	do.....	2.21	.33
Fruits, fresh.....	do.....	7.71	.70
Fruits, dried and canned.....	do.....	.70	.18
Potatoes.....	Peck.....	.95	.71
Other vegetable, fresh and dried.....	Pound.....	10.89	.88
Other vegetable, canned.....	do.....	.84	.21
Other food ⁴	do.....	1.83	.66
Weekly total.....			\$11.55
Yearly total.....			\$755.13
Less.....			18.00
Total.....			737.93

¹ Total meat and fish equivalent to 137 pounds per day.

² Equivalent to 1.27 quarts of milk per day.

³ Equivalent to 1.38 pound loaves of bread per day.

⁴ Including crackers, cake, pies, ice cream, candy, jelly, oil, chocolate, peanut butter, cocoa, nuts, gelatin, and canned soups.

The weekly quantity budget has been drafted from the year's budget, which explains the slight difference in cost between the weekly total and the yearly total.

II. CLOTHING.

Articles of clothing.	Unit price.	Replacement per year.	Yearly cost.
HUSBAND.			
Hat, felt.....	\$4.00	$\frac{1}{2}$	\$2.00
Hat, straw.....	2.00	1	2.00
Suit, winter (wool).....	40.00	$\frac{1}{2}$	20.00
Suit, summer (wool).....	40.00	$\frac{1}{2}$	20.00
Overcoat.....	40.00	$\frac{1}{2}$	10.00
Raincoat.....	15.00	$\frac{1}{2}$	2.50
Shirts, cotton.....	2.00	5	10.00
Union suit, summer.....	1.50	3	4.50
Union suit, winter (part wool).....	3.50	1	3.50
Pajamas.....	2.50	1	2.50
Socks, cotton.....	.50	12	6.00
Shoes:			
High.....	7.50	1	7.50
Low.....	7.50	$\frac{1}{2}$	3.75
Shoe repairing:			
Whole soles.....	3.50	1	3.50
Half soles, including neel.....	2.50	1	2.50
Rubbers.....	1.25	$\frac{1}{2}$	.63
Gloves, kid.....	3.00	$\frac{1}{2}$	1.50
Collars.....	.25	12	3.00
Ties.....	.50	3	1.50
Handkerchiefs.....	.25	8	2.00
Garters.....	.35	2	.70
Belt.....	1.50	$\frac{1}{2}$	.75
Suspenders.....	.75	1	.75
Umbrella.....	4.00	$\frac{1}{2}$	1.33
Cleaning, pressing.....	1.50	4	6.00
Miscellaneous.....			3.00
Total.....			121.16
WIFE.			
<i>Summer clothing.</i>			
Hat.....	7.50	1	7.50
Wash skirt.....	5.00	$\frac{1}{2}$	2.50
Waists, cotton (to be made at home).....	2.50	3	7.50
Waist, dress.....	7.50	$\frac{1}{2}$	3.75
Dresses, cotton, thin (to be made at home).....	5.00	2	10.00
Underwear (separate garments or union suits).....	1.00	3	3.00
Petticoat, cotton, muslin.....	2.00	1	2.00
Shoes, low.....	8.50	1	8.50
Gloves, cotton.....	1.00	1	1.00
<i>Winter clothing.</i>			
Hat.....	10.00	$\frac{1}{2}$	5.00
Suit, wool.....	53.00	$\frac{1}{2}$	26.50
Dress, wool serge.....	25.00	$\frac{1}{2}$	12.50
Coat, wool.....	50.00	$\frac{1}{2}$	16.66
Petticoat, dark cotton.....	3.00	1	3.00
Underwear (union suit, part wool).....	3.00	1	3.00
Shoes, high.....	9.50	1	9.50
Gloves, kid.....	2.50	$\frac{1}{2}$	1.25
<i>Year-round clothing.</i>			
House dresses.....	3.00	2	6.00
Apron, kitchen.....	.60	1	.60
Corset (standard make).....	6.00	1	6.00
Corset covers.....	.85	3	2.55
Frills.....	.50	2	1.00
Night dresses.....	1.50	2	3.00
Kimono.....	4.50	$\frac{1}{2}$	2.25
Stockings, cotton.....	.65	8	5.20
Shoe repairing:			
New heels.....	.40	3	1.20
Whole soles.....	3.00	1	3.00
Handkerchiefs.....	.25	8	2.00
Umbrella.....	3.00	$\frac{1}{2}$	1.00
Rubbers.....	1.50	1	1.50
Cleaning and pressing.....	3.00	1	3.00
Miscellaneous.....			5.00
Total.....			166.46

II. CLOTHING—Continued.

Article of clothing.	Unit price.	Replacement per year.	Yearly cost.
BOY, 11 YEARS OF AGE.			
Caps or hats.....	\$1.00	2	\$2.00
Suit, wool.....	16.00	1	16.00
Pants, separate, wool (winter).....	3.00	1	3.00
Pants, separate, wool and cotton (summer).....	2.00	2	4.00
Overcoat.....	12.50	$\frac{1}{2}$	6.25
Sweater.....	6.00	$\frac{1}{2}$	3.00
Overalls.....	1.25	1	1.25
Shirts or blouses, cotton.....	1.15	5	5.75
Summer underwear (union suits).....	1.00	3	3.00
Winter underwear (union suits).....	3.00	2	6.00
Pajamas or nightshirts.....	1.00	2	2.00
Stockings.....	.60	12	7.20
Shoes:			
High.....	5.00	3	15.00
Low.....	3.00	2	6.00
Shoe repairing (whole soles).....	2.00	5	10.00
Rubbers.....	1.00	1	1.00
Gloves or mittens.....	.50	2	1.00
Collars.....	.25	3	.75
Ties.....	.50	2	1.00
Handkerchiefs.....	.10	6	.60
Garters.....	.25	2	.50
Belt.....	.60	$\frac{1}{2}$	1.00
Miscellaneous.....			1.00
Total.....			96.60
GIRL, 5 YEARS OF AGE.			
Hat, summer.....	5.00	1	5.00
Cap or hat, winter:			
Cap.....	2.00	1	2.00
Hat.....	5.00	$\frac{1}{2}$	2.50
Dresses, cotton (to be made at home).....	2.25	6	13.50
Dress, wool (to be made at home).....	6.00	$\frac{1}{2}$	3.00
Apron (to be made at home).....	1.00	1	1.00
Coat.....	15.00	$\frac{1}{2}$	7.50
Sweater.....	4.00	$\frac{1}{2}$	2.00
Cotton petticoats:			
Muslin.....	1.00	2	2.00
Cutting flannel.....	1.50	1	1.50
Summer underwear:			
Shirts.....	.50	3	1.50
Drawers, muslin.....	.30	6	1.80
Underwaists.....	.75	4	3.00
Winter underwear:			
Shirts, wool.....	1.50	2	3.00
Drawers, wool.....	1.50	2	3.00
Night-dresses:			
Muslin.....	1.00	1	1.00
Cutting flannel.....	1.25	1	1.25
Stockings, cotton.....	.40	12	4.80
Shoes:			
High.....	4.00	3	12.00
Low.....	3.00	3	9.00
Rubbers.....	.85	1	.85
Mittens.....	.50	1	.50
Handkerchiefs.....	.10	6	.60
Garters.....	.25	2	.50
Miscellaneous.....			2.50
Total.....			82.50
BOY, 2 YEARS OF AGE.			
Hats or caps:			
Hat, duck.....	.50	1	.50
Cap.....	.75	1	.75
Dresses, cotton suits, rompers, overalls, etc. (to be made at home).....	1.00	8	8.00
Overcoat.....	12.00	$\frac{1}{2}$	6.00
Sweater.....	3.50	$\frac{1}{2}$	1.75
Summer underwear:			
Undershirts.....	.50	3	1.50
Drawers, muslin.....	.30	3	.90
Underwaists.....	.65	1	2.60
Winter underwear:			
Undershirts.....	1.00	2	2.00
Drawers.....	1.00	2	2.00

II. CLOTHING—Concluded.

Articles of clothing.	Unit price.	Replacement per year.	Yearly cost.
BOY, 2 YEARS OF AGE—concluded.			
Nightdresses:			
Muslin.....	\$1.00	1	\$1.00
Oiling flannel.....	1.25	1	1.25
Stockings and socks, cotton.....	.39	10	3.90
Shoes:			
High.....	3.50	2	7.00
Low (sandals).....	3.00	2	6.00
Mittens.....	.35	1	.35
Garters.....	.25	2	.50
Miscellaneous.....			1.00
Total.....			47.00

III HOUSING, FUEL, AND LIGHT \$428.00
 (This item covers rent at \$300 a year, and fuel and light at \$128 a year.)

IV. MISCELLANEOUS.

Upkeep of house, furniture, and furnishings.....	\$70.00
Laundry work.....	104.00
Cleaning supplies and services.....	32.92
Health.....	80.00
Insurance:	
(a) Life (disability).....	110.00
(b) Furniture.....	1.50
Car fare:	
Husband, 600 rides.....	30.00
Wife and children, 300 rides.....	15.00
Amusements and recreation.....	20.00
Newspapers.....	8.40
Organizations:	
(a) Church.....	13.00
(b) Labor.....	10.00
Incidentals.....	52.00

546.82

PART II.—DETAILED DATA UPON WHICH BUDGET IS BASED.

I. FOOD.

ESTABLISHED STANDARDS.

In the determination of a proper family dietary, there are two standards which must be assumed at the beginning, (1) the scientifically established food requirement in calories per day, and (2) the commonly recognized unit of measure of the size of family in equivalent adult males.

Various scientific students of food have estimated that the number of calories needed by a man at moderately hard muscular work is 3,500 per day. A family usually wastes about 10 per cent of the caloric value of food in preparation, cooking, etc., and also a small per cent of the food which enters the mouth is not digested or assimilated. Therefore, 3,500 calories purchased represents approximately 3,100 to 3,200 calories actually consumed by the body. The standard of 3,500 calories is for a man at moderately hard muscular work, and since most Government clerks are engaged in very light muscular labor the 3,100-3,200 calories would appear to be sufficient. On the other hand, when Government employees are taken as a whole, and when those who are engaged in moderately hard physical work in the Government Printing Office and the Bureau of Engraving and Printing are taken into consideration, the allowance of 3,500 calories purchased to yield 3,100-3,200 seems to be none too high.

The standard of a definite number of calories per man per day makes it necessary to ascertain the food requirements of the other members of the family and convert them into terms of a common unit of measurement, namely the equivalent adult male. In order to make precise calculations, the following food budget has been drawn up on the basis of a family of 5—husband, wife, and 3 children, boy, aged 11, girl, 5, and boy, 2. According to the standard established by the United States Bureau of Labor Statistics, taking the caloric requirement of a man as 1.0, that of a woman is 0.9; a boy of 11 years, 0.9; a girl of 5 years, 0.4; and a boy of 2 years, 0.15. The combined food requirements of this family, which is considered an average-sized family and has been taken as a normal family, would be equal to that of 3.35 adult males.

METHOD OF DETERMINING THE QUANTITY BUDGET.

The quantity food budget submitted here as representing the minimum food requirements of a family of 5 was obtained by averaging the actual amounts of food used by 280 selected families with three

children of about the ages indicated. The families chosen from each city averaged in size approximately 3.35 equivalent adult males, and 3,500 calories of food purchased per man per day. On further detailed analysis, and by comparison with a recognized standard, the average dietary of 3,500 calories thus obtained was found to consist of meat, milk, vegetables, etc., in such proportions as to furnish the body in a general way with the necessary amounts of proteins, fats, carbohydrates, mineral constituents, acids, and other substances necessary for the maintenance of health. Following is a comparison of the food allowance of this budget with the minimum standards generally accepted by scientific students of the subject:

OUNCES OF FOOD CONSUMED PER MAN PER DAY.

	Meat.	Fish.	Dairy products.	Milk.	Cereals.	Vegetables.	Fruits.	Fats.	Sugar.
Average of 280 families.	5.6	0.9	15.5	12.1	15.1	17.6	5.8	2.1	2.7
Standard.....	4 or 5	2	16	11 or 12	12	16 or 20	16 or 20	2	2

The 280 food budgets used in obtaining this average were selected from family schedules collected by the Bureau of Labor Statistics in the recent cost-of-living survey of the United States. These schedules were taken in great detail, giving, among other things, the amount of each article of food purchased for a year for each family scheduled. The 280 budgets used in this detailed calorie analysis were made up from about 25 cases from each of 11 representative cities.

It would, of course, have been preferable to analyze in detail 280 food budgets collected from families in the District of Columbia, but the time allowed for the present minimum budget prohibited any such plan. It seems likely, however, that the average dietary here presented is not far from correct. By taking an average of families located over a considerable area, all local peculiarities and extreme tastes should have been smoothed out. The applicability of this average budget to the city of Washington is further substantiated by the fact that the population here is unusually cosmopolitan, due to the working of the apportioned civil service.

Another possibility would have been to use accepted standards as a guide and construct a dietary composed of meats, vegetables, milk, etc., which would meet the ideal requirements. This method, however, would have been difficult, more or less arbitrary, and subject to the criticism that it would not meet the actual desires and peculiarities of people as they are. Of course the average dietary has its obvious defects, and is not recommended as ideal. For instance, it is highly desirable, from both an economical and a dietary standpoint, for a family to secure its protein by the use of more eggs

and less meat than the quantities used in the average budget. As here presented, the food budget which has been arrived at is based on what the experience of a large number of families in various sections of the country shows to be a practical minimum for the maintenance of health. That the selection of foodstuffs is probably as economical as is consistent with a fairly balanced diet is indicated by the fact that the families whose dietaries are here used were all workmen's families in moderate circumstances.

FOOD PRICES.

The average quantities obtained for the standard budget were priced on August 19, at various representative stores and markets, and the average of these prices was used in computing the total cost of the food. The stores visited were located in all parts of Washington, the majority being in the northwest section, both uptown and downtown, and others in the northeast, southeast, and southwest sections. Not less than twelve prices were secured on each article of food, individual and average prices being shown in Appendix A.

A detailed list of all foods in the budget, quantities for a family of 5, average unit prices, and total cost for the year also appears in Appendix A. The weekly quantity budget computed at the average prices has been shown in the preceding summary. The weekly total of \$14.55,¹ or \$773.93 per year (when ice is included), for a family of 3.35 adult males, involves an expenditure for food of 0.633 cents per man per day.

On first sight, a cost per man per day of 0.633 cents appeared high, and, before including this amount in the food budget, it was thought best to check it from at least two other sources. The two used were (1) the cost of the Army ration at Washington barracks in August, 1919, and (2) the cost per man per day of food used by families of Government workers living in Washington.

Figures compiled by the supply office show that the daily cost of the ration at Washington barracks was 0.6173 cents in August, 1919, and this in spite of the fact that the Army buys in large quantities and presumably escapes any exceptional local profiteering. This cost is for food alone and does not include ice. By comparison, the figure for the Army ration tends to make the 0.633 cents arrived at in the food budget of the Bureau of Labor Statistics seem conservative.

As a further check on the cost of food per man per day, detailed food estimates were secured from 64 families of Government workers living in Washington. The quantities and costs of food reported by these 64 families for the year ending July 31, 1919, have been tabulated, and the average cost per man per day, when brought up

¹The weekly quantity budget has been drafted from the year's budget, which explains the slight difference in cost between the weekly total and the yearly total.

to date (August, 1919) on the basis of the percentage increase for food in the United States as a whole, was found to be 0.672 cents. This indicates that the cost of food in the budget herewith presented is somewhat lower than the cost of food which families of Government workers are actually purchasing at the present time.

II. CLOTHING.

The quantities of the different kinds of clothing required by the standard family have been arrived at by personal interviews with Government employees and their wives and others familiar with the standard of living required of the Government worker's family in Washington, and have been checked with several previous studies, particularly with the clothing budgets of approximately 850 families with children under 15 secured by the Bureau of Labor Statistics in 1918-19.

In preparing the following budget, the quantity of clothing based on length of wear has been made fundamental and agreed upon before tabulating prices. The quantities listed in the budget are for annual replacements, and it has been assumed that the amounts listed will be supplemented by the "holdover" of similar garments from the previous year. In the case of a garment which may be expected reasonably to last over a period longer than one year, the annual amount has been expressed in a fraction, i. e., a coat to be worn two years, as $\frac{1}{2}$; three, as $\frac{1}{3}$, etc.

A few possible alternatives have been suggested, and individual tastes will, of course, make other changes and adjustments necessary for each family.

In preparing this quantity budget, a considerable amount of sewing at home has been assumed as possible, and has been indicated accordingly. When more than the specified amount is done, a saving may be effected, or the family clothed more abundantly. On the other hand, where little or no home sewing can be done, economy will need to be practiced in the number of garments or along other lines.

Theoretically, the level of health and decency in clothing has been interpreted as a level which takes into account not only the physical needs of warmth, cleanliness, and comfort, but which also has such regard for appearance and style as will permit the family members to appear in public, and within their necessarily rather narrow social circle, with neatness and self-respect. In other words, the clothing standards of the family should provide a fair degree of that mental satisfaction which follows from being reasonably well-dressed. But while admitting the desirability of this more generous wardrobe, an effort has been made to allow only those quantities of clothing consistent with the *minimum* requirement for health and decency, and,

where a doubt has existed, to err on the side of conservatism rather than to present an opportunity for the criticism of extravagance. So emphatic, however, have been the expressions of some who feel that a decided error has been made on the side of rigid economy, that a supplemental list of highly desirable additions to the wife's clothing has been prepared and made a part of this report.

After the minimum quantities which could reasonably be expected to provide the replacement needs of the average family had been agreed upon, committees of two and three special agents of the Bureau of Labor Statistics visited the local stores in order to ascertain the probable cost of the clothing budget. The prices were secured in August.

In securing the prices, more than 25 of the leading stores of Washington were visited. The items which constitute the major expenditure in the budget, i. e., suits, coats, dresses, etc., were priced at six or eight different stores, in order to be sure that the prices secured were representative. Fewer prices were secured on articles of clothing which are more uniform in price, such as shoes, stockings, underwear.

Committees were employed to secure these prices in order to have the benefit of a consensus and to secure greater uniformity on the questions of quality and comparative values. The committees secured prices in the same way that the housewife must secure them—the ordinary "shopping" method. The agents merely asked to be shown garments in which they were interested, and did not reveal any further motive in trying on the garments and securing prices on them. This method was used in order to assume exactly the same position as the ordinary housewife shopper and to eliminate the criticism usually directed against list prices furnished by dealers. Every garment on which a price was listed was examined for quality, suitability, and appearance.

The committees kept constantly in mind the necessity for wise buying, which would effect the greatest economy. All classes of stores were visited and the committees saw numerous evidences of the fact that the greatest bargains are not to be found in the cheapest stores. It is to be regretted that many people who must shop economically feel in duty bound to shop at the stores which are generally regarded as cheap stores. Much better values were often found at the higher class department stores and even in the so-called exclusive clothing stores.

HUSBAND'S CLOTHING.

Article.	Unit price.	Replacement per year.	Yearly cost.
Hat, felt.....	\$4.00	$\frac{1}{2}$	\$2.00
Hat, straw.....	2.00	1	2.00

Previous studies of actual expenditures for wage earners show almost $1\frac{1}{2}$ hats, plus one-half cap, purchased per year. No additional allowance has been made for caps, and this estimate is considered very conservative.

Felt hats were found to range in price from \$3 up, with \$4 as the lowest price for which it seemed possible to secure a hat good enough in quality to last two years. Straw hats during the past summer ranged from \$2 to \$6. The \$2 hat was, of course, of very poor quality, but might last a season with reasonable care.

Suit, winter (wool).....	\$40.00	$\frac{1}{2}$	\$20.00
Suit, summer (wool).....	40.00	$\frac{1}{2}$	20.00

This allowance is practically the same as that shown by wage earners' budgets, in which one suit a year has been considered the minimum allowance, but with additional allowance for work clothes, separate trousers and overalls—items of clothing not necessary in the budget of a clerical worker. In a climate like that of Washington many men buy a lighter weight wool suit of mohair or palm beach for summer wear. Many others buy a medium-weight wool suit in the spring or fall for all-year wear. The net cost of a summer suit to wear two years and a winter suit to wear two years will be about the same as one new suit every year worn summer and winter.

Winter suits were found in the southeast section of Washington which ranged in price from \$25 to \$40. Suits in the northwest section ranged from \$25 to \$75. A minimum of \$40 seems very reasonable for a suit of sufficiently good quality to last two seasons.

Overcoat.....	\$40.00	$\frac{1}{4}$	\$10.00
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Previous investigations, as well as individual opinion secured in connection with this budget, seem well agreed that an overcoat should wear for four years. Overcoat prices were found to range from \$25 to \$75, but \$40 seemed the minimum for a coat of fairly durable quality.

HUSBAND'S CLOTHING—Continued.

Article.	Unit price.	Replacement per year.	Yearly cost.
Raincoat.....	\$15.00	1	\$2.50

The Washington climate makes a raincoat desirable, but one of good quality could doubtless be worn for six years.

Prices ranged from \$7.50 to \$30, with \$15 as a reasonable minimum for a raincoat of fair quality.

Shirts, cotton.....	\$2.00	5	\$10.00
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To buy a good quality of madras shirt it is now necessary to pay \$2.60. Shirts specially priced at lower figures—such as \$1.70—were found to be as a rule of inferior quality and of questionable durability. By buying out of season it appears that a good quality of shirt may be obtained for \$2.

Union suits (summer).....	\$1.50	3	\$4.50
Union suit (winter), part wool.....	3.50	1	3.50

Owing to the rather mild climate of Washington, heavy winter underwear need be worn by most men only a relatively short period of the year.

Good union suits of summer weight can be purchased for \$1.50 each. Separate shirts and drawers cost from \$0.75 to \$1 a garment.

Union suits, part wool, for winter are at the very lowest \$3.50 a suit. Separate shirts and drawers, part wool, are \$2.50 a garment, while a heavy grade of cotton may be had for \$1.50 to \$2 a garment.

Pajamas.....	\$2.50	1	2.50
Socks, cotton.....	.50	12	6.00

In the Bureau of Labor Statistics' study of 1918-19, 10 pairs of cotton socks were found to be the average in practically every income group from \$900 to \$2,500. In addition, the laborer usually had from $\frac{1}{2}$ to 1 pair of wool socks and about $\frac{1}{2}$ pair of silk hose. Twelve pairs of cotton socks has seemed the minimum number necessary for a Government employee. The price of 50 cents per pair seems to be the lowest for which cotton socks of good quality can be purchased.

HUSBAND'S CLOTHING—Concluded.

Article.	Unit price.	Replacement per year.	Yearly cost.
Shoes:			
High.....	\$7.50	1	\$7.50
Low.....	7.50	1/2	3.75
Repairing:			
Whole soles.....	3.50	1	3.50
Half soles, including heel.....	2.50	1	2.50

This provision for shoes is supported by reports of actual expenditures and by statements of various Government employees. One repairing has been allowed for each pair of shoes during the year. Since the repairs allow for new heels, no additional separate heels have been provided for.

Shoes vary widely in price, and also in quality. After investigation the conclusion was reached that shoes of good enough quality to last a year and stand resoling could probably not be obtained for less than \$7 or \$8 a pair. Low shoes run about the same price as high shoes, but some saving may usually be effected by buying shoes out of season.

Rubbers.....	\$1.25	1/2	\$0.63
Gloves, kid.....	3.00	1/2	1.50
Collars.....	.25	12	3.00

Other investigations have allowed from \$4 to \$6 for wage earners, whose work does not require daily wear. Actual statements from Government workers support the fact that the purchase of 12 collars per year is very conservative.

Ties.....	\$0.50	3	\$1.50
Handkerchiefs.....	.25	8	2.00

A plain cotton handkerchief can be bought for 25 cents. Plain linen costs 50 cents.

Garters.....	\$0.35	2	\$0.70
Belt.....	1.50	1/2	.50
Suspenders.....	.75	1	.75
Umbrella.....	4.00	1/4	1.33
Cleaner and preserver.....	1.50	4 suits.	6.00
Miscellaneous, to include shoe strings, repairs to watch, etc.....			3.00

WIFE'S CLOTHING.

Article.	Unit price.	Replacement per year.	Yearly cost.
Hat, summer.....	\$7.50	1	\$7.50
Hat, winter.....	10.00	$\frac{1}{2}$	5.00

The allowance of one winter hat every two years and one summer hat every year is much the same as that allowed wage earner's wives, although the standard of dress required of the wives of Government employees is higher. Summer hats are of perishable material and can not be made to last more than one season as a rule.

After securing prices on hats in a half dozen different stores, \$7.50 was decided on as the minimum price for which a woman's summer hat of fairly good style and quality can be purchased. Winter hats of medium grade can be bought for \$10, but it is doubtful if these could be made to last two seasons. However, as this is a minimum budget, a \$10 hat is allowed every two years.

Suit, wool.....	\$53.00	$\frac{1}{2}$	\$26.50
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In submitting tentative clothing purchases to a number of housewives and others interested in clothing budgets, there was unanimous agreement that a wool suit of good quality, not extreme in style, may reasonably be expected to wear two years.

The cheapest fall suits shown in the majority of Washington stores range around \$50 in price. Generally these are made of serge and lined with a medium grade of silk or satin. The material is light weight and the suit has nothing in either quality or style to recommend it. Most of the stores seem to carry only a limited number of \$50 suits, the average price being much higher. Alterations vary in price according to the work done, but stores uniformly charge extra for alterations. Three dollars was considered the minimum amount which could be allowed for alterations. This would make the total cost of the suit \$53 and the yearly cost \$26.50 if it is worn two years.

Waists, cotton (to be made at home).....	\$2.50	3	\$7.50
Waist, dress.....	7.50	$\frac{1}{4}$	3.75

In previous budgets three or four cotton waists have been allowed. The wife of a Government worker will need one additional waist of crêpe de chine or georgette every other year.

Three dollars was considered a minimum price on cotton blouses, if bought ready made. Most of the stores visited carried a blouse of fairly good quality for \$2.75 to \$3. The cheaper blouses were of

inferior material and not economical to purchase. If these blouses are made at home, a fair quality of cotton goods can be bought at 50 cents or 75 cents a yard.

If $2\frac{1}{2}$ yards at the average price are allowed for a blouse and \$1 for trimming, the blouse will cost approximately \$2.50, and this amount has been allowed in the budget.

Seven dollars and a half was felt to be a minimum cost for a fancy blouse of crêpe de chine or georgette.

WIFE'S CLOTHING—Continued.

Article.	Unit price.	Replacement per year.	Yearly cost.
Dresses, cotton (to be made at home).....	\$5.00	2	\$10.00

The Washington housewife will need at least two thin summer dresses each year. These are worn constantly during the summer afternoons and evenings, and the warm climate necessitates such frequent laundering that they will scarcely wear for more than one season. The minimum price on thin cotton material is 50 cents a yard. Allowing 6 yards to a dress and a small addition for trimming, thread, buttons, etc., these will cost \$5 each.

Wash skirt.....	\$5.00	$\frac{1}{2}$	\$2.50
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Previous investigations have usually included in the wife's clothing a separate skirt of some description. In the Washington climate it has been thought best to allow one-half white wash skirt a year. If preferred, however, $\frac{1}{4}$ of a wool skirt may be substituted. A white wash skirt of good quality may be purchased for \$5, or a wool skirt for \$10 to \$12. Since the wool skirt could doubtless be worn twice as long, no material difference in cost would result.

Dress, wool serge.....	\$25.00	$\frac{1}{2}$	\$12.50
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The wife of a Government worker will need one dress for afternoon or evening wear in the winter and spring. It is desirable that this should be of silk, but since this is a minimum budget, only wool has been allowed. It might be more economical if this were made at home, but the mother of three children who cooks and markets for her family, cares for her house, sews for the children, does the family mending, and makes her own blouses, summer dresses, and house dresses, will find it utterly impossible to do anything more.

A very plain wool serge dress can be purchased for \$25. Prices of wool dresses of average quality range from \$29.75 to \$39.75.

WIFE'S CLOTHING—Continued.

Article.	Unit price.	Replacement per year.	Yearly cost.
House dresses.....	\$3.00	2	\$6.00

The minimum number of house dresses per year was decided to be two. These will have to be supplemented with cotton dresses left over from the previous summer.

Ready-made house dresses were shown in many stores in August at \$2.50 and \$3.50. If house dresses are made at home, a better quality of material can be used, but the cost will be approximately the same. From five to six yards must be allowed for a dress, and gingham of only fair grade is 50 cents a yard. A small amount must be allowed for thread, buttons, etc.

Apron, kitchen.....	\$0.60	1	\$0.60
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Apron gingham is 30 cents a yard. Allowing two yards to an apron, the minimum cost will be 60 cents each. At least one new apron a year must be provided.

Coat.....	\$50.00	3	\$150.00
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The wife of a Government worker may be able to wear a wool coat three years if it is of sufficiently good quality. In this length of time there will be some expense for repairing and probably relining it.

The minimum price on wool coats in August, 1919, was \$50. Coats shown at this price contained only a small per cent of wool very harsh in texture and were cotton lined.

Cotton petticoats:			
White muslin.....	\$2.00	1	\$2.00
Dark cotton.....	3.00	1	3.00

A very plain muslin petticoat can be bought for \$2. It seemed desirable to allow a fairly good grade of garment in order that it could be alternated with a new garment after one season's wear.

One dark cotton petticoat has been allowed each year, and this will not outlast the one season's wear. Three dollars was considered a minimum price for a cotton skirt of fair quality.

Corset (standard make).....	\$6.00	1	\$6.00
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If desired, two \$3 corsets may be substituted, but this will not be possible in the case of a stout woman.

WIFE'S CLOTHING—Continued.

Article.	Unit price.	Replacement per year.	Yearly cost.
Brassieres.....	\$0.50	2	\$1.00
Summer underwear:			
Separate garments, or union suits.....	1.00	3	3.00
Corset covers.....	.85	3	2.55

Corset covers at 75 cents were muslin plainly trimmed with embroidery, and at 85 cents muslin with lace trimming. The knitted underwear in the union suits and separate garments was of fair quality.

Winter underwear (part-wool union suits).....	\$3.00	1	\$3.00
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Union suits of part wool are \$3 a suit. Separate garments are \$1.50 each.

Night dresses.....	\$1.50	2	\$3.00
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If carefully laundered, two new night dresses would last one year. These may be purchased in the late summer sales as follows: Of good grade muslin, plainly trimmed, \$1.50; of cotton crêpe, \$1.65; of outing flannel, \$2.

Kimono.....	\$4.50	$\frac{1}{2}$	\$2.25
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Kimonos of fairly heavy grade of cotton crêpe, plainly made, may be purchased for \$4 to \$5.

Stockings (cotton).....	\$0.65	8	\$5.20
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In the recent investigation of the Bureau of Labor Statistics, the wives of wage earners in the income group from \$1,200 to \$1,800 averaged six pairs of stockings per year, and almost one pair of silk stockings in two years. In allowing the minimum amount of stockings it was decided to eliminate the silk stockings altogether and allow eight pairs of cotton. Cotton stockings range in price from 50 cents to 75 cents. A fair grade of cotton stocking can be bought for 65 cents a pair.

WIFE'S CLOTHING—Continued.

Article.	Unit price.	Replacement per year.	Yearly cost.
Shoes:			
High.....	\$9.50	1	\$9.50
Low.....	8.50	1	8.50
Shoe repairing:			
Whole soles.....	3.00	1	3.00
New heels.....	.40	3	1.20

Including one pair of new soles, this budget allows the wife the equivalent of three pairs of shoes per year.

High shoes of medium grade range in price from \$8.50 to \$14. The absolute minimum could not be taken, as many people can not be fitted in shoes of this price, and \$9.50 was decided to be the lowest reasonable allowance for high shoes. Since low shoes at \$8.50 seem to be generally available, this amount has been allowed.

Whole soles are \$3; heels built up of leather cost 40 cents, and rubber heels 65 cents to 75 cents. No rubber heels have been provided in this budget.

Rubbers.....	\$1.50	1	\$1.50
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The sandal rubbers cost 85 cents; regular rubbers \$1.50.

Gloves:			
Kid.....	\$2.50	$\frac{1}{2}$	\$1.25
Cotton.....	1.00	1	1.00

The prices allowed for gloves are minimums. Especially in kid gloves it may be desirable to buy better quality and to wear them longer.

Handkerchiefs.....	\$0.25	8	\$2.00
Umbrellas.....	3.00	$\frac{1}{3}$	1.00

Cotton umbrellas may be bought for \$1.50 to \$3.

Cleaning and pressing.....	\$3.00	1	\$3.00
Miscellaneous, to include hair nets, hairpins, combs, collars and cuffs, hand bag or purse, repairs on watch, veils, dress shields, sanitary supplies, shoe laces.....			5.00

Ten cents a week, or a total of approximately \$5 a year, has been considered a fair amount to be allowed for miscellaneous expenses.

The clothing budget has been cut down to what amounts to almost a subsistence budget. In the case of the wife, it would be highly desirable from the point of view of comfort and of the standard expected of the wife of a Government employee that she be allowed

at least \$50 more per year on her clothing budget. The prices given presuppose more time to hunt for good values than the average mother of three children can afford. She is allowed no furs, and the suit allowed is of rather light weight, so that for the sake of her own health it would be much better if she could afford to buy a better coat for winter wear.

She has been allowed only one afternoon dress of wool to last two years, and she has been allowed no dress petticoat to wear with it. It would be much more satisfactory if she were allowed one jersey-silk petticoat a year. This would cost a little more than the cotton one, but would combine comfort and durability. It is questionable if the georgette waist allowed every other year can be made to last two years even with the most careful laundering, and this is her only fancy blouse. The same is true of the two cotton house dresses allowed.

The wife has been allowed one wool dress every two years for afternoon or evening wear. Aside from her suit and georgette blouse this wool dress is the only garment she has to wear to social affairs of the church and community. A wool dress is essentially a business or street dress, being too heavy and somber for afternoon or evening wear. A silk dress would be a much more satisfactory article with which to supplement her suit and georgette blouse during their second season's wear, when they have grown somewhat worn and shabby. The substitution of a silk dress in place of wool serge will add only \$7.50 annually to the wife's clothing budget, as silk dresses of fair quality can be bought in the Washington stores for \$40.

Only two night dresses a year have been allowed, and these will be insufficient if she has any illness during the year.

A winter hat has been allowed only every other year and no allowance has been made for retrimming. Without retrimming it will be out of style by the second year, and while the average woman should not and will not desire to wear extreme styles neither will she wish to be conspicuous because her clothing is entirely out of the prevailing mode.

It would be highly desirable from the standpoint of comfort, and probably of economy, if the wife were allowed two pairs of silk stockings each year. The cotton stockings on the market are of poor grade and high price at the present time and neither so comfortable nor neat looking as the silk hose.

The shoes allowed are heavy walking shoes. It would add to the wife's comfort if she were allowed one pair of dress shoes at least every other year. No allowance has been made for house slippers, and this means that she must make her low shoes of the previous year hold over for this purpose.

The \$5 allowance for miscellaneous items is very small when the simplest collar and cuff set is at least a dollar, when hair nets that last only a few days are 12½ cents each, and when all other miscellaneous items have doubled in price. It would appear that an allowance of \$10 would more nearly meet her needs for miscellaneous items.

ADDITIONAL LIST OF DESIRABLE ARTICLES FOR WIFE'S CLOTHING.

Article.	Quantity allowed.	Quantity desirable.	Additional cost to yearly budget.
Winter hat.....	½	1	\$5.00
Better quality winter coat.....	½	1	8.33
Silk petticoat.....	0	1	6.00
Silk stockings.....	0	2	3.00
Crêpe de chine or georgette blouse.....	½	1	3.75
Night dresses.....	2	3	1.50
House dresses.....	2	3	3.00
Dress shoes.....	0	2	6.00
House slippers.....	0	½	1.00
Miscellaneous.....	(1)	(1)	5.00
Substitution of silk dress for serge.....	½	½	7.50
Total.....			50.03

¹Amount allowed, \$5; amount desirable, \$10.

BOY'S CLOTHING (11 YEARS).

Article.	Unit price.	Replacement per year.	Yearly cost.
Caps or hats.....	\$1.00	*2	\$2.00

The Bureau of Labor Statistics' study shows that the average amount of headwear purchased for a boy in wage earners' families is not less than two hats or caps a year. This number is almost constant after the income reaches \$1,200.

Good woolen or felt hats can be bought for \$3 each. Caps range in price from 75 cents to \$1.50, and \$1 was considered a fair allowance for the average boy's cap.

Suit, wool.....	\$16.00	1	\$16.00
Pants, separate, wool (winter).....	3.00	1	3.00
Pants, separate, wool and cotton (summer).....	2.00	2	4.00

Boys' wool suits range in price from \$12.50 to \$20 and up; \$16 was considered the minimum price for which a suit of fair grade could be secured.

Wool trousers range from \$1.50 to \$3. An allowance of \$2 a pair was considered the minimum for extra corduroy trousers. If desired, khaki trousers could be used for summer wear instead of corduroy.

BOY'S CLOTHING (11 YEARS)—Continued.

Article.	Unit price.	Replacement per year.	Yearly cost.
Overcoat.....	\$12.50	½	\$6.25

Overcoats are outgrown after two years' wear. The price of a mackinaw is \$12.50.

Sweater.....	\$6.00	½	\$3.00
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A good grade of wool sweater costs from \$5 to \$7.50; \$6 will buy a serviceable sweater, designated "all wool."

Overalls.....	\$1.25	1	\$1.25
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Blue denim overalls for boys are \$1.25 to \$1.30 at several stores.

Shirts and blouses.....	\$1.15	5	\$5.75
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The Bureau of Labor Statistics' study shows that regardless of the family income, boys of this age averaged four to five new cotton shirts a year. A blouse of fairly good quality of cotton can be bought for \$1 to \$1.15. Good grade madras blouses are \$1.50 each.

Summer underwear (union suits).....	\$1.00	3	\$3.00
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Good union suits of knit underwear can be bought for \$1 each. A cotton suit with fastenings for garters and other garments is \$1.50. Separate shirts and drawers are seldom worn by boys of this age.

Winter underwear (union suits).....	\$3.00	2	\$6.00
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Union suits of heavy grade cotton are \$1.50 each; of part wool, \$3 a suit.

Pajamas or night shirts.....	\$1.00	2	\$2.00
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Summer weight night shirts and pajamas are \$1 each. Heavier weight pajamas are \$2 a suit.

Stockings, cotton.....	\$0.60	12	\$7.20
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In the Bureau of Labor Statistics' study, 12 pairs of stockings was the average annual purchase for a growing boy. Heavy, durable stockings range in price from 60 to 70 cents. These are of fast color and good wearing quality.

BOY'S CLOTHING (11 YEARS)—Continued.

Article.	Unit price.	Replacement per year.	Yearly cost.
Shoes:			
High.....	\$5.00	3	\$15.00
Low.....	3.00	2	6.00

High lace boots for boys are \$8 a pair; low shoes from \$3 up. The minimum price for a good grade of high shoes is \$4.50; \$5 was considered a fair allowance for high shoes of durable quality.

Shoe repairing, whole soles.....	\$2.00	5	\$10.00
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Including repairs, this is the equivalent of about 10 pairs of shoes per year, and is supported by interviews with families. It is higher than the number of pairs purchased by wage earners' families, due possibly to the fact that in these families the children go barefoot.

Rubbers.....	\$1.00	1	\$1.00
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Rubbers for a boy of 11 years range in price from 85 cents to \$1.25. An allowance of \$1 was considered the minimum for a good pair of boys' rubbers.

Gloves or mittens.....	\$0.50	2	\$1.00
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A heavy knit glove (cotton) which answers the purpose of both glove and mitten, is 50 cents a pair.

Collars.....	\$0.25	3	\$0.75
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Three collars have been considered sufficient in view of the fact that boys' shirts frequently include collars. Collars for boys are the same price as collars for men, 25 cents.

Ties.....	\$0.50	2	\$1.00
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Ties for boys range in price from 50 cents to \$1; 50 cents is the minimum allowance for a boy's tie.

Handkerchiefs.....	\$0.10	6	\$0.60
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Handkerchiefs range in price for ordinary quality from 10 cents to 25 cents each.

BOY'S CLOTHING (11 YEARS)—Concluded.

Article.	Unit price.	Replacement per year.	Yearly cost.
Garters.....	\$0.25	2	\$0.50
Belt.....	.60	$\frac{1}{2}$	.30
One belt in two years was considered sufficient for boys of this age.			
Miscellaneous.....			\$1.00

Four representative stores were visited to obtain prices on clothing for a girl of five years and a boy of two. There was found to be considerable uniformity in the price and quality of the articles selected in the various stores. Unlike clothing for women, there is not a wide choice in the necessary wearing apparel for small children.

GIRL'S CLOTHING (5 YEARS).

Article.	Unit price.	Replacement per year.	Yearly cost.
Hat, summer.....	\$5.00	1	\$5.00
Cap or hat, winter:			
Cap.....	2.00	1	12.00
Hat.....	5.00	$\frac{1}{2}$	

¹ For 1 cap or $\frac{1}{2}$ hat.

It is possible to buy a knitted wool cap or tam o'shanter for \$2. A trimmed summer hat or a single velvet hat for winter with a little trimming costs at least \$5. A more serviceable beaver hat with tailored band costs from \$5 to \$6.

Dresses, cotton (to be made at home).....	\$2.25	6	\$13.50
Dress, wool (to be made at home).....	6.00	$\frac{1}{2}$	3.00

Figures show four and five cotton dresses bought per year in families of wage earners.

A ready-made cotton dress of reasonably good quality can be purchased for \$1.50; those of somewhat better quality for \$2 to \$2.50. Cotton dresses made at home will average \$2.25 each and the grade of material will be better. Two and a half yards of voile have been allowed for white dresses. At 50 cents a yard and allowing a dollar for each dress for trimming, two voile dresses would cost \$4.50. Gingham dresses for little girls are usually made with bloomers, and about $3\frac{1}{2}$ yards of material are required for a dress and bloomers— $3\frac{1}{2}$ yards at 50 cents a yard will make each dress cost \$1.75 for material. If 50 cents is allowed on each dress for trimming, four dresses will cost \$9. This is more economical than buying the dresses ready made. Wool goods of good quality and double width is \$4 to \$4.50 a yard, and $1\frac{1}{4}$ yards will make a dress. Allowing \$1 for trimming, the woollen dress will cost \$6.

GIRL'S CLOTHING (5 YEARS)—Continued.

Article.	Unit price.	Replacement per year.	Yearly cost.
Apron (to be made at home).....	\$1.00	1	\$1.00

Coverall aprons can be made from 2 yards of material. Gingham at 50 cents a yard will make a good apron which, if necessary, can be substituted in the summer for a summer dress.

Coat	\$15.00	½	\$7.50
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Expenditures in wage earners' families show coats to last three years, but interviews with parents in Washington indicate that after two years coats are usually outgrown.

Winter coats of fair quality of wool with mercerized cotton lining ranged from \$15 to \$21. A \$15 corduroy coat lined with a good grade of cotton was felt to be the most economical child's coat, as it combined warmth and durability with a fairly moderate price.

Sweater.....	\$4.00	½	\$2.00
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A good sweater of fairly heavy grade may be purchased for \$5.50. Somewhat lighter weight sweaters were priced at \$3.50 and \$3.95.

Cotton petticoats:			
Muslin	\$1.00	2	\$2.00
Outing flannel.....	1.50	1	1.50

One dollar was considered the minimum price for a muslin petticoat, as anything under that price was of very light weight. One heavier petticoat of outing flannel is allowed, at \$1.50.

Summer underwear:			
Shirts.....	\$0.50	3	\$1.50
Drawers (muslin).....	.30	5	1.50
Underwaists.....	.75	4	3.00

Summer union suits can be purchased for \$1 a suit, but interviews with parents showed that small children wear separate garments in most cases. Fifty cents was considered the minimum price for which a good quality of summer shirt could be purchased. In a warm climate, such as Washington, muslin drawers are used rather than knit underdrawers, and these can be bought for 30 cents a pair. Knit underwaists vary in price at different stores from 50 cents to 75 cents. Seventy-five cents was allowed as a minimum price for a knit underwaist to be worn both summer and winter.

GIRL'S CLOTHING (5 YEARS)—Continued.

Article.	Unit price.	Replacement per year.	Yearly cost.
Winter underwear:			
Shirts, wool.....	\$1.50	2	\$3.00
Drawers, wool.....	1.50	2	3.00

Winter union suits, part wool, can be bought for \$3 to \$3.50 a suit if desired. Separate shirts and drawers, part wool, have been allowed at \$1.50 a garment.

Night dresses:			
Muslin.....	\$1.00	1	\$1.00
Outing flannel.....	1.25	1	1.25

One new nightgown of muslin and one of outing flannel have been allowed each year. It will probably seem more desirable to renew both muslin gowns or both outing flannel gowns the same year.

Muslin gowns of good quality are \$1 each, outing flannel \$1.25 to \$1.50 each.

Stockings.....	\$0.40	12	\$4.80
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The Bureau of Labor Statistics study shows that an average of 8 to 9 pairs of stockings were purchased annually for children of this age. Since these children probably go barefoot more than is the custom in Washington, 12 pairs have been allowed for the children of the Government employee. For a girl of 5, cotton stockings, well made and of fairly heavy weight, can be bought at all the stores for 39 cents to 50 cents a pair.

Shoes:			
High.....	\$4.00	3	\$12.00
Low.....	3.00	3	9.00

One pair of shoes to last two months has been taken as a fair average for the children of the Government employee in Washington. It is somewhat higher than estimates for laborers' children, due to difference in class and standard of living.

High shoes of good make and quality range in price from \$4.00 to \$4.50. Low shoes can be bought for from \$3 to \$3.50 a pair.

Rubbers.....	\$0.85	1	\$0.85
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Children's rubbers are 85 cents a pair.

GIRL'S CLOTHING (5 YEARS)—Concluded.

Article.	Unit price.	Replacement per year.	Yearly cost.
Mittens.....	\$0.50	1	\$0.50

Cotton knit gloves will cost 50 cents a pair, or mittens from 50 cents up.

Handkerchiefs.....	\$0.10	6	\$0.60
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The average cotton handkerchief for a child is 10 cents.

Garters.....	\$0.25	2	\$0.50
Miscellaneous.....			2.50

BOY'S CLOTHING (2 YEARS).

Hats or caps:			
Cap.....	\$0.75	1	} \$1.25
Duck hat.....	.50	1	

Caps for a child of 2 years can be purchased for 75 cents, but a knitted wool cap will cost \$2. One cap at 75 cents has been allowed and one duck hat at 50 cents for summer wear.

Dresses, cotton suits, rompers, overalls, etc. (to be made at home)..	\$1.00	8	\$8.00
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Difference in styles of dress for children of this age make it difficult to estimate the number. This number of garments has been arrived at after interviews with parents.

Dresses, suits, and rompers may be bought ready-made for \$1, overalls for 95 cents. Made at home these are more economical, as good material is 50 cents a yard and two yards will make a garment.

Overcoat.....	\$12.00	↓	\$6.00
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It seems to be well agreed that an overcoat for a child of this age will be outgrown, if not worn out, after two years' wear.

A corduroy coat lined with good quality of cotton lining is about \$12. This is warm and serviceable. A heavy woolen coat, cotton lined, costs \$15 or \$16.

Sweater.....	\$3.50	↓	\$1.75
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A woolen sweater, well made, costs \$3.50 to \$3.95.

Summer underwear:			
Undershirts.....	\$0.50	3	\$1.50
Drawers (muslin).....	.30	3	.90
Underwaists.....	.65	4	2.60

Union suits can be purchased, if desirable, for \$1 a garment.

BOY'S CLOTHING (2YEARS)—Concluded.

Article.	Unit price.	Replacement per year.	Yearly cost.
Winter underwear:			
Undershirts.....	\$1.00	2	\$2.00
Drawers.....	1.00	2	2.00

This amount of underwear is the minimum, and unless other garments hold over from the year before this estimate will probably prove insufficient.

Woolen union suits vary in price from \$1.50 to \$2 a garment, depending on the amount of wool contained. If desired, these may be substituted for the separate garments.

Night dresses:			
Muslin.....	\$1.00	1	\$1.00
Outing flannel.....	1.25	1	1.25

Muslin gowns of fairly good grades are 79 cents to \$1 each; outing flannel, \$1.25 to \$1.50.

Stockings.....	\$0.39	10	\$3.90
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In the Bureau of Labor Statistics' study male children had from 6 to 11 pairs of stockings per year.

A fairly good grade can be bought at practically all stores for 39 cents a pair.

Shoes:			
High.....	\$3.50	2	\$7.00
Low.....	3.00	2	6.00

High shoes of good quality are \$3.50 to \$4; low shoes \$3, and sandals can be bought as low as \$2.29.

Reports indicate that repairing of such shoes is not feasible.

Mittens.....	\$0.35	1	\$0.35
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Mittens, part wool, can be bought for 35 cents a pair.

Garters.....	\$0.25	2	\$0.50
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Garters fastening at the waist are 25 cents.

Miscellaneous.....			\$1.00
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III. HOUSING, FUEL, AND LIGHT.

Annual cost of rent, fuel, and light..... \$428

Housing standard.—The minimum housing standard for a family of five has been taken as one of four rooms with bath and running water. The possession of a bath and running water is necessary to health and cleanliness. Moreover, at the present time practically all houses and apartments in Washington are supplied with these conveniences, except very old structures, which even in other respects can not be accepted as offering decent and healthful housing. The possession of four rooms is absolutely necessary to a family of five to prevent extreme overcrowding, and is, of course, the barest minimum. It would mean a kitchen, a combined living and dining room, and two bedrooms, with the necessity in many cases of the combined living and dining room being also used as a sleeping room. For the particular family used in this study as a type, five rooms and bath would be the only comfortable minimum. In any case, this strict minimum can apply only to apartments. The standard small house in Washington is one of six rooms. Houses of four and five rooms (except some very modern suburban bungalows) are almost entirely very old structures without modern conveniences.

Fuel and light standard.—Certain previous attempts to erect budgetary standards have assigned a specific amount of fuel and light as a minimum—such, for instance, as one ton of coal per room per year. This method, however, is not very satisfactory, especially in a city like Washington, where apartment living is so prevalent. Therefore, in the present study, it has seemed better to base the minimum on the usual expenditures for fuel and light, during the past year, by families housed according to the minimum housing standards here adopted and which were not extravagant in their use of fuel and light. By using this method the difficulty is avoided of trying to erect minimum quantity standards for various sizes and kinds of coal, and various lighting systems—gas, electricity, and kerosene. The choice among the articles usually does not depend upon the desire of the occupant but upon the character of the house.

Cost of housing and fuel and light.—In normal times the determination of minimum house rents could best be arrived at by inquiry as to the rents of houses and apartments actually on the market for rent. At present, however, owing to the extreme congestion in the city, there are practically no houses or apartments for rent. Information on this subject, therefore, is necessarily limited to that regarding the rents actually paid by occupants. An inquiry of this character was made among several hundred employees of the various Government departments. The results have been tabulated and are presented in Appendix B.

The following is a brief summary of the data obtained:

1. *Six-room house.*—The usual monthly rent of a six-room house in the low-rent neighborhoods of the city at the time of the inquiry fell between \$22.50 and \$27.50. It therefore seemed proper to take \$25 a month or \$300 a year as a fair minimum for a six-room house, and, as was noted above, this type of house is the standard small house in Washington. This minimum represents only the average rent paid by Government employees for six-room houses in August, 1919. Also, with only a few exceptions, these persons had occupied their present quarters for the past 3 or 4 years, and their rents may have remained at this moderate figure for this reason. A newcomer in Washington or a person obliged to move probably could not have secured a six-room house for \$300 a year.

The average expenditure for fuel and light for a house of this size and type was, for the year ending August, 1919, \$115 per year. The increase of about 20 per cent in the price of coal this year as compared with last would add \$13 to this item and raise the probable expenditure for fuel and light during the coming year to approximately \$128.

By adding house rent to the cost of fuel and light, a total minimum for housing expense of a six-room house is found to be \$428 per year.

2. *Four-room apartment.*—In Washington the term four-room apartment usually means four rooms including a kitchen of large enough size to be called a room. If there is a small kitchenette this is sometimes not included as a room. In either case the total amount of house space is about the same.

The usual rent of a four-room apartment in the low-rent sections of the city was found to be between \$27.50 and \$32.50. A rent of \$30 per month would, therefore, seem to be a reasonable minimum.

The expense for fuel and light for an apartment of this size and type was found to be \$41 per year or \$3.50 per month. This, added to the rent of \$360 per year, would make a total yearly cost of \$401 for a four-room apartment.

3. *Flats.*—An apartment consisting of a whole floor in a single house is usually called a flat as distinguished from an apartment. The number of flats in Washington was found to be very small, and the data gathered indicate that the rent of such places, with heat included, is approximately the same as the rent of apartments of the same size. On the other hand, where the tenant furnishes his own heat the net cost of a four-room flat seems to be slightly less than that of a six-room house, although the number of flats found in the present investigation was too small to permit of accurate deductions.

Summarizing the above data it would appear that the yearly cost of rent, fuel, and light is slightly less for a four-room apartment and

a four-room flat than for a six-room house. This difference, however, is too small to outweigh the manifest advantages of the small house as compared with the apartment or flat, in the case of a family with children. Moreover, there is the very practical fact that many apartments virtually refuse to accept families with children as tenants.

The minimum sum decided upon as necessary for the decent and healthful housing of a family of five in Washington has, therefore, been placed at \$428 per year. Exceptionally fortunate families are now getting their housing for slightly less than this sum.

IV. MISCELLANEOUS EXPENSES.

Upkeep of house furniture and furnishings..... \$70

The budget here prepared regards the initial furnishing of a house with the more durable articles of furniture as a matter which the prudent man and woman should attend to at the beginning of their married life before they have the burden of a large family, and therefore as an expense which need not be counted in attempting to fix a living budget for a family when it is at its period of maximum expense.

However, the upkeep of house furnishings, such as bedding, towels, and kitchen and table ware, and also the replacement of worn-out furniture, is a necessary, recurrent expenditure. Investigation and study of existing data indicate that the cost of such upkeep approximates 6 per cent of the total value of the furniture and furnishings of the usual household of persons in moderate circumstances.

A special investigation was made by agents of the Bureau of Labor Statistics to determine the minimum amount of furniture and furnishings necessary for a small house or apartment. Prices on this minimum amount were secured from Washington stores in August, 1919, and found to total \$1,083. Even with the closest economy in buying, including the purchase of some second-hand furniture, this total could not well be reduced below \$1,000. For annual upkeep 6 per cent of this amount, or \$60, would be necessary. About \$10 or \$11 a year additional is required for gas mantles or electric bulbs, curtains, and a few other articles which could not be estimated quantitatively. This would make the total minimum annual expenditure for upkeep of house furnishings \$70. Full details of the quantity budget and of itemized prices for furniture and furnishings are given in Appendix C.

Laundry work, assistance with washing, 1 day per week..... \$104

In the family of five used as a basis in the present budget estimates, the wife is presumed to do the cooking for the family, to do the

cleaning of the house or apartment, to make most of the simpler garments worn by herself and the children, to keep all clothes in repair, to care for the children, and to do the marketing. It would seem unreasonable to expect that in addition she should do the laundry work entirely unassisted. Therefore, this budget has allowed for the assistance of a person for one day each week and \$2 per day seems to be the prevailing rate in Washington for service of this kind.

Cleaning supplies and services..... \$32.92

The following seems to be the minimum requirement of cleaning supplies and services to insure personal and household cleanliness. (Mops, brooms and brushes are included under furnishings.)

Cleaning supplies and services.	Unit price.	Quantity.	Total cost.
Personal:			
Toilet soap, small bar Ivory.....	\$0.07	70	\$4.90
Toothbrush.....	.25	5	1.25
Toothpaste, tube or box.....	.25	12	3.00
Combs, hard rubber.....	.50	1	.50
Hairbrushes.....	1.50	½	.75
Shoe polish, box.....	.15	6	.90
Barber's services:			
Husband, hair cut.....	.50	12	6.00
Children, hair cut.....	.40	8	3.20
Household:			
Laundry soap, ½-pound bar.....	.06	120	7.20
Starch, pound.....	.07	6	.42
Cleanser, box.....	.05	36	1.80
Unspecified cleaning supplies and services, such as borax, ammonia, washing powder, bluing, insect powder, etc.....			3.00
Total.....			32.92

Health..... \$80

Some allowance must of course be made for the maintenance of health. This expenditure includes physician, dentist, oculist, glasses, and drugs, both prescriptions and prepared remedies.

No definite number of visits to the doctor can be assumed as necessary, but aside from the occurrence of major illnesses, colds and the various diseases of childhood will doubtless make a doctor's services necessary at some time during the year. Not only will this item have to provide for prescriptions, but also for the various family remedies.

At least one visit to the dentist during the year for three members of the family will be necessary, and rarely does one visit prove sufficient.

In the absence of any known quantitative measurement, it has been felt that the most accurate figure will be the average amount spent by families of Government employees.

A special investigation of the expenditures of 64 families during the year ending July 31, 1919, shows the average expenditure for doctor, dentist, oculist, and other items necessary for the maintenance

of health to have been \$90.37. The year covered by these expenditures, however, included the "flu" epidemic of last autumn and winter, which undoubtedly added to the average expense of medical attention and medicine. For this reason it has seemed reasonable to fix the health allowance in this budget at \$80.

Insurance: (a) Life, \$5,000 ordinary policy, yearly premium..... \$110

It is a generally accepted fact that the male head of a family should carry insurance on his life to protect his wife and children in the event of his death. In order to do this, it is necessary that the yearly income be sufficient to meet the yearly insurance premiums. The only question would seem to be as to the amount of insurance which should be carried. It would seem that a \$5,000 policy would be the minimum for protection and safety. In the event of the husband's death this would assure an income to the wife and children of not over \$300 per year or \$6 per week.

Thirty-five is the age generally used as a base in estimating the average costs of insurance, by the old-line companies. Many persons under that age, and many over that age, take out insurance; but the average person is about 35, and the largest number of policies is written for persons near that age. The New York Life Insurance Co. charges an annual premium of \$30.46 for ordinary insurance per \$1,000. Policies of this kind are payable only at death and the policyholder continues payment up to that time. A special disability feature attaches to policies of this kind, under the terms of which it may be possible that the beneficiary will receive as much as \$2,000 instead of \$1,000 as written on the face of the policy. Without this special disability feature, ordinary insurance payable at death costs \$28.11 per year. Holders of policies participate in the earnings of the company, receiving yearly dividends which are generally deducted from the premium for the ensuing year. During the past 10 years these dividends have amounted to \$60.79. Thus, it is possible to estimate ordinary life insurance as costing \$22 per \$1,000 per year by deducting the dividend payments from \$28.11, the minimum premium quoted.

While these figures are for the New York Life Insurance Co. only, approximately the same rates are quoted by all other old-line companies.

War risk insurance, issued by the United States Government, is available only for persons now, or formerly, in the military or naval service of the Government. The amount of the premium payable on war risk insurance increases from year to year. An ordinary life policy, payable at death of the insured, and on which premiums are collected each year during the life time of the insured, for each \$1,000 costs \$20.78 at the thirty-fifth year, \$35.66 at the fiftieth year, and

\$104.78 at the seventieth year. These policies afford insurance against death and permanent disability.

Insurance: (b) Furniture..... \$1.50

Furniture insurance is a cheap form of insurance which it is highly important that every family should carry, as the loss of household equipment is an extremely serious matter to a family of low income. Inquiry made of the Underwriters' Association of the District of Columbia shows that the annual premium on \$100 worth of furniture (in a brick house) is 15 cents per year when paid for a period of five years.

Insurance on \$1,000 worth of furniture, which would be about the average value of furniture of the type of family had in mind in this study, would be \$1.50.

Car fare, 900 rides..... \$45.00

There are many Government employees in Washington who live so near their offices that car fare is an expense that need rarely be incurred. On the other hand, the large area covered by the city and its suburbs makes it absolutely necessary for a considerable portion of the employees to ride to and from their work, and for another portion to ride at least a part of the time. In view of this, it seems reasonable to allow the husband two car rides per day for each working day, or 600 rides in total.

Approximately three trips per week on the street car have been allowed for the wife and children. Local open markets within easy walking distance are available to comparatively few families in Washington, and many who walk one way must take a car home after the market basket has been filled. In addition to this, the mother of three children will need to make occasional trips to the stores in the central part of the city to purchase clothing for the family, and it will be necessary usually for her to take with her the 2 and 5 year old children, involving two car fares. It is assumed that the children will be able to walk to and from school.

Computation of the cost of street car fare has been made on the basis of the 5-cent fare, as no reliable data exists as to the use of transfers, for which a charge of 2 cents is made in Washington.

Amusements and recreation..... \$20.00

The importance of recreation as a factor in healthy living need not, of course, be emphasized. It is accepted as an everyday fact. The only question is as to the character and cost of such recreation. Much wholesome amusement arises naturally within the circle of a family and its friends and costs nothing. On the other hand, the complexity of modern city life places a money price on many simple

and desirable forms of amusements. Thus a picnic for a family, or a visit to the park, involves a considerable item of car fare, while a trip on the river will cost a dollar or more. Moreover, occasional visits to the moving pictures are to be expected of at least some members of a family. Thus, even though the more expensive forms of amusement and recreation, such as summer vacations, are eliminated, some expenditures for this item are absolutely necessary if a family is not to lead a completely isolated life.

It is impossible, however, to establish quantity standards for amusements and recreations. The most reasonable method would, therefore, seem to be to use as a guide the average amount expended by families of Government employees. A special investigation of expenditures of 64 families of Government employees in Washington shows that their average expenditure for amusements and recreation during the year ending July 31, 1919, amounted approximately to \$20. On the average these families had expended a similar amount on vacations, but no allowance for vacation has been made on this budget. (See Appendix D.)

Newspapers..... 1 daily newspaper, \$8. 40

A newspaper, daily and Sunday issues, is placed in the budget because it is desirable that every citizen should read a daily paper. In addition, the modern newspaper offers a variety of literary and educational features at a minimum expense.

No allowance is made for magazines or books, not because the reading thereof is not desirable, but because a family, forced to careful economy, may avail itself of the public libraries for all forms of literature.

The yearly subscription rates of the Washington newspapers vary slightly, with \$8.40 as the maximum. It is felt that the maximum should be allowed in order to permit the reader his choice of newspapers.

Organizations, such as the church and labor unions, play such an important part in the life of the average worker and his family that some expenditure on this account must be regarded as essential to normal living. In the present budget, expenditures for this purpose are accepted as necessary for the majority of families only in the case of the church and labor organizations; membership in other organizations, such as the Red Cross Society, the Young Men's Christian Association, and social clubs, may be very desirable but can not be regarded as necessary for a family with low income.

(a) Church and other religious organizations..... \$13

Membership in, or regular attendance at a church almost compels contributions in one form or another. Not to be able to contribute usually makes the individual feel so "uncomfortable" that he feels

unwilling to attend church or to send his children to Sunday school. Just what the minimum desirable contribution should be is difficult to determine. In any case, a family contribution of 25 cents a week would seem to be a bare minimum.

(b) Labor organizations..... \$10

Membership in a labor organization always involves contributions to its support in the form of dues. The amount of these dues varies according to the organization. The craft unions to which many employees in the navy yard and other mechanical divisions belong have as a rule considerably higher dues than the clerical workers' organizations. In the absence of other data, it would seem that the most reasonable method of arriving at a minimum allowance for this purpose would be to use as a guide the average amount actually paid for labor organization dues by Government employees. An investigation on this point showed the average expenditure on labor organizations by 64 families of Government employees in Washington during the past year to have been \$10.08. (See Appendix D.)

Incidentals..... \$52

In addition to the expenditures listed above there are a large number of other items, mostly small or occasional, which can not be entirely avoided by a family—such, for instance, as moving expenses, burial expenses, stationery and postage, telephoning or telegraphing at times, patriotic contributions, and charity. Also a few minor comforts—such, perhaps, as tobacco—are almost in the category of necessities for certain people. No minimum quantities for these items can possibly be specified. The only solution is to grant a modest sum of money as a maximum to cover expenditures for all incidentals.

The amount granted by this budget is \$1 per week.

APPENDIXES.

APPENDIX A.—COST OF FOOD.

In the following tables are shown the average price per pound of each item of food in the various sections of Washington, D. C., and in the city as a whole, on August 19, 1919, and the annual cost of food required for a family of 3.35 equivalent adult males computed at average prices:

TABLE I.—COST OF FOOD PER POUND IN THE SEVERAL SECTIONS OF WASHINGTON, D. C., ON AUG. 19, 1919.

Item.	Southeast.	Southwest.	Northeast.	Northwest.		Average cost per pound.
				Down town.	Up town.	
<i>Meat.</i>						
Beef, fresh, steak.....	\$0.44	\$0.51	\$0.50	\$0.34	\$0.51	\$0.46
roast.....	.33	.37	.36	.32	.37	.35
stew.....	.38	.25	.25	.21	.23	.26
side.....	.36	.50	.48	.25	.39	.39
Beef, salt, corned.....	.58	.....	.25	.20	.29	.32
dried.....	.74	.78	.70	.75	.73	.76
Veal, fresh, cutlet.....						
roast.....	.42	.43	.40	.38	.41	.40
stew.....						
Pork, fresh, chops.....						
roast.....	.52	.53	.50	.47	.53	.51
salt, bacon.....	.53	.53	.53	.50	.55	.54
ham and shoulder.....	.41	.43	.45	.38	.43	.42
side, dry.....	.39	.43	.39	.31	.42	.40
pickled.....	.45	.38	.46	.39	.46	.40
Mutton, chops.....	.52	.49	.53	.51	.52	.52
roast.....	.34	.42	.45	.40	.40	.41
stew.....	.21	.23	.27	.22	.25	.24
side.....	.21	.23	.27	.22	.25	.24
Poultry, hens.....	.50	.43	.45	.44	.47	.45
turkey.....	.....	.....	.52	.55	.50	.52
Sausage.....	.41	.42	.43	.39	.42	.42
Liver.....	.33	.33	.42	.38	.39	.38
Kidney.....	.22	.23	.26	.27	.27	.25
Brains.....						
Pig's feet.....						
Veal loaf.....	.15	.18	.24	.32	.27	.26
Rabbit.....						
Canned, potted beef.....	.38	.60	.52	.54	.30	.49
pork.....	1.01	1.22	1.03	1.07	.....	.95
Cooked meat, ham.....	.69	.80	.80	.74	.85	.77
tongue.....	.87	1.00	.93	1.05	.....	.94
bologna.....						
corned beef.....	.39	.43	.44	.45	.41	.43
<i>Fish.</i>						
Fish, fresh.....	.23	.23	.33	.28	.25	.28
salt.....	.28	.24	.22	.25	.20	.23
canned salmon.....	.25	.29	.27	.31	.28	.29
canned tuna.....	.48	.48	.53	.46	.47	.48
Oysters.....	.30	.41	.30	.30	.25	.33
Crabs.....						
Clams.....	.44	.42	.34	.34	.40	.38

TABLE I.—COST OF FOOD PER POUND IN THE SEVERAL SECTIONS OF WASHINGTON, D. C., ON AUG. 19, 1919—Continued.

Item.	Southeast.	Southwest.	Northeast.	Northwest.		Average cost per pound
				Down town.	Up town.	
<i>Dairy products.</i>						
Milk, whole.....	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07	\$0.07
condensed, evaporated.....	.22	.18	.19	.21	.20	.20
Buttermilk.....	.08	.07	.07	.08	.08	.07
Cream.....	.30	.30	.30	.32	.32	.31
Ice cream.....	.....	.....	.36	.37	.40	.37
Butter.....	.68	.68	.68	.68	.68	.68
Cheese, American.....	.42	.47	.43	.44	.48	.44
cottage.....	.60	.80	.69	.61	.53	.62
cream.....						
Lard.....	.42	.43	.42	.42	.40	.42
Eggs.....	.38	.40	.40	.41	.39	.40
<i>Cereals.</i>						
Flour, wheat.....	.08	.08	.08	.08	.07	.08
rye.....	.....	.....	.08	.08	.06	.07
Graham.....	.....	.....	.08	.09	.08	.08
Corn meal.....	.06	.06	.06	.07	.07	.06
Hominy or grits.....	.06	.06	.11	.15	.07	.11
Cream of Wheat.....	.14	.14	.14	.14	.13	.14
Corn flakes.....	.27	.28	.27	.28	.26	.27
Rolled oats.....	.11	.07	.09	.11	.06	.10
Puffed rice.....	.59	.60	.51	.55	.52	.55
Bread, wheat.....	.11	.09	.11	.10	.10	.10
rye.....	.10	.11	.11	.10	.10	.10
Graham.....	.10	.10	.10	.11	.10	.10
Rolls.....	.....	.....	.....	.....	.....	.20
Crackers.....	.29	.23	.25	.19	.21	.23
Cake.....	.36	.35	.38	.34	.35	.36
Pies.....	.16	.18	.18	.14	.....	.16
Macaroni.....	.21	.23	.25	.22	.24	.23
Spaghettl.....						
Noodles.....						
Rice.....	.16	.16	.16	.17	.16	.16
<i>Starch group.</i>						
Cornstarch.....	.14	.11	.11	.11	.11	.12
Taploca.....	.26	.31	.27	.25	.22	.26
<i>Sugar.</i>						
Sugar.....	.11	.11	.11	.11	.11	.11
Corn sirup.....	.19	.11	.18	.19	.13	.17
Molasses.....						
Honey.....						
Candy.....						
.....	.....	.80	.49	.64	.64	.63
<i>Fresh fruits.</i>						
Apples.....	.06	.05	.06	.06	.07	.06
Peaches.....	.09	.07	.09	.11	.09	.10
Bananas.....	.14	.13	.13	.16	.15	.14
Lemons.....	.11	.10	.10	.09	.08	.10
Oranges.....	.12	.14	.15	.14	.17	.14
Grapes.....	.13	.14	.16	.14	.12	.14
Berries.....	.14	.12	.18	.20	.21	.17
Cantaloupe.....	.06	.05	.07	.07	.06	.06
Watermelon.....	.02	.03	.04	.06	.04	.04
Pears and others.....	.11	.20	.10	.13	.12	.13
<i>Fruits dried.</i>						
Apples.....	.20	.....	.21	.25	.25	.22
Prunes.....	.28	.30	.23	.33	.36	.29
Raisins.....	.22	.22	.25	.20	.25	.23
Peas.....	.28	.22	.25	.33	.32	.27
Apricots.....	.28	.25	.30	.45	.31	.33
<i>Fruits, canned.</i>						
Peaches.....	.22	.19	.27	.26	.26	.25
Pineapple.....	.29	.23	.31	.26	.30	.27
Berries.....	.22	.....	.....	.18	.24	.21
Jelly.....	.32	.32	.32	.34	.27	.32
Fruit butters.....						

TABLE I.—COST OF FOOD PER POUND IN THE SEVERAL SECTIONS OF WASHINGTON, D. C., ON AUG. 19, 1919—Concluded.

Item.	Southeast.	Southwest.	Northeast.	Northwest.		Average cost per pound.
				Down town.	Up town.	
<i>Vegetables, fresh.</i>						
Potatoes, white.....	\$0.05	\$0.03	\$0.05	\$0.05	\$0.05	\$0.05
sweet.....	.09	.08	.08	.08	.08	.08
Cabbage.....	.07	.07	.07	.07	.06	.07
Spinach.....	.06	.....	.07	.06	.06	.06
Peas.....	.12	.....	.08	.11	.08	.09
Beans, string.....	.06	.06	.06	.07	.06	.06
Tomatoes.....	.08	.10	.09	.10	.09	.09
Onions.....	.07	.08	.10	.09	.09	.09
Corn.....	.07	.07	.07	.07	.07	.07
Lettuce.....	.24	.29	.33	.31	.27	.30
Celery.....	.10	.15	.12	.10	.10	.11
Beets.....	.07	.07	.07	.07	.07	.07
Carrots.....	.03	.03	.04	.03	.03	.03
Turnips.....	.04	.....	.04	.04	.04	.04
Sauerkraut.....	.09	.....	.08	.08	.08	.08
Asparagus.....	.22	.13	.19	.20	.20	.19
Cauliflower.....	.....	.....	.....	.....	.....	.....
Parsnips.....	.30	.50	.22	.45	.29	.32
Peppers.....	.....	.....	.....	.....	.....	.....
<i>Vegetables, d. ied.</i>						
Beans, navy.....	.14	.14	.13	.12	.13	.13
Peas.....	.15	.....	.13	.12	.12	.13
Beans, lima.....	.15	.15	.16	.17	.14	.15
<i>Vegetables, canned.</i>						
Beans, baked.....	.15	.15	.11	.14	.10	.13
Peas.....	.14	.20	.15	.18	.16	.16
Corn.....	.14	.20	.14	.16	.14	.16
Tomatoes.....	.10	.17	.12	.14	.12	.13
Asparagus.....	.39	.37	.30	.39	.38	.35
Beans, string.....	.15	.18	.16	.18	.12	.17
<i>Vegetable oil.</i>						
Nut margarine.....	.34	.37	.35	.38	.38	.35
Cotton-seed oil.....	.....	.....	.....	.....	.....	.....
Olive oil.....	.70	.78	.73	.49	.57	.60
Mazola.....	.....	.....	.....	.....	.....	.....
Crisco.....	.40	.38	.40	.41	.33	.40
<i>Miscellaneous vegetable food.</i>						
Chocolate.....	.42	.46	.42	.47	.40	.44
Peanut butter.....	.43	.25	.31	.29	.24	.32
Cocoa.....	.43	.50	.49	.50	.46	.48
Nuts.....	.48	.50	.44	.40	.50	.45
<i>Mixed fats.</i>						
Oleo.....	.37	.38	.41	.43	.38	.40
Lard compound.....	.33	.35	.36	.34	.35	.34
<i>Miscellaneous items.</i>						
Tea.....	.77	.77	.76	.83	.67	.78
Coffee.....	.53	.48	.51	.54	.44	.52
substitute.....	.61	.95	.84	.89	.63	.74
Gelatin.....	1.25	1.44	1.60	1.56	1.53	1.51
Canned soup.....	.18	.21	.18	.14	.16	.18

TABLE II.—ANNUAL COST AND QUANTITY OF FOOD FOR A FAMILY OF FIVE (HUSBAND, WIFE, AND THREE CHILDREN—BOY AGED 2, GIRL 5, AND BOY 11).

Item	Average annual quantity of food, in pounds (280 families).	Average cost per pound.	Annual cost per item.	Item.	Average annual quantity of food, in pounds (280 families).	Average cost per pound.	Annual cost per item.
Meat	430.3		\$176.76	Puffed rice.....	1.1	\$0.55	\$0.61
Beef, fresh, steak.....	74.8	\$0.46	34.41	Bread, wheat.....	456.6	.10	45.66
roast.....	62.7	.35	21.95	rye.....	21.5	.10	2.15
stew.....	46.6	.26	12.12	Graham.....	2.3	.10	.23
side.....	19.5	.39	7.61	Rolls.....	22.0	.20	4.40
Beef, salt, corned.....	10.1	.32	3.23	Crackers.....	17.8	.23	4.09
dried.....	.6	.76	.46	Cake.....	15.1	.36	5.44
Veal, fresh, cutlet.....				Pies.....	4.2	.16	.67
roast.....	21.9	.40	8.76	Macaroni.....			
stew.....				Spaghetti.....	32.6	.23	7.50
Pork, fresh, chops.....	38.2	.51	19.48	Noodles.....			
roast.....				Rice.....	44.2	.16	7.07
salt, bacon.....	19.3	.54	10.42	Starch group	5.9		.94
ham and shoulder.....	17.5	.42	7.35	Cornstarch.....	4.3	.12	.52
side, dry.....	6.9	.40	2.76	Tapioca.....	1.6	.26	.42
pickled.....	1.8	.40	.72	Sugar group	208.1		30.07
Mutton, chops.....	7.3	.52	3.80	Sugar.....	162.9	.11	17.92
roast.....	11.1	.41	4.55	Corn sirup.....			
stew.....	12.7	.24	3.05	Molasses.....	35.5	.17	6.04
side.....	.1	.24	.02	Honey.....			
Poultry, hens.....	23.4	.45	10.53	Canly.....	9.7	.63	6.11
turkey.....	3.6	.52	1.87	Fresh fruits	400.9		36.18
Sausage.....	16.2	.42	6.80	Apples.....	204.1	.06	12.25
Liver.....	9.5	.38	3.61	Peaches.....	27.7	.10	2.77
Kidney.....	1.3	.25	.33	Bananas.....	36.5	.14	5.11
Brains.....				Lemons.....	9.7	.10	.97
Pig's feet.....				Oranges.....	29.7	.14	4.16
Veal loaf.....	6.5	.26	1.69	Grapes.....	13.8	.14	1.93
Rabbit.....				Berries.....	18.4	.17	3.13
Canned, potted beef.....	.2	.49	.10	Cantaloupe.....	10.1	.06	.61
pork.....	.2	.95	.19	Watermelon.....	15.1	.04	.60
Cooked meat, ham.....	8.3	.77	6.39	Pears and others.....	35.8	.13	4.65
tongue.....	.5	.94	.47	Fruits, dried	30.1		8.01
bologna.....	9.5	.4	4.09	Apples.....	1.2	.22	.26
corned beef.....				Prunes.....	14.8	.29	4.29
Fish	67.9		20.03	Raisins, currants.....	11.1	.23	2.55
Fish, fresh.....	41.0	.28	11.48	Peaches.....	1.4	.27	.38
salt.....	4.5	.23	1.04	Apricots.....	1.6	.33	.53
canned salmon.....	10.0	.29	2.90	Fruits, canned	16.0		4.66
canned tuna.....	1.6	.48	.77	Peaches.....	3.0	.25	.75
Oysters.....	5.3	.33	1.75	Pineapple.....	1.5	.27	.41
Crabs.....				Berries.....	1.7	.21	.36
Clams.....	5.5	.38	2.09	Jelly.....			
Dairy products	1,182.8		151.83	Fruit butters.....	9.8	.32	3.14
Milk, whole.....	930.9	.07	65.16	Vegetables, fresh	1,260.0		82.0
condensed, evaporated.....	65.2	.20	13.04	Potatoes, white.....	738.2	.05	36.91
Buttermilk.....	75.6	.07	5.29	sweet.....	47.9	.08	3.83
Cream.....	3.0	.31	.93	Cabbage.....	76.9	.07	5.38
Ice cream.....	7.9	.37	2.92	Spinach.....	24.3	.06	1.46
Butter.....	80.3	.68	54.60	Peas.....	11.4	.09	1.03
Cheese, American.....	13.6	.44	5.98	Beans, string.....	37.3	.06	2.24
cottage.....				Tomatoes.....	87.3	.09	7.86
cream.....	6.3	.62	3.91	Onions.....	73.6	.09	6.62
Lard.....	36.7	.42	15.41	Corn.....	35.8	.07	2.51
Eggs.....	102.1	.40	40.84	Lettuce.....	10.3	.30	3.09
Cereals	1,152.2		121.99	Celery.....	6.8	.11	.75
Flour, wheat.....	532.2	.08	26.58	Beets.....	24.1	.07	1.69
rye.....	11.7	.07	.82	Carrots.....	35.5	.03	1.07
Graham.....	45.9	.08	3.67	Turnips.....	23.1	.04	.92
Corn meal.....	63.8	.06	3.83	Sauerkraut.....	4.5	.08	.36
Hominy or grits.....	12.1	.11	1.33	Asparagus.....	2.2	.19	.42
Cream of Wheat.....	7.1	.14	.99				
Corn flakes.....	4.4	.27	1.19				
Rolled oats.....	57.6	.10	5.76				

TABLE II.—ANNUAL COST AND QUANTITY OF FOOD FOR A FAMILY OF FIVE (HUSBAND, WIFE, AND THREE CHILDREN—BOY AGED 2, GIRL 5, AND BOY 11)—Concluded.

Item.	Average annual quantity of food, in pounds (280 families).	Average cost per pound.	Annual cost per item	Item.	Average annual quantity of food, in pounds (280 families).	Average cost per pound.	Annual cost per item	
Cauliflower.....	20.8	\$0.32	\$6.66	Miscellaneous vegetable food.....	11.9	.....	\$4.89
Parsnips.....								
Peppers.....								
Vegetables, dried..	44.3	.....	6.05	Chocolate.....	1.2	\$0.44	.53
Peas, navy.....	24.1	.13	3.13	Peanut butter.....	4.7	.32	1.50	
Peas.....	5.4	.13	.70	Cocoa.....	5.3	.48	2.54	
Beans, lima.....	14.8	.15	2.22	Nuts.....	.7	.45	.32	
Vegetables, canned	43.9	.....	6.41	Mixed fats.....	26.3	.....	9.72
Beans, baked.....	5.2	.13	.68	Oleo.....	13.0	.40	5.20	
Beans.....	10.1	.16	1.62	Lard compound.....	13.3	.34	4.52	
Corn.....	9.3	.16	1.49	Miscellaneous items	56.7	.....	31.23
Tomatoes.....	18.0	.13	2.34	Tea.....	9.8	.78	7.64	
Asparagus.....	.3	.35	.11	Coffee.....	39.6	.52	20.59	
Beans, string.....	1.0	.17	.17	substitute.....	1.0	.74	.74	
Vegetable oil.....	17.5	.....	6.11	Gelatin.....	.9	1.51	1.36
Nut margarine.....	3.9	.35	1.37	Canned soup.....	5.0	.18	.90	
Cottonseed oil.....	6.5	.60	3.90	Miscellaneous food.....	.4	.....	.....
Olive oil, Mazola.....								
Crisco.....	7.1	.40	2.84	Ice.....	2,800.0	.....	18.00
				Total.....			773.93	
				Cost per man per day.....			.633	

¹ 25 pounds daily for 4 months, approximately June to September, inclusive.

APPENDIX B.—RENTS OF HOUSES AND APARTMENTS IN ALL SECTIONS OF WASHINGTON, D. C.

The rents being paid for apartments and houses in the various sections of Washington, D. C., together with the expenses for fuel and light during the year, are shown in the following tables:

COST OF RENTS—UNFURNISHED APARTMENTS.

Four rooms and bath.

Location (nearest street intersection).	With elevator?	Floor.	Rent per month.		Rent includes light?	Expenses for fuel and light during year.		
			1914	August, 1919.		Gas or kerosene.	Electricity.	Total.
<i>Northwest.</i>								
Fourteenth and N Streets.....	No..	First...	\$27.50	\$32.50	No..	\$54.00	.....	\$54.00
Seventeenth and M Streets.....	No..	Fourth..	32.50	42.50	No..	30.00	\$18.00	48.00
Fifteenth and L Streets.....	Yes.	Fourth..	37.50	46.25	No..	12.00	36.00	48.00
Do.....	Yes.	Sixth..	37.50	46.75	No..	6.00	15.20	21.20
Eleventh and N Streets.....	Yes.	First...	27.50	27.50	No..	(²)	(²)	(²)
Do.....	Yes.	Seventh.	35.00	40.00	No..	42.00	.....	42.00
Do.....	Yes.	Seventh.	34.00	38.00	No..	24.00	18.00	42.00
Twelfth and L Streets.....	Yes.	Third...	40.00	40.00	No..	16.00	17.40	33.40
Fourteenth and M Streets.....	Yes.	Second..	.....	54.00	No..	(²)	(²)	(²)
Thirteenth and N Streets.....	No..	Third...	.....	25.50	No..	21.00	.....	21.00
Tenth and N Streets.....	No..	Second..	.....	36.00	No..	29.00	36.00	65.00
Ninth and L Streets.....	Yes.	Fourth..	.....	50.00	No..	(²)	(²)	(²)
Fourth and F Streets.....	No..	Third...	.....	32.50	No..	48.00	.....	48.00
Third and D Streets.....	No..	Third...	.....	28.50	Yes.	.....	.....	.....
Fourth and F Streets.....	No..	First...	.....	38.50	No..	36.00	.....	36.00
Eighth and M Streets.....	No..	Third...	.....	45.00	No..	(²)	(²)	(²)
New Jersey Avenue and L Street.....	No..	Second..	30.00	35.00	No..	20.00	.....	20.00
Fifteenth and N Streets.....	No..	Third...	43.00	47.00	No..	24.00	36.00	60.00
Eighteenth and G Streets.....	No..	Third...	.....	30.50	No..	10.00	12.00	22.00
Nineteenth and G Streets.....	Yes.	Fourth..	.....	55.00	No..	(²)	(²)	(²)
Do.....	Yes.	Fourth..	.....	39.00	No..	48.00	.....	48.00
Twenty-second and I Streets.....	No..	Third...	.....	35.00	No..	30.00	24.00	54.00
Pennsylvania Avenue and Washington Circle.....	Yes.	Seventh.	40.00	45.00	No..	25.00	18.00	43.00
Do.....	Yes.	Sixth...	40.00	45.00	No..	48.00	.....	48.00
Fifteenth and O Streets.....	No..	Second..	.....	29.50	No..	18.00	24.00	42.00
Seventeenth and T Streets.....	No..	Fourth..	25.00	25.00	No..	15.00	22.00	37.00
Eighteenth and R Streets.....	No..	Third...	.....	40.00	No..	36.00	.....	36.00
Seventeenth and Corcoran Streets.....	No..	Fourth..	31.50	31.50	No..	50.00	.....	50.00
Twenty-first and O Streets.....	No..	First...	.....	29.00	No..	18.00	12.00	30.00
Twenty-first and N Streets.....	No..	Second..	.....	75.00	No..	(²)	(²)	(²)
Seventeenth and Church Streets.....	Yes.	Sixth...	.....	45.00	No..	15.00	39.00	54.00
Fourteenth and W Streets.....	No..	Fourth..	.....	27.50	No..	30.00	.....	30.00
Do.....	No..	Fourth..	.....	30.00	No..	31.00	.....	31.00
Do.....	No..	Third...	.....	39.50	No..	33.00	.....	33.00
Fourteenth and T Streets.....	Yes.	Third...	.....	35.00	No..	12.00	.....	12.00
Do.....	No..	Fourth..	.....	35.00	Yes.	.....	.....	.....
Do.....	No..	Third...	.....	45.00	No..	(²)	(²)	(²)
Do.....	No..	Third...	.....	30.00	No..	8.40	16.00	24.40
Seventeenth and T Streets.....	No..	Third...	.....	46.75	No..	36.00	36.00	72.00
Do.....	No..	Fourth..	.....	25.00	No..	14.00	.....	14.00
Fifteenth and Q Streets.....	No..	Second..	.....	32.50	No..	30.00	15.00	45.00
Fifteenth and T Streets.....	No..	First...	.....	15.00	No..	36.00	24.00	60.00
Fourteenth and W Streets.....	No..	Third...	.....	28.50	No..	14.00	21.60	35.60
Seventeenth and T Street.....	No..	Second..	.....	32.50	No..	60.00	.....	60.00
Do.....	No..	Third...	.....	27.50	No..	24.00	30.00	54.00
Fourteenth and Clifton Streets.....	Yes.	Third...	35.00	35.00	No..	18.00	24.00	42.00
Do.....	Yes.	Fourth..	.....	45.00	No..	19.80	30.00	49.80
Do.....	Yes.	Third...	.....	50.00	No..	24.00	21.00	45.00
Do.....	No..	Third...	37.50	37.50	No..	7.20	18.00	25.20
Fourteenth and Harvard Streets.....	No..	Basement	.....	37.50	No..	18.00	36.00	54.00
Do.....	No..	First...	.....	37.00	No..	12.50	17.50	30.00
Do.....	No..	Second..	.....	41.50	No..	18.00	24.00	42.00
Fourteenth Street and Columbia Road.....	No..	Second..	.....	37.50	No..	15.00	20.00	35.00
Fourteenth and Fairmont Streets.....	Yes.	Fifth...	.....	55.00	No..	9.00	18.00	27.00
Do.....	Yes.	First...	.....	32.50	No..	60.00	.....	60.00

¹ Rents to new tenants for \$100.

² Not reported.

³ Lived here less than 1 year.

⁴ Rents to new tenants for \$40.

COST OF RENTS—UNFURNISHED APARTMENTS—Continued.

Four rooms and bath—Concluded.

Location (nearest street intersection).	With elevator?	Floor.	Rent per month.		Rent includes light?	Expenses for fuel and light during year.		
			1914	August, 1919.		Gas or kerosene.	Flectricity.	Total.
<i>Northwest—Concluded.</i>								
Sixteenth and Lamont Streets	No.	First	\$35.00	\$38.50	No.	\$30.00	\$36.00	\$66.00
Do	No.	Second	37.50	40.00	No.	18.24	15.60	33.84
Twenty-first and California Streets	Yes.	Fourth	53.00	53.00	Yes.	6.50	.....	6.50
Fourteenth and Newton Streets	No.	Third	31.35	31.35	No.	24.00	30.00	54.00
Sixteenth Street and Park Road	Yes.	Second	22.50	27.50	No.	36.00	30.00	66.00
Thirteenth and Fairmont Streets	No.	First	65.00	65.00	No.	(1)	(1)	(1)
Do	No.	Fourth	35.00	35.00	No.	15.00	18.00	33.00
Eighteenth Street and Columbia Road	Yes.	Third	35.00	35.00	No.	42.00	21.00	63.00
Kalorama and Ontario Road	Yes.	Fourth	55.00	55.00	No.	(2)	(2)	(2)
Thirteenth and Belmont Streets	Yes.	Fourth	100.00	100.00	No.	(2)	(2)	(2)
Thirteenth and Kenyon Streets	No.	Second	30.50	35.00	No.	42.00	48.00	90.00
Fourteenth and Meridian Streets	No.	First	28.50	37.50	No.	7.20	16.80	24.00
Do	No.	First	35.50	35.50	No.	18.00	15.00	33.00
Do	No.	Second	37.50	37.50	No.	24.00	18.00	42.00
Eighteenth and Belmont Streets	Yes.	Fifth	50.00	50.00	No.	24.00	24.00	48.00
Seventeenth Street and Columbia Road	Yes.	Third	55.00	55.00	No.	33.00	24.00	57.00
Sixteenth and Euclid Streets	No.	Second	36.50	36.50	No.	36.00	30.00	66.00
Sixteenth and Kenyon Streets	No.	Second	38.50	38.50	No.	(2)	(2)	(2)
Fifth Street and Rhode Island Avenue	No.	Second	35.00	35.00	No.	16.80	18.00	34.80
Sixth and Irving Streets	No.	Second	30.00	32.50	No.	48.00	.....	48.00
<i>Northeast.</i>								
Sixth and A Streets	No.	First	30.00	30.00	No.	18.00	18.00	36.00
Second and T Streets	No.	First	25.00	25.00	No.	21.60	20.40	42.00
Do	No.	Third	27.50	27.50	No.	18.00	18.00	36.00
Third and E Streets	No.	Second	27.50	27.50	No.	13.50	13.50	27.00
<i>Southeast.</i>								
Sixth and East Capitol Streets	No.	First	32.50	32.50	No.	24.00	24.00	48.00
Do	No.	Third	30.00	30.00	No.	24.00	18.00	42.00
Do	No.	Second	32.50	35.50	No.	30.00	.....	30.00
First and E Streets	No.	Third	20.50	22.50	No.	36.00	.....	36.00

Five rooms and bath.

<i>Northwest.</i>								
Fifteenth and U Streets	Yes.	Fourth	52.25	52.25	Yes.	\$12.00	.....	\$12.00
Do	Yes.	Second	40.00	56.00	Yes.	24.00	.....	24.00
Fifteenth and S Streets	No.	Third	30.50	35.00	No.	14.40	\$22.00	36.40
Fourteenth and T Streets	No.	Third	30.00	30.00	No.	36.00	30.00	66.00
Do	No.	Second	28.50	28.50	No.	24.00	15.00	39.00
Eighteenth and M Streets	No.	First	30.00	30.00	No.	36.00	.....	36.00
Fourteenth and R Streets	Yes.	Third	45.00	48.00	No.	18.00	24.00	42.00
Do	Yes.	Fourth	45.00	45.00	No.	21.00	20.00	44.00
Fourteenth and W Streets	No.	Second	35.00	35.00	No.	30.00	.....	30.00
Seventeenth and T Streets	No.	Third	46.75	46.75	No.	36.00	25.00	61.00
Do	No.	Second	37.50	37.50	No.	21.00	18.00	39.00
Eighteenth and S Streets	No.	Second	32.50	32.50	No.	36.00	.....	36.00
Thirteenth and Monroe Streets	Yes.	Third	40.00	45.00	No.	24.00	21.00	48.00
Eighteenth Street and Florida Avenue	No.	First	52.50	52.50	No.	(2)	(2)	(2)
Eighteenth Street and Columbia Road	Yes.	First	67.50	67.50	No.	27.00	30.00	57.00
Fourteenth and Fairmont Streets	Yes.	Fourth	49.70	49.70	No.	48.00	.....	48.00
Do	Yes.	Fourth	75.00	75.00	No.	19.20	42.00	61.20
Fourteenth Street and Columbia Road	No.	Fourth	40.00	40.00	No.	30.00	24.00	54.00
Eighteenth and California Streets	No.	Fourth	45.00	45.00	No.	36.00	30.00	72.00
Seventeenth Street and Columbia Road	Yes.	Second	52.25	52.25	No.	36.00	30.00	66.00
Do	No.	Second	50.50	50.50	No.	24.00	.....	24.00
Do	Yes.	First	50.00	50.00	No.	18.00	21.00	39.00
Eighteenth Street near Mintwood Place	Yes.	Fourth	60.00	60.00	No.	21.00	21.00	48.00
Eighteenth and Wyoming Streets	No.	Second	45.00	45.00	No.	30.00	30.00	60.00
Twenty-first and California Streets	Yes.	Sixth	101.00	101.00	No.	36.00	36.00	72.00
Eighteenth and V Streets	No.	Fourth	40.00	40.00	No.	(2)	(2)	(2)

* Not reported.

* Lived here less than 1 year.

COST OF RENTS—UNFURNISHED APARTMENTS—Continued.

Five rooms and bath—Concluded.

Location (nearest street intersection).	With elevator?	Floor.	Rent per month.		Rent includes light?	Expenses for fuel and light during year.		
			1914	August, 1919.		Gas or kerosene.	Electricity.	Total.
<i>Northwest—Concluded.</i>								
Sixteenth and Euclid Streets.....	No.	Second..	\$55.00	No.	\$30.00	\$24.00	\$54.00	
Twentieth Street and Columbia Road.....	Yes.	Third..	\$45.00	50.00	No.	33.00	36.00	69.00
Fourteenth and Girard Streets.....	No.	Third..	25.00	No.	42.00	18.00	60.00	
Fourteenth and Euclid Streets.....	Yes.	Fifth..	50.00	No.	(1)	(1)	(1)	
Do.....	No.	First..	35.50	No.	30.00		30.00	
Do.....	No.	Second..	42.50	No.	30.00	19.20	49.20	
Seventeenth and Church Streets.....	Yes.	Third..	55.00	No.	30.00	36.00	66.00	
Eighteenth and California Streets.....	No.	Third..	40.50	No.	42.00	18.00	60.00	
Eighteenth and T Streets.....	No.	Third..	35.00	No.	48.00		48.00	
Sixteenth Street and Columbia Road.....	Yes.	First..	40.00	No.	5.00	45.00	50.00	
Seventeenth and California Streets.....	No.	Third..	40.50	No.	24.00	12.00	36.00	
Thirteenth and Harvard Streets.....	No.	Second..	32.50	No.	36.00		36.00	
Fourteenth and Clifton Streets.....	Yes.	Third..	40.00	45.50	No.	30.00	30.00	60.00
North Capitol Street and Randolph Place..	No.	First..	36.50	No.	41.00		41.00	
Thirteenth and I Streets.....	Yes.	Fifth..	60.00	66.00	No.	24.00	30.00	54.00
Eleventh and N Streets.....	Yes.	Sixth..	40.00	45.00	No.	14.00	18.00	32.00
Twelfth Street and Massachusetts Avenue..	Yes.	Sixth..	47.50	No.	34.00	30.00	64.00	
Twelfth and M Streets.....	No.	Second..	50.00	No.	45.00	30.00	75.00	
Twelfth Street and Vermont Avenue.....	Yes.	Fourth..	45.50	52.50	No.	30.00	36.00	66.00
Thirteenth Street and Rhode Island Avenue	Yes.	Third..	49.50	No.	24.00	24.00	48.00	
Thirteenth and M Streets.....	Yes.	Fifth..	45.00	45.00	No.	18.00	24.00	42.00
Vermont Avenue and Iowa Circle.....	No.	Third..	40.00	40.00	No.	42.00	38.00	80.00
Fourteenth and M Streets.....	Yes.	Seventh..	50.00	55.00	No.	18.00	16.20	34.20
Ninth and K Streets.....	No.	First..	30.50	No.	33.12		33.12	
Seventh and K Streets.....	Yes.	Fifth..	52.50	No.	(1)	(1)	(1)	
Fourth and F Streets.....	No.	First..	25.00	27.50	No.	12.00	12.00	
Thirteenth and E Streets.....	No.	Fourth..	30.00	No.	(1)	(1)	(1)	
Eleventh and N Streets.....	Yes.	Sixth..	50.00	No.	18.00	21.00	39.00	
Seventh and K Streets.....	Yes.	Second..	45.00	52.50	No.	24.00	18.00	42.00
Tenth and K Streets.....	No.	First..	55.00	No.	60.00		60.00	
Twentieth and H Streets.....	No.	First..	32.50	No.	24.00		24.00	
Twenty-first and N Streets.....	No.	Second..	30.50	No.	36.00		36.00	
Twenty-ninth and I Street.....	No.	First..	30.00	No.	6.00	24.00	30.00	
Twenty-second and P Streets.....	No.	Fourth..	50.00	No.	48.00	48.00	96.00	
Thirtieth and G Streets.....	No.	Third..	75.00	No.	(1)	(1)	(1)	
Twentieth and O Streets.....	Yes.	Third..	55.00	No.	24.00	24.00	48.00	
<i>Northeast.</i>								
North Capitol and P Streets.....	No.	Third..	25.50	25.50	No.	42.00		42.00
Second and B Streets.....	No.	Second..	42.50	No.	9.00	27.00	36.00	
First and R Streets.....	No.	First..	36.00	38.00	No.	36.00	86.00	
Eleventh and A Streets.....	No.	Third..	28.50	33.00	No.	40.00	40.00	
Mills Avenue and Girard Street.....	No.	Second..	55.00	No.	(1)	(1)	(1)	
Thirteenth and H Streets.....	No.	Second..	21.00	No.	24.00		24.00	
Eleventh and D Streets.....	No.	Fourth..	32.00	No.	30.00	12.00	42.00	
Lincoln Road and R Street.....	No.	Second..	33.00	No.	24.00	24.00	48.00	
<i>Southeast.</i>								
Second and East Capitol Streets.....	No.	Second..	40.00	No.	22.00	26.00	48.00	
Third and East Capitol Streets.....	No.	Third..	37.50	No.	(1)	(1)	(1)	
Fourth and East Capitol Streets.....	No.	First..	35.50	No.	24.00		24.00	
Thirteenth and East Capitol Streets.....	No.	Second..	30.50	No.	24.00		24.00	
Third and A Streets.....	No.	Third..	40.00	No.	54.00	30.00	84.00	

¹ Lived here less than 1 year.

² Cooks very little.

COST OF RENTS—UNFURNISHED APARTMENTS—Concluded.

Six rooms and bath.

Location (nearest street intersection).	With elevator?	Floor.	Rent per month.		Rent includes light?	Expenses for fuel and light during year.		
			1914	August, 1919.		Gas or kerosene.	Electricity.	Total.
<i>Northwest.</i>								
Tenth and E Streets.....	No.	Second.	\$32.50		No.	\$35.00		\$35.00
Eleventh and N Streets.....	Yes.	Third.	50.00		No.	12.00	\$12.00	24.00
Eighteenth and G Streets.....	Yes.	Fourth.	120.00		Yes.			
Columbia Road and Mintwood Place.....	Yes.	Third.	85.00		No.	48.00	36.00	84.00
Seventeenth Street and Columbia Road.....	Yes.	Third.	\$56.00	61.50	No.	24.00	24.00	48.00
Eighteenth Street and Kalorama Road.....	No.	Second.	50.00	55.00	No.	24.00	18.00	42.00
Eighteenth and Chapin Streets.....	No.	(1)	37.00	45.00	No.	10.20	18.00	28.20
Eighteenth Street and Wyoming Avenue.....	No.	Second.	50.00	50.00	No.	36.00	48.00	84.00
Fifteenth and U Streets.....	Yes.	Second.	46.50	Yes.	61.20			61.20
Fourteenth and T Streets.....	No.	Second.	48.00	48.00	No.	30.00	27.00	57.00
New Hampshire Avenue and V Street.....	Yes.	Fourth.	93.50	No.	(?)	(?)	(?)	(?)
Thirtieth Street and Dumbarton Avenue.....	No.	Fourth.	35.50	35.50	No.	60.00		60.00
North Capitol and Hamilton Streets.....	No.	Third.	55.00	No.	(?)	(?)	(?)	(?)
<i>Southeast.</i>								
Twelfth and A Streets.....	No.	First.	35.00	40.00	No.	33.00	38.00	71.00
Do.....	Yes.	Third.	35.00	37.00	No.	24.00	30.00	54.00

¹ Not reported.

² Lived here less than 1 year.

COST OF RENTS—UNFURNISHED HOUSES.

Six rooms and bath.

Location (nearest street intersection).	Rent per month.		Rent includes water?	Expenses for fuel and light past year.				
	1914	August, 1919.		Coal.	Wood.	Kerosene and gas.	Electricity.	Total.
<i>Northwest.</i>								
Newton Street and Oakwood Terrace.....	\$35.50		Yes.	\$105.00	\$4.00	\$78.00		\$187.00
Fourteenth and Monroe Streets.....	32.50		Yes.	65.00		30.00		95.00
Sixteenth Street and Park Road.....	\$37.50		No.	84.00		48.00		132.00
Thirteenth and Newton Streets.....	35.00		Yes.	120.00		48.00	\$45.00	213.00
Fifth and Taylor Streets.....	37.50		Yes.	70.00	2.00	42.00	48.00	162.00
Fourth and Shepherd Streets.....	22.50	25.50	Yes.	66.00		60.00		126.00
Kenyon Street and Georgia Avenue.....	30.00	30.00	Yes.	60.00		30.00		90.00
Fifth and Quincy Streets.....	22.50	22.50	Yes.	33.00		33.00		66.00
Sixth Street and Kiefer Place.....	45.00		Yes.	(?)		(?)		(?)
Fifth and Terry Streets.....	31.50		Yes.	100.00	1.00	36.00		137.00
Ninth Street and Shepherd Place.....	25.50		Yes.	60.00	1.50	51.00		112.50
Georgia Avenue and I Harvard Streets.....	25.50		Yes.	60.00		30.00		90.00
Irving Street and Georgia Avenue.....	40.00		Yes.	50.25		60.00		110.25
Ninth Street and Massachusetts Avenue.....	50.00		Yes.	100.00		60.00		160.00
Twelfth and N Streets.....	45.50		Yes.	90.00		42.00		132.00
First and I Streets.....	25.50	25.50	Yes.	81.20	3.00	60.00		144.20
First and N Streets.....	22.50	22.50	Yes.	60.00	5.00	48.00		113.00
Morgan Street and New Jersey Avenue.....	31.00		Yes.	(?)		(?)		(?)
Second Street and Rhode Island Avenue.....	40.00		Yes.	78.00	5.00	66.00	65.00	212.00
Thirteenth Street and Florida Avenue.....	27.50	27.50	Yes.	65.00		27.00	38.00	128.00
Sixteenth and Church Streets.....	40.00		Yes.	(?)		(?)		(?)
Fourteenth and B Streets.....	40.00		No.	60.00		48.00		117.00
Fourteenth and Swan Streets.....	20.40	20.40	No.	104.00	20.00	36.00		160.00
Thirty-second and N Streets.....	27.50	27.50	Yes.	67.50		36.00		103.50
Twenty-third and F Streets.....	19.50		Yes.	64.42	3.00	45.00		112.42
Thirty-third and O Streets.....	23.00		Yes.	75.00		25.00		100.00
Thirty-third and R Streets.....	45.50		Yes.	90.00	7.00	42.00	42.00	181.00
Twenty-third and I Streets.....	21.50		Yes.	30.00		32.00		62.00
Twenty-first and F Streets.....	32.50	32.50	Yes.	75.00		48.00		123.00

¹ Water bill last year was \$4.50.

¹ Water bill last year was \$8.

² Lived here less than 1 year.

² Water bill last year was \$6.

COST OF RENTS—UNFURNISHED HOUSES—Continued.

Six rooms and bath—Continued.

Location (nearest street intersection),	Rent per month,		Rent includes water?	Expenses for fuel and light past year.				
	1914	August, 1919.		Coal.	Wood.	Kerosene and gas.	Electricity.	Total.
<i>Northwest—Concluded.</i>								
Forty-seventh and S Streets.....	\$20.00		Yes...	\$96.00		\$72.00		\$168.00
First and S Streets.....	35.00		Yes... ⁽¹⁾	(1)	(1)	(1)	(1)	(1)
First and K Streets.....	30.00		Yes...	72.00		36.00		108.00
First and U Streets.....	60.00		Yes... ⁽¹⁾	(1)	(1)	(1)	(1)	(1)
First Street and Seaton Place.....	37.50		Yes...	69.00		36.00		105.00
Second and Adams Streets.....	\$25.50		Yes...	59.00		42.00		101.00
First Street and Randolph Place.....	27.50	27.50	Yes...	52.80	\$2.00	60.00		114.80
Do.....		29.50	Yes...	55.00		48.00		103.00
<i>Northeast.</i>								
Thirteenth and Girard Streets.....	20.00		Yes...	65.00		27.00		92.00
Fifteenth and A Streets.....	35.00		Yes...	72.00	10.00	48.00		130.00
First and Myrtle Streets.....	20.00		Yes...	66.00		40.00		106.00
Do.....	20.00	20.00	Yes...	65.18		39.00		104.18
Twelfth and D Streets.....	20.50		Yes...	73.00		44.00		117.00
Fifth and G Streets.....	22.50		Yes...	75.00		66.00		141.00
Eleventh and E Streets.....	22.50		Yes...	45.00		45.00		90.00
Thirteenth and F Streets.....	18.50		Yes...	59.15	10.00	28.50		97.65
Sixth and F Streets.....	28.50		Yes...	66.00		60.00		126.00
Seventh and C Streets.....	25.50	25.50	Yes...	55.00	3.00	30.00		88.00
Seventh and E Streets.....	22.50	22.50	Yes...	70.00		30.00		100.00
Third and G Streets.....	25.50		Yes...	80.50		72.00		152.50
Sixth and G Streets.....	22.50	22.50	Yes...	80.00		42.00		122.00
Twelfth and G Streets.....		18.50	Yes...	82.25	8.00	36.00		126.25
Eighth and B Streets.....	30.00	30.00	Yes...	60.00	10.00	32.00		103.00
Ninth and F Streets.....		25.50	Yes...	73.78		42.00		115.78
Do.....	25.00	25.00	Yes...	88.00	3.00	32.00		124.00
Tenth and I Streets.....	25.00	25.00	Yes...	40.00		36.00		96.00
Eleventh and K Streets.....		25.50	Yes...	78.00	15.00	54.00		147.00
Twelve-and-a-half and B Streets.....		16.50	Yes...	74.00	5.00	38.00		117.00
Fourteenth and B Streets.....	18.50	18.50	Yes...	50.00		36.00		86.00
Fourteenth and F Streets.....	26.00	26.00	Yes...	76.50		72.00		148.50
Third Street and Massachusetts Avenue.....		25.50	Yes...	35.00	5.00	24.40		64.40
Sixth Street and Massachusetts Avenue.....	25.00	26.00	Yes...	55.00		54.00		109.00
Seventeenth and Monroe Streets.....		26.50	Yes...	76.00		30.00	\$18.00	124.00
Eighth and Irving Streets.....	25.00	28.50	Yes...	77.00		48.00		125.00
North Capitol and K Streets.....		23.50	Yes...	45.00	2.00	25.00		72.00
North Capitol and P Streets.....		20.50	Yes...	49.00	5.00	33.60		87.60
Sixth Street and Lexington Place.....		60.00	Yes... ⁽¹⁾	(1)	(1)	(1)	(1)	(1)
Fourth Street and Ames Place.....	26.50		Yes...	55.00		36.00		91.00
Fifteenth and Olive Streets.....	23.00		Yes...	75.95		42.00	24.00	141.95
First Street and Seaton Place.....	25.50		Yes...	88.00		30.00		118.00
Sixteenth and Newton Streets.....		27.50	Yes...	85.00		60.00		145.00
Fourteenth and Kearney Streets.....		45.00	Yes... ⁽¹⁾	(1)	(1)	(1)	(1)	(1)
First Street and Quincy Place.....	25.50	25.50	Yes...	40.00	5.00	30.00		75.00
Fifth Street and Florida Avenue.....		29.50	Yes...	50.00		18.00	24.00	92.00
Ninth and Kearney Streets.....	28.50	31.50	Yes...	50.00		75.00		125.00
<i>Southwest.</i>								
Sixth and G Streets.....	32.50		No?	75.00	10.00	60.28		145.28
Eighth and F Streets.....	28.50		Yes...	66.00	45.00	54.00		165.00
Ninth and E Streets.....	19.50		Yes...	45.60	5.00	45.00		95.60
Twelfth and C Streets.....	21.00		Yes...	100.00	2.00	25.00		127.00
Sixth and M Streets.....	16.50		Yes...	54.00	5.00	39.00		98.00
<i>Southeast.</i>								
First and C Streets.....	22.50		Yes...	80.00		60.00		140.00
Second and D Streets.....	20.50	20.50	Yes...	74.00		36.00		110.00
Fourth Street and Seward Square.....	25.50	30.00	Yes...	53.75		16.00		69.75
Sixth and B Streets.....	22.50		Yes...	75.00	2.00	45.00		122.00
Fifth and E Streets.....	27.50		Yes...	110.50	1.50	45.00		157.00
Eighth and E Streets.....	25.50	No?		60.00		71.00		131.00
Ninth and A Streets.....	25.00		Yes...	60.00	1.50	39.60		101.50
Twelfth and C Streets.....	18.50	18.50	Yes...	60.00	14.00	48.00		122.00

¹ Lived here less than 1 year.² Water bill last year was \$5.³ Water bill last year was \$5.50.

COST OF RENTS—UNFURNISHED HOUSES—Continued.

Six rooms and bath—Concluded.

Location (nearest street intersection).	Rent per month.		Rent includes water?	Expenses for fuel and light past year.				
	1914	August, 1919.		Coal.	Wood.	Kerosene and gas.	Electricity.	Total.
<i>Southeast—Concluded.</i>								
Twelfth and D Streets.....		\$28.50	Yes...	\$66.00		\$60.00		\$126.00
Fourteenth and B Streets.....		35.00	Yes...	67.50		30.00	\$20.00	117.50
Thirteenth and C Streets.....	\$21.50	22.50	Yes...	70.00	\$8.00	84.00		162.00
Twelfth Street and Kentucky Avenue.....		25.50	Yes...	50.00	5.00	66.00		121.00
Thirteenth and C Streets.....		22.50	Yes...	65.00	5.00	44.00		114.00
Fourteenth and E Streets.....		18.00	Yes...	82.50	7.00	48.00		137.50
Eleventh and K Streets.....	16.50	16.50	Yes...	36.30	2.00	45.00		83.30
First and Carroll Streets.....		19.50	Yes...	57.30	4.25	32.25		93.80
Twenty-fifth and P Streets.....		21.50	Yes...	68.00		67.00		135.00
Sixteenth and U Streets, Anacostia.....	16.00	16.00	No ¹ ...	75.00	2.00	46.00		123.00
Fifteenth and G Streets.....	18.50	18.50	Yes...	47.00	5.00	50.00		102.00

Seven rooms and bath.

<i>Northwest.</i>								
North Capitol and N Streets.....	\$35.00	\$35.00	Yes...	\$60.00		\$54.00		\$144.00
Mount Pleasant and Hobart Streets.....		52.50	No ² ...	69.30		96.00	\$30.00	195.30
Ninth and Allison Streets.....		28.50	Yes...	120.00		45.00	36.00	201.00
First Street and Massachusetts Avenue.....		25.50	Yes...	66.00		40.00		106.00
Nineteenth and L Streets.....		32.50	Yes...	65.00	\$5.00	30.50		100.50
Princeton Place and New Hampshire Avenue.....		35.50	Yes...	70.00	5.00	42.00	36.00	153.00
First and T Streets.....	30.50	35.50	Yes...	55.00		30.00	30.00	115.00
First and M Streets.....		37.50	Yes...	90.00		60.00		150.00
First and I Streets.....	25.50	25.50	Yes...	100.00		52.00		152.00
Thirty-fourth and N Streets.....		25.50	Yes...	49.00	9.60	66.00		124.60
<i>Northeast</i>								
Forty-fourth and N Streets.....	14.50	17.50	Yes...	62.00		35.10		97.10
Twelfth and Monroe Streets.....		32.00	No ² ...	64.00		45.00	20.00	129.00
Fourth and U Streets.....	27.00	27.00	No ⁴ ...	108.00		114.00		222.00
Thirteenth and I Streets.....		18.50	Yes...	68.00		24.48		92.48
Fourth and A Streets.....	27.50	31.00	Yes...	79.93		120.00		199.93
Eighth and East Capitol Streets.....		26.50	Yes...	76.00	8.00	52.00		136.00
<i>Southwest.</i>								
Seventh and D Streets.....		20.00	Yes...	135.00		90.00		225.00
<i>Southeast.</i>								
Third and A Streets.....		45.00	Yes...	87.00		81.00		168.00
Thirteenth and A Streets.....	32.50	35.50	Yes...	46.00		98.00		144.00
Sixth Street and South Carolina Avenue.....	22.50	25.00	Yes...	61.25		52.00		113.25
Twelfth and B Streets.....		25.50	Yes...	80.00	4.50	42.00		126.50
Eleventh Street and South Carolina Avenue.....		23.50	Yes...	65.00		54.50		119.50

¹ Water bill last year was \$4.50.² Water bill last year was \$6.⁴ Water bill last year was \$6.05.

COST OF RENTS—UNFURNISHED HOUSES—Concluded.

Eight rooms and bath.

Location (nearest street intersection).	Rent per month.		Rent includes water?	Expenses for fuel and light past year.				
	1914	August, 1919.		Coal.	Wood.	Kerosene and gas.	Electricity.	Total.
<i>Northwest.</i>								
First and E Streets.....		\$25.50	Yes...	\$66.00	\$5.00	\$75.48	.....	\$146.48
Thirteenth and Girard Streets.....	\$42.00	55.00	Yes...	125.00	.....	70.00	.....	195.00
Twenty-second and N Streets.....	.....	47.50	No ¹ ...	121.50	.....	130.00	.....	251.50
Seventeenth and U Streets.....	32.50	35.50	No ² ...	75.00	.....	72.00	.....	147.00
Twenty-second and F Streets.....	.....	30.00	Yes...	80.00	5.00	55.00	.....	140.00
Eleventh and K Streets.....	45.00	45.00	Yes...	177.40	1.50	48.00	.....	226.90
Eleventh and P Streets.....	35.50	35.50	Yes...	96.88	.....	96.00	.....	192.88
Vermont Avenue and P Street.....	.....	45.00	Yes...	90.00	.....	75.00	.....	165.00
Thirteenth and M Streets.....	.....	35.50	Yes...	100.45	12.00	42.00	.....	154.45
Ninth and S Streets.....	30.50	30.50	Yes...	65.00	10.00	66.00	.....	141.00
First and I Streets.....	27.50	27.50	No ³ ...	75.00	.....	36.00	.....	111.00
Sixth and Q Streets.....	.....	28.50	Yes...	70.00	.....	71.00	.....	144.00
Newton Street and Park Place.....	.....	55.50	Yes...	80.00	.....	40.00	\$30.00	150.00
Ninth and Buchanan Streets.....	30.50	30.50	Yes...	75.00	.....	60.00	.....	135.00
Twentieth Street and Hillyer Place.....	45.00	45.00	Yes...	130.00	40.00	36.00	.....	206.00
<i>Northeast.</i>								
Tenth Street and Massachusetts Avenue....	.....	32.50	Yes...	120.00	.....	115.00	.....	235.00
Fourteenth and F Streets.....	27.50	29.00	Yes...	50.00	.....	45.00	.....	95.00
Eighth and A Streets.....	30.00	40.00	Yes...	90.00	.....	60.00	.....	150.00
Fifth and P Streets.....	.....	39.00	Yes...	109.25	10.00	102.00	.....	221.25
Fifth and A Streets.....	.....	32.50	Yes...	24.00	.....	138.60	.....	162.60
First and R Streets.....	.....	36.00	Yes...	94.50	5.00	65.00	.....	164.50
Do.....	30.00	30.00	Yes...	111.50	16.00	50.00	.....	177.50
Tenth and C Streets.....	.....	40.00	Yes...	72.00	.....	54.00	.....	126.00
Tenth and Newton Streets.....	.....	35.50	Yes...	88.00	.....	46.20	.....	134.20
Sixth and A Streets.....	.....	32.50	Yes...	70.00	.....	84.00	.....	154.00
Eighth and F Streets.....	27.50	30.50	Yes...	90.00	.....	45.00	.....	135.00
Fifteenth and Newton Streets (Brookland).....	.....	50.00	Yes...	84.00	.....	42.00	.....	126.00
Ninth and C Streets.....	.....	30.50	Yes...	62.00	3.00	45.00	.....	110.00
<i>Southeast.</i>								
Eighth and B Streets.....	.....	75.00	Yes...	(⁴)	.....	(⁴)	.....	(⁴)
Sixth and E Streets.....	25.50	30.00	Yes...	108.90	10.00	75.00	.....	193.90
Ninth Street and North Carolina Avenue.....	.....	30.00	Yes...	76.00	.....	96.00	.....	172.00

¹ Water bill last year was \$8.² Water bill last year was \$4.50.³ Water bill last year was \$6.⁴ Lived here less than 1 year.

COST OF RENTS—UNFURNISHED FLATS.

Four rooms and bath.

Location (nearest street intersection).	Floor.	Rent per month.		Rent includes—			Expenses for fuel and light during the year.				
		1914	August, 1919.	Heat.	Light.	Water.	Coal.	Wood.	Kerosene and gas.	Electricity.	Total.
<i>Northwest.</i>											
12th and New York Ave.	2d.	\$25.00	\$25.00	Yes.	No.	Yes.			\$30.00		\$30.00
13th and N.	2d.		45.00	Yes.	No.	Yes.			21.00	\$24.00	45.00
17th and Chapin.	1st.		30.00	Yes.	No.	Yes.			12.00	12.00	24.00
1st and Bates.	2d.	15.00	16.00	No.	No.	Yes.	\$60.00		42.00		102.00
N. Capitol and Bates.	2d.	14.00	15.00	No.	No.	Yes.	25.00	\$3.00	22.80		50.80
Do.	1st.		14.00	No.	No.	Yes.	33.00	3.00	24.00		60.00
15th and I.	3d.		60.00	Yes.	Yes.	Yes.					
Georgia Ave. and Shepherd.	2d.		50.00	Yes.	Yes.	Yes.					
25th and L.	3d.		40.00	Yes.	No.	Yes.			35.00		35.00
2d and Q.	1st.		16.00	No.	No.	Yes.	30.00		12.00		42.00
Taylor and Marlboro Place.	2d.		43.30	Yes.	Yes.	Yes.					
4th and M.	2d.		60.00	Yes.	Yes.	Yes.					
13th and Monroe	2d.		30.50	No.	No.	Yes.	60.00	2.50	72.00		134.50
4th and M.	2d.		60.00	Yes.	No.	Yes.			60.00	36.00	96.00
<i>Northeast.</i>											
N. Capitol and M.	2d.		35.00	No.	No.	Yes.			70.00		70.00
11th and H.	3d.	15.50	18.50	No.	No.	No. ¹	53.75		36.00		89.75
3d and B.	1st.		35.00	Yes.	No.	Yes.			42.00		42.00
Montello and Morse	1st.		15.00	No.	No.	Yes.	40.00		45.00		85.00
<i>Southwest.</i>											
11th and C.	3d.	35.00	35.00	Yes.	No.	Yes.			48.00		48.00
<i>Southeast.</i>											
13th and Mass. Ave.	2d.		27.50	No.	No.	Yes.	63.00		33.00		96.00
13th and Kentucky Ave	2d.		25.50	No.	No.	Yes.	100.00		39.00		139.00
1st and B.	2d.		25.50	No.	Yes.	Yes.	24.00		56.00		80.00
13th and G.	2d.		25.00	No.	No.	Yes.			96.00	296.00	192.00

¹ Water bill last year was \$0.² Used for heating also

COST OF RENTS—UNFURNISHED FLATS—Concluded.

Five rooms and bath.

Location (nearest street intersection).	Floor.	Rent per month.		Rent includes—			Expenses for fuel and light past year.				
		1914	August, 1919	Heat.	Light.	Water.	Coal.	Wood.	Kero-sene and gas.	Elec-tricity.	Total.
<i>Northwest.</i>											
N. Capitol and V.....	1st	\$25.00	\$45.00	No..	No..	Yes..	\$84.00	\$2.00	\$47.00	.....	\$133.00
Kirby and Morgan....	2d	22.50	22.50	No..	No..	Yes..	60.00	5.00	108.00	.....	173.00
11th and Otis Place....	1st	.....	25.50	No..	No..	Yes..	45.00	.....	84.00	.....	129.00
22d and Decatur Place	2d	25.00	25.00	No..	No..	Yes..	60.00	3.00	108.00	.....	171.00
Do.....	1st	.....	25.50	No..	No..	Yes..	108.00	18.00	48.00	.....	174.00
13th and Monroe.....	2d	.....	25.50	No..	No..	Yes..	100.00	.....	15.00	\$18.00	133.00
Do.....	1st	.....	35.00	No..	No..	Yes..	53.63	1.00	42.00	.....	96.63
20th and G.....	1st	.....	35.50	Yes..	No..	Yes..	100.00	.....	42.00	.....	42.00
3d and R.....	1st	19.50	20.50	No..	No..	Yes..	55.00	3.00	44.00	.....	102.00
1st and U.....	2d	.....	60.00	Yes..	Yes..	Yes..	.....	.....	.....	.....	.....
1st and O.....	2d	.....	17.25	No..	No..	Yes..	60.00	10.00	37.00	.....	107.00
Broad Branch Road and Tilden.	2d	30.00	43.00	Yes..	No..	Yes..	.....	.....	30.00	24.00	54.00
14th and T.....	4th	42.50	50.00	Yes..	No..	Yes..	.....	.....	30.00	24.00	54.00
23d and M.....	1st	.....	17.50	No..	No..	Yes..	18.00	.....	72.00	.....	90.00
<i>Northeast.</i>											
8th and A.....	2d	.....	20.50	No..	No..	Yes..	38.93	5.00	30.00	.....	73.93
12th and Florida Ave..	3d	.....	30.00	Yes..	No..	Yes..	.....	.....	184.00	22.00	106.00
N. Capitol and Todd Place.	2d	.....	22.50	No..	No..	Yes..	70.50	.....	36.00	.....	106.50
11th and D.....	1st	.....	18.50	No..	No..	Yes..	50.00	.....	51.00	.....	101.00
13th and Maryland Ave	2d	.....	23.50	Yes..	No..	Yes..	.....	.....	24.00	.....	24.00
6th and L.....	1st	.....	20.50	No..	No..	Yes..	50.00	.....	36.00	.....	86.00
<i>Southeast.</i>											
13th and B.....	1st	.....	25.50	No..	No..	Yes..	75.00	.....	42.00	.....	117.00
3d and A.....	1st	.....	37.50	Yes..	No..	Yes..	.....	.....	33.00	24.00	57.00
13th and Mass. Ave....	1st	.....	27.50	No..	No..	Yes..	70.00	.....	24.00	.....	94.00

Six rooms and bath.

<i>Northwest.</i>											
Georgia Ave. and Park Road.	2d	.....	\$18.50	No..	No..	Yes..	\$131.00	.....	\$204.00	.....	\$335.00
9th and Crittenden....	2d	.....	37.00	No..	No..	Yes..	100.00	.....	40.00	\$24.00	164.00
N. Capitol and Seaton Place.	2d	.....	21.50	No..	No..	Yes..	75.00	.....	48.00	.....	123.00
17th and Chapin.....	2d	\$20.50	30.50	No..	No..	Yes..	105.00	.....	42.00	.....	147.00
35th and T.....	2d	.....	17.50	No..	No..	Yes..	68.88	.....	36.00	.....	104.88
17th and J.....	3d	25.00	40.00	Yes..	No..	Yes..	.....	.....	10.00	12.00	22.00
17th and Willard....	2d	.....	24.00	No..	No..	Yes..	70.00	.....	76.00	.....	146.00
5th and Cedar.....	1st	.....	30.25	No..	No..	Yes..	79.00	\$8.00	60.00	.....	147.00
N. Capitol and V.....	2d	.....	26.50	No..	No..	Yes..	.....	.....	95.00	.....	95.00
<i>Northeast.</i>											
10 and Mass. Ave.....	2d	.....	40.00	Yes..	No..	Yes..	.....	.....	42.00	.....	42.00
7th and G.....	3d	.....	16.50	No..	No..	Yes..	57.50	.....	27.00	.....	84.50
12th and E.....	2d	.....	30.00	No..	No..	Yes..	80.50	.....	72.00	.....	152.50
12th and A.....	2d	.....	27.00	No..	No..	Yes..	200.00	.....	48.00	36.00	284.00
2d and E. Capitol....	3d	31.50	35.00	Yes..	No..	Yes..	.....	.....	33.00	.....	33.00
<i>Southeast.</i>											
13th and B.....	2d	.....	19.50	No..	No..	Yes..	52.50	.....	29.00	.....	81.50
12th and B.....	2d	.....	20.50	No..	No..	Yes..	72.00	1.00	46.25	.....	119.25

¹ Heat furnished was not sufficient to make rooms comfortable, so gas heaters were used.

² Used for heating also.

APPENDIX C.—COST OF UPKEEP OF FURNITURE AND FURNISHINGS.

Conclusions as to the amount necessary for the annual upkeep of furniture and household furnishings for a family of five have been based on approximately 100 schedules, showing one year's expenditures for furniture and furnishings, secured in 1918 by the Bureau of Labor Statistics from families consisting of husband, wife, and three children under 15 years, living in large Eastern or Middle Western cities, and having a total annual expenditure of \$1,500 and under \$2,100.

Inasmuch as the families scheduled spend annually from \$1,500 to \$2,100, they are presumably living according to a decent and fairly comfortable standard. Their household equipment, therefore, may be regarded as of reasonably good quality, although, of course, not luxurious, and may be considered as comparable with the household equipment of the average Government worker in Washington.

From the schedules the average costs of the more important necessary items (such as chairs, tables, bedroom furniture, etc.) were computed, together with the relation of expenditures for miscellaneous items (such as gas mantles or electric bulbs, miscellaneous laundry utensils, etc.) to expenditures for the more important items.

By applying these average costs to a list consisting of a minimum number of articles of furniture and furnishings necessary for a family of five, and adding the percentage necessary for miscellaneous items, it has been found that the average cost of renewal of a complete household equipment for such a family outside of Washington is about \$851. The average annual expenditure for upkeep of furniture and furnishings, as indicated in the schedules used, is about \$52, or 6 per cent of the total cost of renewal.

By applying Washington prices in August, 1919, to the above-mentioned list of necessary furniture and furnishings, it is computed that the total cost of renewal of the more important items of household equipment for a family of five in Washington is \$1,083. Even with the closest economy in buying, including the purchase of some second-hand furniture, this total could not well be reduced below \$1,000. For annual upkeep, 6 per cent of this, or \$60, is therefore necessary. About \$10 a year in addition is required for gas mantles or electric bulbs, miscellaneous laundry utensils, screens, shades, curtains, etc., making a total of \$70.

The fact that \$70 is a reasonable amount for annual upkeep of furniture and furnishings in Washington at the present time is borne

out by the findings of the board of arbitration in the Seattle street railway case in 1917. The award which was made in this case, after unusually extensive investigation and hearings, allowed \$40 for annual maintenance of household equipment. Inasmuch as the data obtained in the cost-of-living surveys made by the Bureau of Labor Statistics indicate that the cost of house furniture and furnishings has increased at least 100 per cent since the above award, an allowance of \$70 as the annual cost for this item in Washington at the present time seems very reasonable.

The Washington prices used were obtained by a committee of special agents of the Bureau of Labor Statistics, who visited several stores and secured prices according to the ordinary "shopping" method. This committee kept in mind in its selection of prices the quality, suitability, and durability of each article. Prices of articles of furniture or furnishings which represent a passing style or fad have not been taken into consideration. Many articles of this nature have been found to be lower in price but of inferior quality or unsuitable and uneconomical for a family having children.

Very few alternatives have been suggested, principally for the reason that an attempt has been made to confine the list to the smallest number of articles consistent with economy, efficiency, and a decent manner of living, necessary for a family of five, and the least possible amount necessary for annual upkeep and replacement of these articles.

In addition to the list of necessary articles, there is presented a list consisting of a few articles of furniture and furnishings desirable from the point of view of efficiency, and not only of a decent but of a reasonably comfortable living. Some of these articles would tend to shorten the hours spent by the wife in actual housework and enable her to give more time to the mental and moral training of her children; others, such as pictures and a musical instrument, would tend to make the home a more attractive place for both parents and children, giving them an opportunity for recreation and enjoyment within the circle of family life, and preventing them from seeking, perhaps, less desirable entertainment elsewhere.

The total cost of purchase of these articles, with the exception of pictures and musical records, is about \$172. Six per cent of this, or \$10, would be necessary for annual upkeep and replacement. For pictures and musical records, the annual expenditures among the wage earners' families outside of Washington whose schedules were used in connection with this inquiry averaged \$1.78. For the families of Government workers in Washington an annual expenditure of \$3 for these items seems a very conservative estimate, bringing the total for annual expenditures for the items in this additional list to

\$13, and the total for expenditures for upkeep and replacement of all furniture and furnishings to \$83 a year.

Even with the addition of the above-mentioned list of furniture and furnishings considered as desirable, but not absolutely necessary for decent living, the total list of furniture and furnishings to be maintained is very small. If a few alternatives are taken into consideration, such as large instead of small rugs in the dining room, living room, and bedrooms, which would add to the good appearance of the home, without adding greatly to annual expenses, or if any further additions in the way of labor-saving devices are maintained, such as a vacuum cleaner, or a fireless cooker, the standard of the home is materially raised, and through the use of the labor-saving devices the wife has a better opportunity to preserve her health and has more time to give to the training of her children.

Both of the above-mentioned lists of furniture and furnishings have been made on the basis of five rooms—living room, dining room, kitchen, and two bedrooms. If the family occupies a six-room house or apartment and “spreads” its bedroom furniture so that the extra room may be occupied by one of the children, having perhaps rugs and a chair in addition, the extra cost per year will be about \$1.50. If the family lives in a four-room house or apartment, using its dining room also as a living room, the reduction in yearly expenses would amount to about \$5.50.

PRESENT COST OF RENEWAL OF NECESSARY ARTICLES OF FURNITURE AND FURNISHINGS, WASHINGTON, D. C., PRICES.

Article.	Present cost.	Remarks.
1 refrigerator	\$28.50	Smallest size and make sufficient in capacity for economical preservation of food and economy in the purchase of ice.
3 tables:		
Dining room	34.00	Oak extension table, plain, durable quality.
Living room	22.00	Oak, plain, durable quality.
Kitchen	9.00	48-inch pine table, with 1 drawer.
18 chairs:		
6 dining room	60.00	Plain durable oak.
5 bedroom	33.00	Walnut for one room and painted white wood for one.
4 living room	80.00	Oak or other durable wood, leather seats.
2 kitchen	7.50	Painted wood.
1 high chair	6.00	Plain durable oak.
1 rug:		
Living room	18.00	2 small Axminster rugs, durable.
Dining room	17.00	2 small Brussels rugs, durable, easily cleaned.
Bedrooms—		
Rug rugs	15.00	4 (3 by 6 feet), at \$3.75.
Or Cox rugs	12.00	4 (3 by 6 feet), at \$3.
1 go-cart	15.00	Folding, with metal framework and cloth top.
1 sewing machine	50.00	Standard make.
1 settee or davenport	32.00	Oak or other durable wood, leather seat.
1 sideboard	45.00	Medium size, oak.
2 bureaus	72.00	1 walnut bureau, plain, \$42, 1 white painted bureau, \$30.
1 chiffonier	27.50	White painted wood.
3 bed., mattresses, and springs:		
1 double	84.50	Walnut bedstead, \$49.50, durable felt mattress, \$22.50, and spring, \$12.50.
2 single	60.00	Each: White enameled bedstead, \$20; durable felt mattress, \$15, and spring, \$10.
1 crib, mattress, and spring	26.50	White enameled.
3 laundry tubs	2.75	Medium sized galvanized.

PRESENT COST OF RENEWAL OF NECESSARY ARTICLES OF FURNITURE AND FURNISHINGS, WASHINGTON, D. C., PRICES—Concluded.

Article.	Present cost.	Remarks.
1 washboard.....	\$0.65	Zinc.
1 wringer.....	7.00	Medium sized.
1 boiler.....	3.75	Medium sized, with copper bottom.
3 flat irons.....	2.25	4, 5, and 6 pound irons.
2 mops.....	1.15	1 handle for scrub mop, \$0.40, and one 16-ounce dry mop, \$0.75.
Broom and brushes.....	2.78	Good quality broom, \$1.29; assorted brushes for floor, stove, sink, etc., \$1.49.
33 towels:		
3 kitchen hand towels.....	.75	Cotton.
12 Turkish towels.....	9.48	
18 hand towels.....	13.50	Part linen.
Kitchen utensils.....	45.34	(See list annexed.)
3 table cloths.....	12.75	Cotton, to be hemmed at home.
1 table cover (for use when table is not set).	3.00	Cotton covering to protect table.
18 napkins.....	6.00	Part linen, 22-inch.
Dishes:		
50-piece set.....	12.98	Plain gold line.
1 water pitcher.....	1.10	Plain heavy glass.
1 vinegar cruet.....	.50	Plain heavy glass holding 4 ounces.
1 oil cruet.....	.40	Plain heavy glass holding 2 ounces.
1 salt shaker.....	.25	Plain heavy glass.
1 pepper shaker.....	.25	Plain heavy glass.
6 tumblers.....	.75	Plain.
Knives, forks, etc.:		
1 butter knife.....	.90	} Quadruple plated, plain.
1 sugar spoon.....	.90	
6 knives.....	8.25	
6 forks.....	5.75	
12 teaspoons.....	6.00	
6 dessert spoons.....	5.25	
6 tablespoons.....	5.75	} Good quality steel knife and fork, and sharpener.
1 carving set.....	2.00	
4 pairs blankets:		
1 pair double-bed size.....	14.25	} Part wool.
2 pairs single-bed size.....	19.78	
1 pair crib size.....	7.00	
4 comforts:		
1 double-bed size.....	5.00	} Cotton, silkline covered.
2 single-bed size.....	10.00	
1 crib size.....	6.00	
6 spreads:		
2 double-bed size.....	8.00	} Good grade of ripplette, medium weight; number sufficient to provide for laundering.
4 single-bed size.....	15.00	
8 pillows:		
4 ordinary size.....	12.00	} Goose and chicken feathers.
1 crib size.....	1.50	
14 sheets:		
4 double-bed size.....	8.60	} Number sufficient to provide for laundering.
6 single-bed size.....	10.50	
4 crib size.....	2.00	
11 pillow cases:		
8 ordinary size.....	4.80	} Number sufficient to provide for laundering.
3 crib size.....	3.00	
10 dish towels.....	3.00	Cotton, to be hemmed at home.
Table oilcloth.....	.50	For pine table.
Total:		
If rag rugs are used in bedrooms.	1,086.39	
If crex rugs are used in bedrooms.	1,083.39	

PRESENT COST OF RENEWAL OF NECESSARY KITCHEN UTENSILS, WASHINGTON,
D. C., PRICES.

Article.	Present cost.	Remarks.
1 refrigerator pan.....	\$0.55	Galvanized.
1 ice pick.....	.10	Small, with wood handle.
1 garbage pail.....	1.35	Galvanized, medium sized.
1 towel rack.....	.25	Wood, with three rods.
1 soap dish.....	.25	White enamel.
1 hand basin for sink.....	.45	Gray enamel.
1 soap shaker.....	.15	Woven wire, heavy.
1 dishpan.....	1.29	Tin.
1 dish drainer.....	.65	Heavy wire, with plate holders.
1 wire dishcloth.....	.15	
1 dish mop.....	.10	String mop.
1 teakettle.....	2.50	Nickel, with copper bottom.
1 coffeepot.....	1.05	Gray enamel.
1 teapot.....	.80	Gray enamel.
1 preserving kettle.....	2.29	Gray enamel.
3 dozen jelly glasses.....	1.47	With covers.
3 dozen fruit jars.....	3.00	Jars holding 1 quart.
3 stew pans or kettles.....	1.85	Gray, 3 sizes.
2 cake pans (oblong).....	.90	Heavy, pressed tin.
2 pie pans.....	.20	Pressed tin.
5 bowls (assorted sizes).....	1.85	Set of 5.
2 large bread pans or 3 small.....	1.47	Pressed tin.
1 bread-raising pan.....	2.15	Heavy tin, with cover.
1 roasting pan.....	1.10	Medium size.
1 sugar crock.....	.50	
1 tea canister.....	.69	Holding 1 pound, painted light brown.
1 coffee canister.....	.69	Holding 1 pound, painted light brown.
1 bread tin.....	1.49	Painted.
2 frying pans.....	.90	1 small pan, 1 medium-sized iron pan.
1 double boiler.....	1.25	Enameled, holding 1 quart.
1 broiler (if coalstove is used) or 1 toaster (if gas-stove is used).....	.45	
1 muffin pan.....	.98	Tin, for 1 dozen muffins.
2 vegetable or pudding dishes.....	.50	Earthenware.
1 colander.....	.59	Gray enamel.
1 chopping bowl and knife.....	.64	Medium-sized bowl, single knife.
1 meat grinder.....	2.65	Two-sized grinder.
1 funnel.....	.45	Gray enamel.
1 potato masher.....	.10	Wire, with wood handle.
1 egg beater.....	.35	Medium size and weight.
1 grater.....	.15	Tin.
2 strainers.....	.45	1 large strainer, 1 tea strainer.
1 bread board.....	.75	18 by 24 inches.
1 meat board.....	.65	Plain, of hardwood.
1 large salt shaker.....	.15	Aluminum.
1 pepper shaker.....	.15	Aluminum.
1 blunt cutter.....	.15	Tin.
1 rolling pin.....	.60	
1 flour sieve.....	.35	Medium sized.
2 measuring cups.....	.30	Tin, or aluminum.
1 set measuring spoons.....	.30	5 sizes.
1 lemon squeezer.....	.19	Glass.
1 can opener.....	.08	
1 cork crew.....	.20	Small, with wood handle.
1 large knife.....	.39	
2 case knives and forks.....	.80	With wood handle.
1 paring knife.....	.30	Good quality steel.
1 wooden spoon.....	.15	
3 mixing spoons.....	.52	Metal, 3 sizes.
1 pancake turner.....	.15	
2 earthenware plates.....	.50	Yellow earthenware.
Total.....	45.34	

ADDITIONAL LIST OF FURNITURE AND FURNISHINGS DESIRABLE FROM A POINT OF VIEW OF A DECENT AND COMFORTABLE LIVING AND OF EFFICIENCY.

Present cost of renewal, Washington, D. C., prices.

Linoleum for kitchen, 12.4 square yards, at \$2.25.....	\$27. 90
This is especially desirable if floor is of badly worn or rough wood.	
Among families outside of Washington whose schedules were used in connection with this inquiry, those purchasing linoleum bought an average of 12.4 square yards each.	
Bookcase. Sectional bookcase, oak, four sections, top, and base.....	42. 00
Living-room clock. Small clock with plain wooden case.....	8. 00
Carpet sweeper. Medium size, desirable for efficiency in cleaning rugs...	4. 25
Musical instrument. This makes a more attractive home both for parents and for children. Talking machine.....	90. 00
Pictures, musical records, etc.....	(¹)
Total.....	172. 15

¹ Among families outside of Washington whose schedules were used in connection with this inquiry, the average expenditure in the past year for these items was \$1.78.

APPENDIX D. MISCELLANEOUS ITEMS.

The following table shows actual expenditures for miscellaneous items by 64 families of Government workers living in Washington, D. C., for the years ending December 31, 1916, and July 31, 1919:

EXPENDITURE FOR MISCELLANEOUS ITEMS.

Family No.	Property insurance (furniture).		Life insurance.		Charity.		Religion.		Labor organizations.		Other organizations.	
	1916	1919	1916	1919	1916	1919	1916	1919	1916	1919	1916	1919
1			\$41.00	\$57.72		\$20.00	\$20.00	\$27.60		\$12.00		
2	\$2.50		72.00	60.00		5.00	26.00	59.00	\$12.00	15.00		
3		\$12.00	33.00	74.82			85.00	20.80	40.00		15.00	\$31.00
4		3.00	52.20	34.00	\$6.00	5.00	6.00	12.00	12.00	15.00		
5	2.00	2.50	98.00	98.00		15.00	12.00	22.50				
6			107.77	98.14		15.00	18.20	60.00		4.00		
7			140.80	106.40	3.00	25.00	7.00	10.00	24.00	24.00		36.00
8			7.80	48.00		12.00	1.00	12.00	12.00	21.00		
9			136.20	108.20	2.00	10.00	13.00	18.00	12.00	18.60		14.40
10			35.40	83.40			13.00					
11	3.00		60.60			5.00	8.00	20.00		4.00	\$3.00	6.00
12		6.00	216.00	76.00		10.00	18.00	24.00	10.00	15.00		18.00
13	2.00		24.00	22.20		25.00	3.00	15.60			2.00	9.00
14			89.60	21.60	120.00	35.00	25.20	25.00		5.00		
15	2.50	2.50	241.40	152.20		5.00	30.00	36.00	12.00	21.00		
16			53.40	74.48	2.00	5.00	2.60	10.00	4.00	6.00	.50	
17			18.00	36.00			25.00	24.00	4.00	24.00		5.00
18	1.67	1.67	101.00	101.00			25.60		12.00	12.00		
19		7.50	40.00	30.20		25.00		15.60		15.00		12.00
20			74.00	79.00		10.00	26.00	12.00	24.00	24.00		6.00
21			85.32	53.50	6.00		57.00	80.00			12.00	
22	5.00	2.00	66.00	66.00				6.00	12.00	15.00		15.00
23			180.00	222.00			70.00	18.00		5.00		10.00
24			30.00	45.20			1.00	1.00				
25			90.20	95.60			7.80	8.20			6.00	6.00
26			83.66	65.93	.25	20.00	16.70	5.00		4.00	6.00	
27	6.00	8.00	56.80	56.80		5.20	35.00	50.00	12.00	12.00	12.00	9.00
28			57.00	57.00			8.10	10.00				
29			78.00	78.00			3.00	4.10		4.00		
30			75.00	75.00		5.00	30.00	30.00	30.00	30.00	8.00	8.00
31			72.00	107.00				15.00	18.00	15.00		6.00
32			58.60	59.00		10.00		15.00		4.00	10.00	10.00
33	8.00	3.00	72.00	72.00	18.00	20.00	18.00	25.00	4.20	4.20	6.00	6.00
34			120.80	67.68	1.00	5.00	5.00	5.00			8.00	5.00
35			74.40	67.00	10.00		7.80	10.00	12.00	15.00		
36			23.40	83.38			12.88	6.00	24.25	8.00	2.00	
37		4.75			6.00	10.00	20.00	40.00				
38	2.00			17.20	6.00	6.00		15.00	12.00	15.00		
39			102.00	102.00	6.00	5.75	6.00	12.00	24.00	24.00	1.00	
40			46.00	42.00			1.56	4.60	6.00	6.00		
41			131.00	144.00	36.00	20.00	48.00	36.00	13.00	21.00		24.00
42	5.00		85.80		6.00	6.00	9.00	5.00				196.00
43			62.00	75.00		200.00	59.15	50.00		44.00	6.00	5.00
44			51.00	50.00		12.00	12.00	15.00		4.00		
45							10.40					
46	5.00		60.72	60.72	2.00	10.00	20.00	50.00	15.00	24.00		
47							13.00	29.00				
48			30.00	76.80	75.00	30.00	32.00	50.00				
49			37.50	35.00	6.00	5.00	1.00	5.00				11.00
50		6.00	72.00	80.00		5.00	10.00	12.00		4.00		

EXPENDITURE FOR MISCELLANEOUS ITEMS—Continued.

Family No.	Property insurance (furniture).		Life insurance.		Charity.		Religion.		Labor organizations.		Other organizations.	
	1916	1919	1916	1919	1916	1919	1916	1919	1916	1919	1916	1919
51.....			\$51.30	\$56.00		\$64.00	\$50.00	\$65.00	\$24.00	\$42.00	\$12.00	\$12.00
52.....			57.40	57.40	\$5.00	10.00	20.00	35.00	4.00	4.00		
53.....			89.80	89.80	26.00		100.00	200.00				
54.....			50.00	36.00				5.00		15.00		6.00
55.....		\$3.00	165.00	150.00	125.00	100.00	26.00	6.00			19.20	17.20
56.....			61.20	69.20		15.00	10.00	12.00				
57.....			39.00	21.60			12.00	35.00			4.00	6.00
58.....	\$2.90		165.00	56.80	5.00	5.00	18.00	50.00			6.00	6.00
59.....			65.32	70.80		1.20	30.00	35.00	12.00	12.00	8.40	16.00
60.....			44.00	44.00		10.00	14.40	25.00				9.00
61.....			25.80	48.80			12.00	12.50	24.00	24.00		
62.....			78.00	78.00		12.00	30.00	50.00	24.00	24.00	1.00	
63.....	2.90	4.90	40.40	21.00			6.00	5.00			6.40	15.00
64.....			20.16	20.00			1.00	1.00	12.00	15.00	15.00	15.00
Total..	46.57	66.82	4,486.35	4,087.57	492.25	910.16	1,156.19	1,617.60	420.45	644.80	153.50	600.60
Average..	.73	1.04	70.10	63.87	7.69	14.22	18.07	25.28	6.57	10.08	2.40	9.38

Family No.	Car fare.		Furniture, utensils.		Books, newspapers, etc.		Amusements.		Vacation.	
	1916	1919	1916	1919	1916	1919	1916	1919	1916	1919
1.....	\$33.00	\$42.00	\$5.00	\$30.07	\$8.00	\$10.44	\$5.20	\$26.00	\$60.55	\$150.00
2.....	26.00	31.00	20.00	77.00	6.00	10.00	15.00	5.00		
3.....	3.00	15.00	245.00	110.00	7.25	75.00	11.70	50.00	5.00	22.00
4.....	30.00	40.00		181.50	5.52	2.50	12.00	30.00		20.00
5.....	91.00	98.00	50.00	42.50	27.00	12.75	12.00	25.00	60.00	50.00
6.....	58.50	10.00	123.59	135.70	8.63	10.00	43.61	80.00		
7.....	26.00	15.00	5.00	6.00	6.25	21.44	70.00	34.32		30.00
8.....	5.00	24.00	5.00	10.00	10.80	24.48	15.00	60.00	25.00	45.76
9.....	40.00	20.00	100.00	55.00	6.30	61.20	22.00	45.00		
10.....	13.00	21.00	10.00	4.00	10.72	8.84	26.00	31.00		
11.....	45.00	40.00	30.00	12.00	16.00	5.00	5.00	20.00		
12.....	7.00	30.00		56.55	3.00	10.00	6.00	26.00		25.00
13.....	15.00	41.60	130.00	52.45	15.00	21.00	10.00	22.00		75.00
14.....	20.00	3.60	13.00	418.80	20.00	47.00	6.00	10.00		30.00
15.....	24.00	46.60	205.00	160.96	20.00	14.96	40.00	11.70	160.00	
16.....	32.00	35.00	35.00	42.00	5.40	8.40	10.50	10.00	20.00	
17.....	13.00	25.00	7.00	18.50	13.12	17.00	13.00	28.00		
18.....	13.00	25.00	305.00	75.00	7.50	12.00	25.00	38.50	150.00	
19.....	25.00	29.70	14.00	163.60	5.45	9.80	3.00	25.00	19.52	75.00
20.....	25.00	15.60	5.00	74.08	9.50	2.04	24.00	22.88	30.00	
21.....	30.00	35.00	20.00	25.00	9.00	20.00			30.00	20.00
22.....	12.00	13.00	100.00	15.00	11.00	12.00				
23.....	60.00	93.00	10.00	81.00	12.92	11.00	2.00	12.00		
24.....	26.00	33.70	2.00	48.92	5.40	5.40	5.00	26.52		
25.....	2.00	6.00	37.00	22.19	15.40	10.94		4.50	3.00	38.50
26.....	38.00	24.00	68.50	170.00	12.04	5.00	36.00	6.00		
27.....	52.00	52.00	23.00	105.38	19.44	25.00	10.00	10.50		
28.....	41.00	42.00		20.00	10.00	7.80	10.00	12.00	35.00	
29.....	5.00	4.00	2.00	5.10	5.40	8.70	1.00	6.00		
30.....	38.00	49.00	10.00	173.00	20.00	23.00	20.00	10.00	26.00	
31.....	5.00	20.00	50.00	5.00	18.00	18.00	40.00	25.00		20.00
32.....	88.00	125.00	25.00	36.00	21.00	26.00	5.00	22.00		
33.....	7.20	10.00	30.00	50.00	9.00	12.00	12.00	3.50		
34.....	43.00	42.00	15.00	227.82	10.20	15.16	5.00	18.16	10.00	
35.....	5.20	5.00	10.00	150.00	7.28	6.76	4.00	10.00		20.00
36.....	15.00	35.00	7.00	5.00	5.25	6.00	15.60	10.00		
37.....	13.00	10.00	185.00	5.00	14.80	27.40	5.20	35.00		50.00
38.....	35.00	14.00	150.00	48.47	8.40	7.20	6.00		10.00	
39.....	39.00	12.00	20.00	5.00	27.00	36.00	13.00	24.50		25.00
40.....	6.00	5.00	13.00	75.00	4.00	6.00	8.00	12.50		

EXPENDITURE FOR MISCELLANEOUS ITEMS—Continued.

Family No	Car fare.		Furniture, utensils.		Books, newspapers, etc.		Amusements.		Vacation.	
	1916	1919	1916	1919	1916	1919	1916	1919	1916	1919
41	\$60.00	\$120.00	\$2.00	\$24.60	\$12.00	\$17.20	\$6.00	\$2.00		
42	32.00	31.20	60.00	91.02	15.40	72.00	3.00	10.00	\$5.00	\$35.00
43	64.00	108.00	27.50	30.00	34.85	35.00	41.00	30.00	24.00	
44	7.00	12.00	37.50	56.58	13.40	12.00	4.00	25.00	10.00	
45	31.20	12.00			8.00	6.00	2.00	5.00	4.00	50.00
46	29.00	40.50	1.00	94.54	8.50	9.00	6.00	3.60	30.00	
47	78.00	80.00	52.00	60.00	29.00	57.20		5.00		
48	2.00	5.00	30.00	86.95	5.40	9.00	2.00	12.00	100.00	165.00
49	5.00	10.00		70.52	8.00	12.20	15.00	26.90	50.00	
50	40.00	38.00	70.00	58.00	16.00	4.00	55.00	20.00		
51	42.00	52.00	20.00	80.00	13.30	24.00		4.00	50.00	
52	42.00	65.00	26.50	175.00		15.00	15.00	25.00	80.00	40.00
53	12.00	50.00	13.00	137.25	7.50	12.00	4.00	7.50	24.50	30.00
54	6.00	40.00	48.00	20.00		6.00	8.00	10.00		
55	36.40	60.00	15.00	167.00	12.00	25.00	48.00	55.00		30.00
56	12.00	35.00	30.00	192.50	6.00	5.00	6.00	6.00	50.00	60.00
57	38.00	12.00	2.00	28.98	5.40	10.20	2.00	12.00		12.00
58	39.00	35.52	20.00	28.75	9.60	16.25	10.40	35.00		
59	39.00	40.00	96.50	55.00	80.90	45.00	25.00	35.00		
60	10.00	8.00	32.00	292.00	6.84	13.05	12.00		50.00	100.00
61	32.00	35.00	10.00	115.65	2.00	20.00	2.00	12.00		
62	50.00	50.60	15.00	180.50	10.00	15.00	1.00	70.00	16.00	40.00
63	3.20	5.00	13.72	161.15	10.54	9.20	10.00	48.00	275.00	50.00
64	9.00	39.00	66.00	69.00	10.00	10.00	20.00	26.00		
Total	1,824.30	2,220.82	2,772.81	5,268.58	782.40	1,132.51	895.21	1,275.58	1,412.57	1,248.26
Average	28.50	34.70	43.33	82.32	12.23	17.70	13.99	19.93	22.07	19.50

Family No	Liquors.		Tobacco.		Sickness.		Funeral expenses.	Other purposes.	
	1916	1919	1916	1919	1916	1919	1916	1916	1919
1			\$10.40	\$13.00	\$50.00	\$12.00		\$35.00	\$128.40
2				26.00	45.50	242.00		7.00	104.00
3			13.00	6.00	131.00	50.00		110.59	143.09
4			12.00	78.00	50.00	93.00		48.12	202.50
5			4.00	5.00	75.00	250.00		92.61	127.80
6					23.20	278.55		71.65	1,087.10
7	\$15.00	\$28.00	20.80	36.40	9.00	20.00		183.95	146.84
8	12.99	25.00	72.80	78.00	250.00	368.00		235.26	250.00
9					220.00	80.00		282.19	216.85
10	31.30		5.20	5.20	53.00	151.50		58.50	73.15
11			26.00	25.00	105.00	220.00		90.60	103.00
12			5.00	20.00	65.00	75.00		66.80	429.00
13			18.00	54.75		35.00		140.00	372.97
14					35.50	5.50		118.45	488.06
15	15.00	70.00	24.00	73.00	14.00	138.00		293.85	481.58
16			7.80	6.00	22.00	144.50		169.80	145.33
17			5.20	26.00	2.00	115.00		40.18	82.00
18			10.40	20.00	60.00	25.00		30.80	273.20
19	8.25		15.00	16.00	5.00	61.00		45.38	127.82
20			13.00			32.00		35.69	155.23
21			18.30		68.00	95.00		100.41	135.00
22			5.20	12.00	150.00	150.00		23.09	154.00
23	10.00		13.00	16.00	112.00	309.00		60.60	151.00
24	50.00		15.00	18.20	35.00	66.11		19.00	80.06
25	3.00				35.00	40.00		44.00	128.48
26			6.40	20.00	117.00	33.00		114.55	267.00
27			5.20	30.00	30.00	280.00		138.01	96.70
28			5.20	15.00	10.00	25.00		75.00	138.80
29			15.00	46.80	50.00	36.20		40.00	68.96
30			5.00	6.00	8.00	60.00		22.70	69.00

EXPENDITURE FOR MISCELLANEOUS ITEMS—Concluded.

Family No.	Liquors.		Tobacco.		Sickness.		Funeral expenses.	Other purposes.	
	1916	1919	1916	1919	1916	1919		1916	1919
31.....			\$50.00	\$36.00	\$120.00	\$25.00		\$253.92	\$120.25
32.....						22.00		111.25	164.00
33.....	\$12.00			12.00	120.00	150.00		146.60	141.75
34.....			18.30	54.75	83.00	26.00		26.00	185.80
35.....	13.00		7.80	25.00	21.00	51.00		4.71	83.24
36.....				5.20	85.00	100.00	\$108.00	139.30	120.00
37.....				7.50	25.00	25.00		117.20	206.48
38.....			15.00	10.40	50.00	130.66		55.10	255.65
39.....			18.00	20.00	50.00	35.00		259.98	133.60
40.....	2.00		36.00	30.00	112.00	12.00		27.30	42.00
41.....	2.00		18.00	18.25	18.00	39.00		65.00	141.28
42.....				28.25	115.00	95.00		73.35	118.64
43.....	1.00		26.00	26.00				240.50	330.00
44.....					35.00	23.00		59.00	450.05
45.....	5.00	\$5.00	18.30	24.00	4.00	35.00		42.60	25.00
46.....			10.00	3.00	275.00	201.50		92.65	170.93
47.....			13.00	15.00		10.00		197.52	191.30
48.....					6.00	315.00		583.60	310.46
49.....					40.00	105.00		50.00	305.53
50.....	35.00		7.50	2.00	92.00	188.00		10.00	15.00
51.....			20.80	60.00	265.00	11.00		156.00	141.00
52.....	.50		3.00	5.00	70.00	68.00		245.00	235.90
53.....					22.00	25.00		34.25	40.50
54.....			2.60	17.00	60.00	25.00		5.04	20.00
55.....			13.00		25.00	90.00		40.00	203.09
56.....			10.00	20.00	20.00	25.00		60.00	516.30
57.....					24.00	15.00		37.00	102.74
58.....			5.20	52.00	80.00	75.00		20.00	191.70
59.....						10.00		118.88	250.00
60.....			25.00	65.00	63.00	130.00		94.35	124.55
61.....	15.00		5.00	10.00	90.00	250.00		75.07	536.50
62.....					32.50	25.00		9.62	69.70
63.....	10.00		18.30		6.00	10.00		17.37	157.00
64.....			9.60	10.00	14.00	36.00		20.00	38.00
Total..	241.55	128.00	701.90	1,213.30	3,846.60	5,783.52	108.00	6,311.94	12,534.86
Average...	3.77	2.00	10.97	18.96	60.10	90.37	1.69	98.62	195.86

APPENDIX E.—EXTENT TO WHICH ACTUAL COST OF QUANTITY BUDGET MAY BE LESS THAN MARKET COST.

As stated in preceding sections, the cost, at market prices, of the quantity budget submitted as necessary for the maintenance of a family of five in health and decency would be (at prices prevailing in Washington in August-September, 1919) \$2,262.47. The actual cost, as also noted, might be somewhat less than the cost at market prices, for the reason that a family is very often able to obtain certain items in its budget at less than market cost. This is frequently so in the matter of clothing. By closely following "special" and "bargain" sales, an appreciable saving may sometimes be effected in certain articles. The present budget allows for some purchases at "sales" but manifestly it is impossible for the housewife to purchase all or even a major portion of her family's supplies at sale prices.

Many families are able to accumulate some savings before marriage or in the earlier years of marriage, such, for instance, as are used in the purchase in whole or in part of a home. This, of course, would reduce the necessary outlay for house rent, which in this budget is estimated to be \$300 per year.

In these and other ways a family is often able to obtain the full minimum quantity budget without spending the full amount of money represented by the current market prices of the individual items. It is impossible to estimate with accuracy the possible amount of such saving. However, a careful consideration of the budget, item by item, will indicate fairly well what the maximum amount of saving might be in the case of a family which is intelligent and lucky. Such an analysis has been made and the general results are presented below.

Food.—The quantities of food provided by the present budget are believed to be the minimum amounts necessary to health. Moreover, no substitutes which will furnish the same food values will effect any appreciable saving in cost. Appreciable savings can be effected only through (1) buying at lower prices than those indicated; (2) buying in bulk—i. e., a larger quantity than the ordinary unit; (3) buying fruits, vegetables, and other articles only in season, when prices are lowest.

As regards the first of those measures, purchasing at lower prices than cited in this budget, it should be noted that the prices used are the averages obtained from a number of stores, all of them located in what are supposed to be the lower-priced neighborhoods. The

variations, however, are in no way uniform; that is to say, the dealer who had the lowest quotation on one article might very well have had the highest on another. Average prices so obtained would seem to represent very accurately the prices paid by a family living in those neighborhoods. There are, however, considerable price differences between stores, even when located in the same neighborhood and catering to the same class of trade. A tabulation of the data obtained shows that the prices in the stores having the lowest average prices are about 5 per cent cheaper than the average prices of all the stores combined. Therefore, if a housewife is able to find out just which store is cheapest on the whole, a thing which is by no means easy, as the question of quality must always be considered, she could, by dealing there, effect a total possible saving of 5 per cent of the average of all the stores covered by this investigation. This would mean a saving of \$38.70 on the \$773.93 allowed for food in this budget.

As regards the second possible method of economy, buying in bulk, the amount of saving is limited by the fact that only a very few commodities can be bought in bulk and kept without spoiling. These commodities are chiefly eggs (for preserving with water glass or other method), condensed milk, flour, canned and dried fruits, canned vegetables, and canned soups. Their cost constitutes about one-seventh of the total food cost, and a saving of 10 per cent by purchasing them in bulk, a fairly high percentage, would result in a saving of less than $1\frac{1}{2}$ per cent in the total food budget. This would amount to \$11.61 on the total of \$773.93 allowed for food in this budget.

A practical difficulty to purchasing in bulk is that it means tying up a considerable amount of money for a considerable period, a thing which most workers' families are unable to do.

As regards the third suggested measure for economy, avoiding the purchase of foods out of season, effort was made in preparing the present budget to obtain the lowest seasonal prices on all commodities subject in any considerable degree to seasonal variation. Inasmuch, however, as the investigation could not cover all seasons of the year, some error may have been made in this respect. At the most, however, such an error could not be very great as the number of commodities which may be so affected is very limited, consisting chiefly of fresh fruits and fresh vegetables. A possible error of 1 per cent on the total food cost due to this cause would seem an extremely liberal estimate. The money saving thereby effected would be \$7.74 on the \$773.93 allowed for food in this budget.

It would appear, therefore, that under the most favorable conditions the total saving on the food budget here submitted would not

exceed $7\frac{1}{2}$ per cent. This would amount to \$58.04 and reduce the total cost from \$773.93 to \$715.89.

Clothing.—In obtaining the clothing prices listed in this budget, effort was made to obtain the lowest prices consistent with the necessary degree of desirability. In doing so, probably more stores were visited and more "shopping" done than the average housewife is able to do. Also, some allowance was made for the purchase of certain articles at special-sale prices. On the other hand, it was impracticable to continue the investigation for a sufficient time to cover all the special-sale periods, which for the most part are seasonal. Moreover, it is to be noted that, while these special sales used to be frequent, they are infrequent at the present time, and the reductions offered are usually very small. Thus, it is by no means certain, but it is possible, that a careful purchaser, by following all the special and seasonal sales, could purchase many of the articles of clothing at somewhat lower prices than those listed in this budget. The actual amount of possible saving by this method of purchase can not, of course, be determined with any accuracy, but the maximum saving it would seem could not very well exceed 5 per cent of the total amount allowed for clothing expenditure, as real "bargain" sales are now unusual, and reductions on certain clothing articles are rarely if ever made.

The only other methods by which saving on clothing prices can be effected are by second-hand purchases and by making over one member's garments for another member. The present budget does not consider the purchase of second-hand clothes. To do so would tend to convert it to a charity or pauper level and would remove that element of self-respect and decency which has been constantly held in mind in preparing this budget.

No such criticism lies against the making over of the garments of one member of a family for another member. A family, for instance, may very properly be expected to "pass on" the outgrown clothes of one child to a smaller child, or to make over, say, the wife's coat for the young girl. These possibilities have been recognized in preparing this budget and have been allowed for in the case of certain simple garments. It has not been allowed for to its fullest possible extent, as the making over of garments usually means considerable heavy tailoring, and it was felt that the wife in this particular family was already sufficiently burdened, and the expense of having such work done outside by regular tailors is usually so high as to be uneconomical.

In any case, however, there is a definite limit to the saving which may be effected by "passing on" old clothes. For most of the items listed in the budget, a life as long as consistent with usefulness has been assumed. It is assumed, for instance, that the husband's

raincoat, after six years' wear, and his overcoat after four years' wear, will be too worn for "passing on" purposes. However, there are a few items in the list of which this may not be true.

The ages and sexes of the children selected for this particular budget are not those which lend themselves most conveniently to the making over and passing on of garments, and in making a possible computation on this point, the particular family presented in the standard budget has not been rigidly followed.

Assuming a family with a small boy, it would seem that he might inherit one suit a year made over from the husband's worn-out suit. Such a suit would probably save the family from \$8 to \$10 a year.

From the wife's wool suit, a dress might be made for a small girl. A suit of the price allowed in the wife's budget would not be of heavy enough material to be used for a child's coat. A wool-serge dress for a child appears in the budget as \$6 for two years—or \$3 a year. This amount might be saved by making over the wife's suit into a dress.

If in the family there should be another small girl, the wife's wool-serge dress might be made over into a dress for her and a similar saving of \$3 a year be effected.

The wife's coat might possibly be made over into a coat for a small boy or girl, replacing a child's coat, which if purchased new would cost \$12 for two years or \$6 a year.

Also in some families where the children's sizes permit, overcoats may be handed down without alterations and a saving of about \$6 a year effected.

Some families find it possible also to cut down and make over the larger worn-out garments of winter underwear for the smaller members of the family. If some such policy as this is adopted, the entire allowance of winter underwear for the youngest member of the family may be eliminated and result in a saving of \$4 or \$5.

It is possible to conceive of a family where a saving of \$25 to \$30 a year might be effected by the making-over and the "passing-on" method; but since no allowance has been made for the cost of "findings" and necessary trimmings in the making over of garments, \$25, or about 5 per cent of the clothing total, is perhaps the maximum amount which should be considered.

This saving will be possible only in the event of a wife who is quite skilled as a seamstress and who can find time, after attending to numerous other duties, to do this additional amount of sewing.

The saving of 5 per cent by buying at special sales, and of an additional 5 per cent by making over and passing on garments, would reduce the clothing budget by 10 per cent, or from \$513.72 to \$462.35.

Housing, fuel and light.—The budget here submitted allows \$25 per month for rent. This is not the absolute minimum, as some

families were found living in houses for which the monthly rent was \$22.50 (and in a very few cases lower). On the other hand, houses, not appreciably better, were renting for \$27.50 per month and over. Thus, rents are not completely standardized, and the precise amount of rent paid is in considerable part a matter of chance. A monthly rent of \$25 seems to be the probable minimum for which the average family could obtain a small house in a low rent neighborhood. With exceptional good fortune it might obtain an equally good house for \$22.50. The possibility of getting such a house at a lower rent than \$22.50 is so small as to be negligible. The maximum saving on house rent, as a result of exceptional good fortune, may thus be estimated as not over \$2.50 per month, or \$30 per year.

On the other hand, it needs to be emphasized that the investigation of rents, made as part of this study, covered only the rents being paid by occupants. Many of these occupants had been living in the same house for a long period and had thus benefited under the Saulsbury Act. In all probability the rent paid by such families will be subject to some increase in the near future.

It is felt that the amount allowed for fuel and lighting (\$128 per year) can not be reduced by any practicable economy. This sum was based upon a study of the actual expenditures of families in small houses during the year ending August, 1919. It is believed that these families did not spend more on fuel and lighting than necessary for warmth and comfort, and, moreover, the past winter in Washington was one of very mild temperature, requiring less fuel for heating than the average winter.

Upkeep of house furniture and furnishings.—If the husband and wife are fairly good mechanics, some small saving may be effected by home repair work in connection both with the house proper and with the furniture and furnishings of the house. On these latter items the saving could not be very great as most of the items allowed in the budget are for the replacement of household linen, tableware and kitchen ware. These have already been priced at what seem to be minimum prices. Therefore, a possible cutting on these items of house furniture and furnishings of \$10 per year would seem to be extremely liberal.

Laundry work.—The budget submitted allows the housewife outside help to the extent of hiring an assistant with the washing for one day per week at \$2 a day. It was felt that the average housewife, with her other varied duties, would not be physically able to do the full laundry for a family of five. It might happen, however, if the wife were exceptionally strong, that the laundry for the family could be done with less outside help. For instance, it might be possible to economize by securing assistance with only the heavy part of the washing. If a woman could be secured for this purpose

at \$1 for a part of a day a week, a saving of \$52 a year would result. This would certainly cut the laundry expense to the minimum, since the budget does not allow for sending the husband's linen to a steam laundry, a practice which is now almost universal.

Cleaning and supplies.—In the purchase of soap, tooth paste, and laundry supplies a saving of about 10 per cent might be effected by purchasing at certain down-town cut-rate stores and by purchasing in quantities. If this should be done there would be a saving of about \$2.50 in the cost budget as previously presented.

Health.—The allowance of \$80 per year for the maintenance of health—physician's charges, medicines, oculist, and dentist—is so small for a family of five that no reduction in this item is possible. It is highly questionable, indeed, whether the allowance is sufficiently high.

Insurance.—No controversy can exist as to the importance of the husband of a family carrying insurance on his life. As regards the proper amount to carry questions may arise, but a \$5,000 policy seems none too high.

Furniture insurance—at \$1.50 per year—would seem to justify its slight expense by the protection offered.

Car fare.—The budget presented allows the husband car fare to and from work each workday. This would seem justified on the ground that such a considerable portion of Government employees must of necessity live at such a distance from their work as to require daily car riding. On the other hand, it may be argued that an employee, forced to economize, should obtain a house or apartment near his work and that this is more readily possible in Washington, with its small business section, than in most other cities. If the latter course is pursued, there would be an annual saving in car fare of \$30.

The allowance of three other car rides per week for the family as a whole seems to be a minimum, as some car riding in a large city—shopping, marketing, visiting friends, etc.—is almost inevitable.

Amusement and recreation.—The allowance of \$20 per year for a family of five is so small that no reduction is possible without complete social isolation.

Newspapers.—The budget allows one daily newspaper. No reduction of this item seems possible or desirable.

Church and labor organizations.—An allowance of 25 cents per week for church purposes and of \$10 a year for labor organizations seems a low minimum.

Incidentals.—An exceptionally fortunate family, and one so thrifty as to do little corresponding or telephoning and to give little to charity or as patriotic contributions, might affect a reduction in this item, but certainly not more than 25 per cent. This would mean a saving of \$13 per year.

Savings.—In the preparation of this budget it has been assumed that the husband during his unmarried years and the wife and husband during the early period of marriage have been saving against the time when an increasing family places an increasing burden upon their income. Thus it has been assumed that the total permanent equipment of the household will have been purchased during this early period, representing an investment of possibly a thousand dollars. The point then arises as to what further saving may be assumed as reasonable. It is impossible to estimate the exact amount, depending as it does on the income of the man. But if a Government employee of the lower salaried group, during his single and early married years, has been able to save \$1,000 (in addition to, say, \$1,000 invested in household furniture), he will have accomplished as much in the practice of thrift as can reasonably be expected. This will represent an annual saving of approximately 12½ per cent of his salary over a period of years. If he has invested this sum in a small house, he would be freed from the necessity of paying rent, although, of course, he would have the burden of taxes, insurance, and repairs. If he has invested it in interest-bearing securities, he would receive an annual income of approximately \$50.



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