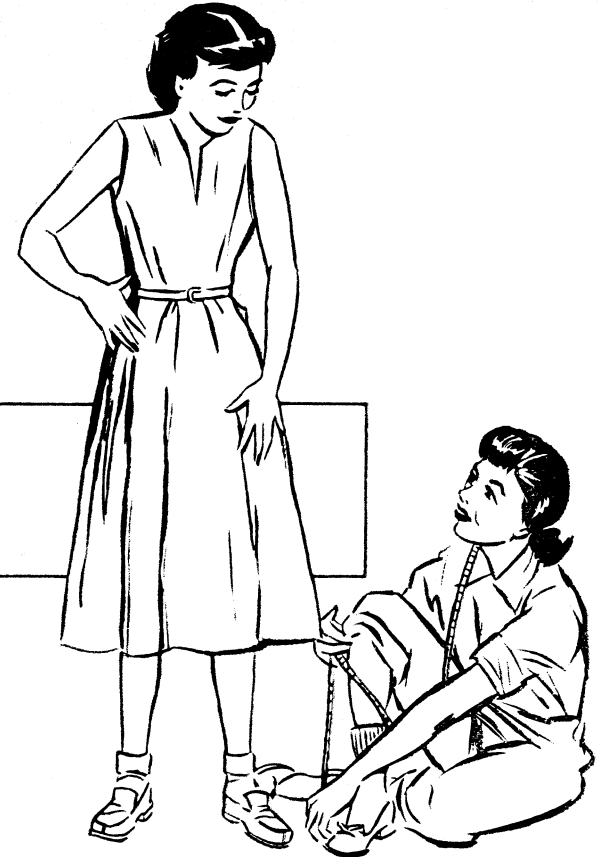




CLOTHING EXPENDITURES AND PRACTICES
of
Young Ohio Farm Families
by Christine Hillman



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Wooster, Ohio

P R E F A C E

Clothing Expenditures and Practices is a report on one phase of the large-scale "Study of Income and Money Disbursements of Beginning Farm Families in Terms of Inter-Farm-Household Operation and Management, Family Satisfaction, and Future Plans." Data were obtained by personal interviews held during 1956 and early 1957 and relate to the economic year of twelve consecutive months between January 1, 1956 and December 31, 1956. For details of the methods employed and other information concerning the families, see a forthcoming publication entitled "Young Farm Families: Their Income, Goals, and Satisfaction." This is a contributing study to Regional Project NC-32 ' Factors Affecting the Financial Security of Rural Families.'

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CLOTHING EXPENDITURES AND PRACTICES of Young Ohio Farm Families

CHRISTINE H. HILLMAN

INTRODUCTION

Each year most families spend a sizeable portion of their income on clothing for individual family members. The amount spent may present a problem to a family of generous means as well as one with a moderate or low income. Clothing is, nevertheless, one of the necessities that must be considered when making plans for family living.

Along with food and shelter, clothing is considered among the primary needs of an individual, the family, and society. Unlike food and shelter, however, clothing needs and expenditures are more frequently influenced by psychological and social factors than by physiological ones. For this reason, families may spend at times more than is really necessary.

Other factors also influence clothing expenditures. Needs may arise at irregular and often unexpected intervals. Demands on the wardrobe may differ from year to year. Spending for apparel rises and falls with the family life cycle, and children make a big difference. Clothing prices vary and, at times, more rapidly than do prices of almost any other group of commodities the family buys. Individuals differ in their abilities to determine "good buys" and to make, repair, or give adequate care to clothing. The quality of merchandise offered at a given time may influence purchase. Whether expenditures are large or small, however, indications are that for one reason or another, most families want to do a better job of managing expenditures relative to their wardrobe.

Why the Study?

Young farm families in Ohio say that income management is one of their greatest problems. Improved knowledge is needed relative to ways of balancing farm and home expenses one against the other especially when income is irregular. In questioning expenditures they ask: How much do other families spend? How do we compare with the general average? With the average size of the family

group? Do expenditures vary with amounts of income received?

This study was made in an effort to help answer some of these questions and to determine, in part, what measure of difference exists among young farm families from the standpoint of the use of income, the consumption of goods and services and selected social and economic factors. Only data secured relative to clothing expenditures are reported in this publication.

Who Was Studied?

Young farm families living in Economic Area 3 of Ohio were selected for study.¹ Farms in this area are well mechanized as measured by eastern corn belt standards. The level of living of farm operator families averages slightly higher than in other economic areas of the state according to comparisons derived from data reported in the 1950 census.

The group studied represented homes in which neither the husband nor wife was more than 35 years of age. Families were selected by a random sampling of the rural-farm population, which this age

group represents both by counties and by township within the area. Families lived on farms of sufficient size and productivity as to afford returns considered above that usually recorded as "average farm income" for the state as a whole.

Data presented are based on an analysis of information recorded on originally designed schedule forms and secured by means of personal interview with both the husband and the wife representing a total of 106 families.

¹For a description of the economic areas of Ohio see Andrews, Wade H. and Westerkamm, Emily M. Rural-Urban Population Change and Migration in Ohio 1940-1950. Ohio Agric. Exp. Sta. Bul. 737. November 1953.

Characteristics of the Families Studied

The average age of the farm operators was 30.7 years; that of the wives, 28.2 years. The formal schooling of both the operators and of the wives was generally high. The average household consisted of 4.7 persons. With but three exceptions, all families lived as separate units; that is, homes were not shared with relatives or others.

Six couples or 5.7 percent of the families did not have children; 100 couples had a total of 278 children or an average of 2.8 children per family. Approximately 41 percent of the children were under six years of age; 29.1 percent were between the ages of six and

eight; 18.3 percent were between nine and eleven years; and 11 percent were 12 years of age or older.

When classified according to tenure classes, 51 percent of the families operated as tenants, 20 percent as owners of some land but renters of at least 50 percent of all land operated, 8 percent owned all land operated, and 21 percent operated under some type of partnership arrangement. In this study the term "partnership" was used to describe the tenure status of young families operating land under a family farming arrangement which usually involved two generations. The average farm operated consisted of approximately 150 acres.

What Was Their Level of Living?

Two methods were employed for the purpose of measuring family's level of living and socio-economic status. The first so used was that found adequate to the purposes of a previous Ohio study wherein the presence or absence in the home of certain material items proved useful in discriminating between families of different economic levels.² The second method employed was the short scale for measuring farm family level of living as constructed by Belcher and

Sharp.³ By each of these scales of measurement the majority of families rated above average or in the "more advantaged" class as to their material well-being. It is significant, also, that there was little correlation between the amount of cash disposable income received for the year and the extent to which families reported the use or ownership of certain material possessions included on the scales of measurement.

²Mangus, A. R. and McNamara, Robert L. *The Rural Youth of Ross County, Ohio: Their Level of Living and Social Achievement.* Ohio Agric. Exp. Sta. Bul. 635. October 1942.

³Belcher, John C. and Sharp, Emmitt F. *A Short Scale for Measuring Farm Family Level of Living: A Modification of Sewell's Socio-Economic Scale.* Okla. Agric. Exp. Sta. Technical Bul. T-46. September 1952.

How Much Did Families Have to Spend?

The average disposable income received by families (cash income less farm expenses and taxes) from all sources for the year reported was \$3,500. This was supplemented by income in kind (farm-furnished food and housing) valued, on the average, at \$829.

All schedules were tabulated on the basis of four income classes: I, Under \$2,000; II, \$2,000–\$2,999; III, \$3,000–\$3,999; IV, \$4,000 or over. When classified according to this distribution, 4 percent of the families had a disposable income of less than \$2,000;

41 percent, less than \$3,000 but more than \$2,000; 47 percent, between \$3,000 and \$3,999; and 8 percent, \$4,000 or over. The median figure was \$3,375.

Only 48 percent of the families had received their total cash income for the year from the farm operated; 52 percent had received some cash from other sources. Operators had earned extra income as carpenters, mechanics, salesmen, butchers, truck drivers or by assisting neighbors with farm work. Twenty-three percent of the wives had been employed outside the home either part-time or full-time during the year in question.

Expenditures for clothing . . .

Planning Clothing Purchases												(List pay periods starting now)	
Item	For whom	Approximate cost	When to purchase	Date <i>April 1</i>		Date <i>April 15</i>		Date <i>May 1</i>		Date <i>May 15</i>		D	
				Amount	Total	Amount	Total	Amount	Total	Amount	Total		
<i>Shoes</i>	<i>George</i>	<i>\$ 2.95</i>	<i>May 15</i>	<i>2.25</i>	<i>2.25</i>	<i>2.25</i>	<i>4.50</i>	<i>2.25</i>	<i>6.75</i>	<i>2.25</i>	<i>9.00</i>		
<i>Tall Suit</i>	<i>Mathew</i>	<i>\$5.00</i>	<i>Sept.</i>	<i>4.60</i>	<i>4.60</i>	<i>4.60</i>	<i>9.20</i>	<i>4.60</i>	<i>13.80</i>	<i>4.60</i>	<i>18.40</i>		
<i>Blouse</i>	<i>Netty</i>	<i>\$ 4.00</i>	<i>May 1</i>	<i>1.35</i>	<i>1.35</i>	<i>1.35</i>	<i>2.70</i>	<i>1.35</i>	<i>4.05</i>				

How Much Did Families Spend on Items of Clothing?

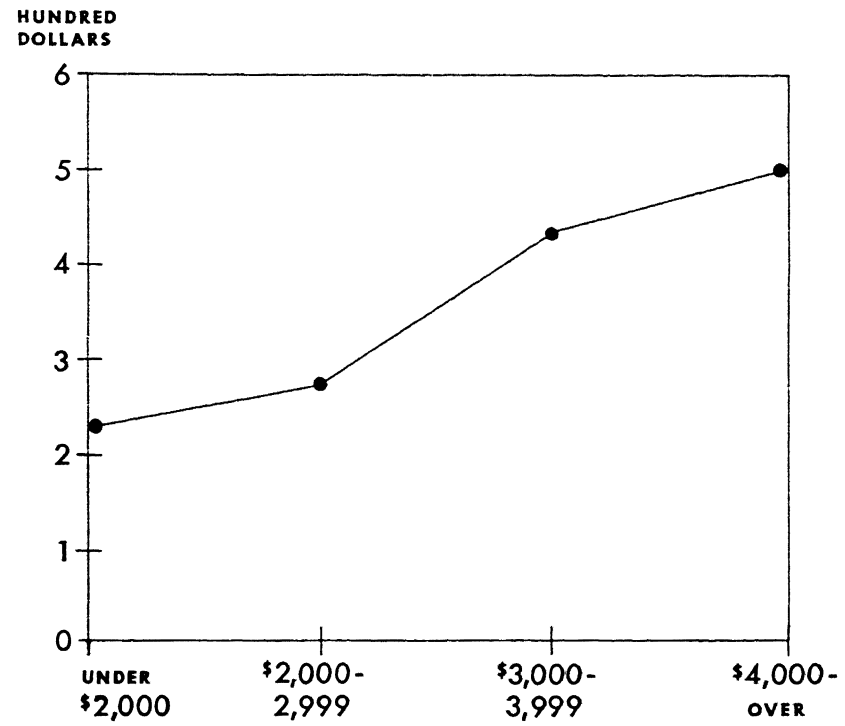
Information was obtained from household accounts, from records kept for the purpose of this study, by homemaker recall, and from an inventory of family wearing apparel. The average amount spent was \$403 or approximately 11.5 percent of the average cash income reported by the 106 families for the year. Although expenditures ranged from \$198 to \$638 there was relatively little range in amounts spent by families when compared by size and within similar income classes.

A rising income, however, was accompanied always by an increase in the amount of money and the percentage of income devoted to the purchase and upkeep of clothing (Figure 1). For example, families

with incomes under \$2,000 spent, on an average, \$238 or 11.2 percent of their income on such items; families with incomes falling between \$2,000–\$2,999 averaged \$289 or 11.5 percent. Fifty families reported incomes between \$3,000–\$3,999. They spent, on an average, \$428 or approximately 12 percent of their incomes on these items. Nine families having incomes of over \$4,000 spent, on an average, \$529 or slightly more than 13 percent of their incomes in this manner.

Clothing costs per capita averaged \$49 in families with less than a \$2,000 cash income; \$71 in families with incomes of \$2,000–\$2,999; \$91 in families with incomes of \$3,000–\$3,999; and \$115 in families reporting incomes of \$4,000 or over.

Fig. 1.—Average expenditures for the purchase and upkeep of family clothing by income class (106 records).



How Did Size of Family Affect Expenditure Patterns?

As children increased in number up to four, total expenditures for clothing increased. When there were five or more children, families spent just about the same or relatively little more than families with four children. Average expenditures by families with one,

two, three, and four children increased in steps of \$52, \$79, and \$93 respectively. Those having five or more children increased on an average, only \$8 beyond the \$93 figure. The small number of families with five or more children undoubtedly obscured the effects on the latter figure.

Did Spending by Husbands and Wives Relate to Size of Family?

Excepting in families with incomes over \$4,000 spending for apparel by husbands and wives tended to decrease as family size increased. In cases where

there were no children both husbands and wives spent considerably more than did those in families where children were present.

How Did the Spending Patterns of Husbands and Wives Relate to Each Other?

In the two lower income classifications men and women spent approximately the same for clothing. In the two higher income groups wives spent more

than did their husbands. Indications were that as income increases a greater share of the clothing dollar is spent for feminine wearing apparel.

Did Gifts of Clothing Affect Expenditures?

Gifts of clothing supplemented the wardrobes of about 73 percent of the families. The average value of such gifts acquired raised the dollar value of clothing purchased by these families approximately \$20 for the year. In most cases, children received more cloth-

ing gifts than did the adults. There was no relationship between an increase in the value of gifts received and a rising income or educational level of families. There was a slight relationship to the number of children in families but not significantly so.

Did Out-of-Home Employment of the Wife Affect the Amount Spent for Apparel?

It will be recalled that 23 percent (Page 8) of the families in the study reported some cash income received from the wife's out-of-home employment during the year in question. Wives who worked did not report expenditures out of proportion or in excess

of those wives who were non-employed. It is believed that this finding has little value due to the small number reporting, the wide distribution within each of the four income classifications, and the broad representation of all size of family groupings.

Were Families Desirous of Improving Upon Their Present Management of the Clothing Dollar?

Information is supported by responses to the question "What personal or family clothing problems do you have?" Families reported: "getting greater value for money spent"; "choosing clothes that go with those on hand"; "learning not only to alter ready-made garments to fit but to make over hand-me-downs." Important to a number, though mentioned less frequently than some of the aforementioned, was the desire to know more about (1) the many different kinds of fabrics on the market and (2) detergents, soaps, and dry cleaning fluids as they relate to the launderability and home care of the newer fabrics.

Approximately one-third of the homemakers reported that they could save considerable sums of money if they could learn to improve upon their present sewing techniques. Twenty percent complained: "I have an automatic washer that is supposed to save time and energy but so many garments require hand washing." Furthermore, they added: "I'm too busy to handle clothing that carefully, hence garments frequently lose their original appearance and look shabby in a short time."

Forty-eight percent of the homemakers expressed a definite interest in learning how to construct a more effective plan for estimating their family's yearly purchases of clothing.

Practices . . .

How Did Families Pay For Clothing Purchased?

Families used various methods to pay for clothing purchased. Records show that payments of cash, monthly charge accounts, lay-away plans, and budget charge accounts were each used. Twenty-nine families were members of clothing clubs initiated by department stores in their local areas. These clubs offer special inducements such as weekly drawings of clothing. To become members families agree to pay a given sum, usually one dollar, for a specified number of weeks extending as a rule over the period of one year. In the event the name of the family is drawn from the list of members at any time during the year, merchandise valued in the amount stated in an original contract is made available to them. One family reported that they had paid in only \$27 and had secured in return a man's suit valued at \$75.

Other families enrolled in the club plan were hopeful. In such clubs the family has the opportunity to take the amount paid in by the end of the club year and apply it toward the purchase of merchandise. If they default in payments, the amount paid in up to that time is forfeited.

Families with cash incomes over \$4,000 reported the use of monthly charge accounts more frequently than did those at any other income level; those with cash incomes of less than \$2,000 more frequently used the lay-away plan. Families in the two lower levels of income groups most frequently reported membership in clothing clubs; budget charge accounts were equally distributed among families of all income levels.

Did Families Have Organized Plans Relative to the Outlay for Clothing Purchased?

There was little evidence that the majority of families acquired clothing by any organized plan or that they had a well-integrated wardrobe that would not wear out all at once or force them into purchase at inconvenient times. Items were usually bought when need arose. Those using the lay-away plan as a method of purchase did foresee needs slightly ahead and used this means of paying for some of the more expensive apparel such as snow suits for children, women's coats and men's suits. These were usually

purchased, however, only at the beginning of the season presenting need.

Only 10 percent of the families reported that expenditures were based upon an amount estimated as possible within the confines of their expected cash income for the year. In each of these cases families had kept records over a period of several years and were able to judge needs and expenditures with a fair degree of accuracy. All of these families had cash incomes falling in the \$3,000 to \$3,999 level of income grouping.

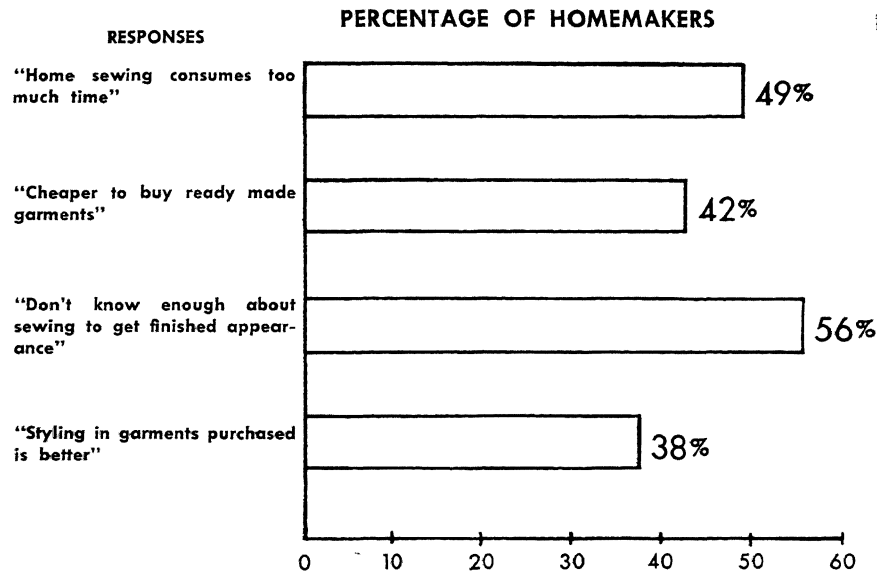
How Much Clothing Was Made in the Home?

Only a small amount of clothing worn was made in the home. Homemakers constructed few new garments and when they did sew were less likely to make clothes for children and their husbands than for themselves. When articles were made they were usually of simple construction such as aprons, blouses, cotton skirts, and housedresses. Forty-two percent stated that in their opinion it was cheaper to buy clothes already made. Fifty-six percent indicated that they did not know enough about garment construction and proper fitting to get a finished appearance on home made clothes. The amount of time involved in

the making of garments was another factor influencing home sewing since many homemakers assisted husbands with farm tasks in addition to carrying out their housekeeping responsibilities (Figure 2).

Significant to the question is the fact that only 18 percent of the homemakers had ever attended an organized class in clothing construction. The majority stated that they had learned any techniques used from mothers, close friends, or relatives. All homemakers indicated that they made alterations on garments purchased as well as the darning and mending necessary to the maintenance of older garments.

Fig. 2.—Percentage of homemakers giving certain responses to the question "Why don't you do more home sewing?"



Did Homemakers Have the Facilities and Conveniences That Would Encourage Home Sewing?

Ninety-three percent of the homemakers owned sewing machines; 78 percent reported using them during the year (Figure 3). The use of machines was as follows: 52 percent had used them for mending, 43 percent for making new garments, 57 percent for altering clothes, and 64 percent for making household items such as curtains. Women in the two higher levels of income groups used their machines more frequently than did those in the two lower income groups; those with higher education more than those with less schooling. These data may have little significance since those with higher incomes may have had more money to spend on what the majority of women termed 'the trial and error of learning to sew' and expense involved when garments prove unsatisfactory.

Few homemakers had a special room in which to sew or a regular spot in which to keep sewing supplies. In families where the sewing machine was used most often it was apt to be found in the dining room. This room in many farm houses is used jointly for dining and as a family sitting room. Women complained that this arrangement was unsatisfactory with small children but that the heating problem in winter forced them to sew in this room. They indicated, also, that it was impossible to leave the machine open when not in use because of children. Getting out and putting away supplies after each attempt to sew made their efforts a chore and was an objection to the use of the room as one for sewing.

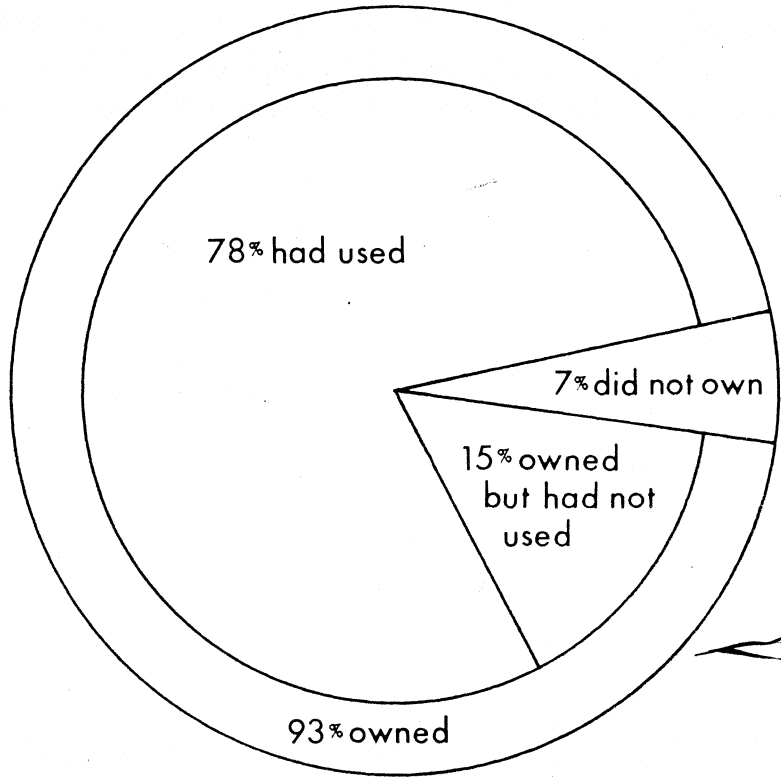


Fig. 3.—Percentage of homemakers owning and using sewing machines during the year of study (106 records).

What Were the Sources of Help and Information Most Used By Homemakers Relative to Family Clothing Problems?

The analysis of data relative to the above question was difficult. To report percentages of homemakers who stated that they had received information and help is one thing; to report the sources they had access to, or had sought is another. It was not the intent of this study to explore all the ramifications.

Homemakers reported, however, receiving information from some sources more than others. They reported newspapers and magazines as being most helpful. Next and in the order named were friends, the radio, salespeople, and contacts with Home Economics Extension personnel. To infer that any of these sources work independently of the other in making

information available would be misleading. For example, a homemaker may say that she receives help from friends. But where did the friend learn the practice or secure the information? She may have been in greater contact with Extension homemaking clubs, secured Agricultural Experiment Station research publications pertinent to clothing or done considerably more reading of newspapers and magazines. A specific homemaker may be using information coming from more sources than she realizes. It was evident that a large proportion of the homemakers in this study rely upon magazines and newspapers for help and information concerning problems as they relate to family clothing.

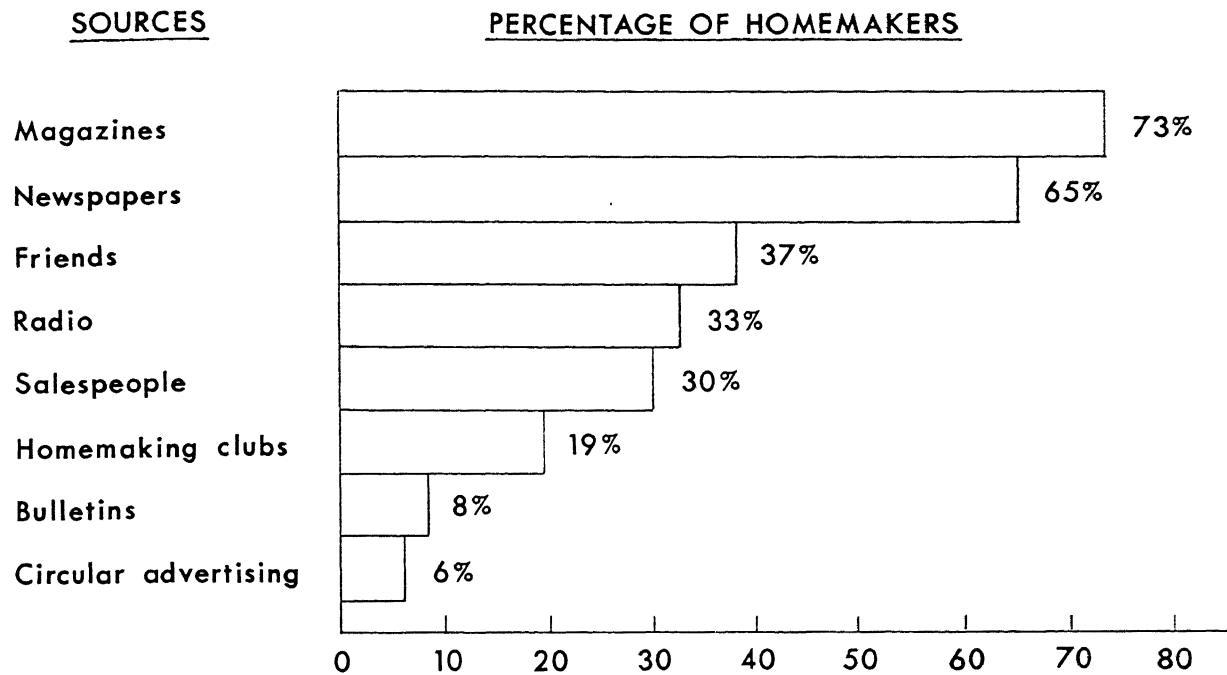


Fig. 4.—Percentage of homemakers crediting certain sources as presently providing helpful information relative to family clothing problems (106 records).

Were Homemakers Members of Organized Groups That Might Consider Programs of Help Relative to Family Clothing Problems?

Homemakers belonged to few groups whose primary objective is to consider problems relating to homemaking. A review of the number of organized homemaking clubs in counties where women were contacted would indicate, however, that opportunities for help through membership were possible provided women desired to avail themselves of the opportunity.

Homemakers reported memberships in the following order. Eighty-nine percent were members of and regularly attended church; only 51 percent took part in any of the women's activities planned for those attending the church. Sixty percent stated that they paid dues to parent-teacher organizations; 40 percent reported regular attendance at meetings held by the organization. Approximately 50 percent were mem-

bers of recreational groups such as card clubs and bowling teams. Thirty-six percent were members of lodges or women's auxiliaries attached to lodges in which husbands maintained membership. Less than one-fourth had ever attended or was presently a member of an organization meeting for purposes of dealing with homemaking topics.

Indications were, therefore, that the majority of young women in this study were either unaware of the help they could be receiving through attendance at organized homemaker clubs in their county, were too busy or too tied down with young children to attend, or were not sufficiently interested in seeking the help that might be available to them.

*Summary and
implications . . .*

SUMMARY and IMPLICATIONS

This is a progress report on one phase of a study concerning the income, money disbursements, and the managerial practices of 106 young Ohio farm families. Only data secured in connection with expenditures for clothing and the managerial practices of families as these relate to income and family clothing problems are contained in this publication. Data were obtained by personal interview and cover the economic year of 12 consecutive months between January 1, 1956 and December 31, 1956.

Families contacted lived in one of the more highly productive farming areas of the state (Economic Area 3). The level of living of farm operator families in this area is said to average slightly higher than that

reported for other areas of the state. The group studied represented homes in which neither the husband nor wife was more than 35 years of age. Families were selected by a random sampling of the rural-farm population which this age group represents both by counties and by township within the area of study.

The average household consisted of 4.7 persons. Six of the couples contacted did not have children; 100 couples had a total of 278 children. Approximately 41 percent of the children were under six years of age; 29.1 percent were between the ages of six and eight; 18.3 percent between 9 and 11 years, and 11 percent were 12 years of age or older.

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When classified by tenure classes, families operated as tenants, owners, part-owners, and under partnership arrangements. The average size of farm operated was approximately 150 acres. The average disposable income reported by families (cash income less farm expenses and taxes) from all sources—farm and non-farm, was \$3,500. This was supplemented by income in kind (farm furnished food and housing) valued, on the average, at \$829.

When divided on the basis of four income groups, 4 percent of the families had a disposable income of less than \$2,000 for the year; 41 percent, less than \$3,000 but more than \$2,000, 47 percent had between \$3,000 and \$3,999, and 8 percent had \$4,000 or over.

The average amount spent by all families on wearing apparel was \$403 or approximately 11.5 percent of the average cash disposable income reported by the 106 families for the year. Gifts of clothing acquired raised the dollar value of clothing purchased approximately \$20 for the year. Expenditures ranged from \$198 to \$638. There was relatively little range, however, when families were compared by size and similar income groupings. A rising income was always accompanied by an increase in amounts spent.

Clothing costs per capita averaged \$49 in families with less than a \$2,000 income, \$71 in families of \$2,000–\$2,999, \$91 in families with incomes between \$3,000 and \$3,999, and \$115 in families reporting incomes of \$4,000 or over.

SUMMARY and IMPLICATIONS

As children increased in number up to four total expenditures for clothing increased in steps of \$52, \$79, and \$93 respectively. Those having five or more children reported an increase, on the average, of only \$8 beyond the \$93 figure. Families without children spent about the same as families having one child.

There was little evidence that the majority of families acquired clothing by any organized plan or that they regularly set aside certain sums of money to be used for the purchase of wearing apparel. Clothing was usually bought on the occasion of need and paid for on the basis of whatever cash was on hand at the moment or placed on charge account. Less than 10 percent of the families had ever kept records of clothing purchases prior to the year of study.

Only a small amount of clothing worn was made in the home. Fifty-six percent of the homemakers indicated that they did not know enough about garment construction and proper fitting to get a finished appearance on home made garments. Only 18 percent of the total number of homemakers interviewed had ever received any organized instruction in sewing and garment construction. Ninety-three percent of the families had a sewing machine in the home; only 78 percent reported the use of the machine at any time during the year of interview. The majority of homemakers used the machine for purposes of altering and mending garments and for making household items such as curtains.

SUMMARY and IMPLICATIONS

Most families wanted to improve upon their present practices relative to the purchase and maintenance of family wearing apparel. The majority felt that they were not presently receiving either fullest satisfaction or adequate returns from amounts spent. Approximately one-third of the homemakers reported that they could save a considerable sum of money each year if they could learn to do a better job of constructing garments at home. In connection with their problems, they expressed the need for greater information and guidance. Much of the information desired, it appeared, involved the learning of skills and practical solutions to specific problems that would seem to require the direct contact, guidance, and assistance of a professional person.

The majority of homemakers were not members of organized groups or clubs that might sponsor programs designed to give the kind of help desired. Most of the homemakers looked to magazines, newspapers, the radio and television as helpful sources of information. It was apparent, however, that this kind of indirect influence was of little value to many.

Indications were that not all homemakers in the study were equal in their abilities to interpret information contained on the printed page or seen and heard through the media of radio and television. Neither were they equal in the amounts of cash income available for purposes of experimentation with new techniques nor in the time and energy

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required for such. On the basis of data secured, it appeared however, as if approximately 50 percent of the homemakers interviewed needed direct contact with trained persons in whom they could place confidence and work closely over a period of time.

This study has implications which, it would appear, might be useful to professional workers concerned with giving the greatest possible assistance to young rural families. It is possible also, though these data are not concerned with other groups, that the implications extend beyond young farm families and include young urban families as well. It is here that considerable research is needed.

Home Economics teachers at the high school level may translate the findings in terms of the need for reaching more girls for purposes of giving greater experience with problems in clothing construction as well as more intensified training with managerial problems as they relate directly to a family's wardrobe. The college instructor of Home Economics will interpret the data in the light of need of students who plan not only to become professional workers but who may, also, be homemakers. Certainly those engaged in Home Economics Extension work and other adult educational endeavors will identify certain findings presented in the study as a challenge.

ACKNOWLEDGMENT

The author wishes to acknowledge her indebtedness to the farm families whose cooperation and efforts made this study possible. Their interest in the project and the accuracy with which they attempted to supply information is deeply appreciated. Acknowledgment is also made of the assistance rendered by various Agricultural and Home Economics Extension personnel, vocational teachers of Agriculture and Home Economics, Farm Home Administration Supervisors, and other farm leaders who provided many valuable insights into the problems studied. A special note of appreciation is due Mrs. Mary Zinn and Mrs. Marilyn Hoskins who were at the time instructors on the staff of the Ohio Agricultural Experiment Station and Miss Gay Glessner, a student assistant. Each has assisted in some way in work relative to the study.