

THE UNIVERSITY
OF ILLINOIS
LIBRARY

630.7
I16b
no 364-76
cop. 2

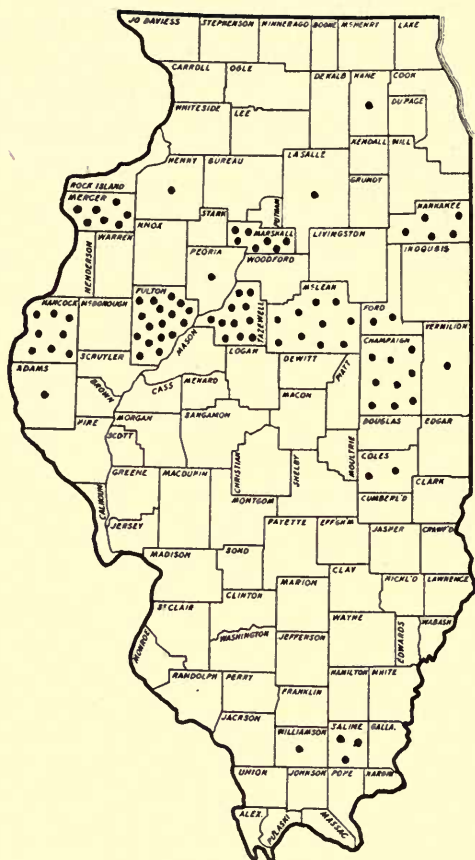
AGRICULTURE

**Living Expenditures of a Selected
Group of Illinois Farm and
Small-Town Families
(1929-30)**

By RUTH CRAWFORD FREEMAN and
M. ATTIE SOUDER



UNIVERSITY OF ILLINOIS
AGRICULTURAL EXPERIMENT STATION
BULLETIN 372



LOCATION OF FAMILIES THAT COOPERATED IN THIS STUDY

The home-account records on which this study is based covered twelve-month periods during 1929-30. They were kept by 70 farm families and 18 families living in small towns. The families ranged in size from 2 to 7 members each. The average for the group was 3.7 members per family; the modal, or the most usual, number was 4.

Living Expenditures of a Selected Group of Illinois Farm and Small-Town Families

By RUTH CRAWFORD FREEMAN and M. ATTIE SOUDER¹

THE SPENDING of the family income is today largely in the hands of the homemaker. Manufacturing, advertising, and selling agencies have profited by directing their appeals to women, yet women themselves have been slow to realize the importance of the part they play as consumers. A reduced income resulting from the agricultural depression and the consequent need for greater care in spending have been focusing the farm homemaker's attention on the money problems of the home and her part in them, forcing her to consider every available means of maintaining a plane of living that she feels necessary for the development and well-being of her family.

The keeping of a home account book has often been thought of by the individual account-keeper as a bookkeeping process rather than as a means of studying money problems. It is evident, however, that analysis and interpretation of records of household expenditures must be made if such records are to become a guide to better future spending. With a growing realization of the need for more definite standards for apportioning family expenditures to different purposes, a research project was initiated under the federal Purnell funds. The results of an analysis of one year's records kept by 70 Illinois farm homemakers and 18 small-town homemakers during 1929-30 are reported in this bulletin.

While there are numerous financial problems of the farm home that are not covered in a study such as this, it is hoped that the information contained herein may be suggestive to many women in indicating the need for more intelligent use of money and energy; and in bringing a better idea of the value of the food and shelter furnished by the farm, the total cash living expenditures of the family, and the desirability of making a more satisfying apportionment of the total, or "realized," income.

There are many problems in which the farm business and the farm home are so closely related as to prevent a satisfactory analysis of

¹RUTH CRAWFORD FREEMAN, Specialist in Home Accounts, and M. ATTIE SOUDER, formerly Associate in Home Management Extension. The studies reported in this bulletin are based on home accounts originating under the supervision of Miss Souder.

them independently. In this study the "realized income"¹ of the family consists of (1) net cash from all sources after farm business expenses are subtracted; (2) the retail market value of commodities produced on the farm and used in the home, consisting mainly of food and to a lesser extent fuel; (3) the rental value of the house occupied by the family.

Source of Data

Geographically the farm families included in this study represented a cross-section of the central part of the state. A list of the counties with the number of account books received from each gives an idea of the distribution of the sample: Fulton 17, Tazewell 11, McLean 10, Champaign 9, Hancock 8, Mercer 7, Marshall-Putnam 7, Kankakee 5, Saline 3, Coles 2, Ford 2, LaSalle 1, Kane 1, Adams 1, Henry 1, Vermilion 1, Williamson 1, Peoria 1 (see map on inside front cover). Account schools were conducted in 9 of these 18 counties and individual help was given to homemakers in the other scattered counties.

The University representative visited the counties in which the account-keepers lived, four times during the year. Three of these visits were with groups and one for conference with each account-keeper in her home. At the first meeting the importance of and need for a complete picture of the family expenditures was discussed, and the women were assisted in starting their accounts. At the second meeting, about a month later, the records were checked and questions which had arisen during the month of account-keeping were answered. This was always a valuable meeting, for many of the questions were of common interest to all present. Five or six months later the University representative had an individual conference with each account-keeper in her home and discussed many personal problems, not brought out in the group meetings, which had complicated her account-keeping. At this time a survey was made of factors that affect the plane of living on the farm. This survey supplemented the home-account record in giving a more complete picture of the standard of living enjoyed by the family.

There were two main reasons for the group meeting held at the end of the year: one was the closing of the year's record preparatory to sending it to the University for analysis; the other, the planning of the next year's budget.

When received at the University, the books were checked for reasonableness and completeness. In cases where the information was

¹The term "realized income" is credited to W. I. King.

not entirely complete a letter was sent to the homemaker requesting more detailed or additional data.

Characteristics of the Farm-Family Group¹

Since this was a selected group and not a random sample, it was necessary to study some of the factors that might indicate the plane of living of these families; namely, (1) nationality, (2) ownership or tenancy, (3) number of acres farmed, (4) size of family, (5) age of members of family, (6) education, (7) living conveniences in home. The fact that these homemakers were eager to study their money problems by keeping accounts is suggestive of their intellectual plane.

Nationality.—All members of the families included in this study except one were American-born, and in most cases their ancestors had been in this country for many generations.

TABLE 1.—NUMBER OF ACRES OPERATED BY OWNERS AND TENANTS:
69 ILLINOIS FARM FAMILIES, 1929-30

Acres	Number of farms				Total
	Full owners	Part owners	Tenants		
			Renting from relatives	Renting from nonrelatives	
80 or less.....	6	..	1	..	7
81 to 160.....	4	3	2	12	21
161 to 320.....	9	7	13	7	36
321 to 480.....	..	3	..	2	5
All farms.....	19	13	16	21	69 ¹
Perct. of total..	28	19	23	30	100

¹In one case the husband was not operating the land.

Ownership or Tenancy.—Twenty-eight percent of the farm families lived on their own farms and owned all the land they operated; 19 percent owned at least half the land they operated and lived in a house on the part of the land which they owned (Table 1). Thus 47 percent, or nearly half the families, lived on farms which they owned wholly or in part. About a fourth, 23 percent, were tenants renting from relatives, and 30 percent were tenants renting from nonrelatives. This last classification was made to ascertain whether or not the plane of living was influenced by renting from relatives.

Number of Acres Farmed.—The largest farm consisted of 480 acres; the smallest, 80 acres. More than half the families (56 percent) were in the group farming 161 to 320 acres. Tenant farms were in general larger than the farms operated by owners.

Size of Family.—The average number of persons in the families studied was 3.7; the modal, or the most frequent, number per family was four.

¹Since a much larger group of farm families than of small-town families was included in this study, the detailed information is given only for the farm families.

Nineteen percent of the families had no children, about a fourth (23 percent) had one child, nearly half (43 percent) had two children, 9 percent had three children, and 6 percent had four or five children. In three cases a relative living in the home was included with the members of the family, for all persons actually dependent on the family pocketbook were considered members of the family. The other members of the household were considered only in relation to food costs.

Age of Members of Family.—The most common ages of both husbands and wives were 28 to 32 years. The children's ages ranged from 1 to 21 years, with an average age of 10.5 years.

TABLE 2.—COMPARATIVE AMOUNTS OF FORMAL EDUCATION POSSESSED BY HUSBANDS AND WIVES IN 70 ILLINOIS FARM FAMILIES,¹ 1929-30

Education of husband and wife combined	Percentage of owners	Percentage of tenants renting from relatives	Percentage of tenants renting from nonrelatives	Percentage of all
Both 8th grade or less.....	17	..	29	15
One 8th grade or less, other 9th to 12th.....	28	18	..	19
Both 9th to 12th grades.....	7	25	14	14
One 9th to 12th grade, other one year or more in college.....	31	..	14	19
One 9th to 12th grade, other college graduate.....	7	13	7	8
Both one year or more in college.....	..	13	..	3
One, one year or more in college, other college graduate.....	3	13	5	5
Both college graduates.....	7	18	31	17

¹Eleven not reporting on education.

Education.—The education of the husbands and wives in the 70 farm families is high. In 66 percent of the homes both husband and wife had attended high school; in 52 percent at least one of them had attended college; in 17 percent both husband and wife were college graduates. It is interesting to find that the formal education of the tenants was higher than that of the owners (Table 2). This observation may be explained in part by the fact that more than half the tenants were living on land belonging to relatives who in many cases were their parents. Seventy-five percent of the children were of preschool or grade-school age.

In addition to formal education the continued interest of the members of this group in education is shown by the fact that all wives were members of the home bureau in their respective counties and the majority of the husbands were members of the farm bureau. Four of the women have been selected "Master Farm Homemakers" and one man a "Master Farmer." An average of eight farm and home papers and magazines per family were received yearly in this group.

The radio must not be omitted from the sources of adult education. Eighty-one percent of the owners, 64 percent of tenants renting from relatives, and 77 percent of tenants renting from nonrelatives had radios in their homes. No record was made, however, of the radio hours used for recreational and those used for instructive programs.

Living Conveniences in Home.—An analysis of the 70 farm records, as to relation between tenancy and size of house and the inclusion of

modern conveniences may be made from Table 3. The larger and more modernly equipped homes were occupied by families renting from relatives. In comparison with these families, those owning their homes had, on an average, one room less per house and a smaller percentage had lighting systems, furnaces, and running-water equipment. The tenants who rented from nonrelatives had, on an average, 7 rooms per house; 30 percent had lighting systems, 46 percent had furnaces, and 20 percent had running-water equipment.¹ The telephone seems to be a universally recognized need of all farm families. One was found in every home but one in this group; the people in this home had access to a relative's telephone nearby.

TABLE 3.—AVERAGE SIZE OF FARM HOUSES AND PERCENTAGE OF FAMILIES HAVING MODERN LIVING CONVENIENCES AMONG GROUP OF 70 ILLINOIS FARM FAMILIES, 1929-30

Group	Number of families in group	Average number of rooms		Percentage of group having—				
		In house	Bed-rooms	Lighting system	Furnace	Running water in kitchen	Running water in bath-room	Telephone
Owners.....	32	8	4	48	64	35	42	96
Tenants renting from relatives.....	16	9	4	69	75	44	50	100
Tenants renting from nonrelatives.....	22	7	3	30	46	20	20	100

With an average of 3.7 persons per family, the number of bedrooms was more than adequate. In the groups of owners and tenants renting from relatives there was an average of four bedrooms per house, making it possible for each person to have an individual bedroom. In the group of tenants renting from nonrelatives, there were 3 bedrooms for 3.7 persons.

Sources of Income in Farm Families

The cash spent by the 70 farm families included in this study did not necessarily represent the income from the farms on which they lived, for in many cases it included income from other sources, such as investments, part-time work, borrowed money, and capital. For this reason a comparison between incomes of families of tenants and of families owning their farms could not be made. In many cases total cash living expenditures, including savings, were taken to equal the net cash income. No information was obtained regarding changes

¹Note the following Illinois law relating to the right of tenant to remove fixtures. "Subject to the right of the landlord to distrain for rent a tenant shall have the right to remove from the demised premises all removable fixtures erected thereon by him during the term of his lease, or of any renewal thereof, or of any successive leasing of the premises while he remains in possession in his character as tenant." Whether the possible difficulties believed to stand in the way of removing fixtures from rented farms have been influential in preventing tenants from equipping with modern conveniences has not been determined.

TABLE 4.—CASH EXPENDITURES, VALUE OF RAISED PRODUCTS USED, AND YEAR'S RENTAL VALUE OF HOUSES FOR 70 ILLINOIS FARM FAMILIES IN DIFFERENT RANGES OF REALIZED INCOME,¹ 1929-30

Income-range	Families in group	Realized income per family	Cash expenditures ²	Value of raised products used			Year's rental value of house ³
				Food	Gifts	Fuel	
\$1000-\$1999.....	41	\$1782	\$1030	\$374	\$14	\$3	\$361
\$2000-\$2999.....	20	2894	1962	465	17	5	445
\$3000 and more.....	9	4810	3838	384	16	..	572
Average of all families.....	..	\$2489	\$1657	\$402	\$15	\$3	\$412

¹The "realized income" is the sum of cash expenditures, value of raised products used, and year's rental value of house (see page 332).

²Including savings and investments.

³Ten percent of the estimated total value of the house is figured as a year's rental value.

of inventory values of the farm or home business which would influence the family's financial status.

The total money value of the living enjoyed by these 70 farm families ranged from \$1143 to \$7342 for one year, with the average of the whole group \$2489. Of this amount \$1657 represented the average cash income per family, \$420 the average value of raised products used in the home or given away (figured at local retail prices), and \$412 the average yearly rental value of the house (Table 4).

How 70 Farm Families Spent Their Incomes

How families of three ranges of income differed in their spending is shown in Tables 5 and 6. As might be expected, savings and investments, including life insurance, were large in amount and in percentage in families of incomes of \$3000 and more.

Food expenditures increased in amount up to the \$3000 income-range, but did not increase in percentage. The following considerations entered into the food account. The cost of the food for the hired man living in the home the greater part of the year, and the cost of the meals served to extra farm laborers were estimated and subtracted from the total food costs and charged to the farm business. The cost of meals served to hired help used in the home was added to "service." Children away at school were counted as members of the family but were counted in food costs only during the vacation periods when they were at home. The homemakers kept a memorandum of all guest meals served, and the cost of these meals was deducted from the total in figuring the cost of the family food.

Operating expenditures (fuel, light, power, telephone, ice, laundry, paid service, and small supplies) were larger in the higher income-ranges than in the lower, the same as shelter and clothing. General expenditures (including auto, health, recreation and entertainment,

TABLE 5.—DISTRIBUTION OF EXPENDITURES OF 70 ILLINOIS FARM FAMILIES IN DIFFERENT RANGES OF REALIZED INCOME

Income-range	Families in group	Total expenditures per family	Savings and investments	Food ¹	Operating	Shelter		Clothing	General expenditures
						Repairs and furnishings	Houses ²		
\$1000-\$1999.....	41	\$1782	\$ 116	\$ 571	\$135	\$ 84	\$361	\$138	\$ 377
\$2000-\$2999.....	20	2894	297	735	291	132	445	243	781
\$3000 and more.....	9	4810	1312	715	275	195	572	349	1392
Average of all families.....	..	\$2489	\$322	\$636	\$189	\$112	\$412	\$195	\$623
Low.....	..	1143	0	427	62	4	200	43	116
High.....	..	7342	4089	1306	848	515	750	687	2879

¹See page 336 for explanations of adjustments made in this item on account of hired men living in the home, etc. ²Since taxes, fire insurance, depreciation, and interest on the farm dwelling are included in the farm business, an estimated use-value of the house, not an actual cash record, was added to total family living expenditures to give a complete picture of the cost of living of the family. See footnote 3, Table 4.

TABLE 6.—PERCENTAGE DISTRIBUTION OF EXPENDITURES OF 70 ILLINOIS FARM FAMILIES IN DIFFERENT RANGES OF REALIZED INCOME

Income-range	Families in group	Total expenditures per family	Savings and investments	Food	Operating	Shelter and furnishings	Clothing	General expenditures
\$1000-\$1999.....	41	\$1782	7	32	7	25	8	21
\$2000-\$2999.....	20	2894	10	26	9	20	8	27
\$3000 and more.....	9	4810	27	15	6	16	7	29
Average of all families.....	..	\$2489	12	27	7	21	8	25

education, church, gifts, and personal expenses) became much higher both in amount and in percentage in the higher income-ranges.

The \$1000-\$1999 income-range included 41 families, or approximately 58 percent of the whole group; the \$2000-\$2999 income-range represented 29 percent of the whole; and the \$3000-and-more range represented 13 percent of the whole.

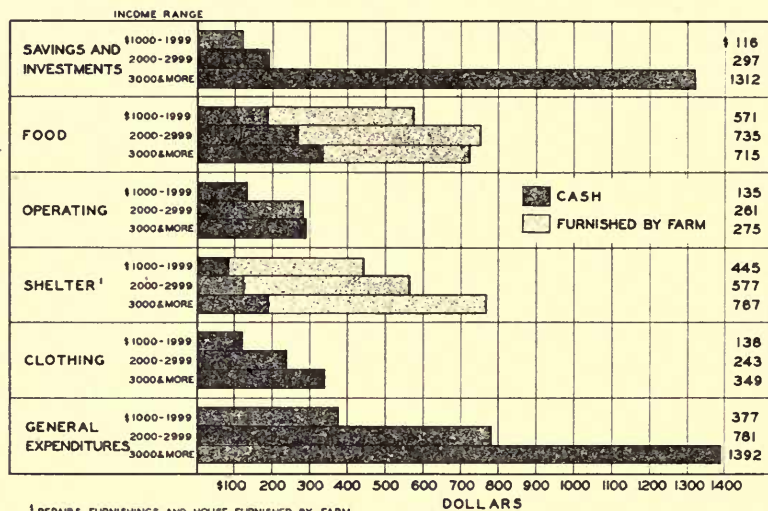


FIG. 1.—DISTRIBUTION OF A YEAR'S EXPENDITURES BY 70 ILLINOIS FARM FAMILIES IN DIFFERENT RANGES OF REALIZED INCOME, 1929-30

A sharp rise in the percentage of the income set aside for savings and investments as the income increases is evident in Table 6. This suggests the creation of an income-building fund.

How 18 Small-Town Families Spent Their Incomes

The 18 small-town families included in this study spent for their living for the year an average of \$3662, which was much higher than the average for the farm group (\$2489). The difference may have been due partly to the fact that only one town family had an income in the \$1000-\$1999 income-range (Table 7), while there were 41 farm families in this range.

The savings of the town families were higher, as were also their operating expenditures, but food expenditures were lower, due probably in part to the fact that the farm homemakers had more abundant supplies of produce available, which they used, and partly to the longer hours of active work by farm families and the consequent larger consumption of food.

TABLE 7.—DISTRIBUTION OF EXPENDITURES OF 18 SMALL-TOWN FAMILIES IN ILLINOIS IN DIFFERENT RANGES OF REALIZED INCOME

Income-range	Families in group	Total expenditures per family	Savings and investments	Food	Operating	Shelter and furnishings	Clothing	General expenditures
\$1000-\$1999.....	1	\$1763	\$ 211	\$499	\$310	\$ 71	\$ 72	\$ 600
\$2000-\$2999.....	8	2486	501	583	261	223	206	712
\$3000 and more.....	9	4917	1583	630	476	774	348	1106
Average of all families.....	..	\$3662	\$1026	\$602	\$371	\$490	\$270	\$ 903
Percentage distribution.....	..	100	28	16	10	13	8	23

TABLE 8.—DISTRIBUTION OF EXPENDITURES OF 41 ILLINOIS FARM FAMILIES WITH REALIZED INCOMES OF \$1000 TO \$1999

Number in family	Families in group	Total expenditures per family	Savings and investments	Food	Operating	Shelter and furnishings	Clothing	General expenditures
2.....	10	\$1893	\$117	\$577	\$168	\$571	\$139	\$321
3.....	12	1706	100	561	124	347	115	459
4.....	17	1770	123	573	124	442	155	348
5.....	2	1793	151	588	136	374	131	413
Average.....	..	\$1782	\$116	\$571	\$135	\$445	\$138	\$377
Low.....	..	1143	0	402	62	262	43	116
High.....	..	1998	424	800	267	902	283	902

TABLE 9.—DISTRIBUTION OF EXPENDITURES BY 20 ILLINOIS FARM FAMILIES WITH REALIZED INCOMES OF \$2000 TO \$2999

Number in family	Families in group	Total expenditures per family	Savings and investments	Food	Operating	Shelter and furnishings	Clothing	General expenditures
2	3	\$2409	\$749	\$ 472	\$161	\$437	\$164	\$516
3	4	2096	271	605	600	490	203	877
4	8	2849	285	774	163	548	233	846
5	3	2095	147	881	256	597	303	811
7	2	2010	46	1019	128	643	394	680
Average	..	\$2855	\$297	\$ 735	\$261	\$538	\$243	\$781
Low	..	2454	0	435	82	271	70	353
High	..	2999	977	1306	848	981	472	1402

TABLE 10.—DISTRIBUTION OF EXPENDITURES BY 9 ILLINOIS FARM FAMILIES WITH REALIZED INCOMES OF \$3000 AND MORE

Number in family	Families in group	Total expenditures per family	Savings and investments	Food	Operating	Shelter and furnishings	Clothing	General expenditures
4	5	\$4097	\$1336	\$643	\$233	\$738	\$282	\$ 835
5	1	5351	25	697	444	907	399	2879
6	2	5053	434	798	349	905	545	2027
7	1	7343	4089	924	170	495	245	1420
Average	..	\$4810	\$1312	\$715	\$275	\$767	\$349	\$1392
Low	..	3922	0	537	158	281	158	339
High	..	7343	4089	971	444	966	687	2879

Size of Family and Character of Expenditures in Farm Group

Families With Incomes of \$1000-\$1999.—On incomes of \$1000-\$1999 few choices are possible in making expenditures. In this group, even in the larger families, there were very few differences in the average amounts spent for food, operating expenses, clothing, or savings and investments (Table 8). The cost of shelter and furnishings decreased slightly as the size of family increased. Expenditures for general purposes quite naturally tended to increase in direct proportion to the number of members per family.

Families With Incomes of \$2000-\$2999.—A family in this income-group has more choices, having reached what may be termed a "comfort level of living."

In the families in this group savings and investments decreased as the size of family increased; food showed a decided increase; operating and general expenditures changed little; and shelter, furnishings, and clothing gradually increased. Savings and investments quite naturally diminished in direct proportion to the number of persons per family (Table 9).

Families With Incomes of \$3000 and More.—When the income of a farm family reaches \$3000, more choices become possible and much greater variation occurs in the way in which the income is spent.

Only one family in this group had 5 members, and only one had 7 members. With these small size-of-family groups no generalizations can be made. There is some interest, however, in noting the relation between the amounts spent for savings and investments and those spent for general purposes.¹ The family that saved the least spent the most for general purposes (Table 10). The ages of the children are often a factor influencing this relationship. In some of these families money was being saved toward future education; in others it was being spent for education.

Clothing and Personal Expenditures for Boys and Girls

In the preschool age-group the boys' expenditures for clothing averaged higher than those of the girls: boys, \$33.79; girls, \$29.13 (Table 11).

In the grade-school group the amounts spent for boys and for girls were nearly equal, but in the high-school group the boys spent less for clothes than the girls: boys, \$51.66; girls, \$93.42.

¹General purposes is used here to include general expenditures: namely, auto, health, recreation and entertainment, education, church, gifts, and personal expenses (allowances, shaving supplies and cosmetics, tobacco, dry cleaning, etc.).

The data on personal expenditures for boys and girls cover smaller numbers than the data on clothing, many more children (or their mothers) having kept records of clothing expenditures than kept records of personal expenditures. It is interesting to note the increase

TABLE 11.—AVERAGE CLOTHING AND PERSONAL EXPENDITURES FOR DIFFERENT AGE-GROUPS OF BOYS AND GIRLS
(From home-account records kept by 70 Illinois farm homemakers and 18 small-town homemakers, 1929-30)

Group and age	Clothing			Personal expenditures		
	Number in group	Boys	Girls	Number in group	Boys	Girls
Preschool, under 6 years.....	20 B ¹ 20 G	\$33.79	..... \$29.13	10 B 4 G	\$ 5.26	..... \$ 5.61
Grade school, 6 to 14 years.....	27 B 21 G	38.15	..... 37.76	8 B 3 G	4.64	..... 29.07
High school, 14 to 18 years.....	12 B 10 G	51.66	..... 93.42	6 B 5 G	60.08	..... 32.19

¹B = boys; G = girls.

in boys' expenditures over those of the girls during the high-school period.

From these data no definite conclusions can be drawn as to desirable amounts to allow for boys' and girls' personal expenditures; only a general idea can be gained, which should be checked by individual account records.

Food Costs and Relation of Food Raised to Food Purchased

In the \$1000-\$1999 income-group the cost of food per adult unit tended to decrease in the families of larger size (Table 12). Whether this was due to greater efficiency in buying or to a lower standard of living is a question. The cost of food per day per adult unit averaged 57 cents in the families having two members, while for the two families having 5 members each, it averaged 43 cents.

In the \$2000-\$2999 income-group the trend in food cost is more nearly according to what one would expect; namely, a gradual increase in total food costs per family as the size of family increases and little variation in the cost per person.

In the \$3000-and-more income-group the cost per person (40 cents) was even lower than it was in the lowest income-range (49 cents). A partial explanation of this fact may be that the children of the families in this group, being older, may have helped more in the preparation of the food than the children in the lower income-group, and hence less of the more expensive foods may have been purchased (time available for preparation and money expenditures are closely related). How-

TABLE 12.—AVERAGE YEARLY AND DAILY FOOD COST OF 70 ILLINOIS FARM FAMILIES OF VARIOUS SIZES IN DIFFERENT RANGES OF REALIZED INCOME

Income-range	Families in group	Number in family		Average total cost of food for members of family only	Daily food cost per adult unit
		Actual	Male adult units ¹		
\$1000-\$1999.....	10	2	2.1	\$433.60	\$.57
	12	3	2.8	537.88	.53
	17	4	3.3	552.64	.46
	2	5	3.6	563.90	.43
	Total and average...	41	3.2	2.9	519.83	.49
\$2000-\$2999.....	3	2	2.1	\$385.61	\$.50
	4	3	2.8	553.37	.54
	8	4	3.6	686.89	.52
	3	5	4.6	876.13	.52
	Total and average...	20	4	3.6	1 018.95	.48
\$3000 and more.....	5	4	3.8	\$609.78	\$.44
	1	5	4.4	635.80	.40
	2	6	5.7	743.07	.36
	1	7	6.9	924.13	.37
	Total and average...	9	5	4.6	677.22	.40
Average of all.....	..	3.7	3.3	\$584.86	\$.49

¹In order to put food costs of different families on a comparable basis, it is necessary to take into consideration the composition (age, sex, and activity) of a family as well as its number. The computations shown are based on the scale devised by Dr. Edith Hawley, as follows:

Age in years	Degree of activity	Energy scale Male	Female	Age in years	Degree of activity	Energy scale Male	Female
Over 60.....	Moderately active	.9	.7	10 to 14.....	Moderately active	.8	..
Over 60.....	Sedentary	.8	.6	13 to 14.....	Moderately active	..	.9
18 to 60.....	Active	1.2	.9	10 to 12.....	Moderately active	..	.8
18 to 60.....	Moderately active	1.0	.8	6 to 9.....	Moderately active	.6	.6
18 to 60.....	Sedentary	.8	.7	Under 6.....	Moderately active	.4	.4
15 to 17.....	Moderately active	1.1	.9				

This scale takes into consideration the degree of activity of the members of the family. It was assumed that persons between 18 and 60 years of age living on a farm should be classified as "active" and that all others should be considered as "moderately active."

ever, without a time schedule of meal preparation there is no assurance that this is the true explanation. The food probably was bought in larger quantities in the larger families, and hence may have cost less for the same materials; also it may have been bought more intelligently. Since the average age of the homemakers in this group was 48, they were naturally more mature and experienced buyers.

No definite information was obtained in most cases as to whether these families were adequately fed. Nearly every homemaker in the 70 families has been enrolled in foods and nutrition projects of the Home Economics Extension Service of the University of Illinois and should have had more than the usual amount of knowledge with respect to planning adequate meals.

It is interesting to note the changes in the proportion of food raised in the different income-groups (Table 13). In the families in the \$1000-\$1999 income-group the value assigned to food raised made up 66 percent, or two-thirds, of the total food cost. The families in the \$2000-\$2999 income-group raised 63 percent of their food, or a little

TABLE 13.—DISTRIBUTION OF YEARLY FOOD COSTS OF 70 ILLINOIS FARM FAMILIES OF VARIOUS SIZES IN DIFFERENT RANGES OF REALIZED INCOME

Income-range	Families in group	Average value of food per family				Total
		Purchased		Raised ¹		
		Amount	Percentage of total	Amount	Percentage of total	
\$1000-\$1999.....	10	\$187	33	\$390	67	\$577
	12	177	32	384	68	561
	17	217	38	356	62	573
	2	188	32	400	68	588
	Total and average..	41	197	34	374	66	571
\$2000-\$2999.....	3	\$149	32	\$322	68	\$471
	4	237	39	368	61	605
	8	263	34	510	66	773
	3	358	41	523	59	881
	Total and average..	20	270	37	465	63	735
\$3000 and more.....	5	\$332	52	\$310	48	\$642
	1	244	35	453	65	697
	2	362	46	435	54	797
	1	343	37	581	63	924
	Total and average..	9	330	46	384	54	714
Total and average of all	70	\$235	37	\$401	63	\$636

¹Raised food includes all vegetables, fruits, and dairy and poultry products furnished by the farm and used in the home during the year. The value of the canned and stored food furnished from the farm is charged at local retail prices for canned or stored goods.

less than two-thirds; but in the \$3000-and-more income-group, raised food made up only 54 percent, about one-half of the total food cost.

Analysis of General Expenditures

In comparing the expenditures of families of different incomes, the most marked differences occur in general expenditures. A more detailed analysis was therefore made of this division (Tables 14 to 18 inclusive).

For the 41 farm families in the \$1000-\$1999 income-group, the data reveal little relation between size of family and total amount spent for general purposes. Personal and recreational expenditures, however, varied in rather direct proportion to the number in the family; while health, education, and church expenditures were higher in the larger families. The amount spent for automobiles and gifts seemed not to be affected by the number in the family.

Wider variation in the amounts spent for the various purposes included under general expenditures appeared in the two higher income-groups. In these groups the weighing of values seems more apparent, the incomes being sufficient to permit the exercising of more choices. Here again automobile expenditures seemed to have little or no relation to size of family or to income.

Amounts devoted to education varied greatly with amount of in-

TABLE 14.—GENERAL EXPENDITURES OF 41 ILLINOIS FARM FAMILIES ON REALIZED INCOMES OF \$1000 TO \$1999

Number in family	Families in group	Total general expenditures per family	Personal expenditures for all	Auto	Health	Recreation	Education	Church	Gifts
2.....	10	\$321	\$28	\$142	\$ 37	\$32	\$19	\$27	\$36
3.....	12	459	34	222	43	21	73	28	38
4.....	17	348	28	122	38	32	49	39	40
5.....	2	413	21	134	108	11	43	65	31
Average of all families.....	..	\$377	\$29	\$157	\$ 43	\$28	\$48	\$34	\$38
Percentage distribution.....	..	100	8	42	11	7	13	9	10

TABLE 15.—GENERAL EXPENDITURES OF 20 ILLINOIS FARM FAMILIES ON REALIZED INCOMES OF \$2000 TO \$2999

Number in family	Families in group	Total general expenditures per family	Personal expenditures for all	Auto	Health	Recreation	Education	Church	Gifts
2.....	3	\$516	\$ 26	\$241	\$ 62	\$19	\$ 35	\$47	\$86
3.....	4	877	40	450	152	64	44	54	73
4.....	8	846	65	455	44	50	86	60	86
5.....	3	811	118	289	44	49	213	48	50
7.....	2	680	18	109	378	38	96	15	26
Average of all families.....	..	\$781	\$ 57	\$362	\$102	\$47	\$ 90	\$51	\$72
Percentage distribution.....	..	100	7	46	13	6	12	7	9

TABLE 16.—GENERAL EXPENDITURES OF 9 ILLINOIS FARM FAMILIES ON REALIZED INCOMES OF \$3000 AND MORE

Number in family	Families in group	Total general expenditures per family	Personal expenditures for all	Auto	Health	Recreation	Education	Church	Gifts
4.....	5	\$ 835	\$ 43	\$333	\$ 60	\$ 36	\$ 178	\$ 75	\$110
5.....	1	2879	737	228	345	73	1073	139	284
6.....	2	2027	136	195	768	136	616	93	82
7.....	1	1420	79	696	40	54	274	215	62
Average of all families.....	..	\$1392	\$145	\$331	\$247	\$ 64	\$ 385	\$102	\$112
Percentage distribution.....	..	100	11	24	18	5	27	7	8

TABLE 17.—DISTRIBUTION OF GENERAL EXPENDITURES OF 70 ILLINOIS FARM FAMILIES IN DIFFERENT RANGES OF REALIZED INCOME

Income-range	Number in group	Average number of adult units	Total general expenditures	Personal for all	Automobile	Health	Recreation	Education	Church	Gifts
\$1000-\$1999.....	41	2.9	\$ 377	\$ 29	\$157	\$ 43	\$ 28	\$ 48	\$ 34	\$ 38
\$2000-\$2999.....	20	3.6	781	57	362	102	47	90	51	72
\$3000 and more.....	9	4.6	1392	145	331	247	64	385	102	118
Average of all families.....	..	3.7	\$ 623	\$ 52	\$238	\$ 86	\$ 38	\$103	\$ 48	\$ 58

TABLE 18.—PERCENTAGE DISTRIBUTION OF GENERAL EXPENDITURES OF 70 ILLINOIS FARM FAMILIES IN DIFFERENT RANGES OF REALIZED INCOME

Income-range	Number in group	Total general expenditures	Personal for all	Automobile	Health	Recreation	Education	Church	Gifts
\$1000-\$1999.....	41	\$ 377	perct. 8	perct. 42	perct. 11	perct. 7	perct. 13	perct. 9	perct. 10
\$2000-\$2999.....	20	781	7	46	13	6	12	7	9
\$3000 and more.....	9	1392	11	24	18	5	27	7	8
Percentage of total.....	..	(\$ 623)	8	38	14	6	17	8	9

TABLE 19.—DISTRIBUTION OF GENERAL EXPENDITURES OF 18 SMALL-TOWN FAMILIES IN ILLINOIS IN DIFFERENT RANGES OF REALIZED INCOME

Income-range	Number in group	Average number of adult units	Total general expenditures	Personal for all	Automobile	Health	Recreation	Education	Church	Gifts
\$1000-\$1999.....	1	1.8	\$ 600	\$79	\$193	\$ 10	\$ 72	\$ 27	\$ 3	\$216
\$2000-\$2999.....	8	3.4	712	82	171	140	66	137	49	67
\$3000 and more.....	9	2.5	1106	96	401	91	195	137	83	103
Average of all families	..	2.9	\$ 903	\$89	\$287	\$108	\$131	\$131	\$64	\$ 93
Percentage distribution.....	..	...	100	10	31	12	15	15	7	10

come, the higher income-ranges showing much higher expenditures. The children of the families in the higher income-groups were older, however; which fact meant heavier expenditures for education.

Except for automobile costs, the general expenditures of these 70 farm families showed a marked increase with increases in income. The cost of automobile transportation was just as high in the \$2000-\$2999 income-group as it was in the \$3000-and-more income-group.

A comparison of the general expenditures of the farm families (Table 17) with those of small-town families (Table 19) brings out the fact that the farm and town families included in this study spent nearly the same proportion of their total income for personal expenses, health, education, church, and gifts. The automobile expenditures were greater for the farm families (38 percent) than for the town families (31 percent). This may be explained by the fact that in the accounts of the farm homemakers 50 percent of the automobile expense was arbitrarily charged to the home. It may be that in many cases a lower share of these expenses should be charged to the farm rather than the home. Also, the farm family usually has to go many miles to reach a shopping center or to join in the usual social activities. One family estimated that it cost them 50 cents for gasoline and oil every time they went to town.

Amounts spent for recreation show more difference between the farm and the small-town groups than do the other expenditures in this general group, 6 percent of the general expenditures of the farm family going for recreation, while the small-town family spent 15 percent for this purpose. Does this mean that the farm families did not get their share of pleasure, or that they enjoyed many things which did not have a money cost?

Summary

Eighty-eight American-born families were included in this study—70 farm families and 18 small-town families. Accounts were kept for various twelve-month periods during 1929-30.

Nearly half the 70 farm families owned the land on which their homes were located, and more than half owned between 161 and 320 acres.

The average number of persons in the farm and town families was 3.7; the modal, or the most usual, size of family was 4. The husbands and wives were comparatively young; the most usual ages being between 28 and 32 years, with children averaging 10½ years.

The formal education of the parents in the 70 farm families was

high. In half of them at least one of the parents had attended college. The education of the tenant families was considerably higher than that of the owners.

Tenants renting from relatives occupied houses with a greater number of modern living conveniences than the owners or than the tenants renting from nonrelatives.

The average money value of the living of the 70 farm families for the year covered by the study was \$2489. Of this amount \$932 was furnished by the farm. Twelve percent of the total was spent for life insurance and investments.

The average expenditure of the 18 town families for the year was \$3662, of which 28 percent was spent for life insurance and investments.

In the \$1000-\$1999 income-group of the farm families it was evident that few choices could be made as to the way in which the income would be spent. The size of the family made little difference in the way in which the expenditures were distributed among the different divisions of the accounts.

In the 20 farm families in the \$2000-\$2999 income-group expenditures in all divisions increased directly with the increase in size of family, except savings, which showed a decided decline.

In the 9 farm families having incomes of \$3000 or more a greater variation occurred in the amounts devoted to different purposes, indicating that families on this income-level had opportunity for more choices.

The average daily food cost for the 70 farm families was 49 cents per adult unit, with a range from 36 to 57 cents. The families with the largest incomes spent the least per person for food, their daily adult-unit cost being 40 cents. However, these families used less raised food than the families in the lower income-groups. Approximately two-thirds (66 percent) of the total food consumed by the families in the \$1000-\$1999 group was furnished by the farm; in the families having \$3000 or more, about one-half (54 percent) was so furnished.

In the two lower income-groups the automobile took the largest share of the amounts spent for general purposes. In the highest income-group education took the largest share.

The most noticeable difference in the general expenditures of farm and town families was the larger amount spent by the town families for recreation.

On pages 350-51 are shown both sides of the form used in this study in summarizing the individual family records from the Home Account Book.

County
 Year beginning May, 1929
 Home No.
 Total number of acres farmed 260
 Acres owned Acres rented
 Total years for which records have been summarized 3

UNIVERSITY OF ILLINOIS
 HOME ECONOMICS FURNELL RESEARCH
 Summary Sheet for Home Account Record (.....)

Occupation Farming

Family on farm of in town
 Number in family
 Number per "adult male unit" 3.5
 Number in household

Month	INCOME			FOOD USED					OPERATING EXPENSES					SHELTER			SAVINGS	
	Cash (1)	Farm profits (2)	Total (3)	Purchased (4)	Raised (5)	Total (6)	Fuel (7)	Lights, Telephone (8)	Ice and refriger (9)	Laundry and misc (10)	Social supplies (11)	Total (12)	House (13)	Furniture (14)	Total (15)	Investment (16)	Other savings (17)	Total (18)
Jan.	145.11	24.50	169.61	16.13	23.10	39.23		10.50			2.20	12.70				60.85		60.85
Feb.	339.74	24.10	363.84	9.39	21.80	31.18		4.50		1.25	5.75	4.50	1.85	4.50	4.50	230.70		230.70
Mar.	102.65	27.65	130.30	22.01	25.95	47.96		4.50		3.06	7.56	1.65	1.65	9.00	10.65			
Apr.	132.37	24.60	156.97	13.59	25.35	38.95		4.50		1.41	5.91	.60	.75	.75	.95			
May	147.72	44.56	192.28	17.14	35.98	53.12		7.70		2.72	10.42	.35	.35	.35	.35			
June	206.82	49.76	256.58	13.18	52.45	65.64		4.50		2.25	6.75	1.20	1.20	1.95	3.15	108.65		108.65
July	149.95	74.78	224.73	20.15	49.75	69.90		4.50	4.00	1.75	7.15					60.85		60.85
Aug.	171.00	58.10	229.10	35.02	35.05	69.07		4.50	.85	5.10	14.85							
Sept.	217.15	39.86	257.01	16.53	35.28	51.81		5.50		14.95	20.45			11.50	11.50	98.40		98.40
Oct.	121.07	29.65	150.72	20.69	27.00	47.69	63.75	4.50		1.17	69.42			68.00	63.00			
Nov.	105.08	39.70	144.78	36.41	22.85	59.26		4.60		2.58	7.18			8.75	2.75	16.00		16.00
Dec.	154.38	354.35	498.73	16.22	325.35	341.55		4.50		2.75	7.25			1.25	1.25	25.95		25.95
Total	1089.70	751.05	2740.75	256.08	659.10	895.18	63.75	64.30	1.75	3.10	42.49	175.59	4.00	114.50	116.50	585.40	15.00	600.40
%																		
Adjusted Total		350.00	350.00	36.63	109.91	146.54						350.00			350.00			
%		1101.05	3090.75	199.45	549.19	748.64						354.00			468.50			

CLOTHING		GENERAL EXPENDITURES										Total Living Expenditures*				Cash expenditures for other than family living				Grand Cash Total
Hubband (19)	Wife (20)	Child 5 to 10 (21)	Child 11 to 17 (22)	Total (23)	Auto (24)	Health (25)	Recreation and entertainment (26)	Edg-ware (27)	Church (28)	Gifts (29)	Personal (30)	Total (31)	Total Living Expenditures* (32)	Farm and poultry (33)	Notes and interest (34)	Total (35)	Grand Cash Total (36)			
J. 4.00				4.00	.68	1.00	7.25	32.02	.50	3.20	3.35	46.20	164.98	8.85		8.85	149.53			
F. 10.75	22.10	.65	9.20	42.90	1.00	1.00	2.00	6.65	13.00	2.70	1.15	27.20	342.23	10.00		10.00	326.13			
M. 1.50	42.25	1.00	4.25	49.10	8.38	.25	5.00	5.00	.25	4.90	3.05	23.66	137.83	51.36		51.36	101.16			
A. 8.60	1.00	1.10	.95	11.65		2.00	4.10	13.10	1.25	1.50		21.90	77.19	52.59		27.38	79.97			
M. 1.25	6.55	1.90	3.60	13.60	1.12		1.90	10.10	2.05	11.58	5.65	32.46	106.97	62.41		94.70	137.11			
J. 5.75	21.00	1.05	1.00	29.60	1.50	4.75	13.20	1.15	11.80	9.40	41.50	41.50	241.09	191.55		191.10	210.45			
J. 1.50	1.50		6.15	9.15	.25	.50	1.30	6.00	14.05	21.55	2.80	46.55	193.54	119.26		119.26	123.08			
A. 6.25	.25	1.00	.50	7.80			26.80	15.00	10.45	24.55	1.50	55.90	158.12	120.02		3.25	123.27			
S. 2.00	16.40	3.50	8.25	34.35		1.10	1.35	9.91	.35	2.30	6.90	21.91	309.72	269.64		6.20	276.04			
O. 5.00	1.30	6.25	10.75	21.50			1.50	.15	2.30	.76	1.00	6.35	147.71	116.96		4.65	122.71			
N. 1.00	12.20	2.25	5.05	18.50	3.22	.25	1.80	4.20	37.48	7.65	14.50	62.80	170.03	130.59		1.20	131.59			
D. 29.50	4.00			33.50	124.73	2.55	1.85	4.00	16.10	56.20	1.35	122.08	596.41	262.06		13.05	275.11			
Total 45.60	156.65	25.70	47.50	275.45	142.08	10.48	62.65	112.62	109.21	105.43	52.15	550.48	2545.40	1694.37		249.56	2142.33			
%																				
Adj.*													203.44	56.63		56.63	56.63			
All.†													2646.86	1857.75		285.12	2179.56			
%																				

*ANALYSIS OF FIVE CENTS—Total Cost for Year..... 895.18
 *Adjustments: 1/2 auto expense is subtracted if auto is used for both farm business and home. 1/2 of telephone is subtracted under same arrangement.
 †Total cash living expenditures include Total living expenditures minus value of farm products used and given away (2).
 *Grand cash total is total of columns 12 and 13.

PERSONAL EXPENDITURES FOR ALL MEMBERS OF FAMILY FOR YEAR 52.15
 Husband.....
 Wife.....
 Son—age.....
 age.....
 age.....
 Daughters—age.....
 age.....
 age.....

BOTH SIDES OF THE SUMMARY SHEET FOR AN INDIVIDUAL FAMILY RECORD AS TAKEN FROM A HOME ACCOUNT BOOK

UNIVERSITY OF ILLINOIS-URBANA

Q.630.71L69
BULLETIN. URBANA
364-376 1931-32

C002



3 0112 019529202