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THE COST OF LIVING IN TWELVE
INDUSTRIAL CITIES

STUDIES OF THE COST OF LIVING

PUBLISHED BY THE
NATIONAL INDUSTRIAL CONFERENCE
BOARD, INC.

247 Park Avenue, New York

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THE COST OF LIVING IN TWELVE INDUSTRIAL CITIES



NATIONAL INDUSTRIAL CONFERENCE BOARD, INC.
NEW YORK

1928

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FOREWORD

THIS volume contains the results of a cost of living investigation conducted by National Industrial Conference Board in twelve representative American industrial cities between August and October, 1927. This investigation was undertaken as part of the study of "The Economic Status of the Wage Earner in New York and Other States," which was one of the series of investigations prepared by the National Industrial Conference Board at the request of Associated Industries of New York State, Inc., and submitted to the New York State Industrial Survey Commission. Because of the widespread interest in comparative cost of living data, this phase of the investigation is treated extensively in this volume to meet the needs of those who desire detailed information on this subject.

The Conference Board is under great obligation to the Chambers of Commerce and many social welfare organizations in the cities visited. The secretaries of these organizations gave generously of their time and their knowledge of local conditions and greatly assisted to assure representative and authentic results.

This volume is the result of an investigation conducted by Miss F. Beatrice Brower and assistants of the Conference Board's Research Staff, under the supervision of the Staff Economic Council.

In the preparation of its studies the National Industrial Conference Board avails itself of the experience and judgment of the business executives who compose its membership, and of recognized authorities in special fields, in addition to the scientific knowledge and equipment of its Research Staff. The publications of the Board thus finally represent the result of scientific investigation and broad business experience, and the conclusions expressed therein are those of the Conference Board as a body.

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THE COST OF LIVING IN TWELVE INDUSTRIAL CITIES

CHAPTER I

SCOPE AND METHOD OF INVESTIGATION

ALTHOUGH in recent years considerable attention has been devoted to studying the changes in living costs and the causes of differences in those costs in various sections of the country, a great deal of confusion still exists in the popular mind regarding the basis and general nature of cost of living figures. Instances of excessively high cost of individual articles in a certain locality are frequently cited and accepted as evidence that the entire price scale in that section is proportionately high. Travelers are prone to warn acquaintances of the prohibitive cost of a commodity in some city, as compared with home-town prices, without considering it necessary to explain the differences in the merchandise purchased or the circumstances of store location and sales conditions in the two localities. There has, therefore, grown up the settled belief that living costs vary widely in different geographical divisions of the country, although, as a rule, little evidence is produced to substantiate the belief. And it is assumed, though rarely stated, that these differences apply to comparable standards of living.

RELATION OF LIVING COSTS TO STANDARDS OF LIVING

So general has become the confusion between differences in living costs and the differences in the cost of maintaining a certain standard of living that an explanation of their dissimilarity seems advisable. A cost of living study deals with retail prices for a similar set of commodities and services,

which make up what is usually known as the budget. This budget is made to represent as nearly as possible the consumption needs of a definite social group. Generally, the group whose cost of living is studied is the wage-earning class, both because the cost of living problem is most vital to those with limited incomes and because wage earners represent the most homogeneous and comparable section of the population. Cost of living studies, therefore, measure the differences in the cost of maintaining an established standard of living between different periods or between different sections, or both, as indicated by changes in retail prices of commodities and services which the wage earner must purchase to maintain this standard of living.

The mistake is frequently made of applying figures showing cost of living changes to other standards of living than the one employed in making the study, upon the assumption that changes in maintaining one standard will probably apply proportionately to others. This assumption is incorrect, however, since the relative importance of different items in the budget changes as the established standard of living changes. For example, food accounts for one-third to one-half of the cost of the wage-earner's budget, but this relative proportion tends to decrease as incomes become larger. Thus, a cost of living change which is largely influenced by the retail price of food items will not accurately reflect the effect of this change of food prices upon standards of living maintained by higher incomes. Again, the sundries item, which includes recreation, entertainment, luxuries, insurance and savings, is likely to become an increasing proportion of total expenditures as incomes increase in size.

Similarly, striking differences in the cost of living in two different cities are often pointed out when it is the cost of maintaining a similar standard of living in the two places which is actually discussed. New York City is probably considered by most people the most expensive place in the United States in which to live. But what is probably meant is that a standard of living which can easily be maintained in a smaller city on a certain income cannot be maintained on the same income in New York City. The cost of similar items in the two cities may not differ greatly, but to maintain

the same standard of living requires additional expenditures in New York City which are not necessary in the smaller city.

Standards of living have been steadily rising as a result of the combined influence of increased wages and reduced prices for commodities and services which a few years ago were in the luxury class. Modern invention and mass production have placed upon the market many contributions to ease and luxury at a price which attracts purchasers with even small incomes. In addition to the individual's desire for the article which may be somewhat beyond his reach financially, there is the social pressure of wishing to possess what his neighbors possess, ably abetted by the deferred payment plan of purchase. Consequently, it is becoming increasingly difficult to draw the line of demarcation between various standards of living which a generation or two ago were definitely separated, and to determine what constitutes a fair, minimum, American standard of living.

The purpose of this investigation is to determine as closely as possible the differences in the cost of maintaining a fair, minimum, American standard of living in twelve industrial cities in four states, selected to represent different sections of the eastern part of the country and also to indicate price variations attributable to the size of communities.

SELECTION OF CITIES

Twelve cities were chosen from four states—Massachusetts, New York, Pennsylvania and Ohio. These states are comparable industrially and are representative of conditions in New England, Middle Atlantic and North Central states.

In order to discover what influence, if any, the size of the community as well as the geographical location exerts upon living costs, the cities were divided into three groups, large cities (population of 200,000 and over), medium size (100,000 to 200,000 population), and small (15,000 to 30,000 population). One city was selected from each group in each state. Inasmuch as this study concerns itself with the cost of living in industrial communities, cities with a large proportion of their population engaged in manufacturing processes

were given chief consideration in making selections in the specific groups. Another important consideration was the extent of diversification of industry. In no instance is the industrial life of any of the cities selected dominated by either a single industry or company. A high percentage of native born whites was also considered a highly desirable qualification. And finally, the choice of cities was influenced by their location, and effort was made to select cities as far removed within the state as conditions warranted.

In making its selections, the Conference Board consulted with persons thoroughly conversant with industrial conditions within each state and the final choice of cities represented the majority decision of these persons. For cities of the first group, the largest city in each state was taken, but in each of the other two groups, cities which were as closely comparable as possible were selected, taking into consideration the size, location, industrial conditions, and general characteristics of the inhabitants. The choice of cities is as follows:

Large Cities	Medium Size Cities	Small Cities
Boston, Mass.	Dayton, Ohio	Butler, Pa.
Cleveland, Ohio	Reading, Pa.	Leominster, Mass.
New York, N. Y.	Springfield, Mass.	Lockport, N. Y.
Philadelphia, Pa.	Syracuse, N. Y.	Marion, Ohio

Each city has its own peculiar characteristics, due to geographical and industrial conditions, as well as to local traditions and customs, although they conform in general to the standards employed in selecting comparable communities. This is particularly true in reference to the large cities.

In New York the natural barriers have forced the city to grow skyward. While there are five boroughs in New York City, with an area of 299 square miles, by far the greater majority of its population is concentrated in the boroughs of Manhattan and Brooklyn. The population per square mile in Manhattan is 85,318.2, the greatest concentration of population anywhere in the United States. To house this great mass of people, the multi-family dwelling has been developed, creating serious problems of insufficient light and air.

Boston has not had to meet the problem of great overcrowding, such as New York has had to contend with, as

there is adequate surrounding territory in which to expand. Unlike New York, much of this district has not been consolidated into one city government. This large territory, known as Metropolitan Boston, with an area of approximately 409 square miles and a population of 1,658,936, is composed of forty towns and cities which have kept their own city governments, notwithstanding the fact that population growth has obliterated the natural boundaries formerly existing. To all intents and purposes these communities form one large city, artificially divided into separate entities. A unified transit system with a uniform fare also aids in the free movement of workers between Boston proper and nearby cities, so that it is a very common occurrence in Metropolitan Boston for the wage earner to live in one city and work in another.

All persons consulted regarding neighborhoods to be investigated in Boston felt that, if the investigation were confined to Municipal Boston alone, the results would not be representative of local conditions. For this reason, the two adjoining cities, Cambridge and Everett, with their large wage-earning populations, were included in this study as being part of Boston.

To a lesser degree, Cleveland is a consolidation of smaller communities and is surrounded by towns which have not as yet come under the central city government. However, since these adjacent places do not as a rule have large wage-earning populations, this cost of living survey was confined to Cleveland proper.

Philadelphia, with a population of 1,823,779 and an area of 129.7 square miles, Municipal Boston, with a population of 748,060 and an area of 43.2 square miles, and Municipal Cleveland, with a population of 796,841 and an area of 67.4 square miles, are not greatly congested when compared with the borough of Manhattan in New York City, which has a population of 1,877,000 and an area of 22 square miles.

Racial Characteristics of Inhabitants

According to Table 1, the proportion of native born white population in the four large cities varies from 61.7% in New York City to 70.7% in Philadelphia. Medium size

TABLE 1: RACIAL CHARACTERISTICS OF POPULATION IN TWELVE INDUSTRIAL CITIES

(Source: United States Bureau of the Census, 1920)

Race	Large Cities				Medium Size Cities				Small Cities			
	Boston, Mass.	Cleveland, O.	New York City, N. Y.	Philadel-phia, Pa.	Dayton, Ohio	Reading, Pa.	Spring-field, Mass.	Syra-cuse, N. Y.	Butler, Pa.	Leo-minster, Mass.	Lock-port, N. Y.	Marion, Ohio
Total population.....	748,060	796,841	5,620,048	1,823,779	152,559	107,784	129,614	171,717	23,778	19,744	21,308	27,891
Native white.....	491,566	522,488	3,467,916	1,290,253	130,384	97,298	95,549	138,051	21,102	14,656	17,971	26,697
Per cent of total population.....	65.7	65.6	61.7	70.7	85.5	90.3	73.7	80.4	88.7	74.2	84.3	95.7
Native parentage.....	181,811	212,247	1,164,834	698,782	100,996	81,000	48,945	80,072	16,482	7,532	10,991	23,549
Per cent of total population.....	24.3	26.7	20.7	38.3	66.2	75.2	37.8	46.6	69.3	38.1	51.6	84.4
Foreign parentage.....	238,241	246,529	1,873,013	447,071	18,887	11,916	32,991	40,882	3,163	4,788	4,266	1,655
Per cent of total population.....	31.8	30.9	33.3	24.5	12.4	11.0	25.4	23.8	13.3	24.3	20.0	5.9
Mixed parentage.....	71,514	63,712	430,069	144,400	10,501	4,382	13,613	17,097	1,457	2,336	2,714	1,493
Per cent of total population.....	9.6	8.0	7.7	7.9	6.9	4.1	10.5	10.0	6.1	11.8	12.7	5.4
Foreign-born white.....	238,919	239,538	1,991,547	397,927	13,111	9,553	31,250	32,321	2,370	4,984	3,226	954
Per cent of total population.....	31.9	30.1	35.4	21.8	8.6	8.9	24.1	18.8	10.0	25.2	15.1	3.4
Negro.....	16,350	34,451	152,467	134,229	9,025	924	2,650	1,260	299	95	109	239
Per cent of total population.....	2.2	4.3	2.7	7.4	5.9	.9	2.0	.7	1.3	.5	.5	.9
Indian, Chinese, Japanese and all others.....	1,225	364	8,118	1,370	39	9	165	85	7	9	2	1
Per cent of total population.....	.2	.1	.2	.1	.1	.1	.1	.1	.1	.1	.1	.1

¹ Less than one-tenth of one per cent.

and small cities contain a considerably higher percentage of native-born Americans of white stock than the four large cities. The proportion varies from 73.7% in Springfield, Massachusetts to 95.7% in Marion, Ohio. In all the cities of Pennsylvania and Ohio, with the exception of Cleveland, the native-born Americans form a larger proportion of the population than in the cities of approximately the same size in New York State and Massachusetts.

The dominating racial groups within the foreign-born population in the various cities are quite diverse, although Italians form a substantial proportion of the foreign-born population in most of the cities studied in this investigation—15.98% in Boston, 19.62% in New York, 16.01% in Philadelphia, 18.95% in Reading, 14.37% in Springfield, 20.09% in Syracuse, 25.65% in Butler, Pennsylvania, 21.19% in Leominster, Massachusetts, 21.33% in Lockport, New York, 19.60% in Marion, Ohio. Canadians are among the major foreign groups in the cities visited in Massachusetts, 18.75% in Boston, 18.73% in Springfield, and 52.07% in Leominster, and also in up-state New York. In Syracuse, 10.75% and in Lockport, 22.29% of the inhabitants are of Canadian origin. The Irish appear as one of the six major foreign groups in nine of the twelve cities. In the Massachusetts cities, Canadians, Irish and Italians are the most important foreign groups.

In New York City and Philadelphia, Russians¹ form the largest foreign group. It is interesting to note that in each of these two cities, as well as in Syracuse, five of the six major groups of foreign population are of the same nationality—Russian, Italian, Irish, German, Polish. In Cleveland, the former empires of Russia, Austria-Hungary and Germany furnished an important element of the foreign population. Germans constitute the most important foreign group in both Dayton and Marion, Ohio, 31.42% and 31.44% respectively; Poles predominate in Cleveland, 14.62%, and Reading, Pa., 26.61%. In three of the small cities, Leominster, Lockport, and Marion, the so-called old immigration forms the majority of the foreign born. Table 2 shows the six leading foreign racial groups for each city. Negroes are

TABLE 2: SIX LEADING RACIAL GROUPS OF FOREIGN-BORN WHITE POPULATION IN TWELVE INDUSTRIAL CITIES

(Source: United States Bureau of the Census, 1920)

Boston, Mass.			Cleveland, Ohio			New York City, N. Y.			Philadelphia, Penna.		
Country of Birth	Number	Per Cent	Country of Birth	Number	Per Cent	Country of Birth	Number	Per Cent	Country of Birth	Number	Per Cent
Total foreign born white.	238,919	100.00	Total f. b. w.	239,538	100.00	Total f. b. w.	1,991,547	100.00	Total f. b. w.	397,927	100.00
Ireland.....	57,011	23.86	Poland.....	35,024	14.62	Russia.....	479,797	24.09	Russia.....	95,744	24.06
Canada.....	44,805	18.75	Hungary.....	29,724	12.41	Italy.....	390,832	19.62	Ireland.....	64,590	16.23
Italy.....	38,179	15.98	Germany.....	26,476	11.05	Ireland.....	203,450	10.22	Italy.....	63,723	16.01
Russia.....	38,021	15.91	Czecho-Slovakia.	23,907	9.98	Germany.....	194,154	9.75	Germany.....	39,766	9.99
England.....	12,408	5.19	Russia.....	21,502	8.98	Poland.....	145,679	7.31	Poland.....	31,112	7.82
Poland.....	7,650	3.20	Italy.....	18,288	7.63	Austria.....	126,739	6.36	England.....	30,844	7.75
Dayton, Ohio			Reading, Penna.			Springfield, Mass.			Syracuse, N. Y.		
Country of Birth	Number	Per Cent	Country of Birth	Number	Per Cent	Country of Birth	Number	Per Cent	Country of Birth	Number	Per Cent
Total foreign born white.	13,111	100.00	Total f. b. w.	9,553	100.00	Total f. b. w.	31,250	100.00	Total f. b. w.	32,321	100.00
Germany.....	4,119	31.42	Poland.....	2,542	26.61	Canada.....	5,853	18.73	Italy.....	6,756	20.90
Hungary.....	1,921	14.65	Italy.....	1,810	18.95	Ireland.....	5,600	17.92	Germany.....	4,751	14.70
Russia.....	1,124	8.57	Germany.....	1,448	15.16	Italy.....	4,491	14.37	Poland.....	4,571	14.14
Ireland.....	682	5.20	Russia.....	883	8.83	Russia.....	3,852	12.33	Ireland.....	3,814	11.80
Poland.....	674	5.14	Austria.....	684	7.16	Poland.....	2,442	7.81	Canada.....	3,473	10.75
Austria.....	602	4.59	Greece.....	579	6.06	England.....	1,947	6.23	Russia.....	2,791	8.64
Butler, Penna.			Leominster, Mass.			Lockport, N. Y.			Marion, Ohio		
Country of Birth	Number	Per Cent	Country of Birth	Number	Per Cent	Country of Birth	Number	Per Cent	Country of Birth	Number	Per Cent
Total foreign born white.	2,370	100.00	Total f. b. w.	4,984	100.00	Total f. b. w.	3,226	100.00	Total f. b. w.	954	100.00
Italy.....	608	25.65	Canada.....	2,595	52.07	Canada.....	719	22.29	Germany.....	300	31.44
Poland.....	298	12.57	Italy.....	1,056	21.19	Italy.....	698	21.33	Italy.....	187	19.60
Russia.....	248	10.46	Ireland.....	564	11.32	Germany.....	488	15.13	Ireland.....	101	10.59
Germany.....	181	7.64	England.....	239	4.80	England.....	458	14.20	England.....	75	7.86
England.....	145	6.12	Sweden.....	112	2.25	Ireland.....	292	9.05	Canada.....	56	5.87
Czecho-Slovakia.	141	5.95	Scotland.....	104	2.09	Austria.....	137	4.25	Greece.....	40	4.19

a negligible part of the total population except in Cleveland where they are 4.3% of the population, in Dayton, 5.9% and in Philadelphia, 7.4%.

METHOD OF MEASURING COST OF LIVING

In order to determine the wage earner's cost of living, it is necessary to know the number of persons he has to support, the manner in which he lives and what it costs him to maintain that standard of living. His purchasing habits must be studied, and prices which he pays for the necessary commodities and services must be ascertained.

The Standard Family

The family group which has been accepted as standard in this investigation consists of an American wage earner, his wife, and two dependent children under fourteen years of age. According to the latest United States Census, the average size of families in the twelve cities visited is approximately four persons, as is shown in Table 3. In only two cities, Boston and Philadelphia, does the average family contain 4.5 persons, while in Marion, Ohio, this unit is less than four persons.

TABLE 3: COMPOSITION OF THE FAMILY IN TWELVE INDUSTRIAL CITIES

(Source: United States Bureau of the Census, 1920)

City	Total Population	Families		Children under Fourteen Years of Age	
		Number	Persons to a Family	Number	Children to a Family
Boston, Mass.	748,060	164,785	4.5	186,394	1.1
Cleveland, Ohio	796,841	182,692	4.4	223,143	1.2
New York, N. Y.	5,620,048	1,278,341	4.4	1,506,308	1.2
Philadelphia, Pa.	1,823,779	402,946	4.5	471,404	1.2
Dayton, Ohio	152,559	38,138	4.0	36,020	.9
Reading, Pa.	107,784	25,202	4.3	27,823	1.1
Springfield, Mass.	129,614	30,361	4.3	32,051	1.1
Syracuse, N. Y.	171,717	41,558	4.1	41,173	1.0
Butler, Pa.	23,778	5,530	4.3	7,288	1.3
Leominster, Mass.	19,744	4,568	4.3	5,334	1.2
Lockport, N. Y.	21,308	5,178	4.1	4,798	.9
Marion, Ohio	27,891	7,231	3.9	7,277	1.0

Moreover, the former standard of a family of three children under fourteen years of age is not the average for the twelve communities investigated. The largest average number of children under fourteen per family is found in Butler, where there are 1.3. On the other hand, in two cities, Dayton, Ohio, and Lockport, N. Y., the average is less than one child to a family. It is interesting to note that the average number of children under fourteen per family is the same for three of the large cities, 1.2, and that this number is not equaled or exceeded in any of the eight medium size or small cities, with the exception of Butler, Pennsylvania, and Leominster, Massachusetts.

In order that this standard family should be representative of children of varying ages, as well as of both sexes, two average children were accepted as the standard, instead of two children of specific sex and age. That is, whenever the cost of any item of the budget was affected by the sex or age of the child, an average was made on the basis of what it would cost to supply the item for three children, a boy of twelve, a girl of eight and a boy of two. Two-thirds of this total amount was taken as the average for the two children.

The Budget

The family budget, including all the items which the wage earner must buy to maintain a fair American standard of living, was based upon consumption studies and other pertinent data. Food for the family group was based upon the proper amount of calories needed for each member. For housing, the usual standards of health, decency and safety were accepted, the number of rooms depending upon the type of housing available in the various cities, as well as upon the number of persons in the family; for fuel and light, the quantities allowed were dependent on the number of rooms to be served and the severity of climate; for clothing, budgets were based on reasonable variety and durability of the garments; for sundries, consideration of modest needs influenced the necessarily arbitrary allowances.

In the selection of items to make up this budget, as in the formation of any budget which is to represent the needs of a large number of people, even the best judgment cannot take

into account all circumstances or all variations in purchasing and consumption habits. Even among persons of limited means, a greater variety of goods and services are used than it is practically possible to price. By drawing up a reasonable, well-balanced and broadly representative budget, however, such individual changes as are necessary can be made with little difficulty, since the cost estimated on the basis of the items included is adequate to meet the cost of a budget having greater variety.

This investigation was conducted entirely by the field study method. Agents of the Conference Board visited the cities selected for investigation and personally priced the items included in the budget, selecting for this purpose neighborhoods in which American-born wage earners predominated.¹ For the most part, store proprietors cordially cooperated with the representatives of the Conference Board, though in some cases they were suspicious as to the uses to which their prices were to be put. A large number of stores in each locality were visited in order that the final average price obtained might represent as closely as possible the cost to the wage-earning consumer. More detailed information with regard to the character of stores and localities visited will be given in the sections dealing with the various budget items.

The collection of prices in all cities, with the exception of New York City, was made in August, September and October, 1927. The New York City survey was conducted in March, April, May and June, 1926.² Although a year elapsed between these two investigations, it is believed that the figures collected for these separate surveys are comparable, inasmuch as the cost of living has changed less than one per cent during that period in New York City, as may be seen from Table 4 which shows the changes in the cost of living in New York from June, 1926 to December, 1927.³

In the New York City study, investigation was not made for the city as a whole, but living costs were compared be-

¹ For detailed information about the neighborhoods selected see Appendix I.

² The results of this study were published by the Conference Board in a separate report entitled "Cost of Living in New York City, 1926."

³ Complete cost of living figures by the United States Bureau of Labor Statistics are compiled twice a year, in June and December.

tween the five boroughs. Individual quotations and costs were, therefore, given for the separate boroughs. In order to secure a quotation which would be representative of the city as a whole for use in the present investigation, the five quotations given for each item (one for each borough) were weighted according to the 1926 estimate of population, as follows: Bronx, 900,000; Brooklyn, 2,240,000; Manhattan, 1,877,000; Queens, 764,000; Richmond, 143,000, and the living costs were based upon these adjusted figures.

TABLE 4: CHANGES IN COST OF LIVING IN NEW YORK CITY
(Source: United States Department of Labor, *Monthly Labor Review*, February, 1928, p. 223)

Item	Per Cent of Increase over December, 1914			
	June, 1926	December, 1926	June, 1927	December, 1927
Food.....	56.0	59.1	54.0	57.5
Clothing.....	94.7	93.7	92.9	91.4
Rent.....	69.5	70.2	70.2	70.2
Fuel and light.....	95.9	96.1	92.2	96.0
Housefurnishing goods...	106.6	106.0	102.5	102.9
Miscellaneous.....	117.3	117.5	119.0	118.8
All items.....	78.6	80.0	77.8	79.1

As in most budgets used in cost of living investigations, the items to be priced were divided into five major classifications: food, housing, fuel and light, clothing, and sundries.

In the following chapters prices of these items in the different localities will be compared on the basis of the standard budget, and the results will show not what the average wage earner actually spends, but what it would cost him to maintain the selected standard of living.

CHAPTER II

RETAIL FOOD PRICES

FOOD constitutes the most important part of the wage earner's budget because of its indispensability and the necessity of obtaining the maximum nourishment at a minimum cost. Active physical exertion requires a consumption of food which is considerably in excess of the requirements of persons engaged in other work, and the physical worker must maintain his bodily vigor to preserve his efficiency. Although we are told that in an approaching synthetic age we shall be able to carry a week's nourishment in a small box which will easily fit in the pocket, present conditions call for less concentration and more quantity, and the American workman gets a satisfaction from his three square meals a day which is not dulled by lack of variety or apprehension of an approaching era of tablet nourishment.

The variety and amount of food consumed by the average family is influenced by personal taste and custom, as well as by the money available for this purpose. Apparently, families live on a comparatively restricted and relatively expensive diet, for in the cities visited butchers repeatedly remarked upon the tendency of housewives to buy more expensive cuts of meat, although the cheaper cuts were equally nutritious and tasty.

METHOD OF COLLECTING FOOD PRICES

In the present study of the cost of living an effort has been made to prepare a well-balanced food budget, based largely on the less expensive foods, although a few of the more expensive items are included. Staple articles, available at all seasons of the year, form the bulk of the food allowances, but seasonable fruits and vegetables may be substituted when they are most plentiful and at the lowest price.

Price quotations were secured for forty items and were obtained for a quality which was ordinarily purchased by

wage earners, and whenever possible on the basis of purchase in bulk. However, in many stores quotations were obtained only for package goods, because the practice of purchasing in bulk is falling into disuse. This is due in considerable measure to the popularity of widely advertised, trade-marked goods which are carried by practically all stores and have come to be generally recognized as the standard in their lines. The prevailing tendency to buy only for immediate needs, made necessary in many cases through lack of storage space, and the emphasis in recent years upon sanitary food handling have added to the appeal of the convenient quantity in the tightly sealed package.

Food prices were obtained from independent stores in the neighborhoods visited and also from chain-store organizations in each city. In the large and medium size cities, the quotations on each item were averaged separately for the chain stores and for independent grocers. These two representative quotations were then averaged, thus giving equal weight to chain and neighborhood stores in the final price. In the small cities, where the independent stores are a more important factor than in the larger places, equal weight was given to each store from which quotations were secured.

In Cleveland, Dayton and Reading, there were large central markets where the housewife went, basket in hand, to buy many articles of food direct from the farmer. In Dayton, curb markets to which the farmers brought their produce were held three mornings a week, and in addition there were three market houses, two of them city-owned. It has been estimated that approximately one-third of the entire produce supply in Dayton is sold directly to the consumer by the producer.¹ In these three cities, where the public markets played such an important part in the retail trade of the community, these markets were given the same weight as a chain-store organization.

QUANTITY DATA

The quantity and quality allowance of food in the budget prepared for this study is based upon the number of calories

¹ "Dayton Industrial Survey," Dayton Chamber of Commerce, Dayton Industrial Association, Section K, p. 11.

required to keep a family in good physical condition, and their necessary distribution among meats, fish, eggs, milk, cereals, fruits and vegetables, sweets and fatty foods, in order to get the proper proportion of protein, calcium, phosphorus and iron. A man engaged in moderately hard muscular work requires about 3,500 calories per day.¹ The wife needs about nine-tenths as much, or 3,150 calories. A boy of twelve needs about 2,800 calories daily, while two children of eight and two years of age together require practically the same amount as a boy of twelve. On the basis of a family with two average children under fourteen years of age, it is necessary to provide two-thirds as many calories as would be required for three children of twelve, eight and two years of age, or 3,734 calories daily. For the family of a wage earner, his wife and two average children under fourteen years of age, the minimum caloric consumption to keep them in good health is therefore about 72,700 calories weekly. The food budget which has been prepared to meet the essential requirements of this family of four is shown in Table 5 which lists the articles of food, as well as the quantity of each item required weekly.²

COMPARISON OF FOOD PRICES

The study of retail food costs indicates that there is considerable standardization in retail food prices, which is due to a number of contributing causes. The steady improvement in speed and quality of transportation has done much to make commodities available to widely separated markets at approximately the same cost. Better production methods or attractive packing and display have permitted distant shippers to compete successfully with local producers. Extensive advertising is often dependent for its success upon the association with the article of a standard uniform price, and this price holds throughout the country. The growth of

¹ 3,000 calories of energy per day is needed for a man doing work of this nature. In the preparation of food about 10% of its value is lost through shrinkage and waste, so that to obtain 3,000 calories, it is necessary to buy 3,500 calories.

² The sources of information used in the formulation of the energy requirements are: National Industrial Conference Board, *op. cit.*, pp. 44-46; Mary Swartz Rose, "Feeding the Family," New York, 1917.

TABLE 5: MINIMUM REQUIREMENTS AND AVERAGE MINIMUM COST OF FOOD FOR ONE WEEK, BASED ON THE NEEDS OF AN INDUSTRIAL WORKER, HIS WIFE AND TWO CHILDREN UNDER FOURTEEN YEARS OF AGE, LIVING AT A FAIR AMERICAN STANDARD IN TWELVE INDUSTRIAL CITIES

Item	Quantity (in Pounds)	Large Cities				Medium Size Cities			Small Cities				
		Boston, Mass.	Cleveland, Ohio	New York, N. Y.	Philadelphia, Penna.	Dayton, Ohio	Reading, Penna.	Springfield, Mass.	Syracuse, N. Y.	Butler, Penna.	Leominster, Mass.	Lockport, N. Y.	Marion, Ohio
Meat and fish													
Leg lamb	3	\$1.07	\$1.02	\$1.03	\$1.16	\$1.11	\$1.29	\$1.14	\$1.01	\$1.28	\$1.22	\$1.11	\$1.24
Hamburger steak	1	.22	.20	.23	.21	.21	.21	.20	.20	.22	.24	.19	.20
Flank beef	2/3	.15	.11	.15	.15	.11	.11	.14	.09	.14	.16	.12	.11
Pork chops	1	.39	.40	.32	.36	.38	.36	.41	.40	.32	.43	.40	.39
Bacon	1/4	.10	.10	.12	.10	.09	.11	.10	.10	.11	.11	.10	.09
Bologna sausage	2/3	.17	.16	.20	.19	.15	.18	.19	.17	.17	.19	.17	.14
Fresh fish	1	.13	.28	.21	.22	.30	.23	.09	.24	.35	.15	.28	.30
Dried codfish	2/3	.17	.19	.21	.21	.19	.16	.19	.19	.17	.19	.19	.18
Can salmon	1	.15	.17	.18	.16	.18	.17	.17	.19	.17	.16	.17	.19
Dairy products													
Milk	11 qts.	1.42	1.30	1.66	1.65	1.25	1.40	1.35	1.45	1.51	1.46	1.25	1.25
Butter	1 1/2	.66	.72	.67	.67	.69	.65	.69	.67	.64	.68	.66	.69
Oleomargarine	2/3	.16	.18	.21	.17	.15	.17	.18	.17	.16	.17	.15	.15
Lard	1/4	.04	.04	.06	.04	.04	.04	.04	.04	.04	.04	.04	.04
Cheese	2/3	.24	.24	.25	.25	.25	.24	.25	.23	.22	.25	.25	.24
Eggs	1 1/2 doz.	.69	.70	.58	.61	.77	.53	.77	.70	.53	.65	.72	.67
Vegetables													
Potatoes	1 1/3 pk.	.47	.60	.59*	.58	.49	.60	.50	.51	.55	.61	.51	.49
Carrots	2	.13	.08	.15	.10	.10	.18	.09	.09	.17	.10	.10	.09
Onions	2 1/2	.11	.10	.15	.11	.11	.15	.09	.13	.15	.11	.13	.09
Cabbage	2 1/2	.12	.08	.18	.09	.09	.11	.09	.06	.11	.10	.10	.08
Dried beans	1 1/2	.14	.12	.14	.14	.12	.14	.14	.14	.12	.14	.12	.13
Can tomatoes	No. 3 can	.19	.18	.17	.15	.17	.16	.17	.17	.17	.19	.18	.17
Cocoa	1/4	.08	.09	.09	.08	.08	.08	.09	.10	.08	.10	.09	.08

chain stores has been so rapid that independent neighborhood stores have found it necessary to bring their prices in line with chain store prices. These factors and others have contributed to the establishment of standard prices for many important articles of food which has tended to reduce whatever differences in the cost of food existed between different sections of the country.

There still remains the question of price differentials between cities of different size which is supposedly due to the greater cost of doing business in large cities and to the greater cost of bringing commodities to the market. But even this difference appears to be exaggerated. The results of this study show that the highest cost of the food budget was found in New York City, but the second highest was Leominster, Massachusetts, the smallest city covered. In one, the population was 5,620,048, and in the other, 19,744. The weekly cost of the food budget in New York City was \$11.94 and in Leominster \$11.59, while at the other extreme it was \$10.70 in Marion, Ohio. Between the cities of highest and lowest cost there was a difference of only \$1.24 or 10.4%.

Food costs in the different cities are given in detail in Table 5. These data emphasize the remarkable uniformity in the costs of important articles in the food budget and make inevitable the conclusion that differences in prices of food staples have been frequently over-estimated. It would appear that differences in costs of significant proportions between different cities or sections are likely to be due to different living standards which call for different articles or different qualities of the same article in the various localities. Because of the large proportion of the entire budget cost which is assigned to food, this similarity in food costs has the effect of keeping to small proportions the differences between cities in the total cost of living.

CHAPTER III

HOUSING COSTS

HOUSING stands out as the item of the budget which is most likely to be influenced by local conditions and customs. In a number of cities investigated in this survey, dwellings for wage earners were substantially similar in character, while between other cities there were marked differences. This is inevitable, since the character of housing is necessarily influenced by population congestion and land values, and in a lesser degree, by the customs and preferences of local tenants. Where land values are high, low-cost shelter can be provided only by multi-floor dwellings which can distribute the rental value of the land occupied between many families. In cities of medium size, this condition exists but in a modified degree, so that buildings of two or three stories with "flats," usually prevail for housing families of wage earners. In the small communities, land values are a negligible factor, and the most inexpensive shelter often takes the form of small, detached frame houses.

This dissimilarity in the kinds of housing afforded in different localities makes it impossible in a study of this character to confine the price comparison to identical types of shelter. Similar housing simply does not exist in all localities. Therefore, an attempt has been made to determine the prevailing form of housing in each locality, the type of shelter upon which the majority of wage earners' families must depend, and consider the rental cost of this form as the amount which the wage earner must pay for shelter.

As an aid to comparability and in order to maintain what was considered a minimum American standard of living, three requirements were laid down in collecting rent quotations. Housing considered suitable to meet the minimum standards for a family of an industrial worker must be in a decent neighborhood, in a fair state of repair, cleanliness and sanitation, and must have a bathroom for the exclusive use of the family.

Because of the considerable areas involved, it was impossible to investigate all of the wage earning sections of the twelve cities, so that representative sections¹ were selected for thorough investigation of the types of housing available and the rents charged. It is believed that fair samples have been chosen and that the rents specified are representative of the class of housing with which this survey is concerned.

The final estimates of average rents in the various cities are based upon a number of sources of information. Representative real estate brokers were consulted for rent estimates on the type of housing covered in this investigation. Information was also obtained from chambers of commerce, employers and housing associations regarding local rents. Agents of the Conference Board as prospective tenants visited many of the houses offered for rent as a final check on the various estimates submitted.

RENTS IN LARGE CITIES

Boston

The prevailing type of residential building in the American wage earners' districts throughout Greater Boston is the so-called "three decker," a three-story frame building, housing one or more families to a floor. All the neighborhoods investigated, with the exception of Everett, had been settled for a number of years and consequently there are few homes with all modern improvements in these localities and very little vacant land left for development.

Few improvements are found in the older houses. They contain four or five rooms, have a toilet, gas for lighting and cooking, and are heated by stoves. The newer houses have flats of five or six rooms, a bathroom for the exclusive use of a family, gas for cooking and electric lights. These dwellings were built before the central heating plants came into general use and are all heated by stoves, with the exception of flats in Everett, which are of comparatively modern construction and are heated by hot-air furnaces.

The general appearance of the districts visited was quite pleasant, the streets being fairly wide, with plenty of shade

¹ See Appendix I.

trees. Many of the houses had gardens in the rear, while all the flats visited were arranged so as to receive sufficient light and air in every room.

Houses were inspected and real estate brokers were consulted in four large districts in Boston—South Boston, Roxbury, Cambridge and Everett.¹ The rents prevailing throughout these sections varied somewhat, appearing to be cheapest in Roxbury, \$25.00–\$30.00, and most expensive in Everett, \$35.00–\$40.00, the reason for this difference in rents being that the houses in the latter section are equipped with furnaces, which improvement ordinarily adds five dollars per month to the rent. The average minimum monthly rent for five rooms meeting the American standard described above, that is, having electric lights, bathroom, gas for cooking and heated by stoves, ranged from \$25.00 to \$35.00, with an average of \$30.00 for the districts as a whole, while for four rooms with the same conveniences the range of rents was from \$20.00 to \$30.00, with an average of \$25.00. There were so few three-room suites with the improvements mentioned above in these sections that representative rents could not be obtained.

In the older sections where gas and toilet were the only conveniences, the rents were approximately ten dollars a month less; the average monthly rent for five rooms being \$20.00, with a range from \$16.00 to \$22.00; for four rooms, \$16.00, with a range from \$14.00 to \$20.00; for three rooms, \$13.00, with a range from \$12.00 to \$15.00. The three- and four-room flats in these old houses are ordinarily rented on a weekly basis.

Thirty dollars per month was taken as the average minimum expenditure for rent in Boston for the family of four living on an American standard. This amount allows the industrial worker to rent a five-room flat with bathroom, electric lights, gas for cooking, heated by stoves and located in a decent neighborhood where American wage earners form the bulk of the population. A five-room flat was taken as the standard because it represented the prevailing type of housing in the neighborhoods investigated.

¹ For exact boundaries of sections see Appendix I.

Cleveland

There are several distinct types of housing available for the family of the industrial worker in Cleveland. In the older parts of the city, in the West Side and St. Clair-Superior sections, there were originally many good-sized, one-family wooden houses, but because of the pressure of population and high rents, large numbers of these houses were converted into two-family flats. Because of this conversion, the upper flat is very often inconveniently arranged, there being but one entrance at the side or rear. In most of the upper flats, inspected by the Board's agents, the only entrance led directly into the kitchen. If the yard was large enough, frequently from one to three cottages were built in the rear of the converted houses, so that from two to five families are living where but one previously dwelt. These small cottages and flats in the converted houses contain on an average four or five rooms.

In some parts of the West Side, there are many small, frame, two-story single houses of very similar construction containing five or six rooms. Each house is placed in a small plot of ground with a yard at the sides, front and rear.

Much of the housing in both the St. Clair and West Side sections was constructed without a basement, so that the majority of the dwellings studied do not have central heating plants, while many of the older houses are without bathrooms.

The Buckeye Woodhill Section is a much later development. Here the majority of the houses are of wooden construction, with two flats of four or five rooms each, the five-room flat predominating. The upper flats also had the objectionable feature, mentioned in connection with the converted houses with only one entrance at the rear of the dwelling, although it was obvious that the house was originally built for two families. Most of the houses in this locality have such modern conveniences as bathroom, open plumbing, electric lights, gas for cooking and, being comparatively new, hot-air furnaces.

With this diversity of housing there is almost an equal diversity in the rents. For the old-fashioned cottages of five rooms in the rear of another dwelling, the rent was approxi-

mately \$25.00 per month without bath, and slightly more, from \$25.00 to \$30.00, with bath. The monthly rental for five rooms in a two-family house, with bath, electric lights, gas, and heated by stoves, was around \$30.00; without bath, \$25.00. The rent for the single houses, described above, ranged from \$30.00 to \$35.00 with bath and heated by stoves, and \$35.00 to \$40.00 if equipped with furnace.

For the five-room flats in the Buckeye Woodhill Section, the general average was somewhat higher, because the houses were newer and had furnaces. The upper flats, being less desirable, rented from \$30.00 to \$35.00 while the lower ones ranged from \$35.00 to \$40.00. Four-room flats cost about \$20.00 per month without bath, \$25.00 with bath, and \$30.00 if equipped with furnace.

On the basis of these prices, ranging from \$25.00 to \$40.00 for five rooms, dependent on the number of conveniences and location, \$30.00 per month was allowed for rent in the budget of the American wage earning family in Cleveland. For this sum, a five-room flat, with electric lights, gas, bathroom and heated by stoves, could be rented in a good neighborhood.

*New York City*¹

The problem of housing for the wage earner in New York City is much more serious than in the other cities covered in this investigation. Concentration of a great population within a comparatively small area, partially restricted by natural barriers, has resulted in high rents, small living quarters and overcrowding. The type of housing and the rents, however, are influenced to a large extent by conditions within the borough in which the wage earner lives. There are five of these boroughs in New York City, and housing and rents in each differ slightly from the others.

Prior to the introduction of rapid transit, Manhattan and Brooklyn alone grew into large cities. In these two boroughs the large, multi-family tenements and small unit "railroad" apartments² provide practically the only minimum cost of

¹ Basic data for this section taken from the National Industrial Conference Board's report, "Cost of Living in New York City, 1926," pp. 15-36.

² Known as "railroad" apartments because they run the depth of the building without a hall, and it is necessary to go through one room to get to another as in a train of cars.

housing available for wage earners. The houses are old and many of them are without bathrooms or electricity.

Before the elevated and subway railways were built to the Bronx and Queens, these boroughs consisted of many scattered communities, suburban in character and composed of one-family and two-family frame houses. The Bronx was developed first, and many large tenements have been built there within the past fifteen or twenty years. A larger proportion of the houses are of this type in the Bronx than in any other borough, except Manhattan. Being of comparatively new construction, the tenements usually have a bathroom for the exclusive use of each family. The small one-family or two-family house is still the most prevalent type of dwelling in Queens and to even a greater extent in Richmond. Wage earners' houses in these two boroughs are mostly the older frame structures.

Rents for the types of housing described above varied to a considerable degree between the five boroughs. In the Bronx and Manhattan, where the industrial worker ordinarily lives in multi-family dwellings, the rents were highest. In both of these boroughs, flats meeting the requirements set up in this investigation, rented on an average at the rate of \$8.50 per room per month. In Brooklyn the rooms were \$1.00 per month less, or \$7.50 per room for flats in three- to six-family tenements. Average rents for wage earners were lowest in the borough of Richmond, where the monthly rate per room in frame dwellings was \$7.00. For the same type of housing in Queens the rate was \$8.00 per room. In the five boroughs, the flats, to which these rent quotations apply, provided the ordinary conveniences, bathroom, electric lights and gas, but not central heat. These are known in New York as "cold-water flats," because the tenant supplies his own heat and hot water.

In the older parts of Manhattan and Brooklyn, as well as in Queens and Richmond, a bathroom is not one of the accommodations supplied in the oldest houses. The rent for housing without bathrooms appears to be \$5.00 per month per room throughout the four boroughs.

Because of the crowding of so many persons within a limited area, small living quarters are the rule in New York.

This tendency has been decidedly more pronounced during and subsequent to the World War. From 1914 to October, 1925, according to the Federal Reserve Bank of New York, the rents in the cheaper quarters rose 90%. As a consequence, the average number of rooms per family of moderate means has decreased to less than four rooms.¹ In view of these facts it was felt that four rooms for a family of four was in keeping with the general custom, and the rent has been so computed. On this basis, the average monthly rent ranged from \$34.00 for four rooms in the Bronx and Manhattan to \$28.00 in Richmond. By weighting the average rents according to the population in each borough, it is found that the average rent for New York City as a whole is approximately \$32.00 for a four-room flat without central heat, but with gas, electric lights and a bathroom.

Philadelphia

In Philadelphia each family as a rule has its own house. The tenement, flat and apartment dwellings are the exception. It has been estimated that about 80% of the families live in private dwellings.² The streets are lined with brick houses joined together in a solid block, each dwelling the counterpart of every other in the street, with no marks of identification save the window curtains and the house numbers.

Houses in the industrial workers' sections are, as a rule, two stories high, with three rooms to a floor. Many of them are built on the street line, but all have at least a small yard in the rear. These dwellings, unlike those in Boston, Cleveland and New York, are almost without exception equipped with hot-air furnaces instead of being heated by stoves.

Rents do not vary greatly in the various districts in which the wage earners live,³ although the rents in North Philadelphia, Manayunk and the Woodland section of West Philadelphia appeared slightly lower than in the other sections covered. Such differences as exist are due to the state of re-

¹ Report of the Mayor's Committee on Housing, New York, February 29, 1924, p. 6.

² Philadelphia Housing Association, "Housing in Philadelphia, 1926," p. 35.

³ For complete description of sections covered see Appendix I of this volume.

pair, distance from the car line, and location. The monthly rent for a six-room house with hot-air furnace, bath, gas and electric lights ranged from \$25.00 to \$40.00, with an average minimum of \$30.00 for the type of housing accepted as suitable for the American wage earner. Six-room houses without baths rented on the average for about \$25.00 per month.

RENTS IN MEDIUM SIZE CITIES

Dayton

Dayton also is a city of private dwellings, with practically no tenements, but unlike that of Philadelphia, the architecture of Dayton is highly diversified. There are small detached one-family frame houses and bungalows, a few brick dwellings in the older sections of the city and quite a large number of semi-detached two-family houses. Outside of a few modern real estate developments, there seems to be no distinctive type of architecture in the wage earners' sections of Dayton.

The average rent for five rooms with bath, electric light and gas was practically the same for all sections of the city which were covered in this investigation, \$30.00 per month, with a range from \$25.00 to \$35.00. A house renting for this price was heated by stoves or by a hot-air furnace. As a general practice, the average monthly rent of houses which had both bathroom and furnace was \$35.00. If the conveniences included a toilet instead of a bathroom the rent for five rooms was around \$25.00 per month.

Reading

Housing in Reading is very similar to that in Philadelphia, with its solid row brick houses of uniform appearance. Often there is a small porch built on the sidewalk and a small passageway under the house leading from the sidewalk to the court. This has two grooves leading through from the rear across the sidewalk to the gutter. Wash water flows through this open drain where as is often the case there is no sewer connection. There are frequently yards in the rear.

Thirty dollars is the average rent for the prevailing type

of housing in the wage earners' sections. Accommodations in houses renting for this amount include six rooms, bathroom, gas, hot-air furnace, and either gas or electricity for lighting. Without a bathroom, and possibly without furnace, the monthly rent is approximately \$25.00.

Springfield

Flats in two-story or three-story frame dwellings predominate in wage earners' sections in Springfield. These flats are laid out very similarly, having five rooms, hot-air furnace, electric lights, gas and bathroom. Ordinarily, there is a patch of grass in the front of the house, plenty of space between the dwellings and a yard in the rear, with occasional gardens and fruit trees.

The rent for houses of this type averaged \$25.00 per month for a fair, minimum, American standard. In flats with the same conveniences, but heated by stoves, of which there are a few, the rent was approximately \$5.00 less per month, ranging from \$21.66 to \$26.00 per month.

Syracuse

Industrial workers in Syracuse live in flats in detached houses, mostly of wooden construction. The houses are not crowded together and practically every house has a lawn in front. The less expensive flats are in the older dwellings very near the center of the city. Very few small single houses are available for the wage earner.

It was found that \$30.00 per month was a fair minimum average rent for a five-room or six-room flat with electric lights, gas and bathroom, and heated by hot-air furnace. Without a bathroom and heated by stoves, similar flats rented for about \$20.00 per month.

RENTS IN SMALL CITIES

Butler

Practically all of the houses in Butler are detached frame dwellings with adequate yards. There are but four or five tenements in the city, and a higher rental is usually charged for them because the interior finish is better than in the single houses. The average worker's home is a wooden two-

story house of five or six rooms, heated by stoves, electrically lighted and with gas for cooking but often without bath.

For a five-room or six-room house, with the same conveniences and with a bathroom, the average rent was \$25.00 per month; without bathroom, \$20.00. For four rooms without bathroom, the rent ranged from \$16.00 to \$20.00.

Leominster

In Leominster, the average wage earner lives in a flat in a two-family or three-family frame house, having bathroom, electric lights and gas. Even the new houses in the sections covered by this investigation are heated by stoves, although very few of the houses inspected have pipeless heaters. The houses are set in large yards, many of them with gardens and fruit trees at the rear.

The flats ordinarily have five or six rooms and rent on an average for \$20.00 per month. Four-room flats, of which only a few were seen, rent for \$16.00 per month.

Lockport

Dwellings in the industrial workers' neighborhoods in Lockport are either small detached single houses or two-family flat buildings of frame construction. For the most part rents were secured for flats, as the single houses are rarely offered for sale or for rent, the families having lived in them for many years.

These flats ordinarily contain five or six rooms, have the usual conveniences, electric lights, gas and bathrooms and are heated by stoves. The rents for these accommodations vary from \$25.00 to \$35.00 per month, with an average of \$30.00.

Marion

The single frame house predominates in the wage-earning community of Marion, although several examples of two-family houses were noted. Many of the older sections of the city have the most primitive plumbing, a cistern and a well comprising all the conveniences in this respect. However, the sewerage system is being extended, and many of these old houses are being modernized. The accommodations

available to the wage earner are, therefore, varied—from a house with practically no sanitary arrangements to a completely modern structure. A large number of the wage earners' homes have electric lights, gas and bathrooms, but are heated by stoves. The ordinary house in the wage-earning section contains five or six rooms.

The rentals for the houses with bathrooms, but without furnaces, average about \$25.00 per month. For the houses without bath, the rents vary from \$15.00 to \$25.00 per month.

WATER RENTS

In three cities, Reading, Butler and Marion, the water rent is charged directly to the tenant. Inasmuch as water is ordinarily paid for by the landlord and is included in the accommodations to which the tenant is entitled in exchange for the monthly rent, this expense is deemed to belong under the item of housing and should be added to the monthly rental in cities where the water rent is paid by the tenant. Taking this factor into consideration it is found that the average minimum rentals for these three cities are as follows:

Reading.....	\$30.83
Butler.....	26.00
Marion.....	26.17

SUMMARY

This review of housing conditions in twelve industrial cities indicates the considerable diversity in accommodations available to wage earners. The types of shelter in the various cities, outside of New York City, have one feature in common, however. The general environment of the wage-earning communities is comparatively pleasant. Even in the large cities, every room in the homes inspected receives adequate sunlight and air, and most of the streets are tree lined. In the medium size and small cities, there is very little overcrowding, each house standing in an ample yard, many with flower or vegetable gardens in the rear.

In New York City, because of high land values, every bit of space is made to yield the utmost return. Inside courts, dark rooms, insufficient air and restricted living quarters are the results of the crowding of millions of people in a small

area. Living conditions are, accordingly, relatively less favorable for wage earners in New York City than in the eleven other cities covered in this investigation.

Table 6 shows that in spite of the diversity in typical

TABLE 6: REPRESENTATIVE AVERAGE MINIMUM RENTS PER MONTH FOR PREVAILING TYPES OF HOUSING IN TWELVE INDUSTRIAL CITIES

(Source: National Industrial Conference Board)

Prevailing Type of Housing	Number of Rooms	Average Monthly Rent		Average Monthly Water Rent
		With Bath	Without Bath	
Large Cities				
Boston, Mass				
Flat in three-story building	5 ¹	\$30.00	\$20.00	4
	4	25.00	16.00	
	3	3	13.00	
Cleveland, Ohio				
Flat in two-story building	5 ¹	30.00	25.00	4
	4	25.00	20.00	
New York, N. Y.				
Flat in multi-family dwelling	4 ¹	32.09 ²	20.00	4
	3	24.06 ²	15.00	
Philadelphia, Pa.				
Single attached house	6	30.00	25.00	4
Medium Size Cities				
Dayton, Ohio				
Single detached or semi-detached house . .	5	30.00	25.00	4
Reading, Pa.				
Single attached house	6	30.00	25.00	\$0.83
Springfield, Mass.				
Flat in two-story or three-story building . .	5	25.00	3	4
Syracuse, N. Y.				
Flat in two-story building	5 or 6	30.00	20.00	4
Small Cities				
Butler, Pa.				
Single detached house	5 or 6	25.00	20.00	1.00
Lockport, N. Y.				
Flat in two-story building	5 or 6	30.00	3	4
Leominster, Mass.				
Flat in two-story building	5 or 6 ¹	20.00	3	4
	4	16.00	3	4
Marion, Ohio				
Single detached house	5 or 6	25.00	20.00	1.17

¹ Most prevalent type of housing for a family with children. Rents for this type of housing allowed in family budget.

² Composite total for five boroughs of New York computed by weighting rents for separate boroughs according to population.

³ Not included.

⁴ Paid by landlord and included in rent.

housing for wage earners, there is a marked uniformity of rents for prevailing types of housing between cities in the same size groups and to a lesser degree between cities of different size. Six-room houses in Philadelphia and Reading,¹ five-room flats in Boston, Cleveland, Syracuse and Lockport, and five-room houses in Dayton—all rent for the same amount, \$30.00 per month. Five-room flats in Springfield and five-room or six-room houses in Butler¹ and Marion¹ rent for \$25.00 per month.

¹To the house rent must be added water rent.

CHAPTER IV

FUEL AND LIGHT

UNDER the classification "Fuel and Light" are included coal, wood and kerosene for heating and cooking, gas for cooking during the summer months when the kitchen range is not in use, and electricity for lighting. These items exhibit greater fluctuations in costs between the twelve cities than any other of the five main classifications of the budget, because of the differences in the type of housing, kind of fuel used and distance from the coal mines.

COAL, KEROSENE, KINDLING WOOD, GAS

The amount of fuel allowed for heating has been influenced by three factors, the size and construction of the workman's housing, kind of heating apparatus, and severity of climate, and in each case was determined only after interviews with coal companies, real-estate dealers and landlords of houses inspected by Conference Board agents as prospective tenants. Table A in Appendix II shows the number of rooms, the heating facilities and the yearly amount and cost of coal, kerosene and kindling wood allowed in each city.

It was the general consensus of opinion in most of the cities visited, that one ton of coal per room per year would supply sufficient heat if two stoves were used, while an additional ton would be required if the house was equipped with a furnace. On this basis, five tons of coal have been allowed in six cities¹ in which the average wage earner's home has five rooms and is heated by stoves. An extra ton of coal has been added in two cities² where a furnace is generally part of the heating equipment. Because of the mild climate in Reading and Philadelphia, five tons of coal have been allowed, although the average houses have six rooms and are

¹ Boston, Cleveland, Dayton, Butler, Leominster, Lockport.

² Springfield, Syracuse.

heated by furnaces. On the other hand, six tons have been deemed necessary in Marion, where the average industrial worker's home of five or six rooms, heated by stoves, is exposed to the weather on all sides, having large yards between the houses.

New York presented a problem somewhat different from the other cities. Where many families live in the same house, the matter of coal storage is a rather difficult one, which tenants frequently settle by buying coal in small quantities in 50 lb. or 100 lb. bags. This is an extremely expensive way of buying coal, and costs approximately \$22.00 per ton, whereas if bought in ton lots its cost would be in the neighborhood of \$14.50 per ton. Because of high coal prices, many families burn coal only in the kitchen range and depend upon oil stoves to heat the other rooms. In the boroughs of Manhattan, Bronx and Brooklyn, two tons of coal, bought in small quantities, and 126 gallons of kerosene have been allowed. In the boroughs of Richmond and Queens, where the smaller frame houses are the prevailing type of housing, four tons of coal at the regular ton prices have been allowed as sufficient to heat a four-room apartment.

To the cost of coal in every city is added the purely arbitrary amount of five dollars to allow for charcoal and kindling wood.

One of the chief factors in the great variation in the cost of fuel is the kind of fuel used for domestic purposes in the different sections of the country. In Massachusetts, New York and eastern Pennsylvania, anthracite is used almost exclusively. Efforts have been made by the Massachusetts Commission on the Necessaries of Life to introduce bituminous coal as a household fuel, but the Commission has not succeeded to the extent of displacing anthracite.

In parts of western Pennsylvania and Ohio, on the other hand, bituminous coal has almost entirely superseded anthracite as the domestic fuel. The difference which this makes in the total cost may be seen from the fact that the ton price of anthracite (chestnut) varied from \$16.50 in Leominster to \$13.35 in Syracuse, while the ton price for bituminous coal in Cleveland was just half as much as the anthracite in Leominster, \$8.25, and was even less in the other three cities

which use bituminous coal, the lowest price being in Butler, where the mines are very close to the city. Here bituminous coal costs \$5.26 per ton. The variation in the total yearly cost for fuel for heating was very marked, ranging from \$31.30 in Butler to more than three times this sum in Springfield, or \$101.50.

During the winter months, it is assumed that the kitchen range is used for cooking, as well as for heating, and that the gas range is used only during the summer months. During the five months or so when the range is not in use, the average minimum consumption of gas for cooking and heating water may be placed at about 2,000 cubic feet per month, or 10,000 cubic feet per year.

The rate per 1,000 cubic feet of gas depends to a large extent upon whether artificial or natural gas is consumed. In Ohio and western Pennsylvania which are close to the gas wells, the cost is ordinarily less than in New York, Massachusetts and eastern Pennsylvania. The rate per 1,000 cubic feet of gas, service charges and minimum bills, if any, and total yearly cost of gas for cooking is shown in Table B of Appendix II. From this table it will be seen that the annual gas bill in the city with the highest cost (Lockport, \$27.00)¹ is more than three times as much as in the city with the lowest cost (Butler, \$8.00).

In cities served with natural gas it is not uncommon for the houses to be heated, in part at least, by gas, which is extremely cheap as such, but more expensive than coal when used as a fuel. Many of the better grades of houses have combination gas and coal furnaces.

In Lockport, steam for heating is sold in the same way as gas and electricity. The rate for this commodity is as follows:

\$1.25 for first 25,000 lbs. per month.
1.10 for next 75,000 lbs. per month.
1.05 for next 400,000 lbs. per month.
1.00 for excess of 500,000 lbs. per month.

The rate is 5 cents less per 1,000 pounds if paid within certain period; minimum bill is \$6.00 per month.

¹ Although this city does not have the highest gas rate, a minimum monthly bill of \$1.50 brings up the total cost.

The average yearly bill for heating a six-room flat with steam bought in this manner would be approximately \$110. Most of the houses heated in this way are in the central part of the city. This type of heating is not ordinarily found in wage-earners' houses.

ELECTRICITY

In all of the twelve cities, wage earners' houses investigated were almost universally equipped with electric lights. A number of estimates were given as to the amount of electricity consumed per month in the various cities, but inasmuch as this is a comparative study of living costs, it was decided to allow the same amount of electricity in each city. Fifteen kilowatt hours was considered by many to be a fair minimum monthly consumption of electricity for lighting purposes. Table C in Appendix II is made up on this basis and gives the kilowatt hourly rate for electricity, service charges and minimum bill, if any, and annual cost of electricity.

TABLE 7: AVERAGE MINIMUM COST OF COAL, KEROSENE, GAS AND ELECTRICITY PER YEAR IN TWELVE INDUSTRIAL CITIES

(Source: National Industrial Conference Board)

City	Coal, Kerosene, Kindling	Gas for Cooking	Electricity	Total Yearly Cost
Large Cities				
Boston, Mass.....	\$83.75	\$12.00	\$15.30	\$111.05
Cleveland, Ohio.....	46.25	11.00	9.00	66.25
New York, N. Y.....	72.64 ¹	11.57 ¹	13.96 ¹	98.17 ¹
Philadelphia, Pa.....	76.50	10.00	14.40	100.90
Medium Size Cities				
Dayton, Ohio.....	45.00	11.90	14.40	71.30
Reading, Pa.....	75.25	17.00	16.20	108.45
Springfield, Mass.....	101.50	13.50	12.60	127.60
Syracuse, N. Y.....	86.90	14.80	13.50	115.20
Small Cities				
Butler, Pa.....	31.30	8.00	14.76	54.06
Leominster, Mass.....	87.50	17.50	18.00	123.00
Lockport, N. Y.....	77.50	27.00	18.00	122.50
Marion, Ohio.....	47.00	8.13	14.40	69.53

¹ Composite total for five boroughs of New York computed by weighting total costs for separate boroughs according to population.

Cleveland shows the lowest cost for this item of the budget, with an annual electricity bill on this basis of \$9.00, while in Leominster and Lockport, the highest priced cities in this respect, the cost is twice as much, or \$18.00 annually.

When all of the items making up the classification of fuel and light are consolidated, it is found that their combined cost is over twice as great in the city with the highest cost, (Springfield, \$127.60) as in the lowest (Butler, \$54.06). Table 7 shows the total annual cost of this item of the budget, as well as the cost of the three parts into which it is divided. Thus it is found that the total fuel and light costs are lowest in the cities in Ohio and western Pennsylvania which are near the natural gas wells and where bituminous coal is burned, and highest in the cities farthest from the coal fields. The three cities in Massachusetts are the highest in each of the three groups to which they belong.

CHAPTER V

CLOTHING PRICES

RADICAL changes in the customs of dress for women during the past decade have changed the content of the family clothing budget to such an extent that comparisons with former periods cannot be made with any great degree of accuracy. Prior to the World War, the wearing of silk garments was associated with affluence; now silk and its imitations know no class distinctions. Silk hosiery has replaced cotton to a large extent, and a silk dress for special occasions is an accepted part of the wardrobe.

Another change is the increasing tendency to purchase inexpensive ready-to-wear dresses and underwear. Children's clothing especially may be purchased for less than it would cost to buy the material and make it at home, and for this reason ready-made clothing has been allowed for both the two-year-old and twelve-year-old boy. Women's dresses may still be made at home for less than those purchased in the stores, although in the large and medium size cities there are many shops making a specialty of inexpensive silk dresses which sell as low as two for fifteen dollars. For the wife of the industrial worker and the daughter, the dress and apron costs are based upon the assumption that the woman buys the material and makes her own dresses, but purchases all other clothing for the family ready-made.

It is rather difficult to gauge how long this inexpensive clothing will wear, but it seems to be in accord with the tendency of the times to buy cheaper goods and change more often, thus keeping up with the trends of fashion. From the quantity of low-price merchandise found in the stores of all the cities which were visited in connection with this investigation, it would seem that this practice is not confined to any one section of the country. In one city, a survey was recently made of living costs, and it was found that the

stores of the city specialize in "medium to low grade merchandise but . . . are not merchandising junk or misrepresenting grades."

The type of apparel as well as the material and character has changed. Women's suits and shirt waists have practically disappeared, except for persons who have an extensive wardrobe. Few shoe stores carry high shoes for women,¹ which are purchased only by older women, even in cities where winters are comparatively severe. Silk dresses have been substituted for wool to a considerable extent, and there is little difference between a woman's summer and winter hat, both being of felt.

It is particularly difficult to make up a clothing budget for a wage earner's family, since clothing purchases are so strongly affected by personal tastes and other considerations. A certain amount of food must be eaten, but the same necessity does not dictate purchases of clothing. The husband's suit or the wife's dress may, with some repair or alteration, be made to serve another season, and clothing for the children may be made from cast-offs of their parents in order to make possible payments on an automobile or a radio. An almost indefinite contraction or expansion is possible in the clothing allowance. It was consequently difficult to determine the quantity of clothing needed under given conditions. The clothing budget as finally adopted is based largely on experience, on common observation and on opinions of shopkeepers.

The questionnaire used in the field investigations contained 31 items of men's clothing, 34 items of women's, 62 of children's, 12 yard goods items, 4 shoe repairing items, and 3 cleaning and pressing services. The standard of quality specified on the clothing questionnaire was "inexpensive but fair grades of merchandise, such as is usually purchased by wage earners." In most cases the prices secured were the lowest charged for these types of goods, unless the store carried a very cheap quality of goods. In this instance, prices were obtained for the grade usually purchased.

In the small and medium size cities, the shopping section is concentrated in a comparatively small area in the center of the town where most of the clothing is purchased. In

¹ This does not apply to orthopedic shoes.

the medium size cities, a few scattered clothing and supply stores may be found on the outskirts, but their volume of trade constitutes but a small portion of the total sales in the city. The agents of the Conference Board, therefore, largely confined their efforts to collecting prices on clothing items in main shopping districts in these two types of cities.

The situation was slightly different in the large cities. In each of the sections from which food and rent quotations were obtained, there was usually a main street where shoes, men's and women's furnishings and millinery could be purchased, although ready-to-wear clothing stores were not numerous. In the large cities, clothing quotations were obtained from both the outlying¹ and central shopping districts.

Leominster is within five miles of Fitchburg. The fare to the latter city is ten cents and there is a great deal of traffic between these two cities. Many wage earners work in Leominster and live in Fitchburg, while persons from Leominster often go to Fitchburg to shop. Various estimates were given as to the volume of retail trade which was diverted from Leominster because of its proximity to Fitchburg. It was the consensus of opinion that inhabitants of Leominster "shopped around" in Fitchburg before buying in their own city, and that the prices in Leominster were influenced by this competition. It was conservatively estimated that at least fifty per cent of the clothing was purchased in Fitchburg, and for this reason clothing quotations were secured from six leading stores in Fitchburg and were included in the Leominster clothing quotations.

Clothing quotations were secured mostly from stores which are patronized largely by the families of industrial workers. In every case, these prices were secured by the Conference Board's agents who either personally priced the goods or secured prices from the buyers. There is a comparatively great variation in the prices within the various cities, because of the differences in the grade of merchandise carried. No sale or bargain prices were taken.

Tables D to I in Appendix II give the quantity and kind of clothing allowed annually, the average price and yearly cost per article and the annual cost of supplying each mem-

¹ These sections correspond roughly to the districts described in Appendix I.

ber of the family with clothing. The tables have been made up for: (1) a married industrial worker; (2) his wife; (3) a boy of twelve; (4) a girl of eight; (5) a boy of two years of age; and (6) average minimum price of yard goods items and services.

It has been explained previously that the family taken as a standard consists of a man, wife and two average children. To find the cost of clothing for these two children, the total cost of supplying wearing apparel for three children (boys of two and twelve years of age and a girl of eight) was obtained and two-thirds of this amount was taken to represent the cost of clothing for two average children. Table 8 shows the annual minimum cost of clothing for the family of an industrial worker, his wife and two children living at a fair American standard.

The budgets are the same for all cities and are based on the assumption that the social needs of the family are confined to church, movies, lodge, shopping, etc., that the more

TABLE 8: AVERAGE MINIMUM COST OF CLOTHING FOR ONE YEAR FOR AN INDUSTRIAL WORKER, HIS WIFE AND TWO CHILDREN, LIVING AT A FAIR AMERICAN STANDARD OF LIVING IN TWELVE INDUSTRIAL CITIES

(Source: National Industrial Conference Board)

	Total Cost of Clothing	Clothing for Man	Clothing for Woman	Clothing for Two Average Children
<i>Large Cities</i>				
Boston, Mass.	\$188.56	\$70.43	\$51.95	\$66.18
Cleveland, Ohio.	195.61	66.48	57.29	71.84
New York, N. Y. ¹	208.93	75.64	57.75	75.54
Philadelphia, Pa.	208.05	73.68	61.49	72.88
<i>Medium Size Cities</i>				
Dayton, Ohio.	191.56	69.60	51.54	70.42
Reading, Pa.	196.57	68.24	57.95	70.38
Springfield, Mass.	204.16	68.48	60.30	75.38
Syracuse, N. Y.	212.16	72.36	64.14	75.66
<i>Small Cities</i>				
Butler, Pa.	202.93	71.49	62.20	69.24
Leominster, Mass.	196.65	67.88	57.87	70.90
Lockport, N. Y.	215.92	70.30	70.04	75.58
Marion, Ohio.	200.91	72.66	57.91	70.34

¹ Composite total for New York computed by weighting total costs for separate boroughs according to population.

formal clothing does not have hard usage, and that both the man and his wife have special clothing for their work.

It may be seen from Table 8 that at a specified standard the annual clothing cost does not vary greatly between cities, even though clothing is less standardized than food. There is a difference of only \$27.36 annually in the cost of clothing for the standard family between the city with the highest costs, Lockport, and the lowest, Boston, or 12.7%, while the difference in clothing prices between eight cities,¹ amounts to but 6.3%. No one city stands out as being inordinately high or low in the matter of clothing costs. Contrary to general opinion, the size of the city does not seem to influence greatly the price of clothing.

¹ Cleveland, Reading, Leominster, Marion, Butler, Springfield, New York, Philadelphia.

CHAPTER VI

SUNDRIES COSTS

FOOD, shelter, fuel and light, and clothing include the most essential requirements of life. But in addition to these main items of the family budget, many other expenditures are practically indispensable to the maintenance of an American standard of living. These various expenses, each comparatively small in itself, have been combined under the heading of sundries and include such items as transportation, recreation, reading material, medical care, insurance, organization dues, church, charity, gifts, candy, tobacco, cleaning supplies, toilet requisites, furniture and house furnishings.

Standardization of these diverse items is very difficult. Individual tastes and habits differ indefinitely. Local customs account for differences in the relative importance of some items in various communities. Some employers, through various industrial relations activities, provide free insurance and medical care for their employees. It is, therefore, necessary to construct a sundries budget more or less arbitrarily, taking into account the essential needs for maintaining a fair American standard of living and allowing leeway for individual differences in tastes and expenditures.

TRANSPORTATION

One of the chief items making up the sundries budget is the cost of transportation. It is, of course, difficult to state accurately just what proportion of the wage earners ride to work. In the medium size and large cities, a number of employers claim that it is not the custom for the wage earners to seek housing about their place of employment. For instance, an industrial relations manager in Springfield states that most

of their workers come from the Indian Orchard and Brightwood sections of Springfield and from Chicopee Falls and that few live within walking distance of the establishment in which they work. Another company in a large city made a survey in 1926 of the neighborhoods in which its employees lived and found that out of 4,630 employees only 1,148 lived in the postal district in which the company was located. This did not mean that all employees living in this district were near enough to the plant so that they could walk to work, while the other three-quarters of their workers who lived outside this district had for the most part to use the street cars to reach their place of employment.

It was decided, therefore, to allow daily carfare to the head of the family in the eight cities over 100,000 population. Where the rate for a number of rides was less than a single cash fare, the lower fare was allowed. The small cities were compact enough so that most of the workers could walk to the industrial plant and, therefore, no carfare was allowed. If the employee lived so far away that he could not walk to his work, it was often necessary for him to use a bicycle, because of poor transportation service. For example, in one small city it was stated by the personnel manager of a company employing 1,800 persons that there were only two street cars which would get their workers to the plant in time to start work promptly in the morning.

Transportation was also allowed for purposes of recreation and shopping in the large and medium size cities. In the large cities, each member of the family was given two cash fares weekly. Less carfare was allowed for amusement and shopping in the cities from 100,000 to 200,000 population, for the reason that the wage earners' neighborhoods were not far from the center of the city. Only two cash fares weekly were added to the budget in this group of cities for shopping and recreation. Transportation allowance for recreation and shopping was not made in the small cities, except in Leominster.¹ In the latter city, a round trip to Fitchburg was allowed weekly.

Table 9 shows the electric railway fares in each of the twelve cities.

¹ As already stated, wage earners from Leominster go to Fitchburg to shop.

TABLE 9: ELECTRIC RAILWAY FARES IN TWELVE INDUSTRIAL CITIES

(Source: National Industrial Conference Board)

City	Cash Fare	Ticket Rate
Large Cities		
Boston, Mass.....	10¢	4 for 25¢ ¹
Cleveland, Ohio.....	7¢ ²	8 for 50¢ ²
New York, N. Y.....	5¢ ³	
Philadelphia, Pa.....	8¢	2 for 15¢
Medium Size Cities		
Dayton, Ohio.....	5¢ ²	4
Reading, Pa.....	7¢	
Springfield, Mass.....	10¢	3 for 25¢ ⁵
Syracuse, N. Y.....	10¢	6 for 45¢; 4 for 30¢
Small Cities		
Butler, Pa.....	10¢	7½¢ ⁶
Leominster, Mass.....	7¢ ⁷	Weekly pass 75¢
Lockport, N. Y.....	8¢	2 for 15¢ ⁸
Marion, Ohio.....	6¢	5 for 25¢

¹ Tickets may be used only on certain car and bus lines. School tickets at rate of 5 cents are also sold to school pupils. Eighteen per cent of the passengers in 1926 were carried at the rate of five or six cents. Ten cents is the basic rate of fare, which includes a transfer if desired and permits a person to travel from any point on the system to practically any other point.

² Transfer charge, 1¢.

³ Subway and street-car fare in Bronx, Brooklyn and Manhattan. In certain portions of Queens, commutation on the Long Island Railroad must be considered, while in the Borough of Richmond a ferry charge of 5¢, a ride on the subway, as well as a 5¢ or 8¢ ride on the island must be included in the daily fare.

⁴ Children, 3¢.

⁵ Students, 4½¢ tickets.

⁶ Students, 5½¢.

⁷ Local fare. Carfare between Fitchburg and Leominster, 10¢. Students half fare.

⁸ Children, 5¢.

RECREATION

The types of recreation available for the worker vary widely in the twelve cities. A large city situated at the seashore or on a large lake, such as Boston, New York and Cleveland, affords a much greater variety of amusements than a small inland city, such as Marion or Leominster. Large cities offer more attractions away from the home than the smaller places, but all cities have one amusement in common which is also the most popular—the motion picture. For this reason, the cost of amusement is based upon a ticket to the motion picture theatre for each member of the

family weekly. Motion picture admission prices were collected both from the neighborhood playhouses and from the larger motion picture theatres in the center of the city. Table 10 shows the average admission price in each city for adults and children.

TABLE 10: AVERAGE ADMISSION PRICES FOR MOVING PICTURE THEATRES IN TWELVE INDUSTRIAL CITIES

(Source: National Industrial Conference Board)

City	Admission for Adults	Admission for Children
Large Cities		
Boston, Mass.	\$0.25	\$0.10
Cleveland, Ohio. . . . .	.25	.10
New York, N. Y. . . . .	.20	.15
Philadelphia, Pa. . . . .	.25	.10
Medium Size Cities		
Dayton, Ohio. . . . .	.15	.10
Reading, Pa. . . . .	.30	.15
Springfield, Mass. . . . .	.25	.15
Syracuse, N. Y. . . . .	.15	.10
Small Cities		
Butler, Pa. . . . .	.25	.10
Leominster, Mass. . . . .	.20	.10
Lockport, N. Y. . . . .	.35	.10
Marion, Ohio. . . . .	.30	.15

MEDICAL CARE AND SICK BENEFITS

The cost of sickness to the average family is another variable item. A considerable period may elapse with little or no serious sickness and without the necessity of making any considerable outlay for this item, but on the other hand, the total spent by all persons for this purpose amounts to a large sum.¹ A number of agencies, such as free clinics, medical supervision of school children and nursing service of insurance companies, as well as the medical service of some industrial companies, care for the public's health. However, the wage earner living on a fair, minimum, American standard should have a sufficient income to pay for the expenses arising from illness, and there has been allowed in this budget,

¹ The Edison Electric Illuminating Company of Boston made a survey of the amount of sickness among its employees and found that over a period of five years the average worker lost 8.9 days per year on account of sickness.

therefore, an arbitrary amount of twenty cents weekly for each member of the family to cover the hazard of illness. This will pay for ordinary care of health, including teeth, eyes and occasional special attention. This sum also allows for the small membership fee in the mutual benefit association¹ if such exists in the plant in which the worker is employed.

It is interesting to note the uniformity of prevailing physicians' fees in wage-earners' neighborhoods. In ten of the cities,² a visit to a physician's office was \$2.00, while a home call was \$3.00. In two cities³ these fees were \$1.00 and \$2.00 respectively.

MISCELLANEOUS ITEMS

Insurance

The practice of carrying industrial insurance for wage earners is widespread in all of the cities visited. Fraternal organizations and group insurance carried by employers also offer protection to the worker. An arbitrary amount of twenty-five cents a week for each adult and ten cents for each child was allowed in each city. This provides for the cost of burial.

Organization Dues

In addition to associations which afford protection in case of sickness or death, a small amount was allowed for dues to working men's societies, such as recreational associations of employees, church organizations and neighborhood clubs. There is no basis of knowing exactly the amount spent in any city for this purpose. An arbitrary weekly amount of twenty-five cents for a man and wife and two cents additional for each child has been allowed to cover the minimum requirements for this item.

Church, Charities, Gifts

Contributions for the support of the church and for charity rightly belong in the budget of the American wage

¹ These associations commonly provide benefit payments in case of death, accident or protracted sickness.

² Lockport, Syracuse, New York, Springfield, Boston, Butler, Philadelphia, Marion, Dayton and Cleveland.

³ Leominster, Reading.

earner. An arbitrary amount of forty-five cents weekly for the man and wife and five cents for each child has, therefore, been added to the budget. This also provides for Christmas gifts to members of family.

Candy, Tobacco

Tobacco for the man and candy for the children also belong in a fair, minimum, American budget. The allowance for this item is based upon two packages of cigarettes weekly and a similar expenditure for the other members of the family. Inasmuch as the price of popularly priced cigarettes is practically uniform throughout the cities visited, a fixed amount, 55 cents weekly, for the family of four was included in the budget for all cities.

Cleaning Supplies and Toilet Requisites

Soap, tooth-paste and brushes, razor blades, hair cuts for all members of the family, cleaning supplies for the kitchen and laundry, household medicines and other requisites for the bathroom are all very necessary for a family living at an American standard. An arbitrary amount of ninety cents weekly was allowed for this item in the twelve cities.

Furniture and Furnishings

The cost of furnishing and upkeep of the home is greatly dependent upon the individual taste and means of the family, more so perhaps than any other of the goods and services which make up the budget. In most of the wage earners' homes, visited in the course of the investigation, the furniture was scanty, no pieces matched, and the rugs were of oil cloth rather than of textiles. A fixed amount of seventy-five cents weekly was allowed for this item in each city. It is assumed that the furniture was purchased at the time of marriage, and that this sum is to be used for the replacement of furniture and other household equipment, and that no large purchases of new furniture are to be made.

Other Items

An arbitrary amount of 35 cents per week for other miscellaneous expenses has been allowed for the family in all of

TABLE 11: AVERAGE MINIMUM COST OF SUNDRIES FOR ONE WEEK FOR AN INDUSTRIAL WORKER, HIS WIFE, AND TWO CHILDREN UNDER FOURTEEN YEARS OF AGE IN TWELVE INDUSTRIAL CITIES

(Source: National Industrial Conference Board)

Items	Large Cities			Medium Size Cities			Small Cities					
	Boston, Mass.	Cleveland, Ohio	New York, N. Y.	Philadelphia, Pa.	Dayton, Ohio	Reading, Pa.	Springfield, Mass.	Syracuse, N. Y.	Butler, Pa.	Leominster, Mass.	Lockport, N. Y.	Marion, Ohio
Transportation												
To work	\$1.20	\$0.76	\$0.65 ¹	\$0.90	\$0.60	\$0.84	\$1.00	\$0.90	..	\$0.20	..	..
For shopping, school, recreation, etc.	.80	.56	.43 ¹	.64	.10	.14	.20	.20	..	..	..	..
Recreation	.70	.70	.70	.70	.50	.90	.80	.50	\$0.70	.60	\$0.90	\$0.90
Reading material, stationery, postage, telephone, etc.	.35	.35	.35	.35	.35	.35	.35	.35	.35	.35	.35	.35
Medical care and sick benefits	.80	.80	.80	.80	.80	.80	.80	.80	.80	.80	.80	.80
Insurance	.70	.70	.70	.70	.70	.70	.70	.70	.70	.70	.70	.70
Organizations	.29	.29	.29	.29	.29	.29	.29	.29	.29	.29	.29	.29
Church, charity, gifts	.55	.55	.55	.55	.55	.55	.55	.55	.55	.55	.55	.55
Candy, tobacco, etc.	.55	.55	.55	.55	.55	.55	.55	.55	.55	.55	.55	.55
Cleaning supplies and toilet requisites	.90	.90	.90	.90	.90	.90	.90	.90	.90	.90	.90	.90
Furniture and furnishings	.75	.75	.75	.75	.75	.75	.75	.75	.75	.75	.75	.75
Total	\$7.59	\$6.91	\$6.67	\$7.13	\$6.09	\$6.77	\$6.89	\$6.49	\$5.59	\$5.69	\$5.79	\$5.79

¹ Transportation costs are weighted according to the population of the five boroughs of New York.

the cities. This sum covers the purchase of a daily and Sunday newspaper which varied from two to three cents for the daily paper and from five cents to ten cents for the Sunday paper. It also provides for occasional telephone calls, postage, stationery and some school supplies.

Table 11 gives the total cost of supplying the items which make up the sundries classification of the budget. As has been stated before, they are, with the exception of transportation and recreation costs, without standardization as to quantity or use and the amounts allowed for each item are purely arbitrary.

There is a difference of \$2.00 weekly, or 26.4%, between the city with the highest sundries costs, Boston, and that with the lowest, Butler. The chief reason for this difference is the item of carfare which ranged from five cents to ten cents, a difference of 100%.

As would be expected the cost of sundries varied according to the size of the city. The largest cities showed the greatest sundries costs and the small cities the lowest.

CHAPTER VII

GENERAL SUMMARY AND CONCLUSIONS

IN the preceding chapters the main classifications of the budget—food, housing, fuel and light, clothing and sundries—have been discussed in detail. It is evident that the prices of the many, varied items making up the entire budget differ in varying degree between the twelve cities covered in this investigation.

When the five budget items are combined to form the total cost of living, the differences in cost between the various cities tend to disappear or to diminish to small proportions. This is due to the tendency of high costs for some items in a given city to be balanced by low costs for other items. For example, Leominster has next to the highest costs for food and fuel, next to the lowest costs for sundries and the lowest cost for housing. A further factor which tends to bring about general uniformity in living costs is the fact that differences in costs of food and clothing are reduced to insignificant proportions because of nation-wide competition. Since these two items account for a large proportion of the total cost of living, they exert a strong influence on the total. As a result, the cost of living for a wage earner's family of two adults and two children appears to vary only from \$31.92 a week in New York City to \$27.73 in Marion, Ohio, or on an annual basis, from \$1,659.84 in New York to \$1,441.96 in Marion. This means that the difference between the highest and the lowest of these twelve cities is only \$4.19 a week, or 13.1%, as may be seen from Table 12.

It is generally accepted that it is less expensive to live in a small city than in the larger ones, and the present study bears out this belief to a certain extent, but the disparity is not so great as might be expected. The differences in living costs between the large and medium size city and between

TABLE 12: AVERAGE MINIMUM COST OF MAINTAINING A FAIR AMERICAN STANDARD OF LIVING FOR THE FAMILY OF AN INDUSTRIAL WORKER, HIS WIFE AND TWO CHILDREN IN TWELVE INDUSTRIAL CITIES

(Source: National Industrial Conference Board)

City	Total	Housing	Fuel and Light	Food	Clothing	Sundries
<i>Yearly Cost¹</i>						
Large Cities						
Boston, Mass.....	\$1,627.33	\$360.00	\$111.05	\$573.04	\$188.56	\$394.68
Cleveland, Ohio....	1,551.62	360.00	66.25	570.44	195.61	359.32
New York, N. Y. ² ...	1,659.84	385.02	98.17	620.88	208.93	346.84
Philadelphia, Pa....	1,628.35	360.00	100.90	588.64	208.05	370.76
Medium Size Cities						
Dayton, Ohio.....	1,503.74	360.00	71.30	564.20	191.56	316.68
Reading, Pa.....	1,618.26	369.96	108.45	591.24	196.57	352.04
Springfield, Mass....	1,568.80	300.00	127.60	578.76	204.16	358.28
Syracuse, N. Y.....	1,601.52	360.00	115.20	576.68	212.16	337.48
Small Cities						
Butler, Pa.....	1,449.35	312.00	54.06	589.68	202.93	290.68
Leominster, Mass....	1,458.21	240.00	123.00	602.68	196.65	295.88
Lockport, N. Y.....	1,566.82	360.00	122.50	567.32	215.92	301.08
Marion, Ohio.....	1,441.96	314.04	69.53	556.40	200.91	301.08

<i>Weekly Cost¹</i>						
Large Cities						
Boston, Mass.....	\$31.30	\$6.92	\$2.14	\$11.02	\$3.63	\$7.59
Cleveland, Ohio....	29.83	6.92	1.27	10.97	3.76	6.91
New York, N. Y. ² ...	31.92	7.40	1.89	11.94	4.02	6.67
Philadelphia, Pa....	31.31	6.92	1.94	11.32	4.00	7.13
Medium Size Cities						
Dayton, Ohio.....	28.91	6.92	1.37	10.85	3.68	6.09
Reading, Pa.....	31.12	7.11	2.09	11.37	3.78	6.77
Springfield, Mass....	30.17	5.77	2.45	11.13	3.93	6.89
Syracuse, N. Y.....	30.80	6.92	2.22	11.09	4.08	6.49
Small Cities						
Butler, Pa.....	27.87	6.00	1.04	11.34	3.90	5.59
Leominster, Mass....	28.05	4.62	2.37	11.59	3.78	5.69
Lockport, N. Y.....	30.13	6.92	2.36	10.91	4.15	5.79
Marion, Ohio.....	27.73	6.04	1.34	10.70	3.86	5.79

¹ The costs of housing, fuel and light, and clothing are computed on a yearly basis, while other items are derived from a weekly basis. On account of this, there is a slight discrepancy between yearly and weekly totals.

² Composite total for New York computed by weighting total costs for separate boroughs according to population.

the medium size city and the small community in each state are given below:

**DIFFERENCE IN TOTAL WEEKLY LIVING COSTS BETWEEN LARGE
AND MEDIUM SIZE CITY IN EACH STATE**

Massachusetts		New York	
Boston.....	\$31.30	New York.....	\$31.92
Springfield.....	30.17	Syracuse.....	30.80
	\$1.13		\$1.12
Ohio		Pennsylvania	
Cleveland.....	\$29.83	Philadelphia.....	\$31.31
Dayton.....	28.91	Reading.....	31.12
	\$0.92		\$0.19

**DIFFERENCE IN TOTAL WEEKLY LIVING COSTS BETWEEN MEDIUM
SIZE AND SMALL CITY IN EACH STATE**

Massachusetts		New York	
Springfield.....	\$30.17	Syracuse.....	\$30.80
Leominster.....	28.05	Lockport.....	30.13
	\$2.12		\$0.67
Ohio		Pennsylvania	
Dayton.....	\$28.91	Reading.....	\$31.12
Marion.....	27.73	Butler.....	27.87
	\$1.18		\$3.25

Comparing living costs between the cities of the same groups, it is found that in the large cities there is a difference of \$2.09 weekly between the highest cost city, New York, and the lowest cost city, Cleveland; in the medium size cities, the difference is \$2.21 between Reading and Dayton; in the small cities, \$2.40 between Lockport and Marion.

The significant deduction to be drawn from these investigations is the limited amount of difference which appears to exist between the various cities in the total cost of maintaining a fair American standard of living. Cities possessing widely different characteristics, from metropolitan New York City to Butler, close to the bituminous coal fields of Pennsylvania, Leominster in northern Massachusetts, and Marion in central Ohio, have been taken as representative of different living conditions which confront the workers in industrial establishments. Intensive field studies of local conditions, prices and costs have been made on the basis of maintaining a similar standard of living. Every effort has been made to maintain a uniform standard and to make thoroughly comparable studies. The net result is a similarity

in living costs which is affected only to a limited degree by size of city and its geographical location.

It appears from these investigations that differences in living costs between various cities and geographical sections have been overestimated. As has been shown, some part of the cost of living is quite likely to be relatively high in one city, but this high cost is usually balanced by lower costs for other items. It is obvious that if costs in a city are judged by the items which are high, an untrue picture of the general price level is obtained. This mistake has undoubtedly been made many times. Again, the confusion between standard of living and cost of living may have resulted in ascribing to a city a reputation for high costs which was not deserved.

These investigations were confined to the cost of maintaining a fair, minimum, American standard of living for wage earners. The results are not equally applicable to larger income classes. Conditions are likely to change as standards of living change. In a given city, housing for wage earners may be plentiful and rentals low, while there may be a shortage of the type of shelter which the junior executive would demand, with prices correspondingly high. Again, the stores and markets might cater to wage earners, carrying the less expensive brands of merchandise. One desiring the better grades may be forced to trade at specialty stores where each commodity must bear a higher proportion of overhead and consequently must carry a higher price. Therefore, the fact that the cost of a wage earner's budget is relatively low in a community can not be taken to mean that living costs for other standards of living are necessarily in proportion.

All results of cost of living studies must be interpreted broadly. These investigations can never attain absolute statistical accuracy. Throughout the study the judgment of the investigator must play an important part and even the most careful weighing of factors and conditions can not give to the results the mathematical precision obtained from an analysis confined to known quantities. Cost of living results should therefore be regarded as approximate and should be used only as general indications of relative cost. In this sense they provide information far superior to any estimate, without claiming to be accurate to the cent.

APPENDICES

APPENDIX I

NEIGHBORHOODS VISITED IN THE COURSE OF THIS INVESTIGATION

THE items included in the budgets were priced in the localities where the wage earners shop and live. The selection of the neighborhoods to be studied was, therefore, a very important phase of the investigation. Inasmuch as this survey was made for the purpose of ascertaining the minimum cost of maintaining a fair American standard of living for wage earners, the investigation was restricted to districts in each city where the American-born wage earners, of either native or foreign-born parents form the bulk of the population. The neighborhoods studied were selected only after careful survey of available data of the United States Bureau of the Census and after conferences with city officials, chambers of commerce, housing associations, welfare associations and other persons thoroughly familiar with conditions in a particular city.

The boundaries of the neighborhoods studied in each city are as follows:

Boston

- (1) South Boston
 - a. Complete district east of C Street.
- (2) Cambridge (Part of Metropolitan Boston).
 - a. Prospect and Magazine Streets on the west, factories on the south and east, Hampshire Street on the north.
- (3) Dorchester.
 - a. Upham's Corners (shopping district).
- (4) Roxbury.
 - a. Roxbury Elevated Terminal and Dudley Street (shopping district).
 - b. Roxbury Crossing (shopping district).
 - c. Territory adjacent to Tremont Street.
 - d. Parker Hill.
- (5) Jamaica Plain.
 - a. District between Center and Chestnut Streets, Stair Lane.
- (6) Everett (Part of Metropolitan Boston).
 - a. Broadway, Ferry Street, Revere Beach Parkway, Second Street.

Cleveland

- (1) West Side Section.
 - a. Lake Erie, West 65th Street, Clark Avenue, Cuyahoga River.
- (2) St. Clair Section.
 - a. 50th Street, St. Clair Avenue, 79th Street, Superior Avenue.
- (3) Buckeye Woodhill Section.
 - a. Woodhill, E. 93rd St., Miles Ave., E. 131st and 132nd Streets, Buckeye Road.

New York City

- (1) Bronx.
 - a. Bedford Avenue Boulevard, Webster and Park Avenues, 176th Street, Jerome Avenue (West Bronx).
 - b. Tremont Avenue, Eastern Boulevard, Lafayette and Rosedale Avenues (East Bronx).
- (2) Brooklyn.
 - a. Sterling Place, Fourth Avenue, 23rd Street, Greenwood Cemetery, Prospect Park West, Sixth Street, Eighth Avenue, Vanderbilt Avenue, Atlantic Avenue, Franklin Avenue, Eastern Parkway (Park Slope—Gowanus).
 - b. Flushing, Irving, Myrtle, Evergreen Avenues, Broadway (Bushwick).
 - c. Foster, Flatbush, Flatlands, Ocean Avenues (Flatlands).
- (3) Manhattan.
 - a. West 58th Street, Eighth Avenue, West 30th Street, Hudson River (San Juan Hill and Hell's Kitchen).
 - b. East River, East 79th Street, First Avenue, East 84th St., Park Avenue, 98th Street, Third Avenue, East 94th St., First Avenue, East 89th Street (Yorkville).
 - c. 134th Street, Amsterdam Avenue, 146th Street, Hudson River, 155th Street, Amsterdam Avenue, 159th Street, St. Nicholas Avenue (Manhattanville and Lower Washington Heights).
- (4) Queens.
 - a. Northern Boulevard, 38th Avenue, 28th Street, 30th Avenue, 31st Street, Ditmars Avenue, Hazen Avenue (Long Island City and Astoria).
 - b. Jamaica.
 - c. Flushing.
- (5) Richmond.
 - a. Bay Street, Victory Boulevard, Clove Road, Vanderbilt Avenue (Stapleton).
 - b. District West of Amboy Road in neighborhood of Great Kills and Eltingville.

Philadelphia

1. Manayunk.
 - a. Ridge Avenue, Main and Green Streets, Shurs Lane.
2. Roxborough.
 - a. Levering and Jamestown Streets, Ridge and Henry Avenues.

- 3, Germantown.
 - a. Germantown Avenue to Crittenden Street and East Sedgewick and East Wister Streets.
4. North Philadelphia.
 - a. Clarissa Street, Belfield, Hunting Park, Windrim Avenues.
5. Wissinoming, Tacony and Holmesburg.
 - a. Bridge, Rhawn and State Streets, Frankford Avenue.
6. Frankford.
 - a. Bridge and Rutland Streets, Roxborough and Richmond Avenues.
 - b. Sedgley, Cayuga, Lawndale and N Streets.
7. Kensington.
 - a. Allegheny Avenue, Norris, North Fairhill and Agate Streets.
 - b. Noble, N. Hutchinson and Orianna Streets, Girard Avenue.
8. West Philadelphia.
 - a. Baltimore and Mantua Avenues, 42nd and 32nd Streets.
 - b. Elmwood and Woodland Avenues, 62nd and 68th Streets.

Dayton, Ohio

- (1) North Dayton.
 - a. Valley, Leo and Keowee Streets.
- (2) East Side.
 - a. Third Avenue, Finlay Street, Pritz Avenue, Wyoming, Oak and Brown Streets.
- (3) West Side.
 - a. Wolf Creek, City Line, Third, Coleman, Home and Fifth Avenues Great Miami River.

Reading, Pennsylvania

- (1) North East Section.
 - a. N. 12th, Perry, N. 10th, Rockland Streets, Kutztown Road, N. 9th, N. 8th and Elm Streets.
- (2) South East Section.
 - a. Chestnut Street, Perkiomen Avenue, City Line, Schuylkill River.
- (3) South West Section.
 - a. Schuylkill River, City Line, Fern Avenue, Angelica Street, Lancaster Avenue.
- (4) Schuylkill Avenue Section.
 - a. N. 3rd, Valley, Lincoln, Robeson, McKnight, Union, Pear Streets, City Line, Schuylkill River, Chestnut Street.

Springfield, Massachusetts

- (1) Brightwood.
 - a. B. & A. Railroad, Amory, Carew, Chestnut Streets, Wason Avenue, Connecticut River.
- (2) Winchester Square Section.
 - a. State Street, Massachusetts Avenue, King, Logan, Alpen, Hancock Streets, Wilbraham Road.
- (3) Indian Orchard.
 - a. Entire territory.

Syracuse, New York

- (1) Court, Park, Butternut and Wadsworth Streets.
- (2) North Giddes, Irving, West Colvin and Lodi Streets.

Butler, Pennsylvania

- (1) West End.
- (2) The Island.
- (3) Park View.
- (4) Institute Hill.
- (5) Duffytown.
- (6) Springdale.

Leominster, Massachusetts

- (1) French Hill.
- (2) North Leominster.
- (3) West Side (District between West and Central Streets).

Lockport, New York

- (1) North Transit Street, Price, Passaic and Park Avenues.
- (2) Chestnut, Vine, Walnut and Washburn Streets.
- (3) Lock, Gooding, Harwood, Jackson and Grand Streets.
- (4) Pine, Willow, Washburn and Genesee Streets.

Marion, Ohio

- (1) Main Street, Center Street, Pennsylvania Railroad, City Line.

APPENDIX II
LETTERED TABLES

TABLE A: AVERAGE ANNUAL MINIMUM COST OF FUEL FOR HEATING IN TWELVE INDUSTRIAL CITIES

City	Average Number of Rooms per Family	Type of Heating Plant	Yearly Consumption of Fuel	Price per Unit	Kindling Wood or Charcoal	Yearly Cost
Large Cities						
Boston, Mass.....	5	Stoves	5 T. Anthracite (Chestnut)	\$15.75 T.	5.00	\$83.75
Cleveland, Ohio.....	5	Stoves	5 T. Bituminous (Soft Coal)	8.25 "	5.00	46.25
New York, N. Y.....	4					
Bronx	..	Stove	{ 2 T. Anthracite (Chestnut)	22.00 "	5.00	74.20
Brooklyn	..	Oil Heater	{ 126 Gallons Kerosene	.20 gal.		
Manhattan	..					
Queens	..					
Richmond	..	Stoves	4 T. Anthracite (Chestnut)	14.75 T.	5.00	64.00
Philadelphia, Pa.....	6	Hot Air Furnace	{ 3 T. Anthracite (Stove)	14.50 "	..	..
	..	Stove	{ 2 T. Anthracite (Chestnut)	14.00 "	5.00	76.50
Medium Size Cities						
Dayton, Ohio.....	5	Stoves	5 T. Bituminous (Soft Coal)	8.00 "	5.00	45.00
Reading, Pa.....	6	Hot Air Furnace	{ 3 T. Anthracite (Stove)	14.25 "	5.00	75.25
	5	Stove	{ 2 T. Anthracite (Chestnut)	13.75 "	5.00	101.50
Springfield, Mass.....	5	Hot Air Furnace	{ 4 T. Anthracite (Stove)	16.25 "	5.00	86.90
	5 or 6	Stove	{ 2 T. Anthracite (Chestnut)	15.75 "	5.00	31.30
Syracuse, N. Y.....	5 or 6	Hot Air Furnace	{ 4 T. Anthracite (Stove)	13.80 "	5.00	87.50
	5 or 6	Stove	{ 2 T. Anthracite (Chestnut)	13.35 "	5.00	77.50
Small Cities						
Butler, Pa.....	5 or 6	Stove	5 T. Bituminous (Soft Coal)	5.26 "	5.00	47.00
Leominster, Mass.....	5 or 6	Stove	5 T. Anthracite (Chestnut)	16.50 "	5.00	
Lockport, N. Y.....	5 or 6	Stove	5 T. Anthracite (Chestnut)	14.50 "	5.00	
Marion, Ohio.....	5 or 6	Stove	6 T. Bituminous (Soft Coal)	7.00 "	5.00	

TABLE B: AVERAGE ANNUAL MINIMUM COST OF GAS FOR COOKING IN TWELVE INDUSTRIAL CITIES

City	Price per 1,000 Cubic Feet	Service Charge	Minimum Bill	Yearly Cost at Rate of an Annual Consumption of 10,000 Cubic Feet ¹
Large Cities				
Boston, Mass.	\$1.20	..	\$6.00 per yr.	\$12.00
Cleveland, Ohio. . .	.50	\$0.50		11.00
New York, N. Y.				
Bronx.	1.15	..		11.50
Brooklyn.	1.15	..		11.50
Manhattan. . . .	1.15	..		11.50
Queens.	1.15	..		11.50
Richmond.	1.45	..		14.50
Philadelphia, Pa..	1.00	..		10.00
Medium Size Cities				
Dayton, Ohio. . . . .	.70	..	.70 per mo.	11.90 ²
Reading, Pa.	1.10	.50		17.00
Springfield, Mass..	1.35	..	7.00 per yr.	13.50
Syracuse, N. Y. . . .	1.13	..	.50 per mo.	14.80 ²
Small Cities				
Butler, Pa. . . . .	.50	.25		8.00
Leominster, Mass.	1.75	..	6.00 per yr.	17.50
Lockport, N. Y. . . .	\$1.50 per 1st 200 cu. ft.	..	1.50 per mo.	27.00 ²
	\$1.00 per next 4,800 cu. ft.	..		
Marion, Ohio. . . . .	.95 per 1st 500 cu. ft.	..		8.13 ³
	.48 per next 4,500 cu. ft.			

¹ Minimum consumption allowed, 2,000 cubic feet of gas per month for five months when coal range is not in use.

² In cities where there is a monthly minimum bill, this charge is added for the seven winter months.

³ Discount of 3 cents per 1,000 cubic feet on all gas consumed over 500 cubic feet if bill is paid on or before the 10th of the month.

TABLE C: AVERAGE ANNUAL MINIMUM COST OF ELECTRICITY FOR LIGHTING IN TWELVE INDUSTRIAL CITIES

City	Price per Kilowatt Hour	Service Charge	Minimum Bill	Yearly Cost at Rate of an Annual Consumption of 180 Kilowatt Hours ¹
Large Cities				
Boston, Mass. . . .	8½¢	..	\$9.00 per yr.	\$15.30
Cleveland, Ohio. .	5¢	..	.75 per mo.	9.00
New York, N. Y.				
Bronx.	7¢ plus coal charges	..	1.00 " "	13.10 ²
Brooklyn.	7½¢ " " "	..	1.00 " "	14.00 ²
Manhattan. . . .	7¢ " " "	..	..	13.10 ²
Queens.	9¢	..	1.00 per mo.	16.20
Richmond.	10¢	..	1.00 " "	18.00
Philadelphia, Pa..	8¢	..	2.25 " quar.	14.40
Medium Size Cities				
Dayton, Ohio. . . .	8¢	..	.50 " mo.	14.40
Reading, Pa.	9¢	..	1.00 " "	16.20
Springfield, Mass..	7¢	..	8.00 " yr.	12.60
Syracuse, N. Y. . . .	7½¢	..	.95 " mo.	13.50
Small Cities				
Butler, Pa.	10¢ for 1st 10 kwh. 5¢ for next 15 kwh.	..	1.00 " "	14.76 ³
Leominster, Mass.	10¢	..	9.00 " yr.	18.00
Lockport, N. Y. . .	5¢	\$0.75	..	18.00
Marion, Ohio. . . .	8¢	..	.60 " mo.	14.40

¹ Minimum consumption allowed, 15 kwh. per month, or 180 kwh. per year.

² Plus 50 cents coal charge.

³ Less a discount of 2 cents on primary block for bills over \$1.00.

TABLE D: AVERAGE MINIMUM COST OF CLOTHING FOR ONE YEAR FOR A STANDARD IN TWELVE

Items	Quantity Allowance	Large Cities									
		Boston		Cleveland		New York City ¹		Philadelphia		Dayton	
		Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
Suit.....	3/5	\$21.01	\$14.01	\$18.87	\$12.58	\$19.72	\$13.15	\$21.53	\$14.35	\$20.56	\$13.71
Overcoat.....	1/4	21.06	5.27	17.75	4.44	20.21	5.05	22.54	5.64	19.72	4.93
Extra trousers.....	1	2.90	2.90	3.13	3.13	3.70	3.70	2.92	2.92	2.97	2.97
Sweater.....	1	3.41	3.41	3.14	3.14	3.71	3.71	3.28	3.28	2.82	2.82
Madras shirt.....	2	1.18	2.36	1.26	2.52	1.48	2.96	1.45	2.90	1.28	2.56
Cotton work shirt....	2	.77	1.54	.79	1.58	.95	1.90	.86	1.72	.81	1.62
Wool work shirt.....	1	1.88	1.88	1.93	1.93	2.04	2.04	1.94	1.94	2.00	2.00
Overalls.....	3	2.48	7.44	2.32	6.96	2.91	8.73	2.57	7.71	2.56	7.68
Oxfords.....	1/2	3.75	1.88	3.54	1.77	4.72	2.36	4.25	2.13	3.94	1.97
High shoes.....	1/2	4.00	2.00	3.97	1.99	4.82	2.41	4.29	2.15	4.40	2.20
Work shoes.....	1	3.56	3.56	2.77	2.77	4.16	4.16	3.14	3.14	3.09	3.09
Rubbers.....	1/2	1.24	.62	1.29	.65	1.35	.68	1.29	.65	1.21	.61
Wool socks.....	4	.37	1.48	.37	1.48	.43	1.72	.45	1.80	.37	1.48
Cotton socks.....	4	.20	.80	.17	.68	.22	.88	.22	.88	.17	.68
Summer union suit...	2	.88	1.76	.92	1.84	1.03	2.06	.88	1.76	.87	1.74
Winter union suit....	1	1.32	1.32	1.38	1.38	1.47	1.47	1.40	1.40	1.39	1.39
Night clothes.....	2	1.25	2.50	1.16	2.32	1.39	2.78	1.31	2.62	1.37	2.74
Felt hat.....	1/2	3.29	1.65	3.24	1.62	3.12	1.56	3.64	1.82	2.74	1.37
Straw hat.....	1/2	1.63	.82	1.76	.88	1.90	.95	2.15	1.08	1.67	.84
Cap.....	1	1.36	1.36	1.36	1.36	1.20	1.20	1.40	1.40	1.35	1.35
Wool gloves.....	1/2	1.01	.51	.78	.39	.87	.44	.84	.42	.94	.47
Work gloves.....	3	.20	.60	.17	.51	.17	.51	.18	.54	.15	.45
Collar.....	4	.19	.76	.21	.84	.19	.76	.24	.96	.20	.80
Tie.....	3	.52	1.56	.57	1.71	.66	1.98	.67	2.01	.65	1.95
Garters.....	2	.26	.52	.26	.52	.26	.52	.30	.60	.27	.54
Belt.....	1/3	.50	.17	.49	.16	.61	.20	.66	.22	.56	.19
Suspenders.....	1	.43	.43	.47	.47	.50	.50	.53	.53	.45	.45
White handkerchief...	4	.08	.32	.09	.36	.09	.36	.10	.40	.09	.36
Colored handkerchief.	2	.11	.22	.11	.22	.14	.28	.12	.24	.10	.20
Umbrella.....	1/4	1.19	.30	1.30	.33	1.24	.31	1.58	.40	1.31	.33
Half-soles and heels...	2	1.71	3.42	1.55	3.10	1.63	3.26	1.60	3.20	1.57	3.14
Cleaning and pressing.	1	1.44	1.44	1.34	1.34	1.57	1.57	1.35	1.35	1.44	1.44
Pressing suit.....	1	.62	.62	.51	.51	.48	.48	.52	.52	.53	.53
Incidentals.....	..	..	1.00	..	1.00	..	1.00	..	1.00	..	1.00
Total.....	..	..	\$70.43	..	\$66.48	..	\$75.64	..	\$73.68	..	\$69.60

¹ Composite total for New York computed by weighting total costs for separate boroughs according

MARRIED MALE INDUSTRIAL WORKER LIVING AT A FAIR AMERICAN INDUSTRIAL CITIES

Medium Size Cities						Small Cities							
Reading		Springfield		Syracuse		Butler		Leominster		Lockport		Marion	
Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
\$20.34	\$13.56	\$19.08	\$12.72	\$21.35	\$14.23	\$20.06	\$13.37	\$18.66	\$12.44	\$21.88	\$14.59	\$22.82	\$15.21
19.88	4.97	20.14	5.04	21.10	5.28	17.94	4.49	17.72	4.43	21.38	5.35	22.18	5.55
2.49	2.49	3.32	3.32	3.14	3.14	3.17	3.17	3.28	3.28	2.39	2.39	3.22	3.22
3.07	3.07	3.15	3.15	3.18	3.18	3.83	3.83	2.99	2.99	2.84	2.84	3.29	3.29
1.16	2.32	1.21	2.42	1.40	2.80	1.49	2.98	1.18	2.36	1.47	2.94	1.39	2.78
.76	1.52	.84	1.68	.86	1.72	.83	1.66	.78	1.56	.82	1.64	.79	1.58
1.49	1.49	1.93	1.93	1.84	1.84	2.19	2.19	2.10	2.10	1.73	1.73	1.90	1.90
2.47	7.41	2.31	6.93	2.48	7.44	2.55	7.65	2.30	6.90	2.29	6.87	2.55	7.65
3.62	1.81	3.55	1.78	4.24	2.12	3.43	1.72	3.43	1.72	4.24	2.12	4.08	2.04
3.86	1.93	3.60	1.80	4.57	2.29	3.61	1.81	4.01	2.01	4.48	2.24	4.01	2.01
2.61	2.61	2.76	2.76	3.66	3.66	2.65	2.65	3.05	3.05	3.31	3.31	2.98	2.98
1.36	.68	1.22	.61	1.26	.63	1.13	.57	1.28	.64	1.25	.63	1.18	.59
.42	1.68	.40	1.60	.40	1.60	.35	1.40	.40	1.60	.37	1.48	.35	1.40
.18	.72	.18	.72	.18	.72	.19	.76	.19	.76	.18	.72	.18	.72
.85	1.70	.94	1.88	.83	1.66	.94	1.88	.98	1.96	.99	1.98	.87	1.74
1.32	1.32	1.44	1.44	1.28	1.28	1.57	1.57	1.25	1.25	1.32	1.32	1.42	1.42
1.36	2.72	1.38	2.76	1.26	2.52	1.31	2.62	1.40	2.80	1.21	2.42	1.14	2.28
3.46	1.73	3.33	1.67	3.47	1.74	3.90	1.95	3.36	1.68	3.49	1.75	3.39	1.70
1.93	.97	1.52	.76	1.94	.97	2.26	1.13	1.57	.79	1.95	.98	1.98	.99
1.35	1.35	1.28	1.28	1.37	1.37	1.45	1.45	1.08	1.08	1.31	1.31	1.39	1.39
.86	.43	.89	.45	.76	.38	.91	.46	.79	.40	.99	.50	.74	.37
.21	.63	.22	.66	.16	.48	.17	.51	.16	.48	.18	.54	.15	.45
.24	.96	.20	.80	.21	.84	.22	.88	.20	.80	.21	.84	.20	.80
.65	1.95	.60	1.80	.73	2.19	.76	2.28	.59	1.77	.54	1.62	.58	1.74
.28	.56	.26	.52	.28	.56	.33	.66	.25	.50	.29	.58	.28	.56
.64	.21	.61	.20	.56	.19	.74	.25	.50	.17	.67	.22	.54	.18
.52	.52	.43	.43	.47	.47	.59	.59	.47	.47	.47	.47	.49	.49
.10	.40	.09	.36	.09	.36	.12	.48	.09	.36	.11	.44	.09	.36
.11	.22	.11	.22	.11	.22	.12	.24	.16	.32	.11	.22	.10	.20
1.44	.36	1.09	.27	1.34	.34	1.49	.37	1.56	.39	1.41	.35	1.31	.33
1.58	3.16	1.73	3.46	1.78	3.56	1.54	3.08	1.75	3.50	1.68	3.36	1.81	3.62
1.30	1.30	1.50	1.50	1.05	1.05	1.28	1.28	1.63	1.63	1.00	1.00	1.54	1.54
.49	.49	.56	.56	.53	.53	.56	.56	.69	.69	.55	.55	.58	.58
..	1.00	..	1.00	..	1.00	..	1.00	..	1.00	..	1.00	..	1.00
..	\$68.24	..	\$68.48	..	\$72.36	..	\$71.49	..	\$67.88	..	\$70.30	..	\$72.66

to population.

TABLE E: AVERAGE MINIMUM COST OF CLOTHING FOR ONE YEAR FOR STANDARD IN TWELVE

Items	Quantity Allowance	Large Cities								Dayton	
		Boston		Cleveland		New York City ¹		Philadelphia			
		Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
Coat.....	½	\$13.62	\$6.81	\$16.53	\$8.27	\$12.71	\$6.36	\$20.77	\$10.39	\$14.85	\$7.43
Sweater.....	½	2.52	1.26	3.14	1.57	2.92	1.46	2.87	1.44	2.33	1.17
Wool dress.....	½ ²	4.08	2.04	5.98	2.99	4.51	2.26	4.92	2.46	5.54	2.77
Silk dress.....	½ ²	6.24	3.12	7.96	3.98	6.76	3.38	7.32	3.66	5.80	2.90
Gingham dress.....	1 ²	1.01	1.01	1.13	1.13	1.18	1.18	1.17	1.17	.97	.97
Voile dress.....	1 ²	1.33	1.33	1.57	1.57	1.54	1.54	1.41	1.41	1.17	1.17
House dress.....	2 ²	.67	1.34	.76	1.52	.78	1.56	.73	1.46	.61	1.22
Apron ³	3 ²	.30	.90	.27	.82	.29	.86	.26	.78	.21	.62
Cotton stockings.....	3	.27	.81	.26	.78	.31	.93	.26	.78	.26	.78
Wool stockings.....	2	.68	1.36	.63	1.26	.78	1.56	.69	1.38	.62	1.24
Silk stockings.....	1	1.09	1.09	.97	.97	.91	.91	.96	.96	.93	.93
Muslin nightgown.....	1	.72	.72	.92	.92	.93	.93	.85	.85	.76	.76
Outing flannel nightgown.....	1	.94	.94	.95	.95	.97	.97	.97	.97	.70	.70
Corset.....	2	1.12	2.24	1.34	2.68	1.36	2.72	1.42	2.84	1.21	2.42
Brassiere.....	2	.34	.68	.42	.84	.49	.98	.40	.80	.35	.70
Cotton vest.....	2	.25	.50	.27	.54	.31	.62	.25	.50	.24	.48
Cotton bloomers.....	3	.46	1.38	.52	1.56	.55	1.65	.49	1.47	.48	1.44
Winter union suit.....	2	1.08	2.16	1.07	2.14	1.04	2.08	1.02	2.04	.94	1.88
Sateen dress slip.....	1	.88	.88	.96	.96	1.15	1.15	.92	.92	.88	.88
Cotton crepe kimono.....	¼ ²	1.00	.25	1.08	.27	1.16	.29	1.04	.26	.88	.22
Summer hat.....	1	1.91	1.91	2.11	2.11	2.60	2.60	3.13	3.13	2.19	2.19
Winter hat.....	½	2.07	1.04	2.15	1.08	2.43	1.22	3.30	1.65	2.19	1.10
Chamoisette gloves.....	½	.65	.33	.72	.36	.74	.37	.71	.36	.66	.33
Wool gloves.....	½	.80	.40	.88	.44	.87	.44	.78	.39	.81	.41
Felt house slippers.....	⅓	.70	.23	.73	.24	.75	.25	1.04	.35	.67	.22
Oxfords.....	1	3.43	3.43	3.54	3.54	4.25	4.25	4.10	4.10	2.98	2.98
Pumps.....	1	3.05	3.05	3.45	3.45	4.23	4.23	4.25	4.25	3.13	3.13
Rubbers.....	½	.95	.48	.91	.46	1.08	.54	1.01	.51	.93	.47
Umbrella.....	¼	1.21	.30	1.28	.32	1.09	.27	1.43	.36	1.22	.31
Handkerchief.....	6	.08	.48	.08	.48	.08	.48	.08	.48	.08	.48
Hand bag.....	⅓	1.17	.39	1.21	.40	1.16	.39	1.47	.49	1.36	.45
Cleaning and pressing.....	1	1.55	1.55	1.52	1.52	1.89	1.89	1.63	1.63	1.50	1.50
Half-soles and heels.....	1½	1.47	2.21	1.24	1.86	1.30	1.95	1.29	1.94	1.32	1.98
Heels.....	1	.33	.33	.31	.31	.48	.48	.31	.31	.31	.31
Incidentals.....	..	..	5.00	..	5.00	..	5.00	..	5.00	..	5.00
Total.....	..	..	\$51.95	..	\$57.29	..	\$57.75	..	\$61.49	..	\$51.54

¹ Composite total for New York computed by weighting total costs for separate boroughs according² Material of which garments are made.³ The price of one apron was calculated from the cost of three.

THE WIFE OF AN INDUSTRIAL WORKER LIVING AT A FAIR AMERICAN INDUSTRIAL CITIES

Medium Size Cities						Small Cities							
Reading		Springfield		Syracuse		Butler		Leominster		Lockport		Marion	
Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
\$19.58	\$9.79	\$16.57	\$8.29	\$22.41	\$11.21	\$17.85	\$8.93	\$16.66	\$8.33	\$27.08	\$13.54	\$18.17	\$9.09
3.38	1.69	2.97	1.49	2.64	1.32	2.77	1.39	2.09	1.05	2.59	1.30	3.05	1.53
5.34	2.67	4.66	2.33	5.68	2.84	5.32	2.66	5.48	2.74	5.56	2.78	5.88	2.94
6.84	3.42	7.08	3.54	7.72	3.86	7.44	3.72	7.64	3.82	7.12	3.56	7.36	3.68
1.05	1.05	1.17	1.17	1.21	1.21	1.33	1.33	1.13	1.13	1.13	1.13	1.13	1.13
1.53	1.53	2.01	2.01	1.69	1.69	1.69	1.69	1.81	1.81	1.53	1.53	1.25	1.25
.67	1.34	.79	1.58	.88	1.76	.73	1.46	.67	1.34	.85	1.70	.64	1.28
.22	.66	.31	.94	.25	.74	.29	.86	.29	.86	.26	.78	.23	.70
.28	.84	.43	1.29	.33	.99	.28	.84	.35	1.05	.34	1.02	.27	.81
.62	1.24	.79	1.58	.90	1.80	.77	1.54	.78	1.56	.87	1.74	.67	1.34
.82	.82	1.03	1.03	1.08	1.08	1.00	1.00	1.04	1.04	1.31	1.31	.87	.87
.92	.92	.94	.94	.88	.88	.99	.99	.96	.96	.95	.95	.92	.92
.95	.95	.95	.95	1.06	1.06	1.05	1.05	1.02	1.02	.96	.96	.91	.91
1.20	2.40	1.51	3.02	1.38	2.76	2.21	4.42	1.16	2.32	1.50	3.00	1.28	2.56
.33	.66	.49	.98	.46	.92	.53	1.06	.41	.82	.55	1.10	.34	.68
.25	.50	.24	.48	.23	.46	.35	.70	.42	.84	.30	.60	.28	.56
.47	1.41	.50	1.50	.44	1.32	.58	1.74	.57	1.71	.51	1.53	.63	1.89
1.16	2.32	1.19	2.38	1.07	2.14	1.19	2.38	1.29	2.58	.93	1.86	.87	1.74
.93	.93	1.03	1.03	.94	.94	1.10	1.10	1.07	1.07	1.06	1.06	.91	.91
.84	.21	1.16	.29	1.28	.32	1.00	.25	1.00	.25	1.08	.27	.92	.23
3.09	3.09	2.73	2.73	2.76	2.76	2.98	2.98	2.00	2.00	4.06	4.06	3.14	3.14
2.83	1.42	2.72	1.36	2.76	1.38	3.65	1.83	2.23	1.12	4.06	2.03	3.14	1.57
.87	.44	.68	.34	.78	.39	.84	.42	.72	.36	.92	.46	.61	.31
.96	.48	1.09	.55	.89	.45	.89	.45	.67	.34	.77	.39	.65	.33
.81	.27	.73	.24	.72	.24	.74	.25	.68	.23	.95	.32	.81	.27
3.26	3.26	3.50	3.50	4.03	4.03	3.00	3.00	3.41	3.41	4.68	4.68	3.31	3.31
3.05	3.05	3.52	3.52	4.13	4.13	3.40	3.40	3.12	3.12	5.06	5.06	3.14	3.14
.94	.47	.96	.48	.93	.47	.95	.48	.81	.41	.92	.46	.82	.41
1.57	.39	1.61	.40	1.20	.30	1.87	.47	1.55	.39	1.50	.38	1.08	.27
.09	.54	.09	.54	.11	.66	.09	.54	.09	.54	.10	.60	.08	.48
1.00	.33	1.32	.44	1.59	.53	2.00	.67	1.39	.46	1.79	.60	1.14	.38
1.64	1.64	1.81	1.81	1.86	1.86	1.38	1.38	1.63	1.63	1.88	1.88	1.58	1.58
1.25	1.88	1.49	2.24	1.50	2.25	1.17	1.76	1.47	2.21	1.34	2.01	1.54	2.31
.34	.34	.33	.33	.39	.39	.46	.46	.35	.35	.39	.39	.39	.39
..	5.00	..	5.00	..	5.00	..	5.00	..	5.00	..	5.00	..	5.00
..	\$57.95	..	\$60.30	..	\$64.14	..	\$62.20	..	\$57.87	..	\$70.04	..	\$57.91

to population.

TABLE F: AVERAGE MINIMUM COST OF CLOTHING FOR ONE YEAR FOR AMERICAN STANDARD IN

Items	Quantity Allowance	Large Cities								Dayton	
		Boston		Cleveland		New York City ¹		Philadelphia			
		Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
Mackinaw.....	½	\$6.18	\$3.09	\$4.80	\$2.40	\$6.54	\$3.27	\$4.51	\$2.26	\$6.71	\$3.36
Sweater.....	¼	2.37	1.19	2.55	1.28	2.63	1.32	2.20	1.10	1.94	.97
Two-trouser suit.....	1	6.87	6.87	8.59	8.59	8.53	8.53	9.52	9.52	8.94	8.94
Heavy cotton trousers	2	1.23	2.46	1.32	2.64	1.47	2.94	1.30	2.60	1.31	2.62
Shirt or blouse.....	4	.62	2.48	.83	3.32	.74	2.96	.71	2.84	.72	2.88
Winter union suit.....	2	.92	1.84	.94	1.88	.95	1.90	.94	1.88	.89	1.78
Summer union suit....	2	.49	.98	.57	1.14	.56	1.12	.49	.98	.60	1.20
Night clothes.....	2	.98	1.96	1.01	2.02	1.02	2.04	.92	1.84	.92	1.84
Wool stockings.....	2	.55	1.10	.56	1.12	.68	1.36	.59	1.18	.66	1.32
Cotton stockings.....	8	.25	2.00	.26	2.08	.30	2.40	.28	2.24	.31	2.48
Oxfords.....	1	2.85	2.85	2.91	2.91	3.15	3.15	2.98	2.98	2.55	2.55
Sneakers.....	1	1.14	1.14	1.22	1.22	1.23	1.23	1.29	1.29	1.07	1.07
High shoes.....	2	2.93	5.86	2.93	5.86	3.19	6.38	3.08	6.16	2.52	5.04
Rubbers.....	1	.99	.99	1.03	1.03	1.05	1.05	1.02	1.02	1.00	1.00
Wool gloves.....	1	.52	.52	.63	.63	.55	.55	.53	.53	.59	.59
Winter cap.....	1	.87	.87	.95	.95	.97	.97	.96	.96	1.01	1.01
Summer hat.....	1	.72	.72	.98	.98	.92	.92	.89	.89	.80	.80
Necktie.....	2	.28	.56	.39	.78	.35	.70	.33	.66	.39	.78
Cotton handkerchief...	6	.07	.42	.10	.60	.08	.48	.08	.48	.09	.54
Belt.....	½	.31	.16	.38	.19	.39	.20	.38	.19	.49	.25
Garters.....	2 ²	.10	.20	.13	.26	.11	.22	.13	.26	.14	.28
Half-soles and heels...	3	1.04	3.12	1.09	3.27	1.23	3.69	.95	2.85	1.16	3.48
Incidentals.....	..	..	.50	..	.50	..	.50	..	.50	..	.50
Total.....	..	..	\$41.88	..	\$45.65	..	\$47.88	..	\$45.21	..	\$45.28

¹ Composite total for New York computed by weighting total costs for separate boroughs according

² Material of which they are made.

THE 12-YEAR-OLD SON OF AN INDUSTRIAL WORKER LIVING AT A FAIR
TWELVE INDUSTRIAL CITIES

Medium Size Cities						Small Cities							
Reading		Springfield		Syracuse		Butler		Leominster		Lockport		Marion	
Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
\$6.49	\$3.25	\$6.96	\$3.48	\$3.89	\$1.95	\$5.08	\$2.54	\$6.16	\$3.08	\$3.07	\$1.54	\$4.86	\$2.43
2.13	1.07	2.87	1.44	2.37	1.19	2.68	1.34	1.91	.96	2.26	1.13	2.44	1.22
8.99	8.99	8.47	8.47	10.25	10.25	8.69	8.69	7.69	7.69	9.37	9.37	9.83	9.83
1.22	2.44	1.45	2.90	1.24	2.48	1.09	2.18	1.13	2.26	1.44	2.88	1.27	2.54
.76	3.04	.81	3.24	.70	2.80	.78	3.12	.61	2.44	.80	3.20	.73	2.92
.95	1.90	1.06	2.12	.98	1.96	1.05	2.10	.94	1.88	1.15	2.30	.96	1.92
.55	1.10	.59	1.18	.58	1.16	.54	1.08	.50	1.00	.69	1.38	.56	1.12
1.20	2.40	1.07	2.14	.97	1.94	.99	1.98	1.00	2.00	1.21	2.42	1.05	2.10
.68	1.36	.61	1.22	.47	.94	.60	1.20	.62	1.24	.54	1.08	.70	1.40
.27	2.16	.30	2.40	.23	1.84	.26	2.08	.26	2.08	.28	2.24	.24	1.92
2.52	2.52	2.81	2.81	2.81	2.81	2.34	2.34	2.37	2.37	3.23	3.23	1.96	1.96
1.14	1.14	1.19	1.19	1.15	1.15	.97	.97	.99	.99	1.27	1.27	1.20	1.20
2.46	4.92	2.73	5.46	2.95	5.90	2.05	4.10	2.56	5.12	3.28	6.56	2.00	4.00
1.03	1.03	.94	.94	.99	.99	.98	.98	.86	.86	1.08	1.08	.97	.97
.50	.50	.66	.66	.50	.50	.66	.66	.59	.59	.80	.80	.56	.56
.84	.84	.97	.97	.77	.77	1.00	1.00	.83	.83	.93	.93	.84	.84
.88	.88	.92	.92	.81	.81	.91	.91	1.05	1.05	1.07	1.07	.85	.85
.47	.94	.41	.82	.45	.90	.51	1.02	.37	.74	.39	.78	.40	.80
.08	.48	.09	.54	.07	.42	.10	.60	.07	.42	.10	.60	.07	.42
.38	.19	.43	.22	.32	.16	.49	.25	.36	.18	.39	.20	.39	.20
.11	.22	.13	.26	.11	.22	.12	.24	.13	.26	.13	.26	.11	.22
.98	2.94	1.29	3.87	1.03	3.09	.80	2.40	1.25	3.75	1.00	3.00	1.21	3.63
..	.50	..	.50	..	.50	..	.50	..	.50	..	.50	..	.50
..	\$44.81	..	\$47.75	..	\$44.73	..	\$42.28	..	\$42.29	..	\$47.82	..	\$43.55

to population.

TABLE G: AVERAGE MINIMUM COST OF CLOTHING FOR ONE YEAR FOR
FAIR AMERICAN STANDARD IN

Items	Quantity Allowance	Large Cities								Dayton	
		Boston		Cleveland		New York City ¹		Philadelphia			
		Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
Coat.....	½	\$6.22	\$3.11	\$6.24	\$3.12	\$6.08	\$3.04	\$8.81	\$4.41	\$7.39	\$3.70
Sweater.....	½	2.07	1.04	2.24	1.12	2.44	1.22	2.33	1.17	1.69	.85
Wool dress (with bloomers).....	1 ²	2.38	2.38	3.52	3.52	2.64	2.64	2.87	2.87	3.25	3.25
Gingham dress (with bloomers).....	2 ²	.77	1.54	.86	1.72	.89	1.78	.89	1.78	.74	1.48
Voile dress (with slip).....	1 ²	1.01	1.01	1.19	1.19	1.17	1.17	1.07	1.07	.89	.89
Bloomers.....	3	.35	1.05	.43	1.29	.45	1.35	.37	1.11	.43	1.29
Winter union suit....	2	.91	1.82	.93	1.86	.94	1.88	.94	1.88	.85	1.70
Summer union suit....	2	.51	1.02	.50	1.00	.58	1.16	.51	1.02	.51	1.02
Night clothes.....	2	.67	1.34	.71	1.42	.66	1.32	.68	1.36	.63	1.26
Under waist.....	3	.33	.99	.33	.99	.38	1.14	.31	.93	.35	1.05
Wool stockings.....	2	.56	1.12	.57	1.14	.64	1.28	.57	1.14	.44	.88
Cotton stockings.....	5	.24	1.20	.25	1.25	.29	1.45	.25	1.25	.25	1.25
Oxfords.....	1	2.10	2.10	2.22	2.22	2.87	2.87	2.79	2.79	2.15	2.15
Sneakers.....	1	1.01	1.01	1.09	1.09	1.14	1.14	1.02	1.02	.94	.94
High shoes.....	2	2.33	4.66	2.36	4.72	3.06	6.12	2.78	5.56	2.39	4.78
Rubbers.....	1	.88	.88	.91	.91	.90	.90	.91	.91	.90	.90
Wool gloves.....	1	.55	.55	.58	.58	.53	.53	.53	.53	.52	.52
Winter hat.....	1	1.38	1.38	1.65	1.65	1.60	1.60	1.93	1.93	1.65	1.65
Summer hat.....	1	1.37	1.37	1.62	1.62	1.60	1.60	1.85	1.85	1.52	1.52
Handkerchief.....	6	.08	.48	.08	.48	.08	.48	.08	.48	.08	.48
Garters.....	2 ²	.10	.20	.13	.26	.11	.22	.13	.26	.14	.28
Half-soles and heels...	3	1.04	3.12	1.09	3.27	1.23	3.69	.95	2.85	1.16	3.48
Incidentals.....	..	..	.50	..	.50	..	.50	..	.50	..	.50
Total.....	..	..	\$33.87	..	\$36.92	..	\$39.08	..	\$38.67	..	\$35.82

¹ Composite total for New York computed by weighting total costs for separate boroughs according

² Material of which they are made.

THE 8-YEAR-OLD DAUGHTER OF AN INDUSTRIAL WORKER LIVING AT A TWELVE INDUSTRIAL CITIES

Medium Size Cities						Small Cities							
Reading		Springfield		Syracuse		Butler		Leominster		Lockport		Marion	
Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
\$8.13	\$4.07	\$7.70	\$3.85	\$8.41	\$4.21	\$7.09	\$3.55	\$5.93	\$2.97	\$8.82	\$4.41	\$6.04	\$3.02
2.11	1.06	2.19	1.10	2.40	1.20	2.34	1.17	2.48	1.24	2.23	1.12	2.41	1.21
3.13	3.13	2.72	2.72	3.34	3.34	3.11	3.11	3.22	3.22	3.26	3.26	3.46	3.46
.80	1.60	.89	1.78	.92	1.84	1.01	2.02	.86	1.72	.86	1.72	.86	1.72
1.16	1.16	1.52	1.52	1.28	1.28	1.28	1.28	1.37	1.37	1.16	1.16	.95	.95
.39	1.17	.46	1.38	.48	1.44	.58	1.74	.41	1.23	.47	1.41	.52	1.56
.96	1.92	1.02	2.04	.89	1.78	1.21	2.42	1.16	2.32	.77	1.54	.87	1.74
.59	1.18	.50	1.00	.54	1.08	.52	1.04	.47	.94	.48	.96	.47	.94
.78	1.56	.74	1.48	.95	1.90	.69	1.38	.82	1.64	.74	1.48	.80	1.60
.34	1.02	.41	1.23	.43	1.29	.39	1.17	.38	1.14	.46	1.38	.34	1.02
.56	1.12	.43	.86	.57	1.14	.60	1.20	.63	1.26	.58	1.16	.66	1.32
.24	1.20	.36	1.80	.27	1.35	.24	1.20	.27	1.35	.21	1.05	.25	1.25
2.14	2.14	2.47	2.47	2.50	2.50	1.93	1.93	2.00	2.00	2.68	2.68	1.75	1.75
1.10	1.10	1.06	1.06	1.15	1.15	.89	.89	.89	.89	1.14	1.14	1.04	1.04
2.23	4.46	2.59	5.18	2.66	5.32	1.84	3.68	2.19	4.38	2.82	5.64	2.28	4.56
.91	.91	.88	.88	.83	.83	.86	.86	.74	.74	.87	.87	.75	.75
.56	.56	.60	.60	.46	.46	.59	.59	.60	.60	.76	.76	.58	.58
1.42	1.42	1.76	1.76	1.97	1.97	2.05	2.05	1.99	1.99	1.87	1.87	1.67	1.67
1.33	1.33	1.86	1.86	1.75	1.75	1.87	1.87	1.06	1.06	1.87	1.87	1.81	1.81
.09	.54	.09	.54	.11	.66	.09	.54	.09	.54	.10	.60	.08	.48
.11	.22	.13	.26	.11	.22	.12	.24	.13	.26	.13	.26	.11	.22
.98	2.94	1.29	3.87	1.03	3.09	.80	2.40	1.25	3.75	1.00	3.00	1.21	3.63
..	.50	..	.50	..	.50	..	.50	..	.50	..	.50	..	.50
..	\$36.31	..	\$39.74	..	\$40.30	..	\$36.83	..	\$37.11	..	\$39.84	..	\$36.78

to population.

TABLE H: AVERAGE MINIMUM COST OF CLOTHING FOR ONE YEAR FOR AMERICAN STANDARD IN TWELVE

Items	Quantity Allowance	Large Cities									
		Boston		Cleveland		New York City ¹		Philadelphia		Dayton	
		Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
Knitted suit.....	1/2	\$3.95	\$1.98	\$4.29	\$2.15	\$4.50	\$2.25	\$4.40	\$2.20	\$3.67	\$1.84
Sweater.....	1/2	1.58	.79	1.72	.86	1.78	.89	1.82	.91	1.67	.84
Rompers.....	3	.72	2.16	.77	2.31	.72	2.16	.78	2.34	.74	2.22
Overalls.....	3	.50	1.50	.72	2.16	.57	1.71	.67	2.01	.65	1.95
Summer undershirt...	2	.32	.64	.28	.56	.25	.50	.27	.54	.34	.68
Winter undershirt...	2	.60	1.20	.54	1.08	.68	1.36	.57	1.14	.65	1.30
Muslin night clothes..	1	.60	.60	.62	.62	.63	.63	.61	.61	.64	.64
Outing flannel night clothes.....	1	.64	.64	.67	.67	.69	.69	.69	.69	.62	.62
Cotton drawers.....	2	.35	.70	.39	.78	.37	.74	.36	.72	.43	.86
Wool drawers.....	2	.68	1.36	.64	1.28	.81	1.62	.64	1.28	.56	1.12
Under waist.....	2	.31	.62	.32	.64	.36	.72	.31	.62	.29	.58
Cotton stockings.....	5	.23	1.15	.23	1.15	.25	1.25	.22	1.10	.25	1.25
Cotton socks.....	3	.23	.69	.25	.75	.27	.81	.20	.60	.24	.72
Sandals.....	1	1.20	1.20	1.13	1.13	1.06	1.06	1.13	1.13	.88	.88
High shoes.....	2	1.35	2.70	1.65	3.30	1.94	3.88	1.85	3.70	1.45	2.90
Rubbers.....	1	.77	.77	.80	.80	.78	.78	.82	.82	.79	.79
Wool mittens.....	1	.39	.39	.37	.37	.38	.38	.41	.41	.39	.39
Winter cap.....	1	.83	.83	.71	.71	.83	.83	1.01	1.01	.92	.92
Summer hat.....	1	.64	.64	.76	.76	.72	.72	.76	.76	.78	.78
Garters.....	2	.19	.38	.21	.42	.21	.42	.22	.44	.21	.42
Half-soles and heels..	2	1.04	2.08	1.09	2.18	1.23	2.46	.95	1.90	1.16	2.32
Incidentals.....	..	..	.50	..	.50	..	.50	..	.50	..	.50
Total.....	..	..	\$23.52	..	\$25.18	..	\$26.36	..	\$25.43	..	\$24.52

¹ Composite total for New York computed by weighting total costs for separate boroughs according

THE 2-YEAR-OLD SON OF AN INDUSTRIAL WORKER LIVING AT A FAIR INDUSTRIAL CITIES

Medium Size Cities						Small Cities							
Reading		Springfield		Syracuse		Butler		Leominster		Lockport		Marion	
Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost	Average Price	Yearly Cost
\$3.98	\$1.99	\$4.26	\$2.13	\$4.84	\$2.42	\$4.63	\$2.32	\$5.40	\$2.70	\$3.98	\$1.99	\$4.58	\$2.29
2.13	1.07	1.52	.76	1.69	.85	2.10	1.05	1.62	.81	1.89	.95	1.67	.84
.70	2.10	.66	1.98	.76	2.28	.72	2.16	.72	2.16	.80	2.40	.65	1.95
.71	2.13	.57	1.71	.78	2.34	.71	2.13	.61	1.83	.76	2.28	.68	2.04
.24	.48	.36	.72	.40	.80	.45	.90	.29	.58	.29	.58	.27	.54
.36	.72	.50	1.00	.84	1.68	.75	1.50	.73	1.46	.55	1.10	.80	1.60
.64	.64	.71	.71	.67	.67	.72	.72	.71	.71	.67	.67	.83	.83
.80	.80	.82	.82	.75	.75	.72	.72	.85	.85	.64	.64	.86	.86
.31	.62	.37	.74	.41	.82	.46	.92	.41	.82	.44	.88	.44	.88
.46	.92	.79	1.58	.80	1.60	.62	1.24	1.09	2.18	.68	1.36	.65	1.30
.32	.64	.33	.66	.37	.74	.41	.82	.38	.76	.41	.82	.36	.72
.24	1.20	.27	1.35	.26	1.30	.23	1.15	.23	1.15	.22	1.10	.26	1.30
.24	.72	.22	.66	.25	.75	.22	.66	.30	.90	.31	.93	.25	.75
1.01	1.01	1.16	1.16	1.35	1.35	.91	.91	1.02	1.02	1.22	1.22	.92	.92
1.88	3.76	1.72	3.44	2.01	4.02	1.06	2.12	1.43	2.86	1.70	3.40	1.43	2.86
.81	.81	.77	.77	.79	.79	.67	.67	.64	.64	.77	.77	.69	.69
.35	.35	.39	.39	.49	.49	.41	.41	.42	.42	.56	.56	.39	.39
.84	.84	.91	.91	1.09	1.09	.99	.99	.78	.78	.70	.70	.49	.49
.81	.81	.62	.62	.73	.73	.79	.79	.86	.86	.53	.53	.54	.54
.19	.38	.19	.38	.22	.44	.23	.46	.23	.46	.16	.32	.24	.48
.98	1.96	1.29	2.58	1.03	2.06	.80	1.60	1.25	2.50	1.00	2.00	1.21	2.42
..	.50	..	.50	..	.50	..	.50	..	.50	..	.50	..	.50
..	\$24.45	..	\$25.57	..	\$28.47	..	\$24.74	..	\$26.95	..	\$25.70	..	\$25.19

to population.

TABLE I: AVERAGE MINIMUM RETAIL PRICES OF SELECTED YARD GOODS, CLOTHING ACCESSORIES AND SERVICES IN TWELVE INDUSTRIAL CITIES

Items	Large Cities				Medium Size Cities				Small Cities			
	Boston, Mass.	Cleveland, Ohio	New York City	Philadelphia, Penna.	Dayton, Ohio	Reading, Penna.	Springfield, Mass.	Syracuse, N. Y.	Butler, Penna.	Leominster, Mass.	Lockport, N. Y.	Marion, Ohio
Yard goods												
Wool jersey.....	\$1.25	\$2.01	\$1.42	\$1.58	\$1.83	\$1.75	\$1.48	\$1.89	\$1.74	\$1.81	\$1.84	\$1.97
Novelty wool material..	1.02	1.07	1.18	1.08	.91	2.10	1.88	1.42	1.37	.80	2.44	1.39
Silk crepe de chine.....	1.32	1.75	1.45	1.53	1.21	1.47	1.53	1.69	1.62	1.67	1.54	1.60
Dress gingham.....	.19	.22	.23	.23	.18	.20	.23	.24	.27	.22	.22	.22
Apron gingham.....	.19	.17	.18	.16	.12	.13	.20	.15	.18	.18	.16	.14
Cotton voile.....	.27	.33	.32	.29	.23	.32	.44	.36	.36	.39	.32	.25
Cotton crepe.....	.25	.27	.29	.26	.22	.22	.29	.25	.25	.25	.27	.23
Long cloth.....	.18	.21	.20	.19	.17	.17	.21	.20	.17	.20	.23	.23
Outing flannel.....	.17	.17	.17	.20	.15	.18	.21	.18	.22	.16	.16	.16
Percale.....	.19	.22	.23	.21	.17	.19	.23	.26	.21	.19	.25	.18
Sateen.....	.31	.34	.36	.34	.29	.33	.37	.44	.32	.33	.35	.32
Garter elastic.....	.10	.13	.11	.13	.14	.11	.13	.11	.12	.13	.13	.11
Cleaning and repairs												
Shoes, half-sole and heel												
Men.....	1.71	1.55	1.63	1.60	1.57	1.58	1.73	1.78	1.54	1.75	1.68	1.81
Women.....	1.47	1.24	1.30	1.29	1.32	1.25	1.49	1.50	1.17	1.47	1.34	1.54
Children.....	1.04	1.09	1.23	.95	1.16	.98	1.29	1.03	.80	1.25	1.00	1.21
Shoes, heel												
Women.....	.33	.31	.48	.31	.31	.34	.33	.39	.46	.35	.39	.39
Suit, clean and press												
Men.....	1.44	1.34	1.57	1.35	1.44	1.30	1.50	1.05	1.28	1.63	1.00	1.54
Women.....	1.55	1.52	1.89	1.63	1.50	1.64	1.81	1.86	1.38	1.63	1.88	1.58
Suit, press												
Men.....	.62	.51	.48	.52	.53	.49	.56	.53	.56	.69	.55	.58

¹ Composite totals for New York computed by weighting total costs for separate boroughs according to population.

