

T H E S I S

on

Individual Clothing Budgets for Minimum
and Moderate Income Levels for Various
Ages and Both Sexes

Submitted to the

OREGON STATE AGRICULTURAL COLLEGE

In partial fulfillment of
the requirements for the
Degree of

MASTER OF SCIENCE

by

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May 12, 1930

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Redacted for privacy

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Acknowledgements

I take this opportunity to express my appreciation to:
The Portland Council of Social Agencies for their cooperation
in securing data; and the various homemakers, who so willingly
gave me assistance.

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I. Introduction

This study is a result of a request of the Council of Social Agencies of Portland, Oregon, to the School of Home Economics of Oregon State College, Corvallis. The request was for the development of a standard of adequate relief which could be used as a guide for the various family relief agencies in Portland.

This study is a comparison of the standard of clothing for families for the minimum income with the standard desirable for families of moderate income.

II. Collection of Data

The bases of information in compiling this study were established on data secured through personal interviews of individual and families of various income levels. Those persons interviewed were housewives, professional men and women, and tradesmen and tradeswomen of Eugene and Corvallis, Oregon.

The figures in the budget are based on 1929 and 1930 prices. They were quoted from prices secured from department stores, variety stores of Portland and Corvallis, and mail order houses.

III. Analysis

This study is concerned with the minimum and with the moderate income levels because they are the ones which are most vitally interested in clothing expenditures. Members of the well-to-do income level are not as much concerned with clothing expenditures -- they do not have to be; they have the money to buy whatever is needed or wanted.

By the "minimum clothing budget" is meant the smallest allowance for clothing necessary for health, pursuit of occupation, and maintenance of self-respect of the individual in the specific group of which he is a part.

A more desirable standard is that based upon the moderate income level which takes into consideration better quality and greater variety.

It is practically impossible to set a clothing standard for kinds, quality and cost of clothing for the average individual until more research has been done in this field and more standardization in regard to quality and cost. Little can be done in the way of securing accurate data. Unlike the budgets set up for foods, clothing has never been standardized for any income level. Clothing has not the standard of measurement as has food which can be bought by the pound, quart or some equivalent unit which does not vary as to standard of quality. This difficulty is also partly due to individual differences in tastes, differences in individual's knowledge of clothing materials, differences in colloquial styles, and differences in standards in buying habits established through previous environment. There are, however, people who are living upon very limited incomes who dress with exceedingly good taste because they have that instinctive or well-trained knowledge of the appropriate in clothing. Fundamentally training is most important but income enables the person to express his ideas clothing which may be in good or bad taste.

The differences include various opportunities in the purchase

of clothing material, because of locality in which the individual lives, his ability to take advantage of prices offered, and the climatic conditions with which he must combat also enters.

The vast difference in the occupations of men and women cause the "wear and tear" of clothes to influence the clothing budget from the depreciation standpoint. The amount of home reconstruction in the family clothing budget, the amount and kind of personal laundry done by the individual, even the various applications of individuals in mending, are factors which greatly influence the standardization of the clothing budget. For all members the level must be sufficient to permit the pursuit of work and to maintain the social status of the individual in his group.

The clothing budgets voluntarily fall in the occupational classification of: the budget planned for the laboring person (minimum budget), and the budget planned for the salaried person (moderate budget). Each individual in each specific group will, besides the individual opportunities and ability to create or reconstruct his wearing apparel, meet with definite circumstances, as the foregoing shows, which will generally influence his clothing until the standardization level becomes reconstructed to an entirely individual affair.

"Clothing in American families requires from about a tenth to a fifth or more of the family income with the proportion for clothing increasing as income increases." (Andrews, "Economics of Household.") The generally accepted clothing standard has placed the

minimum clothing percentage at a relative figure of 12%. Below this level it seems impossible to maintain a standard of decency. The percentage for the clothing budget for the moderate income is placed at a relative figure of about 20%.

However, from the economist's study of costs of living expenditures, there has been derived a law which will help each individual with his expenditures for clothing. This law is known as Engel's Law of Consumption, stating "that as the income increases the percentage spent for clothing tends to remain the same." It estimates that 16% to 18% of total income should be spent for clothing. It will be seen, however, that Engel's Law does not hold true in the lower income groups of the United States. In these groups you find the percentage spent for clothing is a great deal less than Engel's minimum. The variation from Engel's law can be explained, in this way: as the income increases the family is more able to indulge in clothing luxuries. There is a tendency to lessen the cost distinction. The individual will buy a cheaper quality garment that resemble the more expensive clothes worn by people of the higher income level. In such groups, as the income increases the percentage of the income spent for clothing increases. Statistics show that it increases up to 20% at \$2500 income level or above. At this point the percentage spent for clothing begins to decrease, however, the amount spent for clothing in this level being greater than the amount spent for clothing at lower income level.

The minimum budget for clothing provides a protection for the

body and protection against the weather, but can give but little emphasis to social approval in clothing choice. This standard is found with incomes below \$1500, and is not concerned so much the outlay of money as with the housewife's ability in creating and caring for the clothing of the family. Expenditures for food and housing are insistent even in periods of financial distress, whereas it is easy to postpone or greatly limit the purchase of wearing apparel.

The clothing budget for moderate income is marked by avoidance of extremes in fashion, by conformity to general usage, and by selection of qualities in fabric, and by suitability in style. Articles are selected to give extended service and to remain the mode rather than to follow the fashion. An income of \$3000 and above enables one to do this comfortably, according to Andrews, in his "Economics of the Household." He calls this standard "the moderate standard or level of fabric quality and standard design." The substantial standards of the man; and the knowledge in values by the woman, her good taste in dress; and to some extent, her skill in making clothes, are the foundation of this budget.

To persons of limited income the psychology of clothing is of much importance. Clothing is one of the most universal means of self-expression, and one which is of special interest and importance during the adolescent period of the youth.

The clothing of the adolescent girl is likely to be one of the problems of the family on any income. It is often hard to

establish sensible standards in opposition to community standards that are absurdly extravagant. This may be the case where children in public high schools come under the influence of clothing standards of the heedless teachers and children of wealthier families. The girl in this period is becoming conscious of her clothes as a means of expression in her social group. If she does not maintain a standard similar to her comrades she feels the others do not think well of her. If this continues the girl develops an inferiority complex which is fatal to social progress.

Clothing furnishes data on which esteem or disesteem is based. Clothes tend to expand our personality, and they may be considered the outer limit to which our personality extends. Freedom from discomfort underlies happiness; freedom itself is pleasant and restraint is disagreeable. If one's clothes are not appropriate for the occasion, or if they do not allow freedom, he will be restrained and appear ill at ease. This appearance is to his social disadvantage. It has been proved that fear underlies the psychology of clothing and that women are more conscious of their dress than man.

Handing down of clothing from older children or parents to the next in line will greatly reduce the clothing costs. When this can be done better quality at higher prices in purchasing is justifiable. But one should not place too much reliance upon second-hand or handed-down clothing, because there is a certain character building value about new clothing that is lacking in used clothing.

The clothing budgets included in this study are based upon:

differences as to sex and age, work of individual, climatic conditions, and recognition of social needs. In any income level the clothing should be sufficient to protect the body from cold, heat, and wet, and in sufficient amount to insure personal cleanliness. One must consider the work of the individual. Each individual must have a type of clothing suited to the particular kind of work in which he is engaged; for example, the laboring man will need a different sort of clothing from that of the professional man. The professional woman will need a different kind of garment and a greater quantity than the housewife, the greatest differences being found in the "dress-up" and outer garments.

The climatic conditions play an important part; for an example, the people of the Northwest require clothes to protect them from the dampness and rain, whereas the people of the Mid-west need clothes to protect them from the extremes of heat and cold.

The normal physical development was followed in classifying age groups in the following budget. The first of these groups is the infant; the second is the preschool child; the third is the youth; the fourth is the adolescent; and the fifth is the mature individual. Clothes to the infant are nothing more than some strange substance which binds its freedom of movement. The preschool child thinks of clothing only as ornaments which consist of dazzling colors and trifles. The youth is a period of childhood which characterizes activity and during which time there is little thought given to clothing. Throughout the adolescent age, the individual becomes more and

more interest in clothes as an expression of his tastes and, as an attraction to the opposite sex. By the time the individual has reached maturity he has learned to select his clothes, and he keeps in mind the prevailing style, the type of desired expression and the economical durability of his selection.

There are differences in amount of income spent by individuals in the same family; for instance, a more liberal allowance should be made for members of the family working outside of the home than for members of same age at home. The people employed outside the home are before the public and have to dress on a standard that is approved by society. Their garments have to be replaced oftener because the wear is greater and they need more variety. Those working in the home, such as the housewife, spend more for simpler house dresses, aprons, etc., because a large percent of their hours are spent in caring for the home. Their social demands are fewer and garments for such engagements will last for a longer period of time.

As income increases the amount spent for clothing by farm families increases from 10% to 17% of their income, that of industrial families increases from 13% to 18.5% of their income, and that of salaried families such as clerks, teachers, etc. increases from 20% to 22% of their income. The cause of the wide variation from ten to twenty-two is easily seen. The public sets a higher standard that must be met by the salaried person, while the rural group sets a much lower standard for the farmer.

According to Nystrom, "Economics of Consumption" the percentage of expense of the mother's expenditures is the most flexible one in

the family. It goes lower in the low income level, and higher in the highest income level than any other member of the family.

In the families of low income the percentage of expense for the wife varies from 3.1% to 4.4% and is lower than the percentage expense of the husband. In the higher income levels the percentage of expense for the women's clothing exceeds the man's expenditures, and as income increases the percentage difference becomes greater. At the well-to-do income level the percentage expense for the woman averages not less than 50% more than the man's expenditures at the same level.

The husband's percentage of expense for clothing tends to rise from slightly below 5% to 5% with the increase of income in the low income group. Above the \$1500 level there is an irregular decline down to nearly 3%; over \$2500 level it averages less than 5% and as income rises, up to \$5000 there is a steady decline to 3%.

"The percentage of expense for clothing for boys varies according to age." The older the boy the higher the expense, but with the increase of income the percentage for boy's clothing steadily declines.

The young man spends more for dress-up and sport purposes, and the older man more for working clothes.

The percentage of clothing expense for the adolescent girl ranges from 4.4% in the lowest income and increases to 5.3% as the income increases. The rate of 5.3% is maintained in all income levels from \$1200 to \$2100, above \$2100 it is slightly less than 5%. The percentage expense for girls under fifteen all tend to decline as

income increases.

The percentage expense for budget for the girl over fifteen often equals or exceeds that of her mother's. The girl will buy more fadish garments and will take less care of her clothing than the mother who will buy fewer garments but of better quality and will take better care of them so that they last for a greater period of time. On the contrary Andrews in the "Economics of the Household" advances a fairer standard that says, "it seems fair to suggest for all except minimum incomes that the clothing of the young man should generally not cost as much as that of his father, and similarly that the clothing of the young woman should generally not cost more than that of her mother."

Signs of increase or decrease in income may be readily detected in one's clothing. It is the clothing expenditure which gets the first and probably the greatest cut when the income decreases. Then as the income increases the amount spent for outer clothing increases much more rapidly than the amount spent for under-clothes. There is one exception to this rule and that is in the case of the very young child, in whose budget the expenditures for under-clothing increases more rapidly than expenditures for outer-wear as the income increases.

Individuals feel that clothes are an index to their financial status and as some say, "by their clothes you shall know them." There is a standard set by society to which individuals feel they must conform. Clothes are about the most effective means of indicating

the income upon which a person lives and the personality of the inner character. It is human nature to want to give a good impression. Many in the limited income group wish to impress the rest of the world and make them think that the individual is in an affluent state. For that reason many people dress better than their incomes permit. This fact is especially true of the women and girls in the family. They feel that it is more necessary for them to dress on a better standard than the man dresses as long as he maintains a standard acceptable for his position.

It is very interesting to notice the change in an immigrant family following their arrival in this country. The first change apparently is in their clothing. When the children start to school they are made to feel conspicuous because of the differentness of their clothing. They bring pressure to bear at home until they are clothed as the other children. On the street the women feel conspicuous in their native garb, and the selection of the first American clothes is from the bargain house window. From that step on they are continually striving to attain the standards of their group.

IV

Budgets For Minimum Income Level

Father

	Number	Number of years	Yearly Cost
Mackinaw @ \$3.00	1	2	\$1.50
Suit @ \$25.00	1	2	12.50
Extra Trousers	1	1	2.49
Overalls @ 98¢	4	1	3.92
*Shirts @ 95¢	6	1	5.70
Cap @ \$1.00	1	2	.50
Shoes @ \$3.75	2	1	7.50
Shoe repair @ \$1.75	2	1	3.50
*Underwear @ \$1.00	3	1	3.00
*Sleeping garments @ \$1.00	2	1	2.00
Socks @ 20¢ per pair	8	1	1.60
Sweater	1	1	1.00
Gloves @ 15¢	6	1	.90
Ties	1	1	.35
Suspenders	1	1	.50
Belt	1	1	.50
Handkerchiefs @ \$1.00 doz.	8	1	.65
Incidentals		1	<u>5.00</u>
			\$53.11

*Articles that could be made at home.

Woman			
	Number	Number of years	Yearly Cost
Coat @ \$10.00	1	2	\$5.00
*Dress wool @ \$5.95	1	2	2.98
*Dress thin for summer	1	1	1.85
*House dress @ \$1.00	3	1	3.00
Hat	1	1	1.50
Shoes @ \$4.85	2	1	9.70
Shoe repair @ \$1.00	2	1	2.00
*Aprons @ 50¢	3	1	1.50
*Slip	1	1	.49
Vest - cotton @ 25¢	3	1	.75
*Bloomers @ 50¢	3	1	1.50
Brassieres @ 25¢	3	1	.75
*Nightgown @ 59¢	2	1	1.18
Hose @ 59¢	4	1	2.36
Handkerchief 3 for 25¢	6	1	.50
Incidentals		1	<u>3.00</u>
			\$38.06

*Articles that could be made at home.

Clothing for Boy 14 - 18

	Number	Number of years	Yearly Cost
Mackinaw	1	1	\$2.95
Trousers for best	1	1	2.50
Trousers - cords @ \$2.50	2	1	5.00
Overalls	1	1	.87
*Shirts @ 65¢	4	1	2.60
Cap	1	1	.95
Shoes @ \$2.75	3	1	8.25
Shoe repair @ \$1.50	2	1	3.00
*Underwear @ 50¢	3	1	1.50
*Pajamas @ 50¢	2	1	1.00
Socks @ 25¢	10	1	2.50
Sweater	1	1	1.00
Ties	1	1	.35
Belt	1	1	.50
Handkerchief @ 5¢	6	1	.30
Incidentals		1	<u>5.00</u>
			\$38.27

*Articles that could be made at home.

Clothing for Girl 14 - 18

	Number	Number of years	Yearly Cost
Coat @ \$12.85	1	2	\$6.42
*Dress silk	1	1	10.00
*Dress cotton for best	1	1	1.95
*Dress wool for school	1	1	3.50
*Dress cotton for school @ \$1.95	2	1	3.90
Sweater	1	1	1.00
Hat - felt	1	1	1.00
Shoes @ \$2.50	3	1	7.50
Shoe repair @ \$1.00	2	1	2.00
*Bloomers @ \$1.00	3	1	3.00
*Slip @ \$1.00	2	1	2.00
*Brassieres @ 25¢	3	1	.75
*Night dress @ 59¢	2	1	1.18
Hose - rayon @ 59¢	8	1	4.72
Handkerchief @ 5¢	8	1	.40
Umbrella	1	2	.50
Bag 1	1	1	.50
Incidentals		1	<u>5.00</u>
			\$55.32

*Articles that could be made at home.

Clothing for Boy 6 - 14

	Number	Number of years	Yearly Cost
Mackinaw	1	1	\$2.95
Trousers - best	1	1	2.25
Trousers - cords	1	1	1.75
Overalls @ 87¢	1	1	.87
*Shirts @ 50¢	4	1	2.00
Cap 1	1	1	.75
Shoes @ \$1.00	3	1	3.00
Shoe repairs @ \$1.00	2	1	2.00
*Underwear @ 50¢	3	1	1.50
*Pajamas @ 50¢	2	1	1.00
Hose @ 25¢	8	1	2.00
Sweater	1	1	1.00
Ties	1	1	.25
Belt	1	1	.50
Handkerchief at 5¢	6	1	.30
Incidentals		1	<u>3.00</u>
			\$25.12

*Articles that could be made at home.

Clothing for Girl 6 - 14

	Number	Number of years	Yearly Cost
Coat @ \$5.00	1	2	\$2.50
*Dress wool	1	1	3.98
*Dress for school @ \$1.00	3	1	3.00
*Sweater @ \$1.00	1	1	1.00
Hat - felt	1	1	1.00
Shoes @ \$2.00	2	1	4.00
Shoe repair @ \$1.00	2	1	2.00
Slip	1	1	1.00
Bloomers @ 50¢	3	1	1.50
Vests @ 25¢	3	1	.75
Night dress @ 50¢	2	1	1.00
Hose - cotton @ 59¢	6	1	3.54
Gloves (Mittens)	1	1	.35
Handkerchiefs @ 5¢	6	1	.30
Incidentals		1	<u>2.50</u>
			\$28.39

*Articles that could be made at home.

Clothing for Preschool Child - 1 1/2 to 5 years

	Number	Number of years	Yearly Cost
*Coat @ \$3.98	1	2	\$1.98
*Suits or dresses @ 75¢	4	1	3.00
Sweater	1	1	1.00
Cap or hat	1	1	.50
Shoes @ \$1.00	3	1	3.00
Shoe repair @ 75¢	2	1	1.50
*Underwear @ 25¢	3	1	.75
*Sleeping garment @ 50¢	2	1	1.00
Hose @ 19¢	8	1	1.52
Incidentals		1	<u>2.00</u>
			\$16.25

*Articles that could be made at home.

Clothing for Infant to 1 1/2 Years

	Number	Number of years	Yearly Cost
*Coat @ \$2.50	1	1 1/2	\$1.67
Sweater @ .75	1	1 1/2	.50
Cap @ 50¢	1	1 1/2	.34
*Dresses @ 55¢	4	1 1/2	1.47
Hose @ .15	4	1	.60
Shoes @ \$1.00	1	1	1.00
Bootees @ .25	2	1	.50
Wrapping blanket @ \$1.00	1	1 1/2	.67
*Bands - 2 for 11¢	3	1 1/2	.12
Shirts @ .49	4	1 1/2	1.36
*Gertrudes @ .37	2	1 1/2	.50
*Sleeping garments @ .59	2	1 1/2	.78
*Diapers - (Daisy cloth) @ 17¢ 24		1 1/2	2.72
Incidentals			<u>3.00</u>
			\$15.23

*Articles that could be made at home.

Budgets for Moderate Income Level

Father			
	Number	Number of years	Yearly Cost
Overcoat @ \$25.00	1	2	\$12.50
Suit for best @ \$39.50	1	2	19.75
Business suit @ \$25.00	2	2	25.00
Extra Trousers @ \$2.50	2	1	5.00
Shirts @ \$1.95	8	1	14.00
Hat - felt @ \$5.00	1	2	2.50
Hat - straw	1	1	3.95
Shoes @ \$6.00	3	1	18.00
House slippers	1	1	2.50
Lounging robe @ \$12.50	1	2	6.25
Underwear @ \$2.00	6	1	12.00
*Night shirts or pajamas @ \$1.95 (2 light weight 2 heavy weight)	4	1	7.80
Socks @ .75	12	1	9.00
Gloves @ \$4.00	1	2	2.00
Ties @ \$1.50	6	2	4.00
Suspenders @ \$1.50	1	1	1.50
Belt	1	1	1.50
Garters @ 50¢	2	1	1.00
Handkerchiefs @ .10	18	1	1.80
Incidentals			<u>15.00</u>
			\$165.05

*Articles that could be made at home.

	Mother		
	Number	Number of years	Yearly Cost
Coat, winter @ \$35.00	1	2	\$17.50
Coat, spring @ \$35.00	1	2	17.50
*Dress, wool @ \$25.00	1	2	12.50
*Dress, silk @ \$25.00	2	2	25.00
*Dress, thin summer @ \$10.00	2	1	20.00
*Dress, house @ \$2.95	3	1	8.85
Shoes - dress	1	1	8.50
Shoes - sport	2	1	13.00
Shoes - house	1	1	1.95
*Apron @ 50¢	4	1	2.00
*Slip, silk @ \$2.95	1	2	1.47
*Slip, wash fabric @ \$1.50	2	2	1.50
Vests, @ 75¢	4	1	3.00
*Bloomers @ \$1.95	4	1	7.80
*Night gowns @ \$1.95	3	1	5.85
Hose @ \$1.50	6	1	8.00
Corselet @ \$10.00	2	2	10.00
Brassiere @ \$1.00	3	1	3.00
Hat, felt @ \$5.85	1	2	2.92
Hat, straw @ \$5.85	1	2	2.92
*Kimono @ \$5.00	1	2	2.50
Handkerchiefs @ 10¢	15	1	1.50
Gloves @ \$3.95	2	2	3.95

Bag @ \$4.95	1	2	2.47
Umbrella @ \$5.95	1	2	1.97
Sweater @ \$5.00	1	2	2.50
Raincoat @ \$6.00	1	2	3.00
Galoshes	1	1	2.50
Incidentals			<u>20.00</u>
			\$213.65

*Articles that could be made at home.

Boy 14 - 18

	Number	Number of years	Yearly Cost
Overcoat @ \$17.50	1	2	\$8.75
Suit @ \$20.00	1	2	10.00
Sweater @ \$3.95	2	1	7.90
Trousers, cords \$5.00	3	1	15.00
Shirts @ \$2.50	8	1	20.00
Hat @ \$3.00	1	2	1.50
Shoes @ \$4.50	3	1	13.50
Slicker	1	1	5.00
*Pajamas @ \$2.00 (2 light weight 2 heavy weight)	4	1	8.00
Underwear @ \$2.00	6	1	12.00
Socks @ 50¢	12	1	12.00
Garters @ 50¢	2	1	1.00
Belt @ \$1.00	2	1	2.00
Ties @ \$1.50	10	1	15.00
Gloves @ \$3.95	1	2	1.97
Handkerchief @ 10¢	15	1	1.50
Bathing suit @ \$4.00	1	2	2.00
Scarf	1	1	3.50
Incidentals			<u>15.00</u>
			\$155.62

*Articles that could be made at home.

Girl 14 - 18

	Number	Number of years	Yearly Cost
Coat, winter @ \$29.50	1	2	\$14.75
Coat, spring @ \$20.00	1	2	10.00
*Dress, best silk @ \$16.50	1	1	16.50
*Dress, best cotton @ \$2.95	2	1	5.90
*Dress, wool school @ \$6.50	2	2	3.25
*Dress, cotton school @ \$2.95	2	1	5.90
Sweater @ \$5.95	1	1	5.95
Hat, felt @ \$5.85	1	1	5.85
Hat, straw @ \$5.85	1	1	5.85
Shoes, sport @ \$6.50	2	1	13.00
Shoes, dress @ \$8.50	2	1	17.00
Shoes, house @ \$1.95	1	1	1.95
Raincoat	1	1	6.00
*Bloomers @ \$1.95	4	1	7.80
Brassiers @ \$1.50	4	1	6.00
*Slip, dark @ \$2.50	1	2	1.25
*Slip, light @ \$2.50	1	2	1.25
Hose, sport @ \$1.50	4	1	6.00
Hose, silk or rayon @ \$1.50	6	1	8.00
*Pajamas @ \$2.95	3	1	8.85
*Kimono @ \$4.50	1	2	2.25
Gloves @ \$3.95	2	1	7.90
Galoshes or rubbers @ \$2.50	1	1	2.50

Garter belt @ .50	2	1	1.00
Handkerchief @ .10	18	1	1.80
Umbrella @ \$3.95	1	2	1.97
Bag @ \$2.95	1	2	1.47
Incidentals			<u>20.00</u>
			\$189.94

*Articles that could be made at home.

Boy 6 - 14

	Number	Number of years	Yearly Cost
Overcoat @ \$12.50	1	2	\$6.25
Suit @ \$16.95	1	2	8.47
Sweater @ \$3.00	2	1	6.00
Cords @ \$3.95	3	1	11.85
Shirt @ \$1.75	8	1	14.00
Shoes, heavy @ \$3.95	4	1	15.80
Shoes, canvas @ \$2.00	2	1	4.00
Cap @ \$1.00	1	2	.50
Overalls @ \$1.00	2	1	2.00
Underwear @ \$1.50	6	1	8.00
*Pajamas @ \$1.50 (2 light weight 2 heavy weight)	4	1	6.00
Socks @ .50¢	12	1	6.00
Bathing suit	1	1	3.00
Rubbers @ \$1.50	1	1	1.50
Ties @ .75	4	1	3.00
Garters @ .50	2	1	1.00
Mittens @ .75	1	1	.75
Handkerchief @ .10¢	12	1	1.20
Slicker	1	1	3.50
Blazier	1	1	3.00
Incidentals			<u>10.00</u>
			\$115.82

*Articles that could be made at home.

Girl 6 - 14

	Number	Number of years	Yearly Cost
Coat, spring @ \$12.50	1	2	\$6.25
Coat, winter @ \$18.50	1	2	9.25
*Dresses, best summer @ \$4.95	2	1	9.90
*Dresses, best winter @ \$8.95	2	1	17.90
*Dresses, wool school @ \$5.95	2	1	11.90
*Dresses, cotton school @ \$2.95	4	1	14.70
Shoes @ \$5.50	3	1	16.50
Shoes, house @ \$1.95	1	1	1.95
Sandals @ \$2.25	2	1	4.50
Hat, winter @ \$4.95	1	2	2.48
Hat, summer @ \$4.95	1	1	4.95
Raincoat	1	1	6.00
Galoshes @ \$1.95	1	1	1.95
Bathing suit @ \$4.00	1	2	2.00
*Pajamas @ \$1.95	3	1	5.85
*Underwear @ \$2.95	6	1	17.60
Hose, sport @ \$1.00	6	1	6.00
Hose, rayon @ \$1.00	4	1	4.00
*Kimona @ \$3.95	1	2	1.97
Garter belt @ .50	2	1	1.00
Handkerchief @ .10	18	1	1.80
Mittens @ \$1.00	1	1	1.00
Incidentals			<u>10.00</u>
			\$159.45

*Articles that could be made at home.

Preschool Child

	Number	Number of years	Yearly Cost
*Coat @ \$12.95	1	2	\$6.47
*Suit or dress @ \$3.95	1	1	3.95
Sweater @ \$3.95	1	2	1.97
*Rompers, play @ \$1.95	6	1	11.80
Cap for winter, @ \$1.50	1	2	.75
Hat for summer, @ \$2.95	1	2	1.47
Shoes @ \$3.75	3	1	8.25
Raincoat	1	2	2.50
*Underwear, winter @ \$1.50	3	1	4.50
*Underwear, summer @ \$1.00	3	1	3.00
*Pajamas @ \$1.95	4	1	7.80
Hose @ .50	12	1	6.00
Galoshes	1	1	1.50
*Garter waists @ .50	4	1	2.00
Mittens	1	1	1.00
Incidentals			<u>5.00</u>
			\$67.96

*Articles that could be made at home.

Infant to 1 1/2 Years

	Number	Number of years	Yearly Cost
Coat @ \$5.00	1	1 1/2	\$3.34
Sweater @ \$1.50	1	1 1/2	1.00
Sun suit @ \$1.00	1	1 1/2	.67
Cap @ \$1.00	1	1 1/2	.67
Bootees @ .50	2	1 1/2	.67
Shoes @ \$1.50	1	1 1/2	1.00
Dresses @ \$1.00	3	1 1/2	2.00
Rompers @ \$1.00	4	1 1/2	2.68
Handmade dresses @ \$1.75	1	1 1/2	1.16
Sacque @ \$2.50	1	1 1/2	1.66
Wrapping blanket @ \$1.50	2	1 1/2	2.00
Silk and wool shirt size 2. @ \$1.50	2	1 1/2	2.00
Silk and wool shirt size 3. @ \$1.50	2	1 1/2	2.00
Silk and wool bands (shoulder strap) @ .95	3	1 1/2	1.90
Abdominal binder 3 for 15¢	3	1 1/2	.10
Silk and wool hose @ .55	3	1 1/2	1.50
Flannette gown @ .65	3	1 1/2	1.30
Flannette Gertrudes @ .75	3	1 1/2	1.50
Handmade Gertrudes @ \$1.00	1	1 1/2	.67
Diapers @ .20	24	1 1/2	3.20
Rubber pants @ .50	1	1 1/2	.34
Incidentals			<u>5.00</u>
			\$34.16

These budgets do not include certain articles which may seem desirable to be adequately dressed. Most women possess in their wardrobe some personal jewelry, and perhaps a fur. If these articles are in the wardrobe of the women of the minimum and moderate income level each will probably have been a gift to the individual. Often times inexpensive jewelry is purchased by these women, but it seldom is valued much higher than costume jewelry. It is a rare thing that a woman takes the money to purchase for herself a costly fur, and it is the realization of a dream come true if she is the proud possessor of such through a gift. The man's budget is less affected by these items than the woman's.

No wardrobe is ever complete without certain toilet articles. A certain amount is essential for maintaining health and also for aiding in personal appearance, for presentability, for pursuit of work and normal social life. These are provided for in the expenditures for incidentals in the budget and include cosmetics, tooth brushes, hairpins, lotions, etc. The greatest of this amount, however, is spent for the woman and adolescent girl, because they require more and use more of these articles, hence they have to be replaced oftener.

Many garments that can be made at home are: house dresses, summer wash dresses, silk dresses, shirts, blouses, aprons, coats, slips, bloomers, night gowns or pajamas, kimonos, rompers, dress or suits for children, and under clothing for children.

According to U. S. Department of Agriculture Miscellaneous

Publication No. 4, "80% or more of the women made, house dresses, summer wash dresses, aprons, and night gowns. Many more in all community groups made house dresses, summer dresses, and wash dresses than made silk dresses and wool dresses. As many made silk dresses as made wool dresses, except in the rural community and in the case of those who did not report the size of the community. It will be noted that a larger percentage of women made night garments than made any other garment." Some authorities say that in the lower income groups some families make such garments as men's shirts and underwear. The bulletin goes on to say, "fewer women in the cities than in the rural districts were making children's garments." Because buying facilities are increased as the town grows, department stores develop and bring with them bargain sales that induce the shopper to buy ready-made garments in preference to sewing at home. If studied carefully these sales may help the housewife to save both time and money. "In general the percentage making each garment decreases as the size of the community increases."

According to classification by income, "the highest percentage making each garment, except coats, is found either in the \$1000 to \$1,999 group or the \$2000 to \$2,999 group." This includes both income levels with which this study is concerned.

We find more home sewing is done in the smaller communities than in the larger ones. A larger per cent of those having a low income than those having larger incomes make garments at home; however, the highest percentage appear in the majority of cases in

the \$2000 to \$3000 income group. The families of the lowest income group make few or no garments at home, because the housewife has less time for such construction. There are usually more children in such families and the woman has every spare minute occupied with housekeeping and homemaking duties. She is the one who patronizes the bargain sales and buys the cheaper ready-made garments. Those garments, however, starred in the budget could be made in the home of any income level.

The minimum budget is based upon absolute or minimum clothing requirements for health and decency but the moderate income budget is intended for individuals who appreciate a better standard of quality and more variety in dress so as to accord with social custom. In each of these income groups the amount expended for clothing will be greatly affected by the buying habits of the individual and the care given the clothing. The person of limited income must exercise the utmost care in her planning and purchasing. Some general suggestions are here included, but every person who practices thrift will no doubt formulate her own.

The person of limited income will take time to analyze the question of buying. There are several points she must bear in mind in making her purchases. She must know definitely the amount of money to be spent and plan the various expenditures accordingly. With this in mind the buyer must shop with a definite purpose. Actual necessity for the garment must be the guide in buying. In general it is best to buy at the time the article in question will

satisfy an immediate need. There are a few exceptions to this rule. Clothes bought out of season can often be secured at a saving of from twenty-five to fifty per cent of the original price. Again if garments are to be made at home, it is often times advisable to buy ahead of the need in order to allow time for making the garment. If one lives at a distance from good markets it is necessary to buy when one chances to have access to good markets and a good choice of materials at a reasonable price; even though he perhaps anticipates his future needs.

Bearing in mind that quality and not quantity is the keynote of successful buying, the shopper must reduce his purchases to a minimum planned to cover the various occasions. The article so chosen should be of the type that will be suitable for more than one occasion and for more than one season or year, and must be harmonious with the rest of the garments. Having considered these facts, she must allow sufficient time for selecting, judging and deciding upon what is needed in order to insure full satisfaction. Nothing can be selected wisely when one is too hurried. Such deliberation during buying allows sufficient time to study all of the material possibilities at appropriate prices. If there is any choice between several garments or articles, she must have plenty of time to weigh the various alternatives before making any decisions.

There are several points to be considered in judging materials. The good buyer must know characteristics of fibers, advantages and disadvantages of different weaves, tests for fastness

of dyes, permanency of finishes, and various home tests that could be used.

Her choice should be toward the conservative. Extreme styles, unusual novelties, and fads of all kinds are not to be considered because such garments will not fit in with the other purchases if the purse is limited. Alluring advertisements and sensational sales sheets will probably lead the average person into the field of extravagance and unwise buying, because they entice the buyer with their so-called bargains. Service and durability are of primary consideration. For these reasons the shopper must beware of choosing garments merely because of their cheapness. Foresight and some knowledge of the future needs will aid her in shopping.

Fashion is of secondary importance. Though there may be quick changes in style there are always conservative pieces of clothing that can fit into several seasons or over quite a number of months. Individual thinking for individual needs must be developed. No one who follows the edicts of fashion blindly can do successful buying.

The buyer must be well acquainted with her own personality and those of the other members of her family. She must select suits and dresses that harmonize in color so that hats, gloves, and other accessories may be used to the best advantage. These must always be suitable to the wearer and to the occasion.

The comfort and health of the various members of the family are also uppermost in the economics of buying. Again cheapness could be very detrimental to such important items. For the children, especially, clothing must be of serviceable material and simple in

construction.

One must consider the length of time a garment may be worn and the frequency with which it will have to be laundered. It is wise to ask oneself this question, "What types of laundering will this garment receive?" as this is a very important factor in buying.

Garments that have received the best selection will not last if not given good care. Proper care of clothing will lengthen the service and preserve the appearance of all articles. There are several points of primary consideration. Clothes should be mended as soon as they need it. A patch or darn is no disgrace and is far better looking than a hole, and delayed darning or patching means only a larger hole. Garments when removed should be hung up at once to save pressing. Covers for clothing save the cleaning bill, too. All stains and spots should be removed instantly, as they yield to treatment less readily if allowed to stand. They spoil one's personal appearance and mar the appearance of the garment.

When not wearing clothes which are out of season, the housewife should store them carefully and give protection against soil and moths.

Industries have so minimized the cost of ready-made garments, that the housekeepers and daughters have been lured by cheap sales prices or cheap ready-made garments rather than making the garment themselves. It is due partly to ignorance in ability to get the "tailored and finished look" of a garment; and to the lack of thoughtful consideration of material, of finish, of texture and of duration

that causes so many casualties in the clothing purchase. Therefore, home instruction in the art of clothing construction in desired garments is needed. A homemaker should be able to design garments which will be better suited to her individual household than can a commercial time-set mechanical dressmaking machine. A home-maker is naturally a creator and when she loses the joy and the art of constructing the garment for herself and her family, she has lost half of her pleasure in the ability to manage a well-planned home.

The most outstanding difficulty in home construction is the fitting; the next greatest problem is that of choosing becoming and practical design. A survey made of sewing trends of housewives in 33 states showed ninety per cent of the women sewed because of lower cost, and seventy-five per cent because better materials can be used in home garments. A large percent bought ready-made garments in order to save time and energy; and to get better style and design. (United States Department of Agriculture, Miscellaneous Publication No. 4 "Present Trends in Home Sewing.")

Some authorities say that home sewing costs a fourth of what it costs to buy ready-made. In making comparisons of ready-made garments and garments made in clothing classes at Oregon State College a vast difference in cost was noted. For pajamas, prices ranged about parallel, but the materials used in the garments made in classes were superior to those of the ready-made garments of the same price. The dresses compared were about the same in material but the prices of the ready-made dresses were very much higher, sometimes an increase of seventy-five per cent.

V. Summary and Conclusions.

It is not possible to set up a clothing allowance for any income level which will definitely and accurately meet the needs of all individuals of that level. There are too many variables with which to deal, and too many factors entering in which have not as yet been standardized.

A clothing budget can be used only as a guide and should not be followed without deviation. It must be revised and adjusted to meet the particular needs of the individual for whom it is used -- the needs depending upon age, sex, occupation, desires, standards and income, or allowance for clothing.

In either of the clothing budgets no absolutely definite percentage can be used, but figures show that it would run around 15% at the low income level, and 20% or above at the moderate income level, which would accord with Andrews who places the amount allowed for clothing between a tenth and a fifth of the income.

The desirable clothing budget for any individual depends not only upon the amount of money that can be expended but also to a large extent upon the purchasing habits of the individual and her good judgment and opportunity in buying.

One's skill in sewing is also a factor. If one has the inclination, skill, and time for sewing there may be a noticeable saving in clothing costs, and a larger number and more enduring garments may be had.

Lastly, the careful repairing and proper laundering and

cleaning will improve the appearance and lengthen the service of a garment, and by so doing will reduce materially clothing costs, and make for a more adequate wardrobe, in any income level.

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