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JOINT COMMITTEE PRINT

LOW-INCOME FAMILIES AND ECONOMIC STABILITY

MATERIALS ON THE PROBLEM OF LOW-INCOME FAMILIES

ASSEMBLED BY THE

STAFF OF THE SUBCOMMITTEE ON LOW-INCOME FAMILIES

JOINT COMMITTEE ON THE ECONOMIC REPORT

Richard M. Bissell



DOCUMENTS

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LETTER OF TRANSMITTAL

NOVEMBER 9, 1949.

The Honorable JOSEPH C. O'MAHONEY,
Chairman, Joint Committee on the Economic Report,
United States Senate, Washington, D. C.

DEAR SENATOR O'MAHONEY: Transmitted herewith are materials on the problem of low-income families. The purpose of this report is twofold—first, to summarize existing statistical and other information with regard to the circumstances under which these families live; and, second, to state in broad terms the questions on which more information will be required by the subcommittee in its consideration of the problem. While the report has concentrated its attention on city families with incomes of less than $2,000 and farm families with incomes of less than $1,000, there is no intent to imply that these figures fix the limit for low-income families.

These materials are factual and descriptive. They are intended to be a convenient handbook of basic data for the use of the subcommittee in conducting hearings, analyzing additional material now in preparation, and formulating final recommendations.

In preparing this report, the subcommittee's staff had the assistance of technicians from the Bureau of the Census, the Federal Security Agency, the Bureau of the Budget, the Bureau of Labor Statistics, the Housing and Home Finance Agency, the Bureau of Agricultural Economics, the Board of Governors of the Federal Reserve System, the Legislative Reference Service of the Library of Congress, and the Bureau of Human Nutrition and Home Economics. Materials presented in this report do not necessarily represent the views of the subcommittee or of its individual members.

JOHN SPARKMAN,
Chairman of the Subcommittee on Low-Income Families.

LOW-INCOME FAMILIES AND ECONOMIC STABILITY

Introduction and Summary

The Employment Act of 1946 sets forth as basic economic goals of the Nation the promotion of maximum employment, production, and purchasing power. One of the first essentials to the achievement of these goals is a thorough appraisal of the income and consumption of the population, to be followed by positive remedial action where needed to foster expanded production and consumption by all economic groups. That a part of our population is both underproducing and underconsuming is well known, but the size, needs, and economic circumstances of the low-income families in America have not been adequately appraised in recent years. Since the low purchasing power of these groups retards the future rate of economic progress of the Nation, their circumstances and the effect thereof on the national economy are currently being studied by the Joint Committee on the Economic Report.

To maintain maximum employment of the Nation's material and human resources, the economy must consume and invest the total quantity of goods and services produced. Demand for consumer goods, backed up by wartime accumulations of liquid funds, has kept investment and employment at high levels since the end of hostilities in 1945. High investment has increased industrial capacity, which has considerably increased the total flow of consumer goods. If there are to be ample employment opportunities, this flow of consumer goods must be steadily consumed. Old markets must be expanded and new markets developed. The unfilled wants of American families now living on inadequate incomes constitute a great underdeveloped economic frontier—a new and expansible market for the products of American industry. In an economic system geared to mass production, there must be mass consumption if severe economic dislocations are to be avoided.

The low-income families have been left behind in the economic progress of America. They do not have many of the products considered symbolic of the American standard of living. For example, in 1946 there were about two million nonfarm families living in houses without running water. Some low-income families live at levels below even the most conservative estimate of the minimum necessary for health and decency. These families would buy a larger quantity of the goods produced by the economic capacity of the Nation, if their needs were backed by ability to buy.

This point has been very effectively stated by Mr. Eric Johnston, former President of the United States Chamber of Commerce, in his book, America Unlimited (New York: 1944, pp. 116–118):

> America is a wealthy nation enjoying unprecedented levels of comfort and leisure, of course, when contrasted with other countries, or when contrasted with its own past. But these things are relative. We are still incredibly poor and shamefully backward when measured by the yardstick of our unexploited possibilities. The areas we have conquered, in the matter of living standards and general improvement, are pathetically small when compared with the uncharted spaces still to be conquered. The American people are well off from the vantage point of any European or Asiatic people. I submit, however, that they are far from well off from the vantage point of what we could produce and could consume * * *.
>
> We do not need statistics to confirm what our own eyes witness: Slums, substandard homes and diets, children deprived of the minimal conditions of civilized living, a thousand and one proofs that there is unlimited room for economic improvement * * *.
>
> I certainly do not wish to join the ranks of those who focus attention only on shortcomings. But I do believe that we must correct them. As long as there are millions of American families existing on substandard levels, there are tasks to challenge our full energies as a nation. Not only must our whole population be brought above this subsistence line but the standards themselves must be raised. That, I say, is a challenge as grim as any war. We have what it takes to meet it.

HOW MANY LOW-INCOME FAMILIES?

This report concentrates attention on the numbers and circumstances of urban families having less than $2,000 of money income, and of farm families having less than $1,000 of money income. Information is also presented on the circumstances of families above these levels. The $2,000 and $1,000 figures are not intended to be, and must not be interpreted to be, a definition of "low" income. The boundary line on the income scale between want and sufficiency is difficult to determine, particularly when the determination is attempted for purposes of a national study. For example, the Bureau of Labor Statistics has estimated that in 1947 the minimum budget necessary for a family of four persons to maintain an "adequate standard of living" varied from a low of $3,004 in New Orleans to a high of $3,458 in Washington, D. C., in the 34 cities studied. Using similar methods, the Social Security Administration estimated that a budget for an elderly couple living at the same level would have required $1,365 a year in Houston, Tex., and $1,767 a year in Washington, D. C., in June 1947. The cash-income levels chosen for the present report were selected only to designate an income group for intensive study. An important consideration in making the choice was to use amounts which would be realistic in even the lowest-cost areas of the country. It is improbable that there will be more than a minor proportion of families able to purchase all their requirements with incomes below these amounts.

The Bureau of the Census estimates that there were 38.5 million families and about 8 million "single individuals not in families" in the United States in 1948. Nearly 10 million of the families received total cash incomes of less than $2,000 in that year. This is one-fourth of the total number of families. The proportions and numbers of families at the different levels of income are depicted in the chart below.

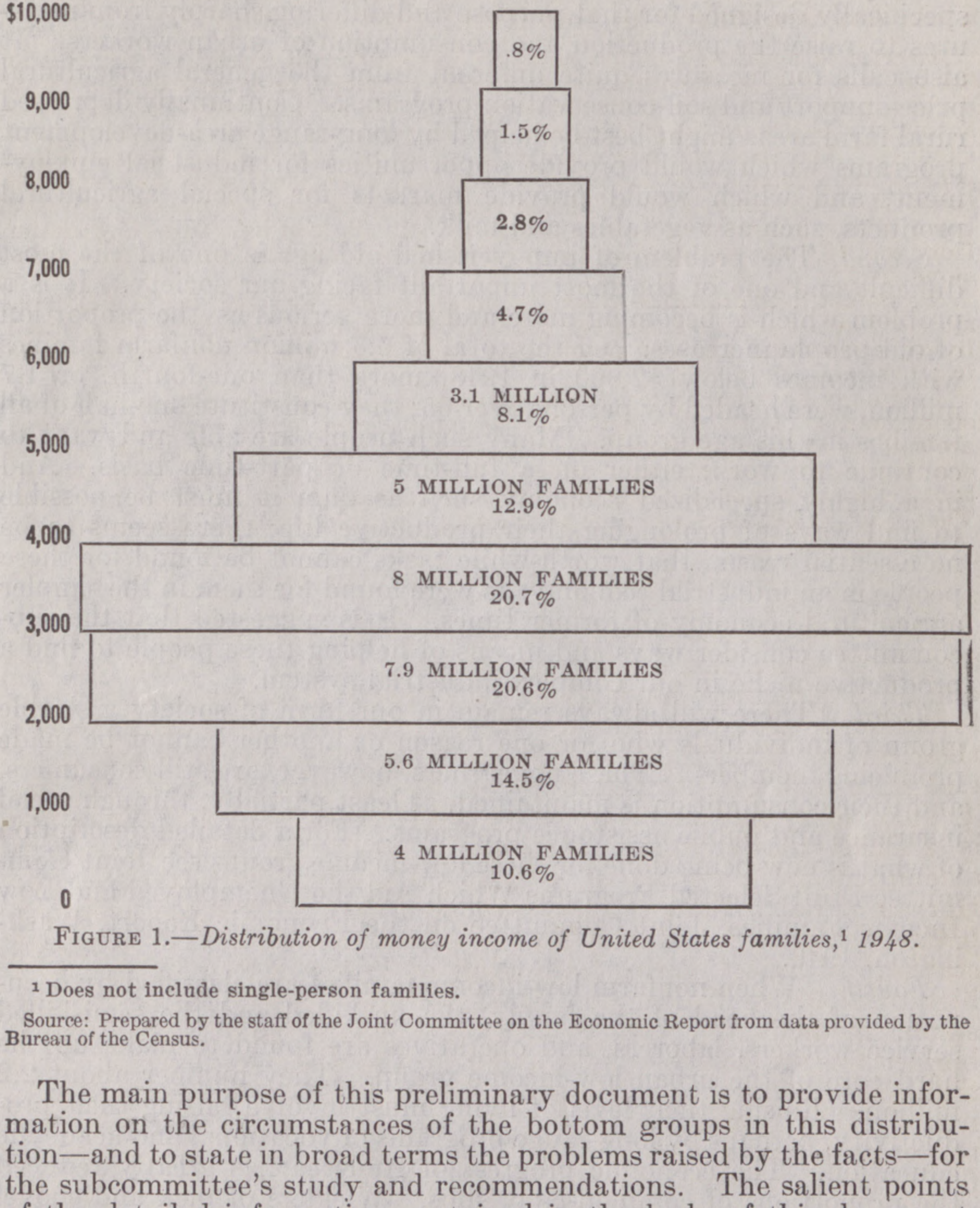

FIGURE 1.—*Distribution of money income of United States families,*[1] *1948.*

[1] Does not include single-person families.

Source: Prepared by the staff of the Joint Committee on the Economic Report from data provided by the Bureau of the Census.

The main purpose of this preliminary document is to provide information on the circumstances of the bottom groups in this distribution—and to state in broad terms the problems raised by the facts—for the subcommittee's study and recommendations. The salient points of the detailed information contained in the body of this document and in its appendixes are summarized here.[1]

COMPOSITION OF THE LOW-INCOME GROUP

The nearly ten million families receiving less than $2,000 per year are composed of several groups and each group constitutes a separate problem requiring, in most instances, different remedial action.

First. Most of the families below the $2,000 level are urban or nonfarm families, but farm poverty is also a most important problem. Of the total of nearly ten million families, about 3.3 million lived on farms. Of this number, 1.7 million had incomes below $1,000 in 1948.

[1] War and postwar changes in the inequality of incomes are summarized in appendix G, which compares the distribution of income in 1935–36 with the distribution in 1941 and in 1948. Rough estimates of changes in purchasing power are also presented.

Raising the level of living of low-income farmers calls for measures specifically designed for that purpose and differing sharply from measures to raise the production and consumption of urban workers. It also calls for measures quite different from the general agricultural price-support and soil-conservation programs. Continually depressed rural farm areas might best be helped by long-range area-development programs which would provide opportunities for industrial employment, and which would provide markets for special agricultural products, such as vegetables and milk.

Second. The problem of impoverished old age is one of the most difficult and one of the most important facing our society. It is a problem which is becoming more and more serious as the proportion of old people increases. Of the total of 6.3 million nonfarm families with incomes below $2,000 in 1948, more than one-fourth, or 1.7 million, were headed by persons over 65; they constitute one-half of all families in this age group. Many such people are able and want to continue to work, either on a full-time or part-time basis. And in a highly specialized economy such as ours it must be possible to find ways of prolonging their productive life; there seems to be no essential reason that worth-while tasks cannot be found for these people in an industrial economy, as were found for them in the simpler agricultural economy of former times. It is suggested that the subcommittee consider ways and means of helping these people to find a productive niche in our complex industrial system.

Third. There will always remain in our form of society a sizable group of individuals who for one reason or another cannot be made producing members. These nonearners, however, are still consumers, and their consumption is maintained, at least partially, through social insurance and public assistance programs. For a detailed description of what is now being done for these low-income groups see Joint Committee Print Selected Programs Which Aid the Unemployed and Low Income Families, Joint Committee on the Economic Report, Washington, 1949.

Fourth. When nonfarm low-income families are classified by occupation of the head of the family, the unskilled and the semiskilled service workers, laborers, and operatives are found to make up the hard core of the urban low-income group. They number about 2.2 million. Raising their level of living must involve raising their productivity, perhaps by long-range programs of vocational and academic education. The economic progress of America has greatly reduced the proportions of common-labor jobs. Wielders of pick and shovel have been gradually replaced by operators of excavating machinery. This movement must be fostered, not only by encouragement of progress on the technical side, but on the human side as well. The subcommittee may well wish to consider ways and means of broadening opportunities to learn skilled trades.

In this connection, the low incomes of unskilled workers in some industries may be partially explained as the result of their poor bargaining strength. Besides the problem of raising productivity, there exists in some industries and localities a separate problem of insuring that workers receive full compensation for their efforts. Minimum-wage legislation is, therefore, germane to the subcommittee's study.

Fifth. Nonwhite families make up a significant group of the low-income families. Of the nonfarm families with incomes below $2,000, about 800,000—or one-eighth—were headed by nonwhite males. This proportion of nonwhites in the low-income group is considerably greater than the proportion of nonwhites in the general population, and indicates that broadening educational and vocational opportunities for the Negro may be a constructive method of attacking the low-income problem.

Sixth. Broken families, those headed by women because of widowhood, desertion, or divorce, are found in large numbers in the nonfarm low-income group. Of the total of 6.3 million urban families receiving incomes under $2,000, about 1.5 million were headed by women. Expansion of the program for aid to dependent children is a palliative of this problem.

Seventh. Low-income families are, as would be expected, headed by persons with little education. Sixty-four percent of the nonfarm families headed by persons between the ages of 25 and 64 years receiving incomes below $2,000 in 1946 had not progressed beyond the eighth grade. Only 6 percent had gone beyond high school. Lack of education for a better-paying occupation thus appears as an important cause of low income. More important that this, however, is the fact that educational opportunity in the United States, at least beyond the grade-school level, still greatly depends upon the income status of the child's family. Low incomes result from lack of education, and lack of education for the next generation results from the low incomes of the present, a process which tends to stratify the population. Broadening educational opportunities, both academic and vocational, for all qualified students regardless of present income status, is not only a most promising long-range attack on the low-income problem, but is also absolutely necessary to preserve the American tradition of equal opportunity for all.

Eighth. Disabled persons in need of vocational rehabilitation number about 1.5 million, and they are found in the low-income group. Much can be done to restore earning power to these people, and the expansion of existing programs of rehabilitation deserves consideration.

LIVING CONDITIONS OF LOW-INCOME FAMILIES

A national study of expenditures of American families, by income level, has not been undertaken since the war. The older studies are largely invalidated by the radical changes in employment opportunities and living conditions which have occurred since they were made. This is one of the most important gaps in the available information, a gap which must be filled by new studies. However, some information is included in this report on particular items of expenditure of low-income families, which the following remarks summarize.

First. Food expenditure takes about half of the incomes of city families having less than $2,000 per year. The proportion decreases as income rises, amounting to 74 percent of total expenditures for those below $1,000 and to only 17 percent for those above $7,500. Dollar amounts per person averaged only $6 per week for families in the under-$2,000 income group. This compares with an average of $17 for families having incomes above that level. The poor use

more grains, and less milk, meat, vegetables, and fruits than do the comparatively well-to-do.

Besides the great importance of improving American diets, these facts indicate that the domestic market for our agricultural surpluses could be greatly expanded by raising the incomes of the poor. Low-income families are a great underdeveloped market for America's farm production.

Second. The Bureau of the Census estimates that in 1946 about 2.3 million (44 percent) of the nonfarm families headed by persons 25 to 64 years old, who received less than $2,000 in annual income, owned their own homes. However, the implications of these data must be subjected to careful analysis before any conclusion may be drawn. Of those who rented their dwellings, about half paid rents of more than $20 per month, and one-eighth paid rents of more than $40. In the main, housing expenses account for a disproportionate share of the expenditures of urban families with incomes under $2,000. Among those who rented, approximately one-eighth of those with incomes under $1,000 paid 50 percent or more of their income for rent, while those with incomes between $1,000 and $2,000 paid a minimum of 25 percent. In addition to being relatively too costly, a large share of the units are wholly inadequate in terms of physical condition, plumbing facilities, overcrowding and general environment.

CONCLUSION

This document, as its title indicates, is intended to be a convenient handbook of facts on the numbers and circumstances of that segment of the families of the Nation having incomes under $2,000 in urban areas and $1,000 in rural areas. The detailed material which follows is factual and descriptive; it endorses no prescriptions and suggests very few. Final recommendations await the hearings and deliberations of the subcommittee.

Two broad questions, one of fact and one of policy, are not answered in this report, though it lays the foundation for their consideration:

1. What is the effect of the low production and low purchasing power of the poorer families on the economy as a whole? Will their low production and purchasing power hinder the stabilization of the economy at levels of maximum production and employment? Does the prosperity and progress of all depend upon raising their level of living?

2. What can be done to increase the production and earning capacity of these families, thus making for a more prosperous national economy?

CHAPTER I

GENERAL SUMMARY OF DATA ON INCOMES OF UNITED STATES FAMILIES, URBAN AND RURAL, 1948

SOURCES AND QUALIFICATIONS OF EXISTING INFORMATION

Recent information on the numbers and mode of living of low-income families in the United States has been drawn from several general sources.

In April of this year, the Bureau of the Census gathered income data from a sample of about 25,000 households in the course of making its current population survey for 1948. Data from this survey have been specially analyzed and tabulated for the use of the subcommittee, and provide a large amount of detail on the circumstances of the low-income segment of the population.

A survey of consumer finances is conducted annually for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan. These surveys include a sample of about 3,500 "spending units" [1a] designed to provide information on incomes, liquid assets and liquid savings, and durable goods purchases of the population. Special tabulations from the 1948 survey have been made for the use of the subcommittee and are included in appendix B, pages 86 through 89.

Special studies and estimates relating to particular groups of the population have been made by the Bureau of Labor Statistics (appendix C), the Federal Security Agency, the Bureau of Agricultural Economics, and the Bureau of Human Nutrition and Home Economics. Additional material on the effect of low incomes on crime and delinquency and the success of children of low-income families in "pulling out" of that status prepared by the Legislative Reference Service of the Library of Congress is found in appendix E.

UNDERSTATEMENT OF INCOME IN FIELD SURVEYS

It is probable that income surveys present too pessimistic a picture of the income status of the respondents because of underreporting and errors of response. Efforts to ascertain how large this understatement is have taken the form of comparing total income of the population as calculated from the surveys, with total income as calculated independently by the National Income Division of the Department of Commerce. These comparisons show that the survey technique yields aggregate income figures from 10 to 20 percent below the Commerce Department aggregates. Whether this understatement is greater among the higher income levels than it is among the lower ones is still an unresolved question.

FIELD SURVEYS AS A MEANS OF GAGING THE SIZE OF THE CONSTANTLY LOW-INCOME GROUP

The subcommittee is primarily interested in the size and circumstances of the families who are at the bottom of the scale, and who have little or no prospect of rising from that level. Low-income groups will always include certain families who are only temporarily or accidentally in that status. Examples are professional people just beginning law or medical practice, businessmen who happened to have losses in the year of the survey, families which suffered temporary illness or unemployment of the breadwinner, persons just beginning a new business undertaking, and the like.

[1a] A "spending unit" is defined as all persons living in the same dwelling and related by blood, marriage, or adoption, who pooled their incomes for their major items of expense.

There is evidence to show that the movement of individual families up and down the scale is much greater than may be commonly realized. When the "spending units" of the Federal Reserve Board's Survey of Consumer Finances were compared by income in 1948 and income in 1947, it was found that of the units having 1948 incomes between $1,000 and $2,000, about one-sixth had received incomes greater than $2,000 in 1947, and another one-sixth had received incomes below $1,000 in 1947. Data drawn from the continuous work records of the Bureau of Old Age and Survivors Insurance, Federal Security Agency, emphasize this point. Of the group of workers who had covered employment in the 4 years between 1937 and 1940 (a period during which aggregate wages and salaries first fell, and then rose to a point 10 percent above the 1937 level), and who had wage credits of less than $600 in 1937, only about half remained in this wage-credit bracket through the 4-year period. Of the group below $1,200 in 1937, however, 72 percent of the men and 93 percent of the women earned less than $1,200 in all 4 years. These figures apply only to income from covered employment. Many of the group may have had earnings from noncovered employment in one or all of the stated years. (A detailed statement of this evidence will be found in appendix D, pp. 99 through 100.)

Present information is inadequate to provide a close estimate of the magnitude of the group of families who are constantly at the low end of the income distribution. Ideally, a distribution should be constructed, not of the incomes of the Nation's families in any particular year, but of the capital values of those incomes, which would take into account not only present income level of a family but also estimates of future income. In place of this, the present report contains breakdowns, as detailed as were permitted by the size of the sample, of the income distribution by occupation, age, and sex of family head. Rough estimates can be made, using these cross-classifications, of the different kinds of families who may be only temporarily in the low-income category.

It is obvious that families living in different circumstances have different needs, and that an estimate of the size of the low-income group must take into account varying family circumstances. For this reason, after the over-all data on incomes in 1948 are presented in summary, cross-classifications of the income groups by size of family, and region and place of residence are presented. Because of the radical difference between needs for money income of urban and rural farm families, the data on each group are presented separately.

SUMMARY OF INCOMES IN 1948

According to the Bureau of the Census in April 1949 there were 47 million families (related groups of two or more persons) and individuals (one-person families) in the United States. Although the majority of these families and individuals received incomes during 1948 which were sufficient to maintain an adequate level of living according to any reasonable standard, a substantial number of them were not so fortunate. The numbers and percentages of families and individuals at different invome levels in 1948 are shown in the tables below.

TABLE 1.—*Families and individuals, by income level, for the United States, 1948*

[Numbers in thousands]

	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 to $5,000	$5,000 to $10,000	$10,000 and over
Families and individuals	46,670	8,110	7,410	9,190	13,780	7,040	1,140
Families	38,530	4,020	5,580	7,950	12,970	6,900	1,110
Individuals not in families	8,140	4,090	1,830	1,240	810	140	30

Source: Bureau of the Census, U. S. Department of Commerce.

TABLE 1–A.—*Families and individuals, by income level, for the United States, 1948*

[Percentage distribution]

	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 to $5,000	$5,000 to $10,000	$10,000 and over
Families and individuals	100	17	16	20	30	15	2
Families	100	10	15	20	34	18	3
Individuals not in families	100	50	23	15	10	2	----------

Source: Bureau of the Census, U. S. Department of Commerce.

Nearly 16 million, or one-third of all the families and individuals in the United States, received incomes under $2,000, and 8 million of these received incomes under $1,000. Although a considerable number of those at the lower income levels were individuals not in families (6 million had incomes under $2,000), a larger number (nearly 10 million) were family groups whose income situation was presumably of a more serious nature. Individuals living alone on small amounts of income constitute an important part of the general problem of low-income groups. Nevertheless, there can be little doubt that the most urgent need centers about family groups living at substandard levels. The 10 million families having incomes under $2,000 represent 32 million persons. Approximately one-fifth of the Nation's children were found in these families, which include farm and nonfarm families.

As noted earlier, not all of the families and certainly not all of the individuals having incomes under $2,000 can be considered as being in financial distress. Many farm families could have gotten along quite comfortably on $2,000 of cash income, whereas a family living in a high-cost city like Washington, D. C., or New York and having the same income might have felt the pinch severely. Similarly, $2,000 means one thing to a person who is living alone and has only himself to support, and another to a family head who has a wife and children to feed, house, and clothe. Therefore, separate data are given in a later section for "individuals not in families."

CHAPTER II

THE URBAN, OR NONFARM, LOW-INCOME FAMILY

INTRODUCTION

Nonfarm families at a given cash income level tend to be worse off on the average than farm families at the same cash income level. In the first place, the farm family typically has more income "in kind," such

as food which is produced and consumed on the farm. The figures presented in this report, except when specifically designated, do not include such income. Secondly, in reporting net income from farm operations, many farmers tend to consider as an expense and therefore not a part of their reported net income various expenditures for the maintenance of the farm household. The numbers of farm and nonfarm families by money income level are shown below.

TABLE 2.—*Farm and nonfarm families, by income level, for the United States, 1948*

[Numbers in thousands]

Residence	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 and over
All familes	38,530	4,020	5,580	7,950	20,980
Nonfarm families	31,810	2,340	3,980	6,570	18,920
Farm families	6,720	1,680	1,600	1,380	2,000

Source: Bureau of the Census, U. S. Department of Commerce.

Because of their large number and because of the factors noted above, interest is focused first of all on the income situation of nonfarm families. Over 6 million, or two-thirds, of the 10,000,000 families having incomes under $2,000 lived in cities or other nonfarm areas. These families probably constitute the bulk of the continually distressed group, even though there is a problem of rural poverty of great importance also.

FACTORS CONTRIBUTING TO URBAN LOW INCOMES

1. *Age of family head*

The problem of low-income families is partially one of youth or old age. This is demonstrated in the following table.

TABLE 3.—*Nonfarm families, by income level, by age of head, for the United States, 1948*

[Numbers in thousands]

Age of family head	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 and over
All families	31,810	2,340	3,980	6,570	18,920
Under 21 years	170	40	60	60	10
21 to 64 years	27,910	1,460	3,020	5,900	17,530
65 years and over	3,730	840	900	610	1,380

Source: Bureau of the Census, U. S. Department of Commerce.

Almost 30 percent (1.8 million) of all the nonfarm families having incomes under $2,000 were headed by persons who were very young (under 21 years) or old (65 years and over). The remaining 70 percent of the families were headed by persons between 21 and 64 years of age. In contrast, over 90 percent of the families having incomes of $3,000 or more were headed by persons between 21 and 64 years of age.

The very young families having incomes under $2,000 were not numerous, totaling only 100,000. Even if they were more numerous, these families probably would not constitute a serious problem,

since most of the families were only recently formed and incomes usually increase as the chief breadwinner acquires greater work experience. Studies of the life expectancy of income have shown that persons in most occupations do not reach their maximum earning power before age 30. Consequently, some of the families headed by persons over 21 but below age 30 who had incomes below $2,000 may be expected to improve their position in due course. Unfortunately, existing information does not permit a quantitative estimate to be made of the size of this group.

Aged families having low incomes constitute a much more serious problem than the very young low-income families. Many of the aged low-income families face the prospect of ever-increasing economic distress, whereas the young couples can probably look forward to improvement. In 1948 there were about 1.7 million nonfarm families with incomes under $2,000 headed by persons 65 years of age and over. Three-fourths (1.3 million) of these families were elderly couples, and 360,000 were headed by widowed persons. (See appendix table A2.) Of course, not all of the aged families with low incomes can be considered as being in economic straits. Generally, families headed by aged persons require less income for their maintenance than those headed by younger persons. Moreover, since some of these families may have been living on withdrawals from savings, their current incomes may not indicate completely their economic status. In spite of these considerations, however, there can be little doubt that a fairly large proportion of the families who can be expected to remain in the low-income group consists of those headed by an aged person.

Estimates of the income distribution of the beneficiaries of the old-age and survivors insurance program have been prepared by the Social Security Administration. They indicate that the large majority of aged couples and individuals under the program received cash incomes from all sources of less than $1,000 in 1948, and nearly all were below $2,000.

TABLE 4.—*Estimated total annual income of all aged nonmarried persons and couples and of aged nonmarried persons and couples living by themselves who received old-age and survivors insurance benefits in the United States, by income class, 1948–49* [1]

Annual income	All aged nonmarried persons and couples receiving old-age and survivors insurance benefits	Aged nonmarried persons and couples living by themselves and receiving old-age and survivors insurance and benefits
Number of families, December 1948	1,270,000	630,000
Percentage distribution:		
Less than $500	37	29
$500–$999	37	40
$1,000–$1,499	15	16
$1,500–$1,999	6	8
$2,000–$2,499	3	5
$2,500–$2,999	1	1
$3,000 or more	1	1
Total	100	100

[1] For additional information relating to this table, see note I, p. 105, appendix D.

Source: Bureau of Old-Age and Survivors Insurance, Social Security Administration, Federal Security Agency.

These estimates for the country as a whole are based on the incomes of 4,360 beneficiaries in 19 cities interviewed by representatives of the Bureau of Old-Age and Survivors Insurance in its surveys of the resources of insurance beneficiaries made over the period 1941–46. The figures refer to beneficiaries who have drawn at least one insurance benefit during a 12-month period, but included in the group are some who have had considerable earnings during the year. As the table indicates, 69 percent of the nonmarried persons and couples living alone are estimated to have incomes of less than $1,000. The beneficiaries in the $500–$999 class are concentrated toward the lower limits of the class rather than evenly distributed throughout the class. At least half of those in the income classes of $1,500 or more are there because of their earnings. If the incomes of beneficiaries had been estimated for those who were completely retired, there would have been a greater concentration in the two classes of less than $1,000.

The incomes of beneficiaries living by themselves are estimated to be slightly higher than the incomes of all beneficiaries. This is because beneficiaries who live alone or only with their spouses work somewhat more frequently than those who share a household with relatives. In addition, more of those living alone receive public assistance than those living with relatives.

Almost three-quarters of the old-age and survivors insurance beneficiaries thus had total incomes of less than $1,000, and practically all of them were below the $2,000 level. Illustrative case histories of some aged beneficiaries are included in appendix D.

As of June 1949 some 2.6 million persons aged 65 and over were receiving monthly assistance payments under the Federal-State old-age assistance program on the basis of demonstrated need. The public assistance payments supplement any other income or resources families may have.

Special estimates have been made by the Social Security Administration of the total annual income of recipients of old-age assistance in 1948.

TABLE 5.—*Old-age assistance: Estimated distribution of total annual cash income for calendar year 1948 of recipients in December 1948, by living arrangement* [1]

	Living alone [2]	Living with others [3]
Total annual cash income:		
Number of recipients	774,000	1,724,000
Percent of total	31.0	69.0
Percent with specified income:		
Less than $500	33.1	50.8
$500–$999	62.8	48.8
$1,000–$1,499	3.9	.4
$1,500–$1,999	.2	(4)

[1] For additional information relating to this table, see Note II, p. 106, appendix D.
[2] Includes recipients in boarding homes, nursing homes, and private institutions.
[3] Includes recipients living with spouses. An aged couple, both recipients of old-age assistance, with a total cash income of $750 a year, would be treated as two recipients living with others with incomes under $500.
[4] Less than 0.05 percent.

Source: Bureau of Public Assistance, Federal Security Agency.

The above income figures refer to amounts received by the aged person only and should not be interpreted to be the entire family income if the aged person is living with others. Even in those situations in which both persons in an aged couple are recipients of old-age assistance, their income is shown separately in the distribution rather than jointly. In some respects, however, the above table gives an exaggerated impression of the income available to aged recipients of assistance, especially to those receiving more than $1,000 annually. These incomes are sometimes compared with the ordinary maintenance costs of a single person, whereas such recipients as a group have unusually high requirements, such as expensive hospitalization or special care necessitated by their poor health.

2. Sex and color of family head

Since the heads of most families are also the principal earners, it is apparent that the ability of the head to obtain employment has a direct effect on the size of the family income. The type of employment engaged in by the head is related to many factors, of which sex and color are only two. Since age is also related to employment, this section as well as the following one on occupation is limited to heads between 21 and 64 years of age in order to eliminate to some extent the effect of the economic handicap of youth or old age.

The relationship between sex and color of head and family income is indicated by the fact that families headed either by a woman or a non-white male comprised about 40 percent of all nonfarm families, with heads between the ages of 21 to 64 receiving incomes under $2,000; and only 10 percent of the families having incomes of $3,000 or more. About 1 million families having incomes under $2,000 were headed by women; 700,000 were headed by nonwhite males, and 2.6 million were headed by white males.

TABLE 6.—*Nonfarm families with head 21 to 64 years old, by income level, by sex and color of head, for the United States, 1948*

[Numbers in thousands]

Sex and color of family head	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 and over
Total	27,910	1,460	3,020	5,900	17,530
Male white	23,500	720	1,910	4,840	16,030
Male nonwhite	1,820	190	510	550	570
Female	2,590	550	600	510	930

Source: Bureau of the Census, U. S. Department of Commerce.

It is customary for the head of the family to be a full-time worker, and to assume major responsibility for the family's support. When the family is headed by a person who cannot work or who lacks the training or ability to command a good wage, the family is bound to suffer. Less than half the women 21 to 64 years old who headed families with incomes under $2,000 were working at the time of the survey. (See appendix table A–3.) The rest of them apparently could not find jobs, or were too burdened with household duties to

be able to accept outside employment. Those who did work were employed mostly at low-paying jobs, or on a part-time basis.

Among the male heads, there was also evidence of lack of opportunity, not so much to work, but rather to work at well-paying jobs. About 90 percent of them were working, but the data on occupation presented below indicate that many of them, especially the nonwhites, held jobs requiring relatively little training or skill.

3. Occupation of family head

Since occupation and income are closely related, the type of work engaged in by the head is an important determinant of family income. A comparison of the occupational distribution of the heads of families having incomes under $2,000 and $3,000 or more is shown in the table below. Additional details are given in appendix table A–4. An explanation of the meaning of the terms will also be found on page 85 in appendix A.

The occupational skills of the heads of families having incomes of $3,000 or more were much higher than those of the heads of families at the low end of the income scale. Whereas nearly one-fifth of the heads of families having incomes of $3,000 or more were professional or semiprofessional workers, managers, or officials, only one-twentieth of the heads of families having incomes under $2,000 were in these occupational groups. In contrast, nearly one-fifth of the families at the low end of the income scale were headed by laborers, whereas a negligible proportion of the heads of the wealthier families were engaged in this type of work. It is interesting to note that about the same proportion of the heads of families at both ends of the income scale were proprietors. Although the businessman is usually regarded as a person of comparative wealth, it must be remembered that many small tradesmen are included in the "proprietor" classification.

Striking occupational differences can be noted when attention is focused on the different types of families having incomes under $2,000. Among families headed by a white male, about 23 percent were headed by craftsmen possessing skills which rank fairly high on the occupational and income scale. An additional 16 percent were proprietors. These facts imply that some of these families may have been only temporarily distressed. In contrast, 36 percent of the nonwhite male heads were laborers, and an additional 20 percent were service workers; the majority of these families will probably continue to remain in a low-income classification. In the case of families headed by employed women, over half were headed by service workers.

TABLE 7.—*Percent distribution of families by occupation*[1] *of head, by income level, by sex and color of head, for the United States, 1948*

[Figures restricted to families with heads 21 to 64 years old with nonfarm jobs]

Sex and color of family head	Total employed in nonfarm jobs	Major occupation group in April 1949						
		Professional and semiprofessional workers, managers and officials	Proprietors	Clerical and sales workers	Craftsmen and foremen	Operatives	Service workers	Laborers
FAMILIES WITH INCOMES UNDER $2,000								
Total	100.0	4.7	12.0	8.2	17.0	22.6	17.6	17.9
Male, white	100.0	5.8	16.0	8.4	22.7	22.7	8.0	16.4
Male, nonwhite	100.0	--	4.7	3.1	10.9	25.0	20.3	36.0
Female	100.0	5.8	3.8	13.5	--	19.2	55.8	1.9
FAMILIES WITH INCOMES OF $3,000 OR MORE								
Total	100.0	18.6	10.7	15.7	24.2	21.8	5.1	3.9
Male, white	100.0	19.1	11.1	15.4	25.3	21.4	4.2	3.5
Male, nonwhite	100.0	7.4	5.6	5.6	9.3	33.2	20.4	18.5
Female	100.0	15.1	3.8	37.7	1.9	24.5	17.0	--

[1] For definition of occupational titles used, see p. 85, of appendix A.

Source: Bureau of the Census, U. S. Department of Commerce.

4. Education of family head

Census Bureau evidence on the influence of education and training upon the family's income is provided by 1946 data on family income according to the number of years of schooling of the head, as shown in the table below and in appendix table A–6.

TABLE 8.—*Percent distribution of families by education of head, by income level, by sex and color of head, for the United States, 1946*

[Figures restricted to nonfarm families with heads 25 to 64 years old]

Sex and color of family head	Total	No schooling or less than 8 years	8 years elementary school	1 to 4 years high school	1 or more years college
FAMILIES WITH INCOMES UNDER $2,000					
Total	100.0	37.6	24.4	31.9	6.1
Male, white	100.0	30.7	27.9	34.2	7.2
Male, nonwhite	100.0	66.4	13.7	18.6	1.3
Female	100.0	35.6	22.1	35.6	6.7
FAMILIES WITH INCOMES OF $3,000 OR MORE					
Total	100.0	16.2	24.3	39.6	19.9
Male, white	100.0	14.5	24.4	40.7	20.4
Male, nonwhite	100.0	45.6	15.4	27.7	11.3
Female	100.0	25.7	27.0	30.6	16.7

Source: Bureau of the Census, U. S. Department of Commerce.

Only 38 percent of the heads of families with incomes of less than $2,000 had gone beyond elementary school, and only 6 percent had progressed beyond high school in their education. On the other hand, among families with incomes of $3,000 or more, 60 percent of the heads had more than elementary school training, and 20 percent had one or more years of college.

Education was a particularly noticeable differential in the case of families with nonwhite male heads. Among those with incomes under $2,000, the head had more than elementary school training in 20 percent of the cases, and had progressed as far as college in only 1 percent. The corresponding proportions for families with $3,000 or more of income were 39 percent and 11 percent.

Lack of the educational prerequisites for a high income job on the part of the head is undoubtedly an important reason for the relatively unfavorable economic position of nonwhite families. Appendix table A–6 shows that more than 50 percent of white male family heads had the benefit of high-school or college training, whereas only 26 percent of nonwhite male heads had more than elementary schooling.

5. The relation between low income and lack of educational opportunity

Lack of education is an important cause of low earning power, but low incomes are also a factor helping to explain lack of education. Educational opportunity in the United States, at least above the grammar-school level, still depends upon income status in marked degree. The result is a process which may tend to stratify the population. Evidence for this conclusion may be summarized from several studies.

W. Lloyd Warner and associates in their study Who Shall Be Educated? (New York, London, 1944, p. 51) define equal educational opportunity as the provision of means whereby all children and young people exceeding a given level of intellectual ability can attend schools and colleges up to some specified level. In this sense the available evidence, they assert, does not justify the supposition that equality of educational opportunity exists in the United States.

Two studies are cited by Warner and associates to justify this statement. The first was a study conducted in Pennsylvania in 1934 and published under the title "Inventory of Youth in Pennsylvania" (Washington, American Youth Committee, 1936). A group of 910 pupils with intelligence quotients of 110 (superior) or above were studied for socio-economic status and educational history. This group of 910 pupils were divided into two sections. Of the upper socio-economic section, 93 percent were graduated from high school, and 57 percent attended college. On the other hand, only 72 percent of the lower section were graduated from high school, and a mere 13 percent attended college. Moreover, of the upper section, 6.2 percent were not graduated from high school, while, of the lower section, 20.2 percent were not graduated from high school. In addition, while hardly any of the upper section dropped out of school at the eighth grade or below, of the lower section, about 8 percent dropped out of school at these levels. Thus it can be seen that, although all these students had above-average intelligence, those with the lower economic status dropped behind.

A second study was made by Helen B. Goetsch and published under the title "Parental Means and College Opportunities." (New York,

1940, Columbia University Teachers College.) The tables in this study show also that, of a group of students with intelligence quotients of 117 or above, the income of parents was directly related to college attendance. The higher the parent's income, the greater the proportion of children who went to college. College opportunities fell off rather abruptly when the family income was below $2,000. Chances of going to college were five times as great when parental income was $5,000 and over as they were when the income was less than $5,000. In the case of the lower-income families, so large a proportion of the income must be spent for the bare necessities of life that there is little or nothing left for education, health, or recreation. Thus there arises a tremendous waste of human resources, in the abilities, skills, and vitality of youth in the lower-income groups who are defeated in their educational careers.

Warner and associates enumerated three reasons for believing that children at lower economic levels do not have all the educational opportunity that they or their parents desire: (1) The frequency with which lack of money is given as a reason for quitting school, (2) the rise in high-school and college attendance with the National Youth Administration student-aid program in 1935, and (3) the out-of-pocket costs attached to attendance, not only at college but also at "free" high schools (laboratory fees, clothing, athletics, food, class dues, and activities).

The Committee on the Objectives of a General Education in a Free Society of Harvard University published a report on "General Education in a Free Society" in 1945. On pages 86 and 87 of this report there is a summary of several studies made in small cities of New England, the South, and the Middle West to determine the extent to which means determine educational opportunity. The following facts stand out: (*a*) The upper-income group sends nearly all its children through high school and about 90 percent to college. (*b*) The middle-income group sends about 60 percent of its children through high school and about 15 percent to college or some other higher institution. (*c*) The lower-income group sends about 30 percent of its children through high school and about 5 percent to college. It is usually a sacrifice for parents of this group to keep their children even in high school and they cannot possibly pay money toward college. The very few who aspire to college must work their way without help from home.

The report goes on to estimate that from 3 to 5 percent of our young people, or annually some 75,000 to 125,000, are of college caliber and would go to college if they could but are prevented by poverty. Again, young people of average intelligence, though not suited for the traditional college, are also missing out on educational opportunities of a vocational nature offered by junior high schools and technical institutes. Indeed, the number who cannot attend college, although intellectually able and willing, must be doubled by the addition of this group not able to afford education at the high-school level. At least 20 percent of those of age 16, and 35 percent of those at age 18, who could have profited by further schooling did not stay in school.

The President's Commission on Higher Education has made several points regarding parent's income and education of children and youth in its extensive report entitled "Higher Education for American Democracy" (1948 vol. I, pp. 28–29, vol. II, pp. 13, 14, and 18).

One of the most important factors today is the pressure of rising costs of education. Educational institutions are having to depend more and more on tuition fees to meet their budgets. As a result of a 70-percent rise in the general price level, the average tuition rates rose about 30 percent from 1939 to 1947. This great increase in costs has added another barrier to college attendance by students from low-income groups. Pressure of family needs induces members of these families to go to work early. Thus it is evident that even were colleges tuition-free it would require excessive family sacrifice in foregoing the wages which might be earned for the family by the young student while he is attending college.

The financial difficulties of the undergraduate level, moreover, are even less than those at the graduate and professional levels where the total cost of education is substantially higher. Thus a special problem is presented in making opportunities in graduate and professional schools equally available to all talented and qualified young men and women.

Many studies have shown that the father's occupation ranks high as a determining factor in a young person's college expectancy. Farm laborers, for example, are less able to afford the costs of higher education for their children than are bankers and doctors. In addition, the attitudes in the farm laborer's family may condition the situation so that college education may be considered a luxury.

On the whole, there is a singular lack of evidence for any correlation between the ability to pay for a college education and the ability to benefit from it. Since the opportunity for college education depends so largely on income, millions of young people are not only denied the chance to develop their capacities but the nation is irreparably deprived of a vast amount of potential leadership and potential competence which it can ill afford wantonly to throw away.

The President's Commission cites four studies which indicate clearly that family income is a determinant of educational attainment of the children. Every stage of the educational process furnishes economic obstacles.

A study in 1926 of sixth grade boys in Pennsylvania was followed up by Mr. Elbridge Sibley, who found a close correlation between the highest grade of school completed, intelligence quotient, and the father's occupational classification. In fact it was evident that, regardless of the boy's own I. Q., if his father was in the higher occupational and generally higher income groups, he had a considerably greater probability of going to school beyond the twelfth grade. Statistics for the brightest boys with I. Q.'s of 124 and above showed that a boy from the highest occupational income groups had a 4-to-1 advantage over boys in the lower groups so far as college attendance was concerned. Regardless of individual I. Q.'s, boys from the higher occupational groups had a 10-to-1 prospect of attending college over the chances of those from the lower occupational groups. To a somewhat lesser degree the same situation prevailed with regard to their prospects of completing either the eighth or the twelfth grades.

A second study was that presented by the American Council on Education in the publication Youth Tell Their Story (1938). Here also a high correlation was found between paternal occupation and the educational progress of the children. For in families of the

professional-technical class only 1 out of 13 failed to advance beyond the eighth grade. On the other hand, in the families of farm laborers 7 out of 8 children did not go beyond the eighth grade and in the unskilled category 2 out of 3 failed to advance beyond the eighth grade.

A third study cited by the Commission was based on the 1940 census for a fairly homogenous group of about 1½ million 17-year-old whites living in urban and rural nonfarm areas. Rental value of the home was used as an index of the economic status of the family. In the lowest rental group, under $10 per month, the number of years of school most frequently completed was seven and a fraction. About 60 percent of the children had not gone beyond the first year of high school. In contrast, those in the highest rental group, $75 per month and over, had in 75 percent of the cases completed three or more years of high school, the attainment level considered normal for 17-year-olds.

The fourth study cited by the Commission was made at the University of Minnesota in the early 1940's. In this instance considerably less than half of the high-school graduates who ranked in the upper 30 percent of their high-school classes were enrolled in college. For every graduate who ranked in the upper 10 percent of his high-school class and entered college, another graduate who also ranked in the upper 10 percent did not enter college.

In its conclusion on this topic the President's Commission states that inadequacy of family means, the outside opportunities of relatively high wages for young people out of high school, and the increasingly high living costs for students forced to live away from home while in college, combine to prevent many from attending college who have the abilities which would enable them to profit substantially from higher education.

6. Disability

Since most people depend upon their own earnings for the greater part of their incomes, disabled persons are nearly always in the low-income group.

There are about 4.5 million totally disabled persons in the country, exclusive of persons in institutions, children under 14, and aged persons 65 years of age or older. Of this total, a little over 3 million had been in the labor force before they became disabled. If the disabled in institutions are included, the number of persons in the United States who are not working because of disability may be in the neighborhood of 3½ or 3¾ millions. A little more than half this group have had a disability lasting 6 months or longer, and may be considered permanently disabled. Many of them are heads of families with dependents. Such families comprise a significant proportion of the low-income group.

Disability is not always a permanent barrier to employment, of course. It is possible through medical care and vocational training to restore the earning capacity of many disabled persons. Furthermore, a substantial number of persons whose disability is less than total may be in need of rehabilitation services if they are to engage in gainful employment.[2]

[2] For further information concerning persons in need of rehabilitation and those receiving Federal-State assistance, see joint committee print, Selected Government Programs Which Aid the Unemployed and Low-Income Families.

There are about 1,500,000 disabled persons in the United States in need of rehabilitation services. No information is available on incomes, economic status, or occupations of this group as a whole, but some light may be had from surveys of disabled persons who have recently participated in the vocational rehabilitation programs.

In the fiscal year 1948, 53,000 disabled persons were rehabilitated under the Federal-State program. When their applications were accepted they were practically all in the low-income category, 3 out of 4 being unemployed and only 1 out of 10 earning as much as $30 per week. The average earnings for the entire group were only $320 per year.

Men constituted 72 percent and women 28 percent of the 53,000 persons rehabilitated during the 1948 fiscal year. Their median age at the time their case history was taken was 31, and at date of completion or rehabilitation their median age was 32. Eleven percent were Negroes.

More than two-fifths of the rehabilitants were married, approximately the same proportion had dependents, and 66 percent of these had more than one dependent.

After rehabilitation, 47,000 of the 53,000 persons were in jobs with total annual earnings at the rate of $86 million, an average of $1,830 per year. Of the remaining 6,000, the earnings of farmers or family workers were not estimated, and the rest not reported.

Approximately 16 percent of the group after rehabilitation were employed in skilled occupations, such as watchmakers, jewelers, and automobile mechanics. About 15 percent were placed in clerical occupations, such as typists, stenographers, general office workers, and bank clerks. Another 15 percent were placed in semiskilled occupations and 14 percent in service occupations, while 9 percent were placed in unskilled jobs. About 8 percent were placed in professional or semiprofessional occupations, such as teachers, engineers, accountants, and draftsmen. The remaining persons were placed in managerial jobs or in sales and related positions, or became agricultural or family workers. It is clear that a handicapped person, through rehabilitation, is fully capable either of exercising the skills he acquired before he became disabled or of learning new skills in keeping with his physical and mental capacities.

7. Broken families

The Bureau of the Census tabulations indicate that approximately three-fourths (4.5 million) of the nonfarm families having incomes under $2,000 were headed by persons between 21 and 64 years of age. Although most of these families (3.2 million) were husband-and-wife families, about one-fourth of them were "broken" families headed by a widowed, divorced, or separated person. Only a few were headed by a single person. In contrast, over 90 percent of the families with incomes of $3,000 or more and headed by a person between 21 and 64 years old were husband-and-wife families.

Again, estimates from the Social Security Administration of the incomes received by families participating in the State-Federal program for aid to dependent children emphasize the importance of the broken family as a cause of low income. Of the half million families receiving such aid, almost three-fourths were broken by death or absence of a parent, and one-fourth had an incapacitated father.

More than half of all of these had total incomes from all sources of less than $1,000 in 1948. Four-fifths were below the $1,500 level. Assistance families with incomes above $1,500 had unusually high requirements, either because of the size of the family or because of special needs such as medical care or hospitalization.

TABLE 9.—*Aid to dependent children: Estimated distribution of total annual cash income for calendar year 1948 of families aided in December 1948, by number of dependent children* [1]

Total annual cash income	Total	Number of dependent children in family—					
		1	2	3	4	5	6 or more
Total families aided, December 1948	474,571	152,450	125,696	85,166	52,187	30,299	28,773
Percent of total	100.0	32.1	26.5	17.9	11.0	6.4	6.1
	Percent of families with specified income						
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $500	20.1	44.1	16.6	6.1	2.7	1.6	0.1
$500 to $999	36.3	40.9	43.0	37.8	29.2	18.5	10.0
$1,000 to $1,499	26.7	14.3	32.8	33.3	32.8	33.3	28.4
$1,500 to $1,999	11.7	.7	7.2	19.5	25.8	28.3	23.0
$2,000 to $2,499	3.8	.1	.4	2.9	7.9	14.2	21.9
$2,500 to $2,999	1.2	----	----	.4	1.6	3.8	12.2
$3,000 and over	.3	----	----	----	----	.2	4.4

[1] For additional material relating to this table, see note III, p. 106, Appendix D.

Source: Bureau of Public Assistance, Federal Security Agency.

CIRCUMSTANCES OF LOW-INCOME FAMILIES

1. *Size of family*

An important factor which determines the amount of money a family needs is family size. The table below and appendix table A 1, which show the numbers of families of different sizes at each income level, provide a rough measure of the urgency of the needs of different groups of nonfarm families.

TABLE 10.—*Nonfarm families by income level, by size of family, for the United States, 1948*

[Numbers in thousands]

Size of family	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 and over
All families	31,810	2,340	3,980	6,570	18,920
2 persons	10,310	1,460	1,810	2,120	4,920
3 persons	8,470	420	910	1,910	5,230
4 persons	6,680	270	630	1,360	4,420
5 or more persons	6,350	190	630	1,180	4,350

Source: Bureau of the Census, U. S. Department of Commerce.

In 1948 about half (3 million) of all nonfarm families with incomes under $2,000 were composed of 3 or more persons. About 1.7 million of these were families of 4 or more persons. In terms of weekly income, there were 3 million nonfarm families of 3 or more persons receiving less than $40 a week.

2. Food consumption of urban low-income families

Since food expenditures constitute the largest item in the budget of the low-income family, the effort to make ends meet may mean cutting down the nutritional level of family diets below reasonable standards. Is this true of low-income urban families in the United States?

Recent-food consumption studies, supported by funds allotted under the Research and Marketing Act and carried out by the Bureau of Human Nutrition and Home Economics provide some details on the way families at various income levels in the cities and towns of the United States used their food money in 1948.

Low-income families especially benefited in wartime and postwar dietary improvement. In 1948 urban families on the whole were consuming more of many foods than in 1942, especially of those groups which are good sources of needed dietary essentials. Marked increases are shown in the consumption of milk, eggs, and sugars and a substantial but lesser increase in the consumption of meat, poultry, and fish, and fruits and vegetables other than potatoes, over the 6-year period between 1942 and 1948.

One reason for these increases was a rise in real income especially of the lower-income groups. On the average, incomes for the country as a whole rose about 10 percent more than prices between 1942 and 1948. Wartime patterns of consumption, induced in some cases by rationing, probably also influenced 1948 food habits. The lower-income groups, with initially smaller amounts of many foods than the higher-income groups, increased their consumption of several food groups proportionately more than the higher-income groups. Whatever the cause, the figures show that for several food groups low-income people have increased their consumption more than the higher-income classes. For example, in 1948 the third of city families with lowest incomes bought 36 percent more meat, poultry, and fish than did the third with lowest incomes in 1942; in the third with highest incomes there was practically no change in the quantity of meat consumed over the 6-year period. The lowest-income third in 1948 bought 31 percent more milk than the lowest third in 1942; a 20-percent increase was apparent for the highest-income third. Sixty-eight percent more sugar and sweets were used in 1948 than in 1942 by the lowest-income third compared to only 28 percent more by the highest third. Over one-fourth more eggs were used by low-income families in 1948 than by those in 1942, but a greater increase was apparent for high-income families.

These increases in the quantities of food groups, particularly milk, meat, and eggs, used by low-income families from 1942 to 1948 were reflected in an increase in the diet quality of these families over the 6-year period. Also the widespread use of enriched bread and flour, compulsory on a Nation-wide basis under War Food Order No. 1 during the war, and later made compulsory in a large majority of States through State legislation, has improved diets markedly at all income levels. Bread and flour, relatively inexpensive food items, are generally used in large quantities by low-income families while more expensive items such as meat and milk are used in lesser quantities. Therefore, bread and flour enrichment plays an even more important role in maintaining good diets for low-income families than for more well-to-do families.

This improvement in the quality of diet of the poorer families is a most noteworthy recent development. However, important differences in diet remain, which in some cases amount to serious deficiencies.

Low-income families use a much larger share of incomes for food than do high-income families. City families the country over were found to be spending about a third of their incomes for food in the spring of 1948. The averages ranged from 74 percent for families with incomes of less than $1,000 to 17 percent for those with $7,500 or more. Families with less than $2,000 income, about one-sixth of the total number, used 48 percent of their incomes for food; those with incomes of over $2,000 used 30 percent.

The dollar amount spent by low-income families for food is less than that spent by higher-income groups. In the spring of 1948 city families with incomes of less than $2,000 spent $16.42 per week ($5.82 per person) on the average for food at home and away from home—$11 less than families with incomes over $2,000. The lower-income families spent much less for food away from home, $1.36 per week compared with $4.39 for higher-income families.

Many families spent less than $5 per person a week for food. In the spring of 1948, one of every six city families was spending less than $5 a week per person for food at home and away from home—a sum with which it was difficult to buy a nutritionally adequate diet without careful management. The burden of economizing fell particularly hard on the low-income families. Of those with incomes under $2,000 a third were spending less than $5 per person for food, a third between $5 and $7 and a third over $7. Further, the necessity for good management was most important to those with large families. About half of the low-income families with four or more persons spent less than $5 a person a week. It is probable that many of these families did not secure nutritionally adequate diets.

Low-income families use more grains, less milk, meat, vegetables, and fruits. Since low-income families are very limited in amounts to be spent for food, their homemakers spend less in actual dollars for each of the major food groups—except flour and cereals—than those not so limited by income. Also they apportion their food dollars for food somewhat differently, using more of each food dollar for grain products and some of the other groups of food which are less expensive providers of food energy. Figures on the purchased quantities used and amounts spent for each food group by urban families with incomes under $2,000 and those over $2,000 in the spring of 1948 are shown in table 11.

The average quantities used by the low-income families were about the same or smaller than those used by higher-income families for all major food groups except flour and other cereals. Of these 50 percent more was consumed by the low-income families. Quantities of fats and oils and sugars and sweets used were similar at both income levels. City households with incomes of less than $2,000 purchased about 20 percent less milk and vegetables and fruits, about 15 percent less eggs and meat, poultry and fish, and 10 percent less bakery products than households with incomes of $2,000 and over.

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TABLE 11.—*Income and family food consumption—Average quantity and expense per person for specified food groups used at home per week by urban housekeeping families of two or more persons with incomes of under $2,000 and $2,000 and over in the United States, spring (April–June) 1948* [1]

Food group		Average quantity per person in a week [2]		Average money expense per person in a week [2] (dollars)	
		Under $2,000	$2,000 and over	Under $2,000	$2,000 and over
Milk equivalent [3]	quarts	3.70	4.74	0.82	1.12
Fats and oils	pounds	.87	.86	.41	.46
Flour and other cereal foods	do	1.91	1.24	.25	.19
Bakery products	do	2.22	2.45	.43	.51
Eggs	dozen	.45	.53	.26	.30
Meat, poultry, fish	pounds	2.70	3.11	1.62	2.05
Sugars, sweets	do	1.24	1.19	.18	.22
Fresh fruits	do	2.53	3.53	.25	.38
Potatoes	do	1.90	2.09	.20	.13
Other fresh vegetables	do	2.36	2.73	.35	.44
Dried fruits and vegetables, nuts	do	.35	.28	.09	.09
Frozen fruits and vegetables	do	.04	.10	.01	.04
Canned fruits and vegetables	do	1.59	2.16	.22	.31
Prepared or partially prepared dishes, soups	do	.25	.35	.07	.10
Beverages	do	(4)	(4)	.32	.51
Miscellaneous	do	(4)	(4)	.08	.11

[1] Families classified by 1947 income after Federal income tax was deducted. Survey included 257 households with incomes of less than $2,000 and 1,154 families with incomes of $2,000 and over. Averages are based on the total number of households in each class.

[2] Per person figures were obtained by dividing household data by the household size (1 person—21 meals at home).

[3] The factors used for expressing the principal dairy products in terms of their milk equivalents were approximately the quantities of fluid milk to which various dairy products are equivalent in minerals and protein.

[4] Not available.

Source: Bureau of Human Nutrition and Home Economics, U. S. Department of Agriculture.

The smaller quantities of the more expensive groups as well as less beverages and food accessories used by families on a very limited food budget would tend to furnish less appetizing and less nutritious meals for these families than for those at higher-income levels.

Low-income families have less nutritious diets. Differences in food used by high- and low-income families were reflected in the nutritive value of their diets. Although the food energy value of diets of low-income families was almost on a par with that of higher-income families, most of the other dietary essentials were included in low-income family diets in smaller quantities. Diets of city families with incomes under $2,000 contained about 10 percent less calcium and riboflavin—for which milk and milk products are the chief sources—than the selections of higher-income families, and 12 percent less vitamin A value and ascorbic acid, contributed to the diet in largest quantities by fruits and vegetables. The protein content of diets of these low-income families was 7 percent less than in diets of higher-income families.

Among the dietary essentials, calcium was the nutrient most likely to be low in the food of low-income families. The average amount in diets of families with incomes below $2,000 in the spring of 1948 was less than the allowances recommended by the National Research Council. This meant that diets of about 50 percent of the families

at this income level did not include foods which supply calcium in amounts recommended by nutrition scientists.

The amounts and patterns of expenditures of low-income families for food in addition to education, improved cooking, and so forth, suggest the importance of raising the income level of these families in order to provide a larger market for our prospective farm surpluses. The fact that families under the $2,000 level averaged about $16 per family per week for food, while families above that level averaged about $27, indicates that the domestic market for agricultural products could be greatly expanded, had the poorer groups the necessary purchasing power. With increased incomes there would also occur a shift away from cereals to milk, meat, vegetables, and fruit. Because the higher quality foods require greater over-all farm processing, the increased demand would be felt in even greater magnitude than indicated by the average dollar expenditure figures cited above. Low-income city families may be looked upon from this point of view as a great underdeveloped market for America's farm production.

3. Size of place and regional distribution

Money incomes tend to increase with the size of place of residence. The census data show that less than one-quarter (about 1.2 million) of the nonfarm families with heads 25 to 64 years old and with an income of less than $2,000 in 1946 live in cities of 250,000 or more, whereas 35 percent of the families with incomes of over $3,000 live there. (See table 12 below and appendix table A7.) Smaller urban places and rural-non-farm areas, where the bulk of the lower-income families lived, generally do not provide as many well-paying employment opportunities.

TABLE 12.—*Percent distribution of nonfarm families with head 25 to 64 years old, by size of place of residence, by income level, by sex and color of head, for the United States, 1946* [1]

Sex and color of family head	Total (thousands)	Percent urban	Percent by size of urban place of residence				Percent rural nonfarm
			1,000,000 and over	250,000 to 1,000,000	10,000 to 250,000	2,500 to 10,000	
Families with incomes under $2,000:							
Total	5,386	64.2	10.8	12.1	30.5	10.8	35.8
Male white	3,379	58.4	8.5	10.1	28.0	11.8	41.6
Male nonwhite	902	72.6	14.0	13.7	36.4	8.5	27.4
Female	1,105	74.9	15.2	17.1	33.0	9.6	25.1
Families with incomes of $3,000 or more	13,239	78.6	18.4	16.5	34.1	9.6	21.4

[1] The 1946 data were available for the age groups "under 25," "25 to 64," and "65 and over," whereas 21 years was used as the limit between the youngest and middle age groups for the 1948 data.

Source: Bureau of the Census, U. S. Department of Commerce.

The relation between size of place and size of money income may perhaps be made clearer by tabulating the proportion of families having incomes less than $2,000, and greater than $3,000, as a percentage of the total number of families living in each size class of place.

TABLE 13.—*Distribution of nonfarm families with head 25 to 64 years old, by size of place of residence, by income level, for the United States, 1946—percent of total families in each size-class of place*

	Percent of total urban families	1,000,000 and over	250,000 to 1,000,000	10,000 to 250,000	2,500 to 10,000	Rural nonfarm
Families with incomes under $2,000	18.9	15.2	17.3	19.8	23.4	29.4
Families with incomes of $3,000 or more	56.8	63.8	58.0	54.7	51.3	43.1

Source: Bureau of the Census, U. S. Department of Commerce.

Thus 15 percent of the families living in cities of 1 million people and over had money incomes of less than $2,000. The proportion rises as the size of place diminishes, 23 percent of the total families living in places of 2,500 to 10,000 having such incomes.

There is a noticeable concentration of low-income families in the South, where about 2 million nonfarm families with money incomes under $2,000 (40 percent of the national total) live. About half of these lower-income families resided in rural-nonfarm areas. (See table 14 and appendix table A8.) Other regions with fewer lower-income families, however, may well contain areas in which families were in equally severe financial distress. Unfortunately, the data collected could not provide reliable estimates for areas smaller than regions.

TABLE 14.—*Nonfarm families with head 25 to 64 years old, by money income level, by sex and color of head, for the United States, by region, 1946*

[Numbers in thousands]

Sex and color of family head	United States		Northeast		North Central		South		West	
	Total	Percent urban	Total	Percent urban	Total	Percent urban	Total	Percent urban	Total	Percent urban
Families with incomes under $2,000:										
Total	5,386	64.2	1,311	78.3	1,322	62.9	2,176	56.3	577	64.8
Male, white	3,379	58.4	820	72.6	966	57.7	1,143	47.5	450	62.0
Male, nonwhite	902	72.6	150	96.0	101	86.1	629	65.5	22	54.5
Female	1,105	74.9	341	84.2	255	73.3	404	67.1	105	79.0
Families with incomes of $3,000 or more:										
Total	13,239	78.6	4,841	81.3	3,958	82.6	2,486	71.4	1,954	73.2

Source: Bureau of the Census, U. S. Department of Commerce.

4. Tenure and rent

About 2.3 million (44 percent) of the primary [3] nonfarm families headed by persons 25 to 64 years old and with money incomes under $2,000 in 1946 owned their homes. (See table 15 and appendix table A9.) The ratio was not very much greater for those families whose money incomes exceeded $3,000 (approximately 57 percent). The

[3] "Primary" families are those living in houses or apartments which they occupied exclusively or in which they were the primary part of the household. Not included in this group is the relatively small number of families living as lodgers, servants, hotel guests, etc.

fact that these data indicate such a high proportion of home ownership among the lower-income group must not be interpreted to mean that home ownership is necessarily in the best interest of every family under all circumstances. The character of home ownership for the lower-income families must be carefully examined before any definitive conclusions can be reached.

TABLE 15.—*Primary nonfarm families with head 25 to 64 years old, by income level, by sex and color of head, tenure and rent, for the United States, 1946*

Sex and color of head	Total	Percent distribution of total by tenure		Percent distribution of tenants by monthly rent		
		Owners	Tenants	Under $20	$20 to $40	$40 and over
Families with incomes under $2,000:	*Thousands*					
Total	5,167	43.9	56.1	47.2	40.3	12.5
Male, white	3,301	49.2	50.8	40.6	43.6	15.8
Male, nonwhite	823	30.8	69.2	69.3	26.8	3.9
Female	1,043	37.5	62.5	44.9	43.6	11.5
Families with incomes of $3,000 or more:						
Total	13,020	57.4	42.6	13.7	45.7	40.6

Source: Bureau of the Census, U. S. Department of Commerce.

As would be expected, the lower-income tenants generally paid lower rents [4] than those with higher incomes. However, approximately 360,000 of the primary nonfarm families headed by persons 25 to 64 years old with money incomes under $2,000 paid $40 or more for rent. For those (about 90,000) whose incomes were under $1,000, this meant 50 percent or more of their income, and for 270,000 whose incomes ranged from $1,000 to $2,000, a minimum of 25 percent. Moreover, the 250,000 families with incomes under $1,000 who paid only $20 to $40 per month used up on the average more than a third of their income for rent. The cost of shelter was especially important to such groups, for if their rents are high they find it all the more difficult to meet their other needs from their remaining income.

Those families with incomes under $2,000 and with heads of 65 years or over presented a somewhat different picture. About two-thirds owned their homes. Many may have completed payments on the home and were therefore more fortunate in this respect than the younger home owners.

5. Condition of dwelling unit

The level of money income is understandably reflected in the condition of the family-dwelling unit. More than 700,000 primary nonfarm families headed by persons 25 to 64 years old with 1946 incomes of less than $2,000 lived in dwellings that required major repairs. (See table 16 below and appendix table A–10.) This represented almost 15 percent of such families (17 percent for those with incomes of less than $1,000 and 13 percent for families whose incomes were $1,000 to

[4] Rent as used throughout this report means contract rent, i. e., the rent charged for the unit, including whatever utilities may be furnished. Very few utilities are furnished for units in the lower-rent groups, therefore, the rents used here approximate rent for shelter alone.

$2,000). In contrast, only about 6 percent of those families whose 1946 incomes ranged between $2,000 and $3,000 and 2 percent of those with incomes of $3,000 or over lived in dwellings in need of major repairs. Dwellings in need of major repairs represent housing at the very lowest end of the scale and by no means indicates the volume of housing which is substandard and should not be occupied.

TABLE 16.—*Number and percent of primary nonfarm families with head 25 to 64 years old living in dwelling units in need of major repairs, by income level, by sex and color of head, for the United States, 1946*

[Numbers in thousands]

Sex and color of family head	Total		Under $1,000		$1,000 to $2,000		$2,000 to $3,000		$3,000 and over	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total	1,428	5.9	243	17.3	475	12.7	395	6.5	315	2.4
Male, white	877	4.3	92	12.3	261	10.3	274	5.3	250	2.1
Male, nonwhite	342	20.2	73	36.0	158	26.2	80	16.1	31	8.0
Female	209	8.9	78	17.4	56	9.5	41	8.4	34	4.2

Source: Bureau of the Census, U. S. Department of Commerce.

Within the money income groups under $2,000, proportionately two to three times as many primary nonfarm families headed by nonwhite males 25 to 64 years old lived in units requiring major repairs as compared with the families headed by white males of those ages. Frequent restriction of nonwhite families to certain living areas, often those containing dwellings in relatively poor condition, probably accounts to some extent for this difference.

In addition to the 700,000 dwelling units of families receiving annual money incomes of less than $2,000, cited above as in need of major repairs, there were 900,000 units not in need of major repairs but which lacked running water. (See table 17.) Thus a total of over 30 percent of the lower income families with heads 25 to 64 years old lived in homes deficient either in state of repair or in water supply, or both. The corresponding proportion for families with heads in the same age group with incomes of $3,000 or over was only 5 percent.

The 700,000 units in need of major repairs and the 900,000 not in need of major repairs units lacking plumbing do not, however, constitute the sum total of the inadequate housing in which families with incomes of less than $2,000 now live.

To obtain a complete count of the amount of inadequate housing it would be necessary to take into account other factors for which data are not available in the detail called for in this study. Thus, the adequacy of structures for dwelling purposes must take into account such additional factors as the extent of overcrowding, the over-all size of the structure, the availability of adequate light and air, as well as the general environment in which it is located. The Joint Committee on Housing, in its final majority report, concluded that a reasonable measure of replacement requirements would be the number of nonfarm units shown by the reports of the Census Bureau to be in need of major repairs, together with all units in urban areas which lack private inside

bath and toilet. The total number falling in these two categories in 1947 was about 5,200,000.[4a]

TABLE 17.—*Number and percent of primary nonfarm families with head 25 to 64 years old living in dwelling units without running water, by income level and condition of dwelling unit, for the United States: 1946*

[Numbers in thousands]

Condition of dwelling unit	Total		Under $1,000		$1,000 to $2,000		$2,000 to $3,000		$3,000 and over	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total	2,182	9.0	425	30.3	805	21.6	553	9.1	399	3.1
In dwelling units not in need of major repair	1,640	7.2	281	24.3	613	18.8	425	7.4	321	2.5
In dwelling units in need of major repair	542	38.0	144	59.3	192	40.4	128	32.4	78	24.8

Source: Bureau of the Census, U. S. Department of Commerce.

6. *Source of income* [5]

Unpublished Census Bureau data indicate that more than half or approximately 4 million of the nonfarm families of all ages and with incomes of less than $2,000 received their income from only one source in 1946. Of these 4 million, almost 3 million families depended completely on wage and salary payments for their incomes. In addition, about 2.5 million families received supplemental income from other sources as well as wage or salary payments, but their incomes remained under $2,000. The adequacy of job opportunities and the security of their jobs are of particular importance to these groups.

The Social Security Administration estimates that at least 1.5 million families who received old-age assistance or aid to dependent children had no other source of cash income in 1946, and that about 80,000 families receiving old-age and survivors insurance benefits had no other source of cash income. The inadequacy of such payments in the light of current consumer prices is of grave concern to these families. Approximately 375,000 lower income families obtained their 1946 income solely from nonfarm self-employment. Over 1 million lower income families received veterans' payments in 1946, but only about 5 percent of this number depended solely on this source of income.

7. *Industries employing substantial numbers of low-income workers*

Data on annual earnings of workers by industry in which they are employed are sparse. However, it is possible to translate information on weekly earnings from the Bureau of Labor Statistics into annual earnings if full-time employment is assumed (40 hours per week for 50 weeks). Most of the figures available are averages only, with no

[4a] See Housing Study and Investigation, final majority report of the Joint Committee on Housing (pursuant to H. Con. Res. 104), 80th Cong., 2d sess, H. Rept. 1564, Washington, 1948, p. 9.

[5] Although detailed data on source of income were collected for 1946, their utility in regard to the problem of constantly low income families is questionable because the pattern of income sources was atypical in that year and was not entirely indicative of the current situation. About 4.5 million nonfarm families received armed forces pay and almost 2 million received dependency allotments in 1946. In the discussion here, attention is concentrated on income sources not peculiar to the war and early postwar years.

information as to the distribution of workers around the average. But it can be safely assumed that, in those industries having average weekly earnings of less than $40, a majority of the workers would be earning less than $2,000 per year; in fact, in those industries where the average was between $40 and $50, it can be assumed that a substantial proportion were earning less than $2,000 per year. Table 18 is a list of industries paying average weekly earnings of $50 per week or less, with estimates of total employment, in May 1949.

TABLE 18.—*Industries having substantial numbers of workers earning less than $1 per hour, the full-time equivalent of $2,000 per year, May 1949*

Industry	Production or nonsupervisory workers	
	Average weekly earnings	Total employment (thousands)
Durable-goods industries:		
Cast-iron pipe and fittings	$45	25
Cutlery and edge tools	50	20
Malleable iron castings	50	30
Hardware	50	44
Radios and phonographs	50	80
Clocks and watches	50	22
Sawmills and logging camps	48	602
Furniture and finished lumber	47	413
Glass products	47	12
Pottery and related products	49	56
Non-durable-goods industries:		
Textile-mill products and fiber manufactures	41	1,087
Apparel and finished textile products	36	1,063
Leather and leather products	40	343
Confectionery	41	64
Beverages, nonalcoholic	49	43
Canning and preserving	43	145
Tobacco manufactures	37	82
Paper envelopes	47	12
Paper bags	47	15
Paper boxes	49	88
Cottonseed oil	41	16
Fertilizers	41	32
Rubber boots and shoes	49	19
Pianos, organs, and parts	49	10
Retail trade	42	[1] 7,150
Service industries:		
Hotels (year round)	34	364
Power laundries	36	220
Cleaning and dyeing	42	90
Total		12,147

[1] Estimated.

Source: Bureau of Labor Statistics, U. S. Department of Labor.

It must be noted that these estimates cannot be generally regarded as family income for the workers concerned.

The Bureau of Labor Statistics has estimated the number of production workers in manufacturing industries who were making less than $1 per hour (less than $2,000 per year for a full year of 50 forty-hour weeks) to be 2,825,000, or about one-fifth of the total of such workers, as of November 1948.

TABLE 19.—*Estimated distribution of production workers in manufacturing at hourly wage rates below $1, November 1948* [1]

Straight-time hourly earnings	Number of workers	Percentage
Total	13,234,000	100.0
Under 60 cents	200,000	1.5
60 and under 65 cents	165,000	1.2
65 and under 70 cents	240,000	1.8
70 and under 75 cents	270,000	2.0
Under 75 cents, total	875,000	6.6
75 and under 80 cents	290,000	2.2
80 and under 90 cents	660,000	5.0
90 and under 100 cents	1,000,000	7.6
Under $1, total	2,825,000	21.4
$1 and over	10,409,000	78.6

[1] These estimates are revisions of the more detailed wage distributions in manufacturing for July 1947. The July 1947 distributions were adjusted for levels under $1 an hour on the basis of wage changes in the major manufacturing industry groups between July 1947 and November 1948. The estimates shown above should therefore be viewed as useful approximations. The Bureau during the past 2 years has been unable to undertake the detailed industry studies that would be required for more precise estimates.

Source: Bureau of Labor Statistics, U. S. Department of Labor.

Studies of hourly earnings at straight time were made by the Bureau for selected industries in 1948 and for the cotton-garment industry in September 1947. The results of these studies show substantial proportions of workers earning less than $1 per hour, or less than $2,000 per year of full employment.

Cotton garments.—In September 1947 over three-quarters of the workers engaged in the manufacture of men's and boys' dress shirts and nightwear had straight-time hourly earnings of less than $1 an hour. The great majority of these workers were women. In all regions except the Pacific coast a substantial majority of workers were receiving less than $1; over 95 and 94 percent of the respective Southwest and Middle West workers were in this category.

Over 90 percent of the workers engaged in the manufacture of work shirts and work pants were paid less than $1 an hour. In overall and industrial-garment factories, the proportion in this group amounted to more than 80 percent of the total employment.

TABLE 20.—*Number and percent of workers in cotton-garment manufacturing earning less than $1 per hour, September 1947*

	Total workers (thousands)	Percent earning less than $1 per hour
Men's and boys' dress shirts and nightwear	80	78
Work shirts	14	94
Cotton work pants	31	91
Overalls and industrial garments	25	81
Washable service apparel	4	62

Source: Bureau of Labor Statistics, U. S. Department of Labor.

Men's seamless hosiery.—Over 72 percent of the plant workers in men's seamless-hosiery mills were earning less than $1 an hour straight time in October 1948. This group included about 84 percent of the women workers and about 48 percent of the men. In the Southeast region, center of the industry, the proportions in each case were slightly less.

TABLE 21.—*Percent of workers earning less than $1 per hour in men's seamless-hosiery manufacturing, by sex and region, October 1948*

	United States			Middle Atlantic			Southeast		
	All workers	Men	Women	All workers	Men	Women	All workers	Men	Women
Over-all average hourly earnings	$0.89	$1.04	$0.81	$0.92	$1.12	$0.83	$0.90	$1.05	$0.82
Total workers (number)	25,101	8,094	17,007	4,328	1,281	3,047	14,892	5,169	9,723
Percent under $1	72.6	48.3	84.3	71.8	43.8	83.2	70.6	48.0	82.5

Source: Bureau of Labor Statistics, U. S. Department of Labor.

Fertilizer.—In March 1948 approximately 69 percent of all plant workers in fertilizer establishments had rates of pay below $1 an hour on a straight-time basis. The proportion of workers in this category in the Southeast, largest producing region, was 92 percent. Among eight other regions the proportions ranged from about 11 percent in the Pacific region to approximately 74 percent in the Middle West. Practically all workers in this industry are men, among them being few skilled employees.

The manufacture of fertilizer requires relatively few skilled workers; indeed, more than half the employees in the industry may be classified as laborers (including hand truckers and hand shovelers). In March 1948 these laborers averaged 80 cents an hour on a Nation-wide basis; in most regions the average for this group was about 7 or 8 cents below the average earnings for all plant workers.

Fertilizer establishments are preponderantly found in the smaller communities in the country; almost half of the establishments studied were located in communities of less than 25,000. Earnings of laborers in the largest cities (over 100,000) averaged more than a fourth above those in the smallest communities (less than 25,000). In the important Southeast region averages of laborers ranged from 77 cents in complete fertilizer and superphosphate establishments in the largest cities to 57 cents an hour in dry-mixing plants in the smallest cities.

TABLE 22.—*Percent of plant workers earning less than $1 per hour in the fertilizer industry, by region, March 1948*

	United States	New England	Middle Atlantic	Border States	Southeast	Great Lakes	Middle West	Southwest	Mountain	Pacific
Over-all average hourly earnings	$0.88	$0.97	$1.07	$0.94	$0.74	$1.07	$0.96	$0.75	$1.17	$1.20
Total workers (number)	29,553	892	2,164	4,744	13,478	4,865	375	1,913	292	830
Percent under $1	69.3	65.3	34.1	66.7	92.0	27.9	74.3	94.0	25.3	11.3

Source: Bureau of Labor Statistics, U. S. Department of Labor.

Grain milling.—Hourly rates of pay of less than $1 were received by more than half of the grain-mill workers in January 1948, excluding overtime and extra-shift pay. Comparatively few women were employed in the industry. Among eight regions, the proportions in this category ranged from practically none in the Pacific region to almost 93 percent in the Southeast. In the two principal regions, measured

by total grain-mill employment, Great Lakes and Middle West, the workers receiving less than $1 an hour constituted about 41 and 56 percent of the respective work forces.

TABLE 23.—*Percent of workers in the grain-milling industry earning less than $1 per hour, by region, January 1948*

Item	United States	Middle Atlantic	Border States	Southeast	Great Lakes	Middle West	Southwest	Mountain	Pacific
Over-all average hourly earnings	$0.99	$1.22	$0.83	$0.71	$1.06	$0.99	$0.88	$1.10	$1.35
Total workers (number)	28,220	2,438	1,867	3,269	6,415	6,625	4,464	1,357	1,785
Percent under $1	53.9	14.6	84.0	92.8	40.8	56.3	82.1	19.5	0.2

Source: Bureau of Labor Statistics, U. S. Department of Labor.

Wood furniture (except upholstered).—Almost 60 percent of the estimated 90,000 plant workers were earning less than $1 an hour on a straight-time basis in September 1948. In the Southeast, the most important region measured by employment, almost 84 percent of the workers were in this category. On the other hand, only 38 percent of the workers in the Great Lakes region, second in importance, received less than $1 an hour.

TABLE 24.—*Percent of plant workers earning less than $1 per hour in the wood-furniture (excluding upholstered) industry, by region, September 1948*

	United States	New England	Middle Atlantic	Border States	Southeast	Great Lakes	Middle West	Southwest	Pacific
Number of workers	90,174	4,744	13,565	11,102	27,118	24,317	871	4,298	4,159
Average hourly earnings	$0.97	$1.02	$1.03	$0.92	$0.81	$1.09	$0.96	$0.80	$1.42
Percent under $1	59.7	50.8	53.8	69.7	83.9	38.3	57.5	86.4	2.1

Source: Bureau of Labor Statistics, U. S. Department of Labor.

Men's footwear.—More than 45 percent of the plant workers employed in men's-shoe factories were paid less than $1 an hour, excluding overtime and shift premium pay in October 1948. More than 63 percent of the women compared with about 30 percent of the men were among this group. There was very little variation in these proportions in the two most important men's-shoe-manufacturing regions.

TABLE 25.—*Percent of plant workers in men's-shoe factories earning less than $1 per hour, by sex and region, October 1948*

	United States			New England			Great Lakes		
	All workers	Men	Women	All workers	Men	Women	All workers	Men	Women
Over-all average hourly earnings	$1.11	$1.25	$0.95	$1.14	$1.28	$0.95	$1.15	$1.37	$0.98
Total workers (number)	55,038	29,096	25,942	23,825	13,708	10,117	10,546	4,528	6,018
Percent under $1	45.5	29.7	63.7	44.4	29.8	64.9	43.1	20.8	60.0

Source: Bureau of Labor Statistics, U. S. Department of Labor.

Department and women's ready-to-wear stores.—Workers in certain occupations in department and women's ready-to-wear stores are comparatively well paid. Nevertheless, there were large proportions of the total work force receiving less than $40 a week in April 1948. For example, no women cashier wrappers in 11 of 15 large cities had weekly rates of as much as $40. The average rate in the other 4 cities was considerably less than $40. Similar pay levels were found for women elevator operators and women porters (cleaners) among the non-selling jobs. Among selling jobs, there was usually a substantial majority of women workers receiving less than $40 a week, except in a few departments.

Men were employed to a lesser extent in the stores. Most of those working as porters (cleaners) in 11 of 15 cities received less than $40 a week and similar conditions prevailed among stockmen in 11 of 13 cities for which data were available. Men in selling jobs were usually found in a relatively few specialized departments such as furniture and men's clothing. Earnings of these workers were usually above $40 a week.

Similar studies of the petroleum refining, west-coast sawmilling, soap manufacturing, and canning industries were also made in 1948. Very few workers in the first three received less than $1 an hour. Considerable numbers of workers in the canning industry had earnings below this figure, but because of the seasonal aspect of this industry, estimates of annual earnings are extremely hazardous.

8. Veteran status

Census data for 1946 and 1947 indicate that incomes of nonfarm veterans of World War II, 25 to 34 years old, averaged about $350 less than that of nonfarm nonveterans of the same age.[6] More recent data will be necessary to determine conclusively whether or when this differential will disappear.

Interestingly enough, however, incomes of nonfarm families with a veteran did not tend to fall below that of families without a veteran. On the contrary, less than 20 percent of veteran-member families had incomes under $2,000 in 1946, as compared with the 30 percent of families without veterans.

Families including a veteran, who was not the head, generally had high incomes, because such families usually had more than one earner (i. e., the head and the veteran). Income levels for families whose heads were veterans were more similar to those for nonveteran families. Nonveteran families included a higher proportion of families with older and more experienced heads and therefore with greater earning ability than was the case for families with veterans as heads. On the other hand, nonveteran families had proportionately more female heads.

Veterans who are not family heads tend eventually to leave their households to form families of their own. The total number of nonfarm veteran families increased about 8 percent from 1946 to 1947, whereas the number whose heads were veterans increased almost 20 percent, reflecting this process. As the latter form an increasingly greater proportion of the total veteran families, family-income differentials due to veteran status will probably diminish.

[6] Bureau of the Census, Series P–60, Nos. 1 and 5.

Chapter III

The Rural-Farm Low-Income Family

INTRODUCTION

The circumstances of low-income farm families are so dissimilar from those of nonfarm families that separate treatment is necessary. This section presents factual information on the numbers, circumstances, and regional distribution of rural-farm low-income families.

Obviously, nonmoney income is of much greater importance to farm families than it is to those who live in cities and make their living away from home. Average value per farm of nonmoney income (value of products used in the home and net rental value of farm home) has been estimated by the Bureau of Agricultural Economics at about $604 in 1948, when calculated at farm prices. When food is valued at retail prices the average value of both items of nonmoney income per farm is estimated at about $1,100.

Hence money income is only a rough measure of the economic well-being of farm families, but it does provide a starting point for a description of farm families at the low end of the income scale. Theoretically, the definition of farm income should include nonmoney as well as money receipts. This is particularly true of low-income farmers.[7] The primary reason for not including nonmoney receipts in recent field surveys of income is that it is very costly to obtain such information. A summary of the available data on nonmoney income of farmers will be found in the section of this report on the circumstances of rural low-income families.

Beyond the differences in money incomes and costs of living, there are, of course, many differences between rural and urban modes of living which cannot possibly be evaluated in monetary terms.

According to the Bureau of the Census, in April 1949 there were about 6.7 million farm families in the United States (see table 2). One-half of these families (3.3 million) received cash incomes of less than $2,000 in 1948, and one-fourth of them (1.7 million) received incomes of less than $1,000.

FACTORS CONTRIBUTING TO RURAL LOW INCOMES

1. Size of farm

The most important factor influencing the amount of income a farmer receives is the amount of land, labor, and capital which he can bring under his control. In other words, the "size" of his productive unit is the primary determinant of the size of his income. Of course, there are wide variations in the efficiency and quality of management and in other factors of production.

Using acreage as an approximation of the size of a farm unit, the relationship between size and income is indicated by a census cross tabulation for 1945.[8] Of farms reporting value of farm products from $0 to $249, almost 52 percent were less than 30 acres in size and only

[7] In 1941 the Department of Agriculture found that farmers at low-income levels received about 40 percent of their income in the form of goods or services rather than cash, whereas farmers with higher incomes received only 20 percent of their income in this form. See U. S. Department of Agriculture, How Families Use Their Incomes, Miscellaneous Publication No. 653, p. 54.

[8] Farms and farm characteristics by size of farm, Census of Agriculture, 1945, table c, p. XLVII.

1.2 percent had over 500 acres. At the other extreme, of farms reporting value of farm products over $40,000, 8.3 percent had fewer than 30 acres and over 52 percent had more than 500 acres per farm. Acreage is, in general, only an approximate measure of the size of a farm unit. However, there is on the average a very high correlation between acres per farm and value of farm production.

In 1945, the farms of the North averaged 180 acres per farm, those of the South 131, and those of the West 639, including all land in farms. Average size of farms by regions in the above areas varied from 79 acres in the East South Central States to 1,151 acres in the Mountain States. The relative proportion of small farms by region can be indicated by comparing the percent of farms having less than 50 acres of cropland per farm: [9]

Percent of farms reporting cropland harvested of less than 50 acres

United States	58.5
North	39.8
South	75.7
West	52.6

Insofar as acreage per farm is related to income, these data indicate that proportionately fewer low-income farms are in the Northern States and the greatest number are in the South.

Farms reporting less than $1,000 gross farm income and those reporting $1,000 to $3,999 gross farm income are generally sprinkled throughout the farming sections of the United States. However, farms reporting gross farm incomes of $4,000 to $10,000 are more noticeably concentrated throughout the Corn Belt, the North Atlantic States, and small areas of the Pacific Coast States. And farms reporting gross farm incomes above $10,000 are highly concentrated in the States of Iowa and Illinois and in small areas of the Middle Atlantic States, California, and Washington.[10]

As a basis of comparing low-income farms by regions the percent of farms reporting value of farm products of less than $1,000 per farm is shown below: [11]

Percent of farms reporting value of products below $1,000 per farm

United States	38.9
North	29.9
South	47.4
West	35.4

2. Type of farm

A similar comparison can be made for farm types by showing the percent of farms reporting value of products below $1,000 for each type of farming. This information gives an indication of the relative number of low-income farms according to major types of farming.[12]

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[9] Census of Agriculture, 1945, vol. II, General Report, Statistics by Subjects, table 3, p. 9.
[10] Census of Agriculture, 1945, vol. II, ch. X (reprint), Value of Farm Products and Type of Farms p. 585.
[11] Ibid., table 23, p. 602.
[12] Census of Agriculture, 1945, vol. II, ch. X (reprint), Value of Farm Products and Type of Farm, table 26, pp. 656 ff.

	Percent of farms reporting value of products below $1,000 per farm
All classified farms	37.9
Fruit and nut	26.2
Vegetable	36.9
Horticultural specialty	18.2
All other crops	24.2
Dairy	13.7
Poultry	42.4
Livestock	19.5
Forest products	45.0
General	15.9
Farm producing primarily for household use	92.0

3. Age of family head

As in the case of nonfarm families, old age and its concomitants were an important factor affecting the proportion of farm families at the low end of the income scale (see table below).

TABLE 26.—*Farm families by income level, by age of head, for the United States, 1948*

[Numbers in thousands]

Age of family head	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 and over
All families [1]	6,720	1,680	1,600	1,380	2,060
21 to 64 years	5,680	1,260	1,370	1,220	1,830
65 years and over	990	420	220	120	220

[1] Includes 50,000 families with heads under 21 years old, not shown separately.

Source: Bureau of the Census, U. S. Department of Commerce.

Approximately one-fourth (420,000) of the farm families with incomes under $1,000 were headed by persons 65 years of age and over. Most of these families (350,000) were elderly couples living in retirement or in semiretirement. Although most of these couples were probably living rent-free, and in many cases they may have been able to grow some of their own food, by and large they probably received little nonmoney income. The remaining 1.3 million farm families with incomes under $1,000 were headed by persons between 21 and 64 years of age. Almost all of these families (1.1 million) were composed of married couples.

4. Sex and color of family head

Among farm as among nonfarm families, family income is affected by the sex and the color of the family head. This fact is demonstrated in the table below:

TABLE 27.—*Farm families with head 21 to 64 years old, by income level, by sex and color of head, for the United States, 1948*

[Numbers in thousands]

Sex and color of family head	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 and over
Total	5,680	1,260	1,370	1,220	1,830
Male white	4,880	880	1,100	1,110	1,790
Male nonwhite	540	260	200	60	20
Female	260	120	70	50	20

Source: Bureau of the Census, U. S. Department of Commerce.

Almost one-half of the farm families headed by either a female or a nonwhite male between 21 and 64 years of age had incomes under $1,000. In contrast, less than one-fifth of the families headed by a white male in the same age group had incomes this low. About 65 percent of the male heads of nonwhite farm families at the lowest income level were farmers (probably mostly share croppers), and 21 percent of them were laborers. One-half of the female heads of families were not employed, and many of those who were employed were probably working off the farm only part time.

CIRCUMSTANCES OF RURAL LOW-INCOME FAMILIES

1. Size of family

In spite of the fact that farmers typically provide a considerable part of their own needs, some kinds of food, clothing, medical services, and appliances must be purchased if adequate standards of health are to be maintained. How far does $1,000 per year, or less than $20 per week, go toward providing for the needs of a farm family? The answer to this question depends in part on the size of the family. The table below shows the numbers of farm families of different sizes at each income level in 1948.

TABLE 28.—*Farm families by income level, by size of family, for the United States, 1948*

[Numbers in thousands]

Size of family	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 and over
All families	6,720	1,680	1,600	1,380	2,060
2 persons	1,700	650	420	260	370
3 persons	1,580	350	440	350	440
4 persons	1,270	220	280	290	480
5 or more persons	2,170	460	460	480	770

Source: Bureau of the Census, U. S. Department of Commerce.

A considerable proportion of the farm families living on small amounts of cash income are large families. One-fourth of the farm families with less than $1,000 income had five or more members. In contrast, only one-eighth of the city or nonfarm families with less than $2,000 income had five or more members.

Approximately 1 million farm families of three or more persons received less than $1,000 of cash income in 1948. Even if it is assumed that the cash incomes of these families represented only one-half of their total incomes, these families still received less than $40 a week total income on which to support three or more persons. This income had to provide for at least five persons in one-half million of these families.

2. Nonmoney income of the farmer

The Bureau of Agricultural Economics has estimated the aggregate value of those products produced for home use and net rental value of farm homes, which represent the major types of nonmoney income that are measurable.

Farm products used in the home include the dairy products, eggs, poultry, hogs, cattle and other meat animals, fruits, vegetables, truck

crops, fuel, and other products produced on the farm for use by the farm family. In recent years the value of livestock and products has amounted to about two-thirds of the total value of products used in the home. In 1948 value of such nonmoney income was estimated at 3,155 million dollars—about $528 per farm. If the estimated net rental value of the farmhouse is added to the value of products used in the home, the sum of the two is almost 3.6 billion dollars, or about $604 per farm. From 1946 to 1948 these two sources of nonmoney income represented 10 to 12 percent of gross farm income and about one-fifth of the realized net farm income.

TABLE 29.—*Nonmoney income of farm operators, United States, 1946–48*[1]

[Millions of dollars]

Item	1946	1947	1948
Value of products consumed in farm home:			
Livestock and products	1,734	1,994	2,062
Crops	890	1,101	1,093
Total (farm value)	2,624	3,095	3,155
Per farm (dollars)	(440)	(518)	(528)
Net rental value of farm home	373	422	453
Total nonmoney income	2,997	3,517	3,608
Per farm (dollars)	(502)	(589)	(604)
Realized net income of farm operators from agriculture and Government payments	15,017	17,794	16,743

[1] Adapted from the Farm Income Situation, July–August 1949.

Source: Bureau of Agricultural Economics, U. S. Department of Agriculture.

For many purposes it is desirable to estimate the value of home-produced foods at the retail rather than the farm level. This adjustment gives an approximation only of retail value, but it indicates the type of adjustment frequently made when comparing farm and urban income levels.

TABLE 30.—*Value of products used in the home estimated at the retail level, United States, 1946–48*

[Millions of dollars]

Item	1946	1947	1948
Value of products used in the home (farm value)	2,624	3,095	3,155
Factor to expand to retail value[1]	1.81	1.82	1.87
Estimated retail value of products used in the home	4,749	5,633	5,900

[1] Based on relationship of farm value to retail cost for all farm foods. The Marketing and Transportation Situation, August 1949, p. 21.

Nonmoney income is, in general, much more equally distributed than money income. Of the two types of nonmoney income discussed above, the value of products used in the home is probably much more evenly distributed among farm families than is the net rental value of the farm dwelling. The addition of nonmoney income to money income causes all farm operators to move to higher-income levels in the income distribution, and since nonmoney income tends to be rather evenly distributed, the percent increase received by low-income farmers is much greater than that of high-income farmers. Income

distributions which include nonmoney income as well as money income, therefore show greater equality than those including money income alone.[13]

The most recent and comprehensive source of information on the distribution of nonmoney income is the report of Rural Family Spending and Saving in Wartime.[14] The following table is based on this report:

TABLE 31.—*Percentage distribution of nonmoney income of farmers, 1946* [1]

Percent of farms arranged by money-income classes	Percent of value of home-produced food	Percent of rental value of dwelling
First 10 percent	8.6	5.1
Second 10 percent	8.7	5.6
Third 10 percent	8.8	6.1
Fourth 10 percent	10.1	7.3
Fifth 10 percent	10.5	8.8
Sixth 10 percent	10.0	10.7
Seventh 10 percent	10.7	9.9
Eighth 10 percent	10.9	13.0
Ninth 10 percent	9.7	16.3
Tenth 10 percent	12.0	17.2
Total	100.0	100.0

[1] Taken from The Size Distribution of Farm Operators' Income in 1946, by N. M. Koffsky and J. E. Lear, Conference on Research in Income and Wealth, April 1949, p. 40.

The relatively small variation in the value of products used in the home from low- to high-income groups is also illustrated by data based on 3,000 Illinois farm-account records for 1946. The value of products used in the home averaged $442 per farm. The average value by income groups varied from $304 for operators having gross cash receipts of less than $1,000 to $519 for operators reporting gross cash receipts of $40,000 and over.

TABLE 32.—*Value of farm products used in the home and number in the family by operators' gross-cash-receipts groups, Illinois, 1946* [1]

Operators' gross-cash-receipt group	Number of farms	Value of products used in the home (per farm)	Number of persons per family
Under $999	7	$304	3.4
$1,000 to $1,999	19	305	3.4
$2,000 to $2,999	47	344	3.8
$3,000 to $4,999	209	398	3.9
$5,000 to $7,499	465	378	3.8
$7,500 to $9,999	529	440	4.0
$10,000 to $19,999	1,155	461	4.0
$20,000 to $29,999	315	488	4.3
$30,000 to $39,999	105	474	4.3
$40,000 and over	97	519	4.0
Total average	2,948	442	4.0

[1] Income size distribution for Illinois farm-operator families, by R. F. Daly, unpublished. Based on Illinois farm-account records.

Source: Bureau of Agricultural Economics, Department of Agriculture.

[13] See Distribution of Nonmoney Income, by Margaret G. Reid, Conference on Income and Wealth, April 1949, p. 92 ff.

[14] Miscellaneous Publication No. 520, U. S. Department of Agriculture, 1943, table 5.

The value of inventory change is another nonmoney item which may affect considerably the distribution of farms by net cash income level. Little is known about the effect of this item on income size distributions, but it is logical to expect considerable influence on the income of individual farms even though aggregate net inventory change is small. Farm record data on "commercial" farms in Illinois indicate that inventory change may have a very substantial effect on the ends of the distribution of farms by income level. Many farmers with low cash incomes were found to have increased their farm inventories materially. On the other extreme, liquidation of inventories caused some farmers to have high money incomes.

3. Nonfarm income

Nonfarm income is a major source of income to many farmers. The census definition of a farm includes all tracts of land from which agricultural production was valued at $250 or more and all tracts of more than 3 acres regardless of value of their agricultural production. Obviously, a group of such farms must include many receiving income primarily from nonfarm sources. The 1945 sample census of agriculture reports around 2.5 million farms which were primarily part-time and subsistence farms and rural residences, estates, institutions, etc., leaving almost 3.4 million farms that might be considered primarily "commercial" farms.[15]

Nonfarm income includes that income of the operator and his family from wages and salaries, professional fees, interest and dividends on investments, income from rents and royalties on other farm and city property, veterans payments, dependency allotments, social security, unemployment insurance, insurance benefits, and some other minor sources. The importance of nonfarm income in 1946 is illustrated by the following table:

TABLE 33.—*Average nonfarm income in each net cash farm income class—Unadjusted, 1946* [1]

Net cash-farm-income class	Average net cash farm income	Average net nonfarm income
Negative	−$775	$1,711
$0	0	2,042
$1 to $499	236	658
$500 to $999	729	511
$1,000 to $1,499	1,243	535
$1,500 to $1,999	1,762	391
$2,000 to $2,499	2,221	414
$2,500 to $2,999	2,754	331
$3,000 to $3,999	3,471	647
$4,000 to $4,999	4,453	455
$5,000 to $5,999	5,519	453
$6,000 to $7,499	6,691	584
$7,500 to $9,999	8,457	1,074
$10,000 and over	20,706	1,381
Average	[2] 954	946

[1] From The Size Distribution of Farm Operators' Income in 1946, by N. M. Koffsky and J. E. Lear, Conference on Research in Income and Wealth, April 1949, p. 29. Unadjusted averages obtained from the January 1947 Enumerative Survey of Agriculture. These data have not been adjusted to account for the biases of underreporting of income which occurs commonly in income surveys.

[2] After adjustment of the net farm income, the average was $1,885.

[15] See Special Report 1945 Sample Census of Agriculture, pp. 16 and 120.

It will be noted that those farms reporting negative net cash farm income had a very substantial nonfarm income and at all income levels nonfarm income represented an important source of income to the farm operator and his family.

4. The level of living of farm families

Regional distribution.—A family's level of living consists of the systematic consumption practices of the members of the family as a social unit. The basic components of these consumption practices are: (*a*) food, (*b*) clothing, (*c*) housing, (*d*) health, (*e*) education, (*f*) religion, (*g*) recreation and art, (*h*) friends—or social contacts and associations. Families construct their levels of living in their systematic day-by-day consumption of goods and services.

Using data from the census of agriculture, the Bureau of Agricultural Economics has computed an index of the level of living of farm-operator families for 1940 and for 1945. Appendix F to this report contains detailed tables showing the level of living index by States and counties (pp. 115–138).

There are four components of the index:

(1) The percentage of farms with electricity in the farm dwelling; (2) the percentage of farms with telephone in farm dwelling; (3) the percentage of farms with automobiles; and (4) the average value of products sold or traded in the preceding year per farm reporting (adjusted for changes in purchasing power). The indexes show only the average level of living for a county and do not throw any light on the differences among farm-operator families within the county.

The average level of living for all counties in the United States in 1945 was selected as the starting point of 100, on which both the 1940 and 1945 indexes are based. This is not a perfect score nor does it represent a particular standard. It means only that a county is at about the average of all counties in 1945. In table 34, for example, the average level of living of farm operators in the counties of the New England States in 1940 was 115 percent of the level of living of farm operators in all counties in the United States in 1945. An index number of "zero," on the other hand, represents about the lowest level of living possible in the United States. A county would receive zero only if there were no household electrical equipment, telephones, or automobiles on operators' farms and no farm products were produced for sale or exchange.

The county indexes apply only to farm-operator families. Therefore, high index numbers for a county or area do not necessarily mean good living conditions for hired farm workers and their families. This is particularly true in California, where a large proportion of the hired farm workers do not live on farms. Hired laborers also make up a large proportion of the agricultural working force in the areas of specialized agriculture in Connecticut, Massachusetts, Rhode Island, New Jersey, and Delaware. In Iowa, where the level of living is high, the farm-labor population is relatively small.

TABLE 34.—*Average county index of farm-operator family level of living for the United States, major regions and geographic divisions, 1940 and 1945* [1]

Region and division	Average index		Increase 1940 to 1945	
	1945	1940	Index points	Percent of 1940 index value
United States	100	80	20	25
Northeast	139	115	24	21
New England	137	115	22	19
Middle Atlantic	139	114	25	23
North Central	128	104	24	23
East North Central	131	109	22	20
West North Central	125	100	25	25
South	66	50	16	32
South Atlantic	65	49	16	33
East South Central	48	35	13	37
West South Central	81	62	19	31
West	125	101	24	24
Mountain	113	91	22	24
Pacific	150	121	29	24

[1] Computed from data from the 1940 and 1945 Censuses of Agriculture on four items related to level of living of farm-operator families. Value for average county in the United States in 1945 equals 100 on 1940 and 1945 indexes; zero on the index scales represents zero values on all items for all farm operators in a county.

To use and interpret the county indexes correctly, two points should be kept in mind:

(1) The index numbers for many counties were substantially higher in 1945 than in 1940 because the number of submarginal farm operators had been reduced. This gain was an addition to any increase in level of living among farm-operator families which remained on their farms or among families which had replaced those who had left.

(2) The data available do not cover many aspects of farm family living. As a result, the indexes must be regarded as approximations. They will not, in every case, correctly show how one county compares with all other counties on a given date, nor will they measure exactly the changes in the 5-year period. Nevertheless, the various goods, services, and other satisfactions that make up the "level of living," as the term is generally used, are usually highly intercorrelated. For this reason, an index based on only four items will measure changes in many of the other items in the level of living.

Table 35 first ranks the States according to the height of the level of living index of their farmers in 1945, and, secondly, according to the percentage gain in the index from 1940 to 1945. The index for each State is computed as a simple average of the indexes for the counties within the State. The first ranking indicates the relative standing of the different States with respect to farm prosperity. The second ranking is a rough measure of relative progress made during the 5-year

period. It should be noticed that the Southern States stand lowest in the relative ranking for both years, but that they show larger percentage gains than do the other regions.

TABLE 35.—*States ranked by farm family level of living index, 1945, and by percentage improvement in index, 1940–45*

RELATIVE RANK IN 1945

State and relative position, 1945	Index in 1940	Index in 1945	State and relative position, 1945	Index in 1940	Index in 1945
United States	80	100	Colorado	96	122
			Maryland	91	121
New Jersey	140	176	Michigan	99	117
Connecticut	138	170	Maine	98	116
Iowa	133	162	Arizona	(1)	115
California	132	161	North Dakota	84	111
Rhode Island	138	158	South Dakota	87	107
Massachusetts	127	152	Montana	83	107
New York	120	145	Utah	89	104
Washington	113	145	Texas	79	101
Illinois	113	139	Missouri	78	93
New Hampshire	115	137	Oklahoma	62	79
Oregon	112	136	Florida	54	75
Delaware	100	136	Virginia	58	72
Kansas	101	135	New Mexico	69	70
Ohio	113	134	West Virginia	54	65
Indiana	111	134	Kentucky	49	61
Nebraska	105	132	North Carolina	46	60
Wisconsin	107	131	South Carolina	41	55
Minnesota	107	130	Georgia	37	52
Nevada	105	129	Louisiana	34	51
Idaho	99	128	Tennessee	36	50
Vermont	106	125	Alabama	25	38
Wyoming	102	124	Arkansas	25	37
Pennsylvania	102	122	Mississippi	22	32

RANK BY IMPROVEMENT IN INDEX, 1940–45

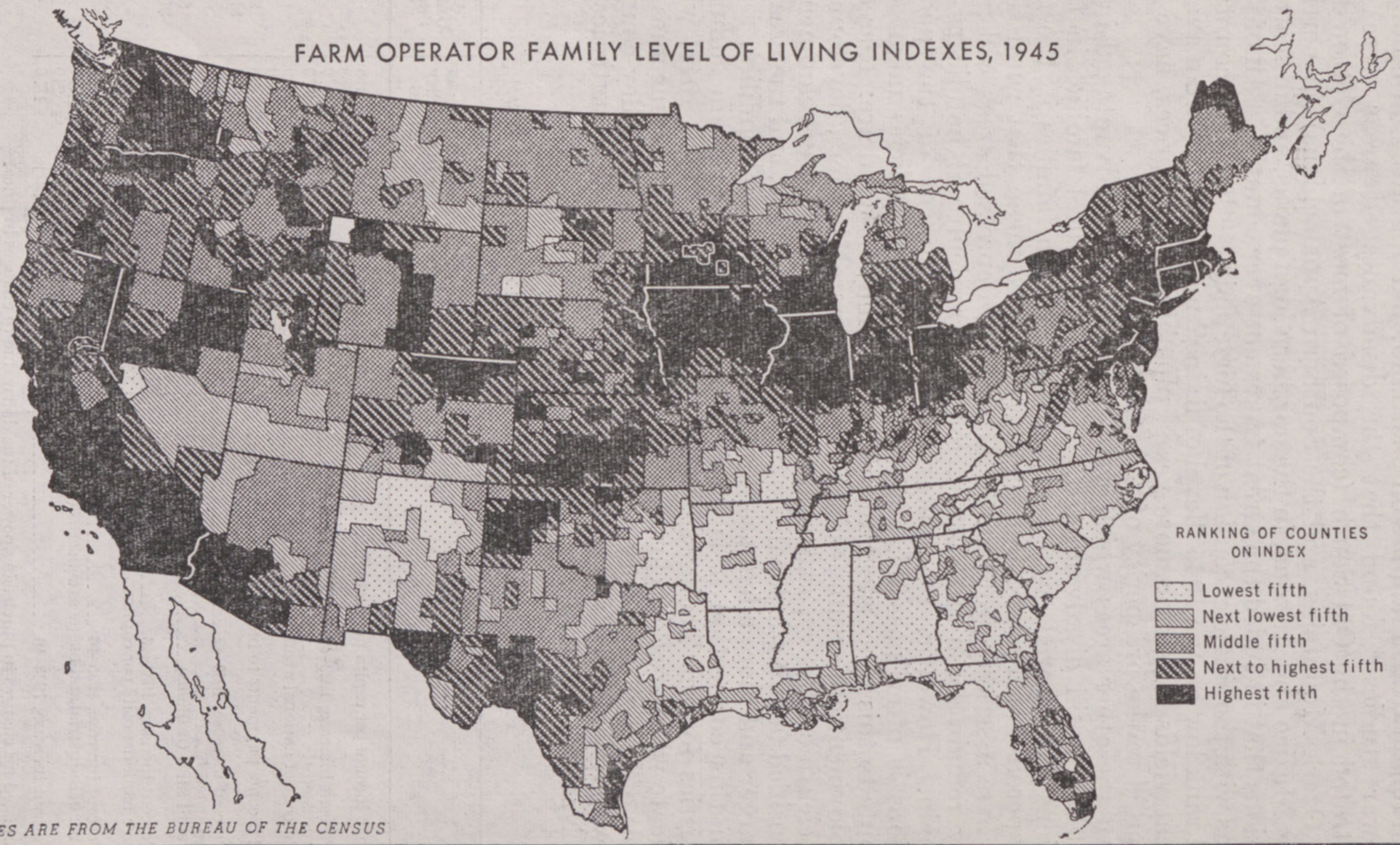
State and rank by improvement in index	Percentage improvement in index	State and rank by improvement in index	Percentage improvement in index
United States	25	South Dakota	23
		Illinois	23
Alabama	52	Nevada	23
Louisiana	50	Connecticut	23
Arkansas	48	Wisconsin	22
Mississippi	45	California	22
Georgia	41	Wyoming	22
Florida	39	Iowa	22
Tennessee	39	Indiana	21
Delaware	36	Minnesota	21
South Carolina	34	New York	21
Kansas	34	Oregon	21
Maryland	33	West Virginia	20
North Dakota	32	Massachusetts	20
North Carolina	30	Pennsylvania	20
Montana	29	Ohio	19
Idaho	29	Missouri	19
Texas	28	New Hampshire	19
Washington	28	Vermont	18
Oklahoma	27	Maine	18
Colorado	27	Michigan	18
New Jersey	26	Utah	17
Nebraska	26	Rhode Island	14
Virginia	24	New Mexico	1
Kentucky	24		

[1] Comparable data for Arizona in 1940 not available.

Source: Bureau of Agricultural Economics, U. S. Department of Agriculture.

The pictorial presentation on page 45 of the county indexes graphically sketches the regional distribution of farm prosperity in the United States.

FARM OPERATOR FAMILY LEVEL OF LIVING INDEXES, 1945



BASE FIGURES ARE FROM THE BUREAU OF THE CENSUS

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"Disadvantaged areas" in agriculture may be defined as those containing large proportions of low-income families, hired workers, farm tenants, farm families on poor land, and migrating farm families. Prewar studies [16] found that the disadvantaged areas were concentrated in the Old South (composed of most of the Cotton Belt, the Ozark Mountains, and the Southern Appalachians), in northern New Mexico and Arizona, in the northern high plains, and in scattered sections that included the Great Lakes cut-over country. All of these areas with the single exception of the high plains—the wheat country—still rank low on the 1945 "level of living" map. Better than average wheat yields for six or more years, plus high wheat prices, have contributed to the prosperity of the plains.

All the other areas which were described as disadvantaged in the 1930's are still disadvantaged. Some of the rural families in these regions live as well or better than the average families in the most prosperous farm areas, but the low averages mean that rural slums are here a serious problem. Many of the depressed areas will probably remain so in the future, for their agricultural handicaps will remain. However, rehabilitation and enrichment of the poorest regions is often possible, and certain long-term policies might contribute to this process. Examples which may be cited are: Increased employment opportunities in industry for rural dwellers, development of scientific forestry, expansion of the tourist trade, development of intensified farming in localities peculiarly suited to it, and the creation of larger and more adequate farm units for individual families.

In this connection it is interesting to compare certain summary statistics for the Tennessee Valley region for 1933 and 1947, which indicate what area development programs can do to raise incomes and levels of living. In every category the 122 Tennessee Valley counties show larger percentage gains than the corresponding statistics for the Nation as a whole. (See table 36.)

TABLE 36.—*Economic statistics on the Tennessee Valley*

		122 Tennessee Valley counties	7 Tennessee Valley States	United States
Average income per capita population	1933	$148	$193	$368
	1947	$797	$868	$1,323
Percent increase, 1933–47		438.5	349.7	259.5
Adjusted [1]		212.7	160.9	108.6
Percent of national average	1933	40.0	52.0	100.0
	1947	60.0	66.0	100.0
Total income payments to individuals (millions)	1933	$448	$3,638	$46,273
	1947	$2,668	$18,006	$189,735
Percent increase, 1933–47		495.3	395.0	310.0
Adjusted [1]		245.4	187.3	137.9
Net retail sales (millions)	1933	$272	$2,100	$25,037
	1946	$1,405	$9,254	$100,255
Percent increase, 1933–46		416.5	340.7	300.4
Average bank deposits per capita	1935	$69	$97	$351
	1946	$388	$526	$1,133
Percent increase, 1935–46		462.3	442.9	222.8
Number of industrial and business concerns (thousands)	1933	26	187	1,961
	1946	31	219	2,142
Percent increase, 1933–46		16.4	16.9	9.2

[1] Adjusted for changes in purchasing power of the dollar due to changes in price.

[16] Taylor, Carl C., and others, Disadvantaged Classes in American Agriculture, 1938.

TABLE 36.—*Economic statistics on the Tennessee Valley*—Continued

		122 Tennessee Valley counties	7 Tennessee Valley States	United States
Number of manufacturing establishments	1933	$1,326	$11,110	$141,769
	1946	3,482	25,734	243,691
Percent increase, 1935–46		162.6	131.6	71.9
Wage and salary employees in nonagricultural establishments (thousands).	1933	235	1,905	20,299
	1947	548	3,923	38,521
Percent increase, 1933–47		133.3	105.9	89.8
Wage and salary employees in manufacturing (thousands).	1933	108	784	7,258
	1947	266	1,661	15,901
Percent increase, 1933–47		146.8	111.9	119.1
Wage and salaries paid in nonagricultural establishments (millions).	1933	$202	$1,722	$23,760
	1947	$1,295	$8,538	$103,435
Percent increase, 1933–47		540.0	395.8	335.3
Wages and salaries paid in manufacturing (millions)	1933	$81	$563	$7,709
	1947	$587	$3,266	$42,456
Percent increase, 1933–47		622.0	480.2	450.7

Source: These statistics cover 122 valley counties. They were obtained or derived from data published in the Statistical Abstract of the United States, U. S. Department of Commerce, and various published and unpublished sources of State and National agencies including the Bureau of Old Age and Survivors Insurance, Federal Security Agency and unemployment compensation agencies.

5. *Income of hired farm workers*

The numbers, wage incomes, and characteristics of the hired farm working force have been summarized by the Bureau of Agricultural Economics, with the aid of the Bureau of the Census, by means of a special survey made at the end of 1947.

The total number of individuals who did some hired farm work during recent years was slightly over 4 million. This total includes children who are not generally considered part of the labor force, and minor groups such as imported foreign workers. Table 37 gives some detail on the composition of the great majority of this working force.

TABLE 37.—*Number and composition of persons in the United States who worked on farms for wages at some time during the year, 1945 and 1947* [1]

Characteristic	Number		Percentage composition	
	1945	1947	1945	1947
	Thousands	*Thousands*	*Percent*	*Percent*
Total farm wage workers	3,212	3,394	100	100
Male	2,375	2,587	74	76
Veterans (World War II)	157	498	5	15
Nonveterans	2,218	2,089	69	61
Female	837	807	26	24
Male farm wage workers	2,375	2,587	100	100
14–15 years of age	249	204	10	8
16–34	964	1,367	41	53
35 and over	1,162	1,016	49	39
Total farm wage workers	3,212	3,394	100	100
Rural farm	2,228	2,262	69	67
Rural nonfarm	623	743	20	22
Urban	361	389	11	11

[1] Data relate to persons 14 years of age and over in the civilian noninstitutional population at the time of the surveys.

Source: Bureau of Agricultural Economics, U. S. Department of Agriculture.

The seasonal labor demands of agriculture are so great that half of the Nation's farms require additional labor during at least part of the year. But for about five-sixths of all farms the additional labor hired is 3 man-months or less. In recent years the one-sixth of the farms which hired more than 3 man-months of labor accounted for practically 90 percent of all hired farm labor time.

About 70 percent of all hired farm wage workers live on farms the year round, and another 20 percent live in rural areas, though not on farms. They are generally younger than industrial wage workers, 20 percent being between 14 and 18 years of age in 1945 as compared with only 8 percent of industrial workers in the same age group. Half of the male farm workers were under 35, and half of the women farm workers were under 26.

In former times in American agriculture "hiring out" for a period of years until savings were accumulated to purchase a farm was considered one of the rungs on the agricultural ladder. But in recent times most of the young hired workers have not achieved progress up the ladder to mortgage-free farm ownership.[17] The fact that wages of hired farm labor are low is a consideration that leads many young workers not to choose the occupation as a life vocation, but to regard it as a temporary attachment pending the time that they can move to cities and take nonfarm jobs.

Hired farm workers have little bargaining strength and little hope of achieving good pay after long experience and thus may be considered a disadvantaged group in the economy. The demand for seasonal hired labor is met by diverse types of workers, including persons disadvantaged in occupational skills, education, race or nationality, and those unable to move to better-paying jobs in different localities.

The migratory laborer and the regular hired hand, the two types associated in popular thinking with the idea of farm wage labor, together constitute less than two-fifths of all hired farm workers. The majority is made up of small farmers, sharecroppers, farm family members who work for wages on other farms, local school youths and housewives who worked for wages a few weeks in the summer, people from nearby towns who spend most of their time at nonfarm jobs, and paid members of farm operators' own families. Farm laborers are not a distinct class but overlap with low-income farm operators and with nonagricultural workers who live in rural areas.

In recent years only 1 farm in 11 employed as much as the equivalent of one full year of hired labor. Only 1 in 30 employed as much as two full years, and only 1 percent of the farms conducted operations large enough to employ five or more man-years of hired labor. The larger farms pay higher wages. Those hiring two or more man-years of labor in 1948 paid average wages in September of that year of 55 cents per hour to regular workers and 71 cents per hour to seasonal workers; the corresponding rates on farms hiring less than one full man-year were 42 cents and 52 cents.[18]

Wages of farm workers have always been low in comparison with nonagricultural workers. The average cash hourly earnings of hired farm workers during the generally prosperous period 1925–29 was 24

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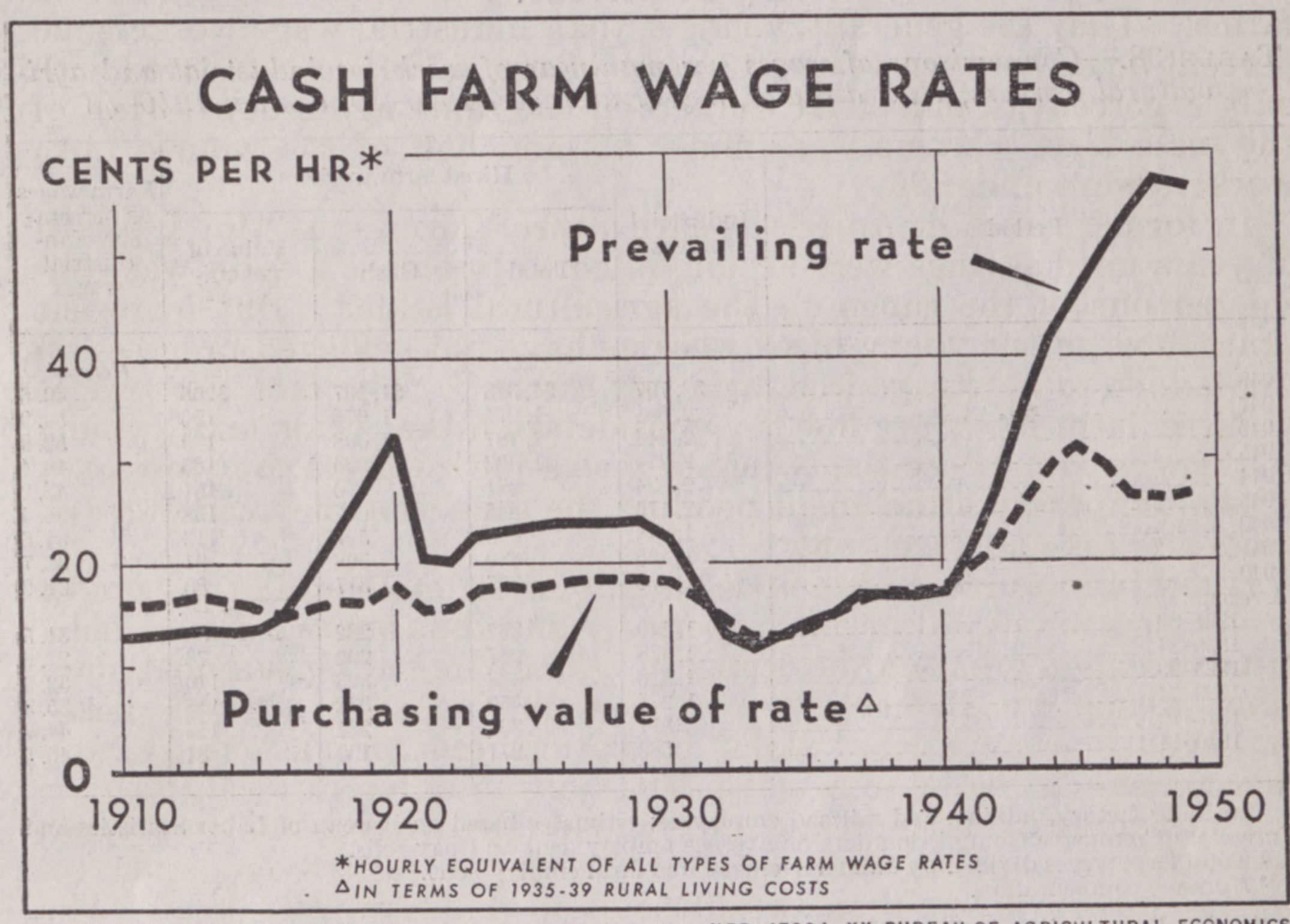
[17] Carl C. Taylor and others, Rural Life in the United States, New York 1949, ch. 16, Farm Laborers, by Louis J. Ducoff.

[18] The wages shown for seasonal workers exclude seasonal laborers working in crews. Crew workers on the larger farms averaged 81 cents an hour in September 1948 compared with 66 cents an hour for crew workers on smaller farms.

cents, and the rate dropped by half during the depression. By the middle of 1942 the average hourly earnings of hired farm workers, even with an allowance for things furnished them without charge, were about half of the average "entrance rate" for common labor in industry at that time. Farm wage rates continued to increase in the war and postwar years and reached a peak in 1948, averaging 58 cents an hour in cash earnings.



Annual earnings of farm workers depend of course on the amount of work they obtain during a year as well as on wages. Data on annual earnings, allowing for periods of unemployment, are sparse. Table 38 gives estimates of average annual wages for farm workers who managed to keep employed full time, in comparison with annual average rates for full time industrial workers. In 1948, wages of hired farm workers "including noncash compensation," averaged half of industrial wages per man-year of work. Because the hired farm working force includes many youths, women, and others whose main activity during the year is something other than farm wage work, the average days of hired farm work in a year for all workers is far less than a full year. For workers reporting farm labor as their main activity in 1947, the average number of days of hired farm work in the year was 177. In addition, they averaged 13 days of nonfarm wage work, making a total of 190 days of wage work in the year, which is still considerably less than full-time employment.

Farm wages show significant variations among the regions of the country. They are consistently highest in the West, particularly in the Pacific States, and lowest in the South (where half of all farm workers are employed), and intermediate in the North. In September 1948, cash wages averaged 77 cents in the West, 67 cents in the North-

east, 63 cents in the North Central, and 54 cents in the South. The wage distribution itself may be briefly characterized as follows: Among male hired farm workers, 72 percent were earning less than 75 cents per hour and 37 percent were earning less than 45 cents per hour. Money wages are higher by the hour for seasonal workers and for those receiving no noncash perquisites. These perquisites raised the wages of regular workers by about 30 percent, and raised the wages of seasonal workers by an average of only 10 percent.

TABLE 38.—*Comparisons of wages per man-year of work for industrial and agricultural workers, United States, 5-year averages, 1910–39, annual 1940–48*

Period	Industrial workers [1]	Hired farm workers [2]			Farm wages as percentage of industrial wages
		Total	Cash	Value of perquisites [3]	
					Percent
1948	$2,707	$1,343	$1,137	$206	49.6
1947	2,501	1,274	1,078	196	50.9
1946	2,244	1,187	1,008	179	52.9
1945	2,254	1,092	926	166	48.4
1944	2,324	981	830	151	42.2
1943	2,176	835	697	138	38.4
1942	1,848	640	527	113	34.6
1941	1,495	489	398	91	32.7
1940	1,273	397	317	80	31.2
Average:					
1935-39	1,149	362	282	80	31.5
1930-34	1,038	287	209	78	27.6
1925-29	1,316	433	323	110	32.9
1920-24	1,275	450	332	118	35.3
1915-19	877	394	281	113	44.9
1910-14	583	271	190	81	46.5

[1] Includes factory, mining, and railroad employees; estimates based on Bureau of Labor Statistics and Interstate Commerce Commission data on average employment and pay rolls.
[2] Total farm wages divided by annual average hired farm employment.
[3] Noncash compensation.

Source: Bureau of Agricultural Economics, U. S. Department of Agriculture.

Dr. Louis J. Ducoff, writing in Rural Life in the United States (by Carl C. Taylor and others, New York, 1949) summarizes grower-worker relationships in agriculture as follows:

> Since most farms are relatively small-scale enterprises, a popular picture of typical agricultural employment has portrayed one regular hired hand working alongside his employer. In such circumstances the relationship between employer and wage hand would be more personalized than it is in large nonagricultural establishments. In this type of situation, in the northern and western parts of the country, the hired man may be provided room and board in the farm operator's house, and may even be given the social status of a member of the family.
>
> The facts of the employment situation and grower-worker relationships in agriculture, however, present a different picture from the one described above, which represents a type that has often been featured, sometimes even romanticized. Actually, since it is the largest farms that hire most of the labor, the operators do not usually work side by side with their hired hands. And in the busy seasons of the year these large farms each employ quite a number of workers whom they often hire in gangs or crews. In September 1945 seven-tenths of all hired workers were working on farms that employed four or more hired workers each, and nearly half of all the workers were employed in crews. Thus, for the majority of persons who do farm wage work, relations with their employers are as depersonalized as they are in nonagricultural industries, even though this is not the case for some fraction of the year-round hired workers, and for some workers who are related by blood or marriage to the farm operator. * * *
>
> Since the vast majority of agricultural workers are unorganized, they are generally in a less favorable bargaining position with their actual or prospective employers than are industrial workers. On the other hand, large-scale growers

are themselves usually organized into growers' associations, and frequently make formal or informal agreements with one another regarding the level of rates to be paid during a given season. Hired farm workers have not been in a position to exercise political pressure to secure the protective legislation that has been won by industrial workers. In some States conferences of social work, religious organizations, and other groups have pressed for protective legislation for farm workers, and in some States laws have been passed regarding minimum standards for housing and sanitation provided to migratory farm workers. But on the whole, the farm laborer, whether a local resident or a migratory worker, shares little of the benefits from Federal and State social legislation.[19]

Available information on the numbers and status of migratory farm workers in the United States has been summarized by Dr. Ducoff in the Journal of Farm Economics, volume XXIX, No. 3, August 1947, and in Socioeconomic Backgrounds of the Migratory Agricultural Labor Situation, an address before the National Conference on the Church and Migratory Labor, Chicago, Ill., September 1949. Excerpts from these follow:

> The presence of large numbers of migrant farm workers has been a feature of American agriculture for decades and will doubtless continue to be so in the future. The number of such workers tends to diminish in times of prosperity and to increase in times of depression.[20]
>
> Various studies of the BAE provide a basis for estimating that about 880,000 different individuals were migratory farm workers during some part of the year 1948. This estimate relates only to migratory farm wage workers and excludes all nonworking dependents. The number of migratory farm workers has increased substantially since the end of World War II; an estimated 40 percent between 1945 and 1948. This increase has resulted from a number of factors. These include the gains in farm and nonfarm population, increase in agricultural production, elimination of wartime immobilities in the labor force, effects of certain types of mechanization, and rise in unemployment over the wartime low.[21] It is probable that the number of migratory farm workers in 1949 will be greater than in 1948 and that their average annual earnings may be somewhat less as a result both of slightly lower wage rates and of less employment per worker. Crop production in 1949 is not quite so large as in 1948.[22]
>
> Migrant farm workers have included a wide variety of racial and nationality groups, and a disproportionate share of disadvantaged social and economic classes. Their lot is partly shared by other seasonal farm workers in such respects as insufficient employment security, low annual earnings, and deprivation of the protection from social legislation regarding wage-and-hour standards, unemployment compensation, workmen's compensation, and old-age insurance. But migrant farm workers experience special disadvantages in time lost from work in migrating and securing employment, in the low standards of housing and sanitary facilities available to them, and in the lack of educational and other community services for themselves and their children. They usually do not meet residence requirements for public assistance or work relief in times of unemployment. Their working and living conditions often result in higher incidence of the types of diseases associated with insanitary conditions.
>
> One of the greatest gaps in information about migrant farm workers is with respect to their annual earnings from farm and nonfarm work on an individual or family basis. Various studies of the situation in the 1930 decade uniformly showed average annual earnings too low to maintain a family at a minimum adequate level of living.[23]
>
> Available information on changes in farm wage rates since that time suggests that during the last 8 years, prosperous ones for farmers and for the economy as a whole, annual earnings of migrant workers have improved greatly.
>
> Approximate estimates of the annual earnings of the migratory workers in the San Joaquin Valley in 1948 can be derived from the information on the time worked

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[19] A minor exception is the provision embodied in the Sugar Act for payment of wages not less than a specified minimum to sugar-beet and sugarcane workers.

[20] Ducoff, Louis J., Journal of Farm Economics, vol. XXIX, No. 3, August 1947.

[21] How much of the increase in migrant farm workers between 1945 and 1948 is due to the increase in Mexican "wet backs" cannot be ascertained from available data.

[22] Ducoff, Louis J., Socioeconomic Backgrounds of the Migratory Agricultural Labor Situation, an address before the National Conference on the Church and Migratory Worker, Chicago, Ill., September 1949.

[23] Ducoff, Louis J., Migratory Farm Workers, Journal of Farm Economics XXIX, No. 3, August 1947.

obtained in a recent study.[24] If the days worked in the year reported by the workers surveyed are valued at prevailing farm wage rates in California, the average annual wages earned at both farm and nonfarm work by migratory household heads and single men amounted to approximately $1,200. For the family groups, work on the part of wives, children, and other dependent relatives added an average of about $600 to the family income, making a total of approximately $1,800 family income for families that averaged nearly 5 members and 2.1 workers.

General economic conditions affect not only the demand for migratory labor but also the supply. During the 1930 decade, it was the decrease in alternative employment opportunities rather than any marked rise in seasonal agricultural labor requirements which led to the large increase of migrant workers. A basic prerequisite to the solution of many of the problems of migratory farm workers is continued maintenance of high employment levels in the economy and good economic conditions for all sectors of the economy, farmers, labor, and business. We would probably be accused of being deficient in our perspective if we lost sight of the real gains in the levels of living that our population has experienced in less than a decade. For farm laborers, we are still far from anything approaching an ideal situation, but the fact remains that we are a long way from the 17-cents-an-hour average cash wage of farm laborers in 1940 and 11 cents in 1933. We are also a long way from the $713 average net income of farmers from farming in 1940 as compared with $2,800 in 1948. The interdependence of all major groups in the economy is a very vital fact and farm laborers, like their employers, have an important stake in the welfare of the nonfarm industry, business and labor groups in the country.[25]

Chapter IV

Income of Individuals not in Families

The term "individuals not in families," as used by the Bureau of the Census, refers to persons (other than inmates of institutions) who are not living with any relatives. An individual not in a family may constitute a one-person household by himself, or he may be part of a household including one or more other families or individuals, or he may reside in a quasi household such as a hotel. Thus, a widow living by herself or with one or more other persons not related to her, a lodger not related to the head of the household or to anyone else in the household, and a servant living in an employer's household with no relatives, are examples of individuals not in families.

The most conspicuous feature of the income distribution of individuals not in families is the concentration in the lower-income levels. As noted earlier (see table 1), about 6 million, or three-fourths of the 8 million individuals not in families, received incomes of less than $2,000 during 1948, and 4 million of these received incomes under $1,000. Only 1 million individuals not in families had incomes of $3,000 or more.

A comparison with the distribution of families by income levels emphasizes the relatively greater concentration of individuals not in families at the low-income levels. Whereas about one-half of all individuals not in families received incomes of less than $1,000, only 10 percent of the families had incomes this low.

Several of the factors which may help explain the income situation of individuals not in families are examined in the sections below:

1. Age and marital status

One of the factors which accounts in large measure for the relatively low incomes of individuals not in families is that a large proportion

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[24] Metzler, William H. The Agricultural Labor Force in the San Joaquin Valley, Calif., Characteristics, Employment, Mobility, 1948, Bureau of Agricultural Economics, 1949.

[25] Ducoff, Louis J., Socioeconomic Backgrounds of the Migratory Agricultural Labor Situation, an address before the National Conference on the Church and Migratory Worker, Chicago, Ill., September 1949.

of them are well beyond the peak of their earning power. In April 1949 over one-fourth of all individuals not in families were 65 years old and over. Very few of the aged individuals had high incomes; three-fourths of them had less than $1,000. In contrast, only half as great a proportion of the individuals 21 to 64 years old had incomes this low (see table below).

TABLE 39.—*Individuals not in families by income level, by age, for the United States, 1948*

[Numbers in thousands]

Age	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 and over
All individuals [1]	8,140	4,090	1,830	1,240	980
21 to 64 years	5,460	2,070	1,390	1,100	900
65 years and over	2,230	1,630	390	110	100

[1] Includes individuals under 21 years old, not shown separately.

Source: Bureau of the Census, U. S. Department of Commerce.

Although there was no significant difference in the distribution of male individuals at each income level by marital status, there appears to be a marked relationship between the income and marital status of women living alone. Only 29 percent of these women with incomes under $1,000 were single as compared with 55 percent of those with incomes of $3,000 or more. An explanation of this relationship, aside from difference in age, is that women who do not marry generally provide themselves with a skill or an education on which they can rely for a source of income. Women who do marry, on the other hand, are less likely to develop or maintain occupational specialties and are therefore unable to compete for the better jobs when they are widowed or separated from their husbands.

2. Sex, color, and employment

Age affects income primarily by helping to determine economic activity. Sex and color affect income in that women and nonwhite workers tend to be restricted to certain occupations. The employment pattern of women is markedly different from that of men. Since about one-half of all individuals not in families are women (see table below), whereas less than 10 percent of all families were headed by women, it is to be expected that the employment and income pattern of individuals not in families will be considerably different from that of family heads.

TABLE 40.—*Individuals not in families by income level, by sex and color, for the United States, 1948*

[Numbers in thousands]

Sex and color	Total	Under $1,000	$1,000 to $2,000	$2,000 to $3,000	$3,000 and over
Total	8,140	4,090	1,830	1,240	980
Male white	3,400	1,450	780	550	620
Male nonwhite	460	220	120	70	50
Female	4,280	2,420	930	620	310

Source: Bureau of the Census, U. S. Department of Commerce.

Approximately 2.4 million of the 4.1 million individuals not in families with incomes under $1,000 were women; 1.5 million were white males; and 200,000 were nonwhite males.

The employment rates of male and female individuals with incomes of $3,000 or more were considerably higher than those of individuals with incomes under $1,000. About 90 percent of the males and the females with incomes of $3,000 or more were employed at the time of this survey, as compared with only about 40 percent of the males and females with incomes under $1,000. These figures in conjunction with others shown in the appendix tables suggest that the inability to work due to old age or other factors is an important part of the explanation of the low incomes of individuals not in families. The BLS studies in Denver, Houston, and Detroit bear out this conclusion.

3. Occupation

As in the case of families, there were marked differences in the occupational distribution of individuals not in families at opposite ends of the income scale. Over three-fourths of the employed individuals 21 to 64 years old with incomes of $3,000 or more were concentrated in four occupations: Professional and semiprofessional workers (22 percent); clerical and sales workers (19 percent); craftsmen and foremen (18 percent); and operatives (18 percent). Very few of these individuals were service workers or laborers. In contrast, 42 percent of the individuals 21 to 64 years old with incomes under $1,000 were engaged in one of the lowest paying occupations, service workers (see table below).

TABLE 41.—*Percent distribution of individuals not in families by occupation, by income level and sex for the United States, 1948*

[Figures restricted to employed individuals between 21 and 64 years old]

Income level and sex	Total employed	Professional and semiprofessional workers	Farmers, farm managers, and farm laborers and foremen	Proprietors, managers, and officials (nonfarm)	Clerical and sales workers	Craftsmen and foremen	Operatives	Service workers	Laborers (nonfarm)
Under $1,000:									
Total	100.0	18.7	13.1	4.7	3.7	4.7	8.4	42.0	4.7
Male	100.0	16.7	27.1	6.2	2.1	10.4	8.3	18.8	10.4
Female	100.0	20.3	---	5.1	5.1	---	8.5	61.0	---
$3,000 and over:									
Total	100.0	21.7	1.2	12.0	19.3	18.1	18.1	7.2	2.4
Male	100.0	14.0	1.8	12.3	10.5	26.3	24.6	7.0	3.5
Female	100.0	38.5	---	11.5	38.5	---	3.8	7.7	---

Source: Bureau of the Census, U. S. Department of Commerce.

A larger proportion of the women at the lowest-income level were employed as service workers than all other occupations combined. The next most important occupation among employed women with incomes under $1,000 was professional and semiprofessional workers, accounting for one-fifth of all the women workers at this income level. Most of the women in this occupation group were probably teachers or nurses.

Employed males having incomes under $1,000 worked in a variety of occupations. One-fourth of them were engaged in farming, either as farmers or as farm laborers; 19 percent were service workers; and 17 percent were professional and semiprofessional workers. Although the service workers and the farm workers with incomes under $1,000 may constitute a constantly low-income group, there is little likelihood that this same conclusion can be made for the professional and semiprofessional workers. It is probable that the low incomes of the individuals engaged in this latter occupation group can be attributed to the fact that they were just beginning their professional careers.

Considering the group as a whole, relatively few individuals not in families lived on farms or in rural areas, and their employment pattern in this respect tended to be favorable to higher incomes. A large proportion of the individuals were concentrated in large cities. Approximately 17 percent of all families were living on farms at the time of this survey as compared with only 11 percent of the individuals. (See appendix, tables A1 and A7.) In view of these facts it is not surprising to find that, relative to individuals, proportionately twice as many family heads 21 to 64 years old were engaged in farming, either as farmers or as farm laborers.

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APPENDIXES

APPENDIX A

Statistical Data on Low-Income Families Prepared by the Bureau of the Census, Department of Commerce

Table A–1.—*Families and individuals by income level, by age, sex, and color of head, by size of family, for the United States, farm and nonfarm: 1948*

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total	Individuals not in families	All families	Families of specified number of persons				
				2	3	4	5	6 or more
UNITED STATES								
All Ages								
Both sexes	46,670	8,140	38,530	12,010	10,050	7,950	4,220	4,300
Under $1,000	8,110	4,090	4,020	2,110	770	490	260	390
$1,000 to $2,000	7,410	1,830	5,580	2,230	1,350	910	460	630
$2,000 to $3,000	9,190	1,240	7,950	2,380	2,260	1,650	870	790
$3,000 and over	21,960	980	20,980	5,290	5,670	4,900	2,630	2,490
Male	38,680	3,860	34,820	10,370	9,120	7,430	3,920	3,980
Under $1,000	4,780	1,670	3,110	1,640	570	370	200	330
$1,000 to $2,000	5,590	900	4,690	1,780	1,160	790	400	560
$2,000 to $3,000	7,870	620	7,250	2,030	2,090	1,570	830	730
$3,000 and over	20,440	670	19,770	4,920	5,300	4,700	2,490	2,360
Male white	35,560	3,400	32,160	9,460	8,590	7,020	3,630	3,460
Under $1,000	3,950	1,450	2,500	1,350	460	300	150	240
$1,000 to $2,000	4,710	780	3,930	1,540	1,000	670	310	410
$2,000 to $3,000	7,140	550	6,590	1,820	1,950	1,440	760	620
$3,000 and over	19,760	620	19,140	4,750	5,180	4,610	2,410	2,190
Male nonwhite	3,120	460	2,660	910	530	410	290	520
Under $1,000	830	220	610	290	110	70	50	90
$1,000 to $2,000	880	120	760	240	160	120	90	150
$2,000 to $3,000	730	70	660	210	140	130	70	110
$3,000 and over	680	50	630	170	120	90	80	170
Female	7,990	4,280	3,710	1,640	930	520	300	320
Under $1,000	3,330	2,420	910	470	200	120	60	60
$1,000 to $2,000	1,820	930	890	450	190	120	60	70
$2,000 to $3,000	1,320	620	700	350	170	80	40	60
$3,000 and over	1,520	310	1,210	370	370	200	140	130
21 to 64 years								
Both sexes	39,050	5,460	33,590	9,160	8,900	7,510	3,940	4,080
Under $1,000	4,790	2,070	2,720	1,090	560	450	240	380
$1,000 to $2,000	5,780	1,390	4,390	1,400	1,120	850	430	590
$2,000 to $3,000	8,220	1,100	7,120	1,920	2,050	1,580	820	750
$3,000 and over	20,260	900	19,360	4,750	5,170	4,630	2,450	2,360

TABLE A–1.—*Families and individuals by income level, by age, sex, and color of head, by size of family, for the United States, farm and nonfarm: 1948*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total	Individuals not in families	All families	Families of specified number of persons				
				2	3	4	5	6 or more
UNITED STATES—continued								
21 to 64 years—Continued								
Male	33,470	2,730	30,740	8,020	8,180	7,070	3,680	3,790
Under $1,000	2,940	890	2,050	800	410	330	180	330
$1,000 to $2,000	4,410	690	3,720	1,110	970	740	370	530
$2,000 to $3,000	7,090	530	6,560	1,660	1,920	1,510	780	690
$3,000 and over	19,030	620	18,410	4,450	4,880	4,490	2,350	2,240
Male white	30,750	2,370	28,380	7,260	7,710	6,690	3,420	3,300
Under $1,000	2,350	750	1,600	610	340	270	140	240
$1,000 to $2,000	3,590	580	3,010	890	820	620	290	390
$2,000 to $3,000	6,420	470	5,950	1,470	1,790	1,390	710	590
$3,000 and over	18,390	570	17,820	4,290	4,760	4,410	2,280	2,080
Male nonwhite	2,720	360	2,360	760	470	380	260	490
Under $1,000	590	140	450	190	70	60	40	90
$1,000 to $2,000	820	110	710	220	150	120	80	140
$2,000 to $3,000	670	60	610	190	130	120	70	100
$3,000 and over	640	50	590	160	120	80	70	160
Female	5,580	2,730	2,850	1,140	720	440	260	290
Under $1,000	1,850	1,180	670	290	150	120	60	50
$1,000 to $2,000	1,370	700	670	290	150	110	60	60
$2,000 to $3,000	1,130	570	560	260	130	70	40	60
$3,000 and over	1,230	280	950	300	290	140	100	120
65 years and over								
Both sexes	6,950	2,230	4,720	2,710	1,080	430	280	220
Under $1,000	2,900	1,630	1,270	1,010	200	30	20	10
$1,000 to $2,000	1,510	390	1,120	790	200	60	30	40
$2,000 to $3,000	840	110	730	390	180	70	50	40
$3,000 and over	1,700	100	1,600	520	500	270	180	130
NONFARM								
All ages								
Both sexes	39,080	7,270	31,810	10,310	8,470	6,680	3,380	2,970
Under $1,000	5,770	3,430	2,340	1,460	420	270	90	100
$1,000 to $2,000	5,680	1,700	3,980	1,810	910	630	320	310
$2,000 to $3,000	7,770	1,200	6,570	2,120	1,910	1,360	650	530
$3,000 and over	19,860	940	18,920	4,920	5,230	4,420	2,320	2,030
Male	31,760	3,280	28,480	8,780	7,630	6,220	3,130	2,720
Under $1,000	2,840	1,240	1,600	1,050	260	180	50	60
$1,000 to $2,000	3,990	810	3,180	1,390	740	520	270	260
$2,000 to $3,000	6,530	590	5,940	1,780	1,760	1,290	620	490
$3,000 and over	18,400	640	17,760	4,560	4,870	4,230	2,190	1,910
Male white	29,340	2,880	26,460	8,050	7,200	5,890	2,910	2,410
Under $1,000	2,400	1,080	1,320	890	200	140	40	50
$1,000 to $2,000	3,320	690	2,630	1,190	620	430	200	190
$2,000 to $3,000	5,880	520	5,360	1,580	1,630	1,180	560	410
$3,000 and over	17,740	590	17,150	4,390	4,750	4,140	2,110	1,760
Male nonwhite	2,420	400	2,020	730	430	330	220	310
Under $1,000	440	160	280	160	60	40	10	10
$1,000 to $2,000	670	120	550	200	120	90	70	70
$2,000 to $3,000	650	70	580	200	130	110	60	80
$3,000 and over	660	50	610	170	120	90	80	150
Female	7,320	3,990	3,330	1,530	840	460	250	250
Under $1,000	2,930	2,190	740	410	160	90	40	40
$1,000 to $2,000	1,690	890	800	420	170	110	50	50
$2,000 to $3,000	1,240	610	630	340	150	70	30	40
$3,000 and over	1,460	300	1,160	360	360	190	130	120

TABLE A–1.—*Families and individuals by income level, by age, sex, and color of head, by size of family, for the United States, farm and nonfarm: 1948*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total	Individuals not in families	All families	Families of specified number of persons				
				2	3	4	5	6 or more
NONFARM—continued								
21 to 64 years								
Both sexes	32,810	4,900	27,910	7,950	7,600	6,370	3,170	2,820
Under $1,000	3,160	1,700	1,460	720	300	250	90	100
$1,000 to $2,000	4,310	1,290	3,020	1,090	760	590	290	290
$2,000 to $3,000	6,960	1,060	5,900	1,720	1,730	1,320	620	510
$3,000 and over	18,380	850	17,530	4,420	4,810	4,210	2,170	1,920
Male	27,640	2,320	25,320	6,870	6,930	5,980	2,950	2,590
Under $1,000	1,530	620	910	460	180	160	50	60
$1,000 to $2,000	3,040	620	2,420	820	620	490	240	250
$2,000 to $3,000	5,890	500	5,390	1,460	1,610	1,260	590	470
$3,000 and over	17,180	580	16,600	4,130	4,520	4,070	2,070	1,810
Male white	25,490	1,990	23,500	6,240	6,540	5,670	2,750	2,300
Under $1,000	1,230	510	720	360	140	130	40	50
$1,000 to $2,000	2,420	510	1,910	640	510	400	180	180
$2,000 to $3,000	5,280	440	4,840	1,270	1,490	1,150	530	400
$3,000 and over	16,560	530	16,030	3,970	4,400	3,990	2,000	1,670
Male nonwhite	2,150	330	1,820	630	390	310	200	290
Under $1,000	300	110	190	100	40	30	10	10
$1,000 to $2,000	620	110	510	180	110	90	60	70
$2,000 to $3,000	610	60	550	190	120	110	60	70
$3,000 and over	620	50	570	160	120	80	70	140
Female	5,170	2,580	2,590	1,080	670	390	220	230
Under $1,000	1,630	1,080	550	260	120	90	40	40
$1,000 to $2,000	1,270	670	600	270	140	100	50	40
$2,000 to $3,000	1,070	560	510	260	120	60	30	40
$3,000 and over	1,200	270	930	290	290	140	100	110
65 years and over								
Both sexes	5,730	2,000	3,730	2,250	820	300	210	150
Under $1,000	2,270	1,430	840	720	110	10	-------	-------
$1,000 to $2,000	1,260	360	900	680	130	40	30	20
$2,000 to $3,000	720	110	610	370	150	40	30	20
$3,000 and over	1,480	100	1,380	480	430	210	150	110
FARM								
All ages								
Both sexes	7,590	870	6,720	1,700	1,580	1,270	840	1,330
Under $1,000	2,340	660	1,680	650	350	220	170	290
$1,000 to $2,000	1,730	130	1,600	420	440	280	140	320
$2,000 to $3,000	1,420	40	1,380	260	350	290	220	260
$3,000 and over	2,100	40	2,060	370	440	480	310	460
Male	6,920	580	6,340	1,590	1,490	1,210	790	1,260
Under $1,000	1,940	430	1,510	590	310	190	150	270
$1,000 to $2,000	1,600	90	1,510	390	420	270	130	300
$2,000 to $3,000	1,340	30	1,310	250	330	280	210	240
$3,000 and over	2,040	30	2,010	360	430	470	300	450
Male white	6,220	520	5,700	1,410	1,390	1,130	720	1,050
Under $1,000	1,550	370	1,180	460	260	160	110	190
$1,000 to $2,000	1,390	90	1,300	350	380	240	110	220
$2,000 to $3,000	1,260	30	1,230	240	320	260	200	210
$3,000 and over	2,020	30	1,990	360	430	470	300	430

TABLE A–1.—*Families and individuals by income level, by age, sex, and color of head, by size of family, for the United States, farm and nonfarm: 1948*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total	Individuals not in families	All families	Families of specified number of persons				
				2	3	4	5	6 or more
FARM—continued								
All ages—Continued								
Male—Continued								
Male nonwhite	700	60	640	180	100	80	70	210
Under $1,000	390	(1)	330	130	50	(1)	(1)	80
$1,000 to $2,000	210	(1)	210	40	40	(1)	(1)	80
$2,000 to $3,000	80	(1)	80	10	10	(1)	(1)	30
$3,000 and over	20	(1)	20	----	----	(1)	(1)	20
Female	670	290	380	110	90	60	50	70
Under $1,000	400	230	170	60	(1)	(1)	(1)	(1)
$1,000 to $2,000	130	40	90	30	(1)	(1)	(1)	(1)
$2,000 to $3,000	80	10	70	10	(1)	(1)	(1)	(1)
$3,000 and over	60	10	50	10	(1)	(1)	(1)	(1)
21 to 64 years								
Both sexes	6, 240	560	5, 680	1, 210	1, 300	1, 140	770	1, 260
Under $1,000	1, 630	370	1, 260	370	260	200	150	280
$1,000 to $2,000	1, 470	100	1, 370	310	360	260	140	300
$2,000 to $3,000	1, 260	40	1, 220	200	320	260	200	240
$3,000 and over	1, 880	50	1, 830	330	360	420	280	440
Male	5, 830	410	5, 420	1, 150	1, 250	1, 090	730	1, 200
Under $1,000	1, 410	270	1, 140	340	230	170	130	270
$1,000 to $2,000	1, 370	70	1, 300	290	350	250	130	280
$2,000 to $3,000	1, 200	30	1, 170	200	310	250	190	220
$3,000 and over	1, 850	40	1, 810	320	360	420	280	430
Male, white	5, 260	380	4, 880	1, 020	1, 170	1, 020	670	1, 000
Under $1,000	1, 120	240	880	250	200	140	100	190
$1,000 to $2,000	1, 170	70	1, 100	250	310	220	110	210
$2,000 to $3,000	1, 140	30	1, 110	200	300	240	180	190
$3,000 and over	1, 830	40	1, 790	320	360	420	280	410
Male, nonwhite	570	30	540	130	80	70	60	200
Under $1,000	290	(1)	260	90	(1)	(1)	(1)	80
$1,000 to $2,000	200	(1)	200	40	(1)	(1)	(1)	70
$2,000 to $3,000	60	(1)	60	----	(1)	(1)	(1)	30
$3,000 and over	20	(1)	20	----	(1)	(1)	(1)	20
Female	410	150	260	60	50	50	40	60
Under $1,000	220	100	120	(1)	(1)	(1)	(1)	(1)
$1,000 to $2,000	100	30	70	(1)	(1)	(1)	(1)	(1)
$2,000 to $3,000	60	10	50	(1)	(1)	(1)	(1)	(1)
$3,000 and over	30	10	20	(1)	(1)	(1)	(1)	(1)
65 years and over								
Both sexes	1, 220	230	990	460	260	130	70	70
Under $1,000	630	200	430	290	90	20	(1)	(1)
$1,000 to $2,000	250	30	220	110	70	20	(1)	(1)
$2,000 to $3,000	120	----	120	20	30	30	(1)	(1)
$3,000 and over	220	----	220	40	70	60	(1)	(1)

[1] Distribution by income levels not shown where number in group is less than 100,000.

Source: Bureau of the Census.

TABLE A–2.—*Families and individuals, by income level, by age, sex, and marital status of head, for the United States, farm and nonfarm, 1948*

[Numbers in thousands]

Age and sex of family head and income level	Families					Individuals not in families			
	Total	Married wife present	Widowed	Divorced or married spouse absent	Single	Total	Widowed	Divorced or married spouse absent	Single
UNITED STATES									
All ages									
Both sexes	38,530	33,540	2,870	1,290	830	8,140	2,860	1,630	3,650
Under $1,000	4,020	2,960	570	370	120	4,090	1,820	690	1,580
$1,000 to $2,000	5,580	4,520	600	320	140	1,830	600	410	820
$2,000 to $3,000	7,950	7,020	510	260	160	1,240	240	280	720
$3,000 and over	20,980	19,040	1,190	340	410	980	200	250	530
Male	34,820	33,540	630	210	440	3,860	830	950	2,080
Under $1,000	3,110	2,960	70	30	50	1,670	440	350	880
$1,000 to $2,000	4,690	4,520	90	10	70	900	190	220	490
$2,000 to $3,000	7,250	7,020	100	50	80	620	100	170	350
$3,000 and over	19,770	19,040	370	120	240	670	100	210	360
Female	3,710	----	2,240	1,080	390	4,280	2,030	680	1,570
Under $1,000	910	----	500	340	70	2,420	1,380	340	700
$1,000 to $2,000	890	----	510	310	70	930	410	190	330
$2,000 to $3,000	700	----	410	210	80	620	140	110	370
$3,000 and over	1,210	----	820	220	170	310	100	40	170
21 to 64 years									
Both sexes	33,590	29,880	1,830	1,210	670	5,460	1,340	1,400	2,720
Under $1,000	2,720	1,970	320	350	80	2,070	680	540	850
$1,000 to $2,000	4,390	3,630	390	290	80	1,390	340	360	690
$2,000 to $3,000	7,120	6,390	330	260	140	1,100	180	260	660
$3,000 and over	19,360	17,890	790	310	370	900	140	240	520
Male	30,740	29,880	300	180	380	2,730	370	790	1,570
Under $1,000	2,050	1,970	10	30	40	890	150	250	490
$1,000 to $2,000	3,720	3,630	40	----	50	690	90	190	410
$2,000 to $3,000	6,560	6,390	50	50	70	530	60	150	320
$3,000 and over	18,410	17,890	200	100	220	620	70	200	350
Female	2,850	----	1,530	1,030	290	2,730	970	610	1,150
Under $1,000	670	----	310	320	40	1,180	530	290	360
$1,000 to $2,000	670	----	350	290	30	700	250	170	280
$2,000 to $3,000	560	----	280	210	70	570	120	110	340
$3,000 and over	950	----	590	210	150	280	70	40	170
65 years and over									
Both sexes	4,720	3,480	1,040	60	140	2,230	1,510	220	500
Under $1,000	1,270	970	250	(1)	30	1,630	1,140	150	340
$1,000 to $2,000	1,120	840	210	(1)	50	390	250	40	100
$2,000 to $3,000	730	530	180	(1)	20	110	60	20	30
$3,000 and over	1,600	1,140	400	(1)	40	100	60	10	30
NONFARM									
All ages									
Both sexes	31,810	27,460	2,480	1,170	700	7,270	2,570	1,490	3,210
Under $1,000	2,340	1,530	430	300	80	3,430	1,590	590	1,250
$1,000 to $2,000	3,980	3,060	510	300	110	1,700	560	390	750
$2,000 to $3,000	6,570	5,750	450	240	130	1,200	230	270	700
$3,000 and over	18,920	17,120	1,090	330	380	940	190	240	510
Male	28,480	27,460	510	170	340	3,280	730	820	1,730
Under $1,000	1,600	1,530	30	10	30	1,240	360	260	620
$1,000 to $2,000	3,180	3,060	70	10	40	810	180	200	430
$2,000 to $3,000	5,940	5,750	90	40	60	590	100	160	330
$3,000 and over	17,760	17,120	320	110	210	640	90	200	350

TABLE A–2.—*Families and individuals, by income level, by age, sex, and marital status of head, for the United States, farm and nonfarm, 1948*—Continued

[Numbers in thousands]

Age and sex of family head and income level	Families					Individuals not in families			
	Total	Married wife present	Widowed	Divorced or married spouse absent	Single	Total	Widowed	Divorced or married spouse absent	Single
NONFARM—continued									
All ages—Continued									
Female	3,330	----	1,970	1,000	360	3,990	1,840	670	1,480
Under $1,000	740	----	400	290	50	2,190	1,230	330	630
$1,000 to $2,000	800	----	440	290	70	890	380	190	320
$2,000 to $3,000	630	----	360	200	70	610	130	110	370
$3,000 and over	1,160	----	770	220	170	300	100	40	160
21 to 64 years									
Both sexes	27,910	24,610	1,620	1,100	580	4,900	1,210	1,270	2,420
Under $1,000	1,460	880	250	280	50	1,700	590	450	660
$1,000 to $2,000	3,020	2,360	330	270	60	1,290	320	340	630
$2,000 to $3,000	5,900	5,260	280	240	120	1,060	170	250	640
$3,000 and over	17,530	16,110	760	310	350	850	130	230	490
Male	25,320	24,610	260	150	300	2,320	320	670	1,330
Under $1,000	910	880	----	10	20	620	110	170	340
$1,000 to $2,000	2,420	2,360	30	----	30	620	90	170	360
$2,000 to $3,000	5,390	5,260	40	40	50	500	60	140	300
$3,000 and over	16,600	16,110	190	100	200	580	60	190	330
Female	2,590	----	1,360	950	280	2,580	890	600	1,090
Under $1,000	550	----	250	270	30	1,080	480	280	320
$1,000 to $2,000	600	----	300	270	30	670	230	170	270
$2,000 to $3,000	510	----	240	200	70	560	110	110	340
$3,000 and over	930	----	570	210	150	270	70	40	160
65 years and over									
Both sexes	3,730	2,710	860	60	100	2,000	1,350	210	440
Under $1,000	840	620	180	(1)	20	1,430	1,000	140	290
$1,000 to $2,000	900	660	180	(1)	40	360	230	40	90
$2,000 to $3,000	610	430	170	(1)	10	110	60	20	30
$3,000 and over	1,380	1,000	330	(1)	30	100	60	10	30
FARM									
All ages									
Both sexes	6,720	6,080	390	120	130	870	290	140	440
Under $1,000	1,680	1,430	140	70	40	660	230	100	330
$1,000 to $2,000	1,600	1,460	90	20	30	130	40	20	70
$2,000 to $3,000	1,380	1,270	60	20	30	40	10	10	20
$3,000 and over	2,060	1,920	100	10	30	40	10	10	20
Male	6,340	6,080	120	40	100	580	100	130	350
Under $1,000	1,510	1,430	40	(1)	20	430	80	90	260
$1,000 to $2,000	1,510	1,460	20	(1)	30	90	10	20	60
$2,000 to $3,000	1,310	1,270	10	(1)	20	30	----	10	20
$3,000 and over	2,010	1,920	50	(1)	30	30	10	10	10
Female	380	----	270	80	30	290	190	10	90
Under $1,000	170	----	100	(1)	(1)	230	150	(1)	(1)
$1,000 to $2,000	90	----	70	(1)	(1)	40	30	(1)	(1)
$2,000 to $3,000	70	----	50	(1)	(1)	10	10	(1)	(1)
$3,000 and over	50	----	50	(1)	(1)	10	----	(1)	(1)

[1] Distribution by income levels not shown where number in group is less than 100,000.

TABLE A–2.—*Families and individuals, by income level, by age, sex, and marital status of head, for the United States, farm and nonfarm, 1948*—Continued

[Numbers in thousands]

Age and sex of family head and income level	Families					Individuals not in families			
	Total	Married wife present	Widowed	Divorced or married spouse absent	Single	Total	Widowed	Divorced or married spouse absent	Single
FARM—continued									
21 to 64 years									
Both sexes	5,680	5,270	210	110	90	560	130	130	300
Under $1,000	1,260	1,090	70	70	(1)	370	90	90	190
$1,000 to $2,000	1,370	1,270	60	20	(1)	100	20	20	60
$2,000 to $3,000	1,220	1,130	50	20	(1)	40	10	10	20
$3,000 and over	1,830	1,780	30	-------	(1)	50	10	10	30
Male	5,420	5,270	40	30	80	410	50	120	240
Under $1,000	1,140	1,090	(1)	(1)	(1)	270	(1)	80	150
$1,000 to $2,000	1,300	1,270	(1)	(1)	(1)	70	(1)	20	50
$2,000 to $3,000	1,170	1,130	(1)	(1)	(1)	30	(1)	10	20
$3,000 and over	1,810	1,780	(1)	(1)	(1)	40	(1)	10	20
Female	260	-------	170	80	10	150	80	10	60
Under $1,000	120	-------	60	(1)	(1)	100	(1)	(1)	(1)
$1,000 to $2,000	70	-------	50	(1)	(1)	30	(1)	(1)	(1)
$2,000 to $3,000	50	-------	40	(1)	(1)	10	(1)	(1)	(1)
$3,000 and over	20	-------	20	(1)	(1)	10	(1)	(1)	(1)
65 years and over									
Both sexes	990	770	180	-------	40	230	160	10	60
Under $1,000	430	350	70	-------	(1)	200	140	(1)	(1)
$1,000 to $2,000	220	180	30	-------	(1)	30	20	(1)	(1)
$2,000 to $3,000	120	100	10	-------	(1)	-------	-------	(1)	(1)
$3,000 and over	220	140	70	-------	(1)	-------	-------	(1)	(1)

[1] Distribution by income levels not shown where number in group is less than 100,000.

Source: Bureau of the Census.

TABLE A–3.—*Families and individuals, by income level, by age, sex, color, and employment status of head, for the United States, 1948*

[Numbers in thousands]

Age, sex, and color of family head, and income level	Families				Individuals not in families			
	Total	Head employed in April 1949	Head unemployed in April 1949	Head not in labor force in April 1949	Total	Employed in April 1949	Unemployed in April 1949	Not in labor force in April 1949 [1]
All ages								
Both sexes	38,530	31,870	1,140	5,520	8,140	4,900	320	2,920
Under $1,000	4,020	2,400	130	1,490	4,090	1,570	140	2,380
$1,000 to $2,000	5,580	3,880	290	1,410	1,830	1,320	120	390
$2,000 to $3,000	7,950	6,600	320	1,030	1,240	1,120	30	90
$3,000 and over	20,980	18,990	400	1,590	980	890	30	60
Male	34,820	30,320	1,060	3,440	3,860	2,480	220	1,160
Under $1,000	3,110	2,130	120	860	1,670	700	80	890
$1,000 to $2,000	4,690	3,530	260	900	900	630	80	190
$2,000 to $3,000	7,250	6,260	300	690	620	540	30	50
$3,000 and over	19,770	18,400	380	990	670	610	30	30

See footnotes at end of table, p. 63.

TABLE A–3.—*Families and individuals, by income level, by age, sex, color, and employment status of head, for the United States, 1948*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Families				Individuals not in families			
	Total	Head employed in April 1949	Head unemployed in April 1949	Head not in labor force in April 1949	Total	Employed in April 1949	Unemployed in April 1949	Not in labor force in April 1949 [1]
All ages—Continued								
Male—Continued								
Male white	32,160	28,000	940	3,220	3,400	2,130	190	1,080
Under $1,000	2,500	1,630	100	770	1,450	560	70	820
$1,000 to $2,000	3,930	2,850	220	860	780	530	60	190
$2,000 to $3,000	6,590	5,700	270	620	550	470	30	50
$3,000 and over	19,140	17,820	350	970	620	570	30	20
Male nonwhite	2,660	2,320	120	220	460	350	30	80
Under $1,000	610	500	20	90	220	140	[2]	[2]
$1,000 to $2,000	760	680	40	40	120	100	[2]	[2]
$2,000 to $3,000	660	560	30	70	70	70	[2]	[2]
$3,000 and over	630	580	30	20	50	40	[2]	[2]
Female	3,710	1,550	80	2,080	4,280	2,420	100	1,760
Under $1,000	910	270	[2]	630	2,420	870	60	1,490
$1,000 to $2,000	890	350	[2]	510	930	690	40	200
$2,000 to $3,000	700	340	[2]	340	620	580	----	40
$3,000 and over	1,210	590	[2]	600	310	280	----	30
21 to 64 years								
Both sexes	33,590	29,740	1,030	2,820	5,460	4,030	290	1,140
Under $1,000	2,720	1,970	110	640	2,070	1,070	120	880
$1,000 to $2,000	4,390	3,470	250	670	1,390	1,120	100	170
$2,000 to $3,000	7,120	6,210	290	620	1,100	1,010	40	50
$3,000 and over	19,360	18,090	380	890	900	830	30	40
Male	30,740	28,300	950	1,490	2,730	2,050	200	480
Under $1,000	2,050	1,730	100	220	890	480	70	340
$1,000 to $2,000	3,720	3,140	220	360	690	520	70	100
$2,000 to $3,000	6,560	5,880	270	410	530	480	30	20
$3,000 and over	18,410	17,550	360	500	620	570	30	20
Male white	28,380	26,160	830	1,390	2,370	1,750	180	440
Under $1,000	1,600	1,320	80	200	750	380	60	310
$1,000 to $2,000	3,010	2,520	180	310	580	430	60	90
$2,000 to $3,000	5,950	5,320	240	390	470	420	30	20
$3,000 and over	17,820	17,000	330	490	570	520	30	20
Male nonwhite	2,360	2,140	120	100	360	300	20	40
Under $1,000	450	410	20	20	140	100	[2]	[2]
$1,000 to $2,000	710	620	40	50	110	90	[2]	[2]
$2,000 to $3,000	610	560	30	20	60	60	[2]	[2]
$3,000 and over	590	550	30	10	50	50	[2]	[2]
Female	2,850	1,440	80	1,330	2,730	1,980	90	660
Under $1,000	670	240	[2]	420	1,180	590	[2]	540
$1,000 to $2,000	670	330	[2]	310	700	600	[2]	70
$2,000 to $3,000	560	330	[2]	210	570	530	[2]	30
$3,000 and over	950	540	[2]	390	280	260	[2]	20
65 years and over								
Both sexes	4,720	2,000	100	2,620	2,230	580	40	1,610
Under $1,000	1,270	400	20	850	1,630	290	[2]	1,320
$1,000 to $2,000	1,120	380	30	710	390	150	[2]	220
$2,000 to $3,000	730	340	30	360	110	70	[2]	40
$3,000 and over	1,600	880	20	700	100	70	[2]	30

[1] Includes members of armed forces living off post (members of armed forces on military reservations not included in figures).

[2] Distribution by income levels not shown where number in group is less than 100,000.

Source: Bureau of the Census.

TABLE A–4.—*Families and individuals by income level, by age, sex, color, and occupation of head, for the United States: 1948*

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total employed as civilians in April 1949	Professional and semi-professional workers	Farmers and farm managers	Proprietors (nonfarm)	Managers and officials (nonfarm)	Clerical and sales workers	Craftsmen and foremen	Operatives	Service workers	Farm laborers and foremen	Laborers (nonfarm)
FAMILIES											
All ages											
Both sexes	31,870	2,130	3,970	2,910	1,840	3,830	6,080	6,270	2,200	640	2,000
Under $1,000	2,400	50	1,090	220	10	60	140	180	260	190	200
$1,000 to $2,000	3,880	90	910	260	50	260	520	620	450	260	460
$2,000 to $3,000	6,600	260	700	520	220	740	1,190	1,660	540	120	650
$3,000 and over	18,990	1,730	1,270	1,910	1,560	2,770	4,230	3,810	950	70	690
Male	30,320	2,020	3,890	2,840	1,800	3,460	6,060	5,930	1,700	630	1,990
Under $1,000	2,130	30	1,060	210	10	40	140	160	110	180	190
$1,000 to $2,000	3,530	80	890	240	50	210	520	530	290	260	460
$2,000 to $3,000	6,260	240	680	510	200	650	1,180	1,570	460	120	650
$3,000 and over	18,400	1,670	1,260	1,880	1,540	2,560	4,220	3,670	840	70	690
Male white	28,000	1,960	3,500	2,760	1,780	3,400	5,880	5,400	1,340	500	1,480
Under $1,000	1,630	20	850	190	10	40	120	100	70	110	120
$1,000 to $2,000	2,850	80	760	220	50	190	460	420	180	210	280
$2,000 to $3,000	5,700	220	650	500	190	640	1,130	1,400	370	110	490
$3,000 and over	17,820	1,640	1,240	1,850	1,530	2,530	4,170	3,480	720	70	590
Male nonwhite	2,320	60	390	80	20	60	180	530	360	130	510
Under $1,000	500	(1)	210	(1)	(1)	(1)	20	60	40	70	70
$1,000 to $2,000	680	(1)	130	(1)	(1)	(1)	60	110	110	50	180
$2,000 to $3,000	560	(1)	30	(1)	(1)	(1)	50	170	90	10	160
$3,000 and over	580	(1)	20	(1)	(1)	(1)	50	190	120	----------	100
Female	1,550	110	80	70	40	370	20	340	500	10	10
Under $1,000	270	20	(1)	(1)	(1)	20	(1)	20	150	(1)	(1)
$1,000 to $2,000	350	10	(1)	(1)	(1)	50	(1)	90	160	(1)	(1)
$2,000 to $3,000	340	20	(1)	(1)	(1)	90	(1)	90	80	(1)	(1)
$3,000 and over	590	60	(1)	(1)	(1)	210	(1)	140	110	(1)	(1)

21 to 64 years											
Both sexes	29,740	2,020	3,380	2,700	1,720	3,640	5,800	6,050	1,960	580	1,890
Under $1,000	1,970	40	850	190	10	50	110	170	220	150	180
$1,000 to $2,000	3,470	70	780	220	40	230	470	600	380	250	430
$2,000 to $3,000	6,210	250	630	480	190	700	1,140	1,590	500	110	620
$3,000 and over	18,090	1,660	1,120	1,810	1,480	2,660	4,080	3,690	860	70	660
Male	28,300	1,910	3,320	2,650	1,680	3,280	5,780	5,730	1,500	570	1,880
Under $1,000	1,730	20	830	180	10	30	110	150	90	140	170
$1,000 to $2,000	3,140	60	760	210	40	180	470	520	220	250	430
$2,000 to $3,000	5,880	230	620	470	170	610	1,130	1,500	420	110	620
$3,000 and over	17,550	1,600	1,110	1,790	1,460	2,460	4,070	3,560	770	70	660
Male white	26,160	1,860	2,990	2,580	1,660	3,220	5,610	5,220	1,170	460	1,390
Under $1,000	1,320	20	650	170	10	30	90	100	50	90	110
$1,000 to $2,000	2,520	60	650	190	40	160	420	410	130	200	260
$2,000 to $3,000	5,320	210	590	460	160	600	1,080	1,330	330	100	460
$3,000 and over	17,000	1,570	1,100	1,760	1,450	2,430	4,020	3,380	660	70	560
Male nonwhite	2,140	50	330	70	20	60	170	510	330	110	490
Under $1,000	410	(1)	180	(1)	(1)	(1)	20	50	40	50	60
$1,000 to $2,000	620	(1)	110	(1)	(1)	(1)	50	110	90	50	170
$2,000 to $3,000	560	(1)	30	(1)	(1)	(1)	50	170	90	10	160
$3,000 and over	550	(1)	10	(1)	(1)	(1)	50	180	110	----	100
Female	1,440	110	60	50	40	360	20	320	460	10	10
Under $1,000	240	20	(1)	(1)	(1)	20	(1)	20	130	(1)	(1)
$1,000 to $2,000	330	10	(1)	(1)	(1)	50	(1)	80	160	(1)	(1)
$2,000 to $3,000	330	20	(1)	(1)	(1)	90	(1)	90	80	(1)	(1)
$3,000 and over	540	60	(1)	(1)	(1)	200	(1)	130	90	(1)	(1)
65 years and over											
Both sexes	2,000	90	580	210	120	180	270	190	220	40	100
Under $1,000	400	(1)	240	30	----	----	30	10	40	(1)	20
$1,000 to $2,000	380	(1)	130	40	10	30	40	20	60	(1)	20
$2,000 to $3,000	340	(1)	60	40	30	40	50	50	40	(1)	30
$3,000 and over	880	(1)	150	100	80	110	150	110	80	(1)	30

See footnotes at end of table, p. 67.

TABLE A–4.—*Families and individuals by income level, by age, sex, color, and occupation of head, for the United States: 1948*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total employed as civilians in April 1949	Professional and semi-professional workers	Farmers and farm managers	Proprietors (nonfarm)	Managers and officials (nonfarm)	Clerical and sales workers	Craftsmen and foremen	Operatives	Service workers	Farm laborers and foremen	Laborers (nonfarm)
INDIVIDUALS NOT IN FAMILIES											
All ages											
Both sexes	4,900	720	150	190	150	860	410	770	1,190	180	280
Under $1,000	1,570	260	110	50	20	100	60	140	630	130	70
$1,000 to $2,000	1,320	100	20	50	20	260	80	270	350	50	120
$2,000 to $3,000	1,120	160	10	50	40	330	110	200	150	----	70
$3,000 and over	890	200	10	40	70	170	160	160	60	----	20
Male	2,480	250	130	120	70	260	390	450	370	180	260
Under $1,000	700	80	90	40	(1)	40	60	60	130	130	60
$1,000 to $2,000	630	50	20	30	(1)	60	80	100	120	50	120
$2,000 to $3,000	540	20	10	20	(1)	90	100	140	80	----	60
$3,000 and over	610	100	10	30	(1)	70	150	150	40	----	20
Male white	2,130	250	110	120	70	250	350	370	260	150	200
Under $1,000	560	80	70	40	(1)	40	50	40	80	100	50
$1,000 to $2,000	530	50	20	30	(1)	60	60	80	90	50	90
$2,000 to $3,000	470	20	10	20	(1)	80	90	120	60	----	50
$3,000 and over	570	100	10	30	(1)	70	150	130	30	----	10
Male nonwhite	350	----	20	----	----	10	40	80	110	30	60
Under $1,000	140	----	(1)	----	----	(1)	(1)	(1)	50	(1)	(1)
$1,000 to $2,000	100	----	(1)	----	----	(1)	(1)	(1)	30	(1)	(1)
$2,000 to $3,000	70	----	(1)	----	----	(1)	(1)	(1)	20	(1)	(1)
$3,000 and over	40	----	(1)	----	----	(1)	(1)	(1)	10	(1)	(1)
Female	2,420	470	20	70	80	600	20	320	820	----	20
Under $1,000	870	180	(1)	(1)	(1)	60	(1)	80	500	----	(1)
$1,000 to $2,000	690	50	(1)	(1)	(1)	200	(1)	170	230	----	(1)
$2,000 to $3,000	580	140	(1)	(1)	(1)	240	(1)	60	70	----	(1)
$3,000 and over	280	100	(1)	(1)	(1)	100	(1)	10	20	----	(1)

21 to 64 years											
Both sexes	4,030	630	90	150	120	730	380	660	920	120	230
Under $1,000	1,070	200	(1)	40	10	40	50	90	450	80	50
$1,000 to $2,000	1,120	100	(1)	30	20	210	80	240	290	40	100
$2,000 to $3,000	1,010	150	(1)	40	30	320	100	180	120	----	60
$3,000 and over	830	180	(1)	40	60	160	150	150	60	----	20
Male	2,050	220	80	100	60	200	370	390	290	120	220
Under $1,000	480	80	(1)	30	(1)	10	50	40	90	80	50
$1,000 to $2,000	520	50	(1)	20	(1)	40	80	90	90	40	100
$2,000 to $3,000	480	10	(1)	20	(1)	90	90	120	70	----	50
$3,000 and over	570	80	(1)	30	(1)	60	150	140	40	----	20
Male, white	1,750	220	70	100	60	190	330	310	210	100	160
Under $1,000	380	80	(1)	30	(1)	10	40	20	60	60	40
$1,000 to $2,000	430	50	(1)	20	(1)	40	60	70	70	40	70
$2,000 to $3,000	420	10	(1)	20	(1)	80	90	100	50	----	40
$3,000 and over	520	80	(1)	30	(1)	60	140	120	30	----	10
Male, nonwhite	300	----	10	----	----	10	40	80	80	20	60
Under $1,000	100	----	(1)	----	----	(1)	(1)	(1)	(1)	(1)	(1)
$1,000 to $2,000	90	----	(1)	----	----	(1)	(1)	(1)	(1)	(1)	(1)
$2,000 to $3,000	60	----	(1)	----	----	(1)	(1)	(1)	(1)	(1)	(1)
$3,000 and over	50	----	(1)	----	----	(1)	(1)	(1)	(1)	(1)	(1)
Female	1,980	410	10	50	60	530	10	270	630	----	10
Under $1,000	590	120	(1)	(1)	(1)	30	(1)	50	360	----	(1)
$1,000 to $2,000	600	50	(1)	(1)	(1)	170	(1)	150	200	----	(1)
$2,000 to $3,000	530	140	(1)	(1)	(1)	230	(1)	60	50	----	(1)
$3,000 and over	260	100	(1)	(1)	(1)	100	(1)	10	20	----	(1)
65 years and over											
Both sexes	580	50	60	40	10	40	30	70	210	30	40
Under $1,000	290	(1)	(1)	(1)	(1)	(1)	(1)	(1)	130	(1)	(1)
$1,000 to $2,000	150	(1)	(1)	(1)	(1)	(1)	(1)	(1)	60	(1)	(1)
$2,000 to $3,000	70	(1)	(1)	(1)	(1)	(1)	(1)	(1)	20	(1)	(1)
$3,000 and over	70	(1)	(1)	(1)	(1)	(1)	(1)	(1)	----	(1)	(1)

[1] Distribution by income levels not shown where number in group is less than 100,000.

Source: Bureau of the Census.

TABLE A–5. *Families and individuals by income level, by age, sex, and color of head, by number of earners, for the United States, farm and nonfarm, 1948*

Age, sex, and color of family head, and income level	Families					Individuals not in families		
	Total	Families having specified number of earners				Total	Earners	Non-earners
		None	1	2	3 or more			
UNITED STATES								
All ages								
Both sexes	38,530	2,150	20,840	11,900	3,640	8,140	5,200	2,940
Under $1,000	4,020	1,110	2,200	640	70	4,090	1,620	2,470
$1,000 to $2,000	5,580	710	3,360	1,280	230	1,830	1,510	320
$2,000 to $3,000	7,950	190	5,330	2,060	370	1,240	1,150	90
$3,000 and over	20,980	140	9,950	7,920	2,970	980	920	60
Male	34,820	1,520	19,350	10,810	3,140	3,860	2,800	1,060
Under $1,000	3,110	720	1,820	510	60	1,670	790	880
$1,000 to $2,000	4,690	530	2,910	1,070	180	900	770	130
$2,000 to $3,000	7,250	150	4,950	1,850	300	620	590	30
$3,000 and over	19,770	120	9,670	7,380	2,600	670	650	20
Male white	32,160	1,430	18,160	9,770	2,800	3,400	2,400	1,000
Under $1,000	2,500	660	1,470	330	40	1,450	630	820
$1,000 to $2,000	3,930	510	2,550	770	100	780	650	130
$2,000 to $3,000	6,590	140	4,630	1,580	240	550	520	30
$3,000 and over	19,140	120	9,510	7,090	2,420	620	600	20
Male nonwhite	2,660	90	1,190	1,040	340	460	400	60
Under $1,000	610	(1)	350	180	20	220	160	(1)
$1,000 to $2,000	760	(1)	360	300	80	120	120	(1)
$2,000 to $3,000	660	(1)	320	270	60	70	70	(1)
$3,000 and over	630	(1)	160	290	180	50	50	(1)
Female	3,710	630	1,490	1,090	500	4,280	2,400	1,880
Under $1,000	910	390	380	130	10	2,420	830	1,590
$1,000 to $2,000	890	180	450	210	50	930	740	190
$2,000 to $3,000	700	40	380	210	70	620	560	60
$3,000 and over	1,210	20	280	540	370	310	270	40
21 to 64 years								
Both sexes	33,590	890	18,630	10,820	3,250	5,460	4,320	1,140
Under $1,000	2,720	470	1,640	540	70	2,070	1,110	960
$1,000 to $2,000	4,390	270	2,790	1,120	210	1,390	1,280	110
$2,000 to $3,000	7,120	100	4,850	1,860	310	1,100	1,060	40
$3,000 and over	19,360	50	9,350	7,300	2,660	900	870	30
Male	30,740	480	17,530	9,900	2,830	2,730	2,290	440
Under $1,000	2,050	210	1,350	430	60	890	530	360
$1,000 to $2,000	3,720	160	2,450	940	170	690	640	50
$2,000 to $3,000	6,560	70	4,570	1,670	250	530	510	20
$3,000 and over	18,410	40	9,160	6,860	2,350	620	610	10
Male, white	28,380	460	16,460	8,950	2,510	2,370	1,950	420
Under $1,000	1,600	200	1,080	280	40	750	410	340
$1,000 to $2,000	3,010	150	2,120	650	90	580	530	50
$2,000 to $3,000	5,950	70	4,260	1,420	200	470	450	20
$3,000 and over	17,820	40	9,000	6,600	2,180	570	560	10
Male, nonwhite	2,360	20	1,070	950	320	360	340	20
Under $1,000	450	(1)	270	150	20	140	120	(1)
$1,000 to $2,000	710	(1)	330	290	80	110	110	(1)
$2,000 to $3,000	610	(1)	310	250	50	60	60	(1)
$3,000 and over	590	(1)	160	260	170	50	50	(1)

See footnote at end of table, p. 71.

TABLE A–5.—*Families and individuals by income level, by age, sex, and color of head, by number of earners, for the United States, farm and nonfarm, 1948*—Con.

Age, sex, and color of family head, and income level	Families					Individuals not in families		
	Total	Families having specified number of earners				Total	Earners	Non-earners
		None	1	2	3 or more			
UNITED STATES—continued								
21 to 64 years—Continued								
Female	2,850	410	1,100	920	420	2,730	2,030	700
Under $1,000	670	260	290	110	10	1,180	580	600
$1,000 to $2,000	670	110	340	180	40	700	640	60
$2,000 to $3,000	560	30	280	190	60	570	550	20
$3,000 and over	950	10	190	440	310	280	260	20
65 years and over								
Both sexes	4,720	1,230	2,100	1,000	390	2,230	670	1,560
Under $1,000	1,270	620	550	100	--------	1,630	340	1,290
$1,000 to $2,000	1,120	440	510	150	20	390	190	200
$2,000 to $3,000	730	80	440	150	60	110	70	40
$3,000 and over	1,600	90	600	600	310	100	70	30
NONFARM								
All ages								
Both sexes	31,810	1,900	16,850	10,040	3,020	7,270	4,680	2,590
Under $1,000	2,340	920	1,090	310	20	3,430	1,290	2,140
$1,000 to $2,000	3,980	650	2,370	850	110	1,700	1,400	300
$2,000 to $3,000	6,570	190	4,510	1,640	230	1,200	1,110	90
$3,000 and over	18,920	140	8,880	7,240	2,660	940	880	60
Male	28,480	1,320	15,500	9,090	2,570	3,280	2,430	850
Under $1,000	1,600	570	780	230	20	1,240	560	680
$1,000 to $2,000	3,180	480	1,950	670	80	810	690	120
$2,000 to $3,000	5,940	150	4,160	1,460	170	590	560	30
$3,000 and over	17,760	120	8,610	6,730	2,300	640	620	20
Male white	26,460	1,240	14,600	8,290	2,330	2,880	2,080	800
Under $1,000	1,320	520	630	160	10	1,080	450	630
$1,000 to $2,000	2,630	460	1,670	460	40	690	570	120
$2,000 to $3,000	5,360	140	3,850	1,230	140	520	490	30
$3,000 and over	17,150	120	8,450	6,440	2,140	590	570	20
Male nonwhite	2,020	80	900	800	240	400	350	50
Under $1,000	280	(1)	150	70	10	160	110	(1)
$1,000 to $2,000	550	(1)	280	210	40	120	120	(1)
$2,000 to $3,000	580	(1)	310	230	30	70	70	(1)
$3,000 and over	610	(1)	160	290	160	50	50	(1)
Female	3,330	580	1,350	950	450	3,990	2,250	1,740
Under $1,000	740	350	310	80	--------	2,190	730	1,460
$1,000 to $2,000	800	170	420	180	30	890	710	180
$2,000 to $3,000	630	40	350	180	60	610	550	60
$3,000 and over	1,160	20	270	510	360	300	260	40
21 to 64 years								
Both sexes	27,910	790	15,190	9,200	2,730	4,900	3,940	960
Under $1,000	1,460	390	790	260	20	1,700	920	780
$1,000 to $2,000	3,020	250	1,930	730	110	1,290	1,180	110
$2,000 to $3,000	5,900	100	4,110	1,490	200	1,060	1,020	40
$3,000 and over	17,530	50	8,360	6,720	2,400	850	820	30

See footnote at end of table, p. 71.

TABLE A–5.—*Families and individuals by income level, by age, sex, and color of head, by number of earners, for the United States, farm and nonfarm, 1948*—Con.

Age, sex, and color of family head, and income level	Families					Individuals not in families		
	Total	Families having specified number of earners				Total	Earners	Non-earners
		None	1	2	3 or more			
NONFARM—continued								
21 to 64 years—Continued								
Male	25,320	400	14,180	8,390	2,350	2,320	2,010	310
Under $1,000	910	150	550	190	20	620	390	230
$1,000 to $2,000	2,420	140	1,620	580	80	620	570	50
$2,000 to $3,000	5,390	70	3,840	1,330	150	500	480	20
$3,000 and over	16,600	40	8,170	6,290	2,100	580	570	10
Male white	23,500	380	13,350	7,650	2,120	1,990	1,700	290
Under $1,000	720	140	440	130	10	510	300	210
$1,000 to $2,000	1,910	130	1,360	380	40	510	460	50
$2,000 to $3,000	4,840	70	3,540	1,110	120	440	420	20
$3,000 and over	16,030	40	8,010	6,030	1,950	530	520	10
Male nonwhite	1,820	20	830	740	230	330	310	20
Under $1,000	190	(1)	110	60	10	110	90	(1)
$1,000 to $2,000	510	(1)	260	200	40	110	110	(1)
$2,000 to $3,000	550	(1)	300	220	30	60	60	(1)
$3,000 and over	570	(1)	160	260	150	50	50	(1)
Female	2,590	390	1,010	810	380	2,580	1,930	650
Under $1,000	550	240	240	70	--------	1,080	530	550
$1,000 to $2,000	600	110	310	150	30	670	610	60
$2,000 to $3,000	510	30	270	160	50	560	540	20
$3,000 and over	930	10	190	430	300	270	250	20
65 years and over								
Both sexes	3,730	1,080	1,590	770	290	2,000	570	1,430
Under $1,000	840	510	280	50	--------	1,430	250	1,180
$1,000 to $2,000	900	400	390	110	--------	360	180	180
$2,000 to $3,000	610	80	400	100	30	110	70	40
$3,000 and over	1,380	90	520	510	260	100	70	30
FARM								
All ages								
Both sexes	6,720	250	3,990	1,860	620	870	520	350
Under $1,000	1,680	190	1,110	330	50	660	330	330
$1,000 to $2,000	1,600	60	990	430	120	130	110	20
$2,000 to $3,000	1,380	--------	820	420	140	40	40	--------
$3,000 and over	2,060	--------	1,070	680	310	40	40	--------
Male	6,340	200	3,850	1,720	570	580	370	210
Under $1,000	1,510	150	1,040	280	40	430	230	200
$1,000 to $2,000	1,510	50	960	400	100	90	80	10
$2,000 to $3,000	1,310	--------	790	390	130	30	30	--------
$3,000 and over	2,010	--------	1,060	650	300	30	30	--------
Male, white	5,700	190	3,560	1,480	470	520	320	200
Under $1,000	1,180	140	840	170	30	370	180	190
$1,000 to $2,000	1,300	50	880	310	60	90	80	10
$2,000 to $3,000	1,230	--------	780	350	100	30	30	--------
$3,000 and over	1,990	--------	1,060	650	280	30	30	--------
Male, nonwhite	640	10	290	240	100	60	50	10
Under $1,000	330	(1)	200	110	10	(1)	(1)	(1)
$1,000 to $2,000	210	(1)	80	90	40	(1)	(1)	(1)
$2,000 to $3,000	80	(1)	10	40	30	(1)	(1)	(1)
$3,000 and over	20	(1)	--------	--------	20	(1)	(1)	(1)

See footnote at end of table, p. 71.

TABLE A–5.—*Families and individuals by income level, by age, sex, and color of head, by number of earners, for the United States, farm and nonfarm, 1948*—Con.

Age, sex, and color of family head, and income level	Families					Individuals not in families		
	Total	Families having specified number of earners				Total	Earners	Non-earners
		None	1	2	3 or more			
FARM—continued								
All ages—Continued								
Female	380	50	140	140	50	290	150	140
Under $1,000	170	(1)	70	50	(1)	230	100	130
$1,000 to $2,000	90	(1)	30	30	(1)	40	30	10
$2,000 to $3,000	70	(1)	30	30	(1)	10	10	--------
$3,000 and over	50	(1)	10	30	(1)	10	10	--------
21 to 64 years								
Both sexes	5,680	100	3,440	1,620	520	560	380	180
Under $1,000	1,260	80	850	280	50	370	190	180
$1,000 to $2,000	1,370	20	860	390	100	100	100	--------
$2,000 to $3,000	1,220	--------	740	370	110	40	40	--------
$3,000 and over	1,830	--------	990	580	260	50	50	--------
Male	5,420	80	3,350	1,510	480	410	280	130
Under $1,000	1,140	(1)	800	240	40	270	140	130
$1,000 to $2,000	1,300	(1)	830	360	90	70	70	--------
$2,000 to $3,000	1,170	(1)	730	340	100	30	30	--------
$3,000 and over	1,810	(1)	990	570	250	40	40	--------
Male white	4,880	80	3,110	1,300	390	380	250	130
Under $1,000	880	(1)	640	150	30	240	110	130
$1,000 to $2,000	1,100	(1)	760	270	50	70	70	--------
$2,000 to $3,000	1,110	(1)	720	310	80	30	30	--------
$3,000 and over	1,790	(1)	990	570	230	40	40	--------
Male nonwhite	540	--------	240	210	90	30	30	--------
Under $1,000	260	--------	160	90	(1)	(1)	(1)	--------
$1,000 to $2,000	200	--------	70	90	(1)	(1)	(1)	--------
$2,000 to $3,000	60	--------	10	30	(1)	(1)	(1)	--------
$3,000 and over	20	--------	--------	--------	(1)	(1)	(1)	--------
Female	260	20	90	110	40	150	100	50
Under $1,000	120	(1)	(1)	40	(1)	100	50	(1)
$1,000 to $2,000	70	(1)	(1)	30	(1)	30	30	(1)
$2,000 to $3,000	50	(1)	(1)	30	(1)	10	10	(1)
$3,000 and over	20	(1)	(1)	10	(1)	10	10	(1)
65 years and over								
Both sexes	990	150	510	230	100	230	100	130
Under $1,000	430	110	270	50	--------	200	90	110
$1,000 to $2,000	220	40	120	40	20	30	10	20
$2,000 to $3,000	120	--------	40	50	30	--------	--------	--------
$3,000 and over	220	--------	80	90	50	--------	--------	--------

[1] Distribution by income levels not shown where number in group is less than 100,000.

Source: Bureau of the Census.

TABLE A–6.—*Nonfarm families and individuals by income level, by age, sex, color, and education of head, for the United States, 1946*

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total[1]	Number years of school completed	Elementary school		High school		College		Percent with 1 year of high school or more
			Under 8 years	8 years	1 to 3 years	4 years	1 to 3 years	4 years	
FAMILIES									
All ages									
Both sexes	29,805	845	6,386	7,282	5,243	5,789	2,055	1,849	50.7
Under $1,000	2,626	192	1,009	656	360	212	95	63	28.2
$1,000 to $2,000	5,116	203	1,595	1,274	844	825	190	114	39.1
$2,000 to $3,000	7,342	146	1,530	1,802	1,550	1,564	408	249	52.0
$3,000 and over	14,721	304	2,252	3,550	2,489	3,188	1,362	1,423	58.1
Male	26,555	707	5,447	6,485	4,735	5,269	1,879	1,717	51.8
Under $1,000	1,894	157	728	510	229	126	67	50	25.3
$1,000 to $2,000	4,332	168	1,364	1,093	698	691	162	95	38.5
$2,000 to $3,000	6,672	124	1,360	1,624	1,445	1,438	369	223	52.8
$3,000 and over	13,657	258	1,995	3,258	2,363	3,014	1,281	1,349	59.2
Male white	24,428	563	4,373	6,173	4,456	5,090	1,849	1,674	54.1
Under $1,000	1,556	112	528	465	197	120	66	47	28.0
$1,000 to $2,000	3,585	131	930	1,007	593	637	157	93	41.7
$2,000 to $3,000	6,088	87	1,101	1,509	1,362	1,386	363	214	55.2
$3,000 and over	13,199	233	1,814	3,192	2,304	2,947	1,263	1,320	59.9
Male nonwhite	2,127	144	1,074	312	279	179	30	43	25.8
Under $1,000	338	45	200	45	32	6	(2)	(2)	12.7
$1,000 to $2,000	747	37	434	86	105	54	(2)	(2)	23.0
$2,000 to $3,000	584	37	259	115	83	52	(2)	(2)	26.7
$3,000 and over	458	25	181	66	59	67	(2)	(2)	38.9
Female	3,250	138	939	797	508	520	176	132	41.6
Under $1,000	732	35	281	146	131	86	28	13	35.8
$1,000 to $2,000	784	35	231	181	146	134	28	19	42.2
$2,000 to $3,000	670	22	170	178	105	126	39	26	44.4
$3,000 and over	1,064	46	257	292	126	174	81	74	43.3
25 to 64 years									
Both sexes	24,892	547	5,008	5,991	4,588	4,958	1,835	1,676	53.1
Under $1,000	1,499	78	529	366	268	139	68	30	34.2
$1,000 to $2,000	3,887	141	1,250	928	668	620	140	86	39.5
$2,000 to $3,000	6,267	119	1,319	1,520	1,339	1,317	348	226	52.2
$3,000 and over	13,239	209	1,910	3,177	2,313	2,882	1,279	1,334	59.6
Male	22,449	461	4,350	5,413	4,154	4,552	1,696	1,558	53.9
Under $1,000	1,012	61	358	265	170	86	41	19	31.6
$1,000 to $2,000	3,269	116	1,074	788	536	515	118	73	38.6
$2,000 to $3,000	5,757	104	1,190	1,404	1,245	1,210	323	204	52.5
$3,000 and over	12,411	180	1,728	2,956	2,203	2,741	1,214	1,262	60.4
Male white	20,586	353	3,415	5,118	3,918	4,396	1,668	1,515	56.4
Under $1,000	773	36	223	223	146	80	40	16	36.9
$1,000 to $2,000	2,606	84	685	710	450	468	113	71	42.7
$2,000 to $3,000	5,205	71	942	1,290	1,169	1,167	317	195	55.3
$3,000 and over	12,002	162	1,565	2,895	2,153	2,681	1,198	1,233	61.1
Male nonwhite	1,863	108	935	295	236	156	28	43	25.7
Under $1,000	239	25	135	42	24	6	(2)	(2)	14.4
$1,000 to $2,000	663	32	389	78	86	47	(2)	(2)	21.9
$2,000 to $3,000	552	33	248	114	76	43	(2)	(2)	25.3
$3,000 and over	409	18	163	61	50	60	(2)	(2)	39.0

See footnotes at end of table, p. 74.

TABLE A–6.—*Nonfarm families and individuals by income level, by age, sex, color, and education of head, for the United States, 1946*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total[1]	Number years of school completed	Elementary school		High school		College		Percent with 1 year of high school or more
			Under 8 years	8 years	1 to 3 years	4 years	1 to 3 years	4 years	
FAMILIES—continued									
25 to 64 years—Continued									
Female	2,443	86	658	578	434	406	139	118	45.3
Under $1,000	487	(2)	171	101	98	53	27	11	39.5
$1,000 to $2,000	618	(2)	176	140	132	105	22	13	44.4
$2,000 to $3,000	510	(2)	129	116	94	107	25	22	48.8
$3,000 and over	828	(2)	182	221	110	141	65	72	47.3
65 years and over									
Both sexes	3,573	297	1,203	1,126	257	356	126	149	25.3
Under $1,000	986	113	423	266	67	50	22	30	17.4
$1,000 to $2,000	830	62	275	294	53	84	24	22	22.5
$2,000 to $3,000	604	27	185	226	54	56	25	21	26.3
$3,000 and over	1,153	95	320	340	83	166	55	76	33.5
INDIVIDUALS NOT IN FAMILIES									
All ages									
Both sexes	7,234	276	1,614	1,545	1,039	1,383	618	616	51.6
Under $1,000	3,334	180	974	795	458	497	212	140	40.1
$1,000 to $2,000	2,014	51	397	451	311	438	190	142	54.6
$2,000 to $3,000	1,281	42	181	207	198	316	156	157	65.8
$3,000 and over	605	3	62	92	72	132	60	177	73.7
Male	3,148	163	885	661	470	402	242	229	44.0
Under $1,000	1,070	90	400	200	139	57	75	62	32.6
$1,000 to $2,000	967	37	274	228	152	140	80	35	43.0
$2,000 to $3,000	716	34	157	166	125	121	53	36	48.4
$3,000 and over	395	2	54	67	54	84	34	96	68.5
Male white	2,606	125	627	598	412	339	229	204	46.7
Under $1,000	832	65	263	191	116	45	67	57	35.4
$1,000 to $2,000	802	25	206	194	131	118	75	35	45.8
$2,000 to $3,000	623	33	122	146	112	105	53	30	49.9
$3,000 and over	349	2	36	67	53	71	34	82	69.6
Male nonwhite	542	38	258	63	58	63	13	25	30.7
Under $1,000	238	(2)	137	(2)	(2)	(2)	(2)	(2)	21.9
$1,000 to $2,000	165	(2)	68	(2)	(2)	(2)	(2)	(2)	29.6
$2,000 to $3,000	93	(2)	35	(2)	(2)	(2)	(2)	(2)	38.5
$3,000 and over	46	(2)	18	(2)	(2)	(2)	(2)	(2)	60.9
Female	4,086	113	729	884	569	981	376	387	57.3
Under $1,000	2,264	90	574	595	319	440	137	78	43.6
$1,000 to $2,000	1,047	14	123	223	159	298	110	107	65.2
$2,000 to $3,000	565	8	24	41	73	195	103	121	87.1
$3,000 and over	210	1	8	25	18	48	26	81	83.6

See footnotes at end of table, p. 74.

TABLE A–6.—*Nonfarm families and individuals by income level, by age, sex, color, and education of head, for the United States, 1946*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total	Number years of school completed	Elementary school		High school		College		Percent with 1 year of high school or more
			Under 8 years	8 years	1 to 3 years	4 years	1 to 3 years	4 years	
INDIVIDUALS NOT IN FAMILIES—continued									
25 to 64 years									
Both sexes	4,514	152	1,006	928	652	806	404	479	52.9
Under $1,000	1,473	77	466	320	190	201	83	95	39.7
$1,000 to $2,000	1,477	42	326	350	227	268	137	106	50.7
$2,000 to $3,000	1,067	30	161	188	169	231	145	124	63.8
$3,000 and over	497	3	53	70	66	106	39	154	74.3
Male	2,224	99	603	469	332	314	150	191	45.7
Under $1,000	515	(2)	196	84	67	29	23	45	33.6
$1,000 to $2,000	740	(2)	222	174	106	100	59	31	40.9
$2,000 to $3,000	627	(2)	140	152	108	114	46	26	48.4
$3,000 and over	342	(2)	45	59	51	71	22	89	68.7
Male white	1,809	74	401	412	296	266	142	167	49.5
Under $1,000	364	(2)	100	77	55	25	20	41	40.4
$1,000 to $2,000	600	(2)	168	144	90	79	54	31	43.3
$2,000 to $3,000	543	(2)	106	132	101	98	46	20	50.6
$3,000 and over	302	(2)	27	59	50	64	22	75	70.6
Male nonwhite	415	25	202	57	36	48	8	24	29.0
Under $1,000	151	(2)	96	(2)	(2)	(2)	(2)	(2)	16.5
$1,000 to $2,000	140	(2)	54	(2)	(2)	(2)	(2)	(2)	30.7
$2,000 to $3,000	84	(2)	34	(2)	(2)	(2)	(2)	(2)	34.5
$3,000 and over	40	(2)	18	(2)	(2)	(2)	(2)	(2)	55.0
Female	2,290	53	403	459	320	492	254	288	59.7
Under $1,000	958	(2)	270	236	123	172	60	50	42.9
$1,000 to $2,000	737	(2)	104	176	121	168	78	75	60.3
$2,000 to $3,000	440	(2)	21	36	61	117	99	98	85.2
$3,000 and over	155	(2)	8	11	15	35	17	65	86.8
65 years and over									
Both sexes	1,753	121	533	539	173	170	91	82	30.2
Under $1,000	1,368	100	450	442	138	119	(2)	(2)	25.6
$1,000 to $2,000	218	9	59	60	21	28	(2)	(2)	39.6
$2,000 to $3,000	80	12	15	17	9	8	(2)	(2)	42.9
$3,000 and over	87	----	9	20	5	15	(2)	(2)	66.7

[1] Includes a small number of cases not reporting on education.
[2] Distribution by income levels not shown where number in group is less than 100,000.

Source: Bureau of the Census.

TABLE A–7.—*Nonfarm families and individuals by income level, by age, sex, and color of head, by size of urban place of residence, for the United States, 1946*

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total	Total urban	Size of urban place of residence				Rural-nonfarm
			1,000,000 and over	250,000–1,000,000	10,000–250,000	2,500–10,000	
FAMILIES							
All ages							
Both sexes	29,805	21,864	4,468	4,449	9,944	3,003	7,941
Under $1,000	2,626	1,589	227	270	768	324	1,037
$1,000 to $2,000	5,116	3,388	562	645	1,630	551	1,728
$2,000 to $3,000	7,342	5,298	951	1,076	2,537	734	2,044
$3,000 and over	14,721	11,589	2,728	2,458	5,009	1,394	3,132
Male	26,555	19,241	3,855	3,888	8,803	2,695	7,314
Under $1,000	1,894	1,074	156	156	519	243	820
$1,000 to $2,000	4,332	2,769	413	520	1,361	475	1,563
$2,000 to $3,000	6,672	4,747	836	945	2,292	674	1,925
$3,000 and over	13,657	10,651	2,450	2,267	4,631	1,303	3,006
Male, white	24,428	17,583	3,430	3,546	8,058	2,549	6,845
Under $1,000	1,556	836	117	122	392	205	720
$1,000 to $2,000	3,585	2,216	306	406	1,078	426	1,369
$2,000 to $3,000	6,088	4,266	690	842	2,104	630	1,822
$3,000 and over	13,199	10,265	2,317	2,176	4,484	1,288	2,934
Male, nonwhite	2,127	1,658	425	342	745	146	469
Under $1,000	338	238	39	34	127	38	100
$1,000 to $2,000	747	553	107	114	283	49	194
$2,000 to $3,000	584	481	146	103	188	44	103
$3,000 and over	458	386	133	91	147	15	72
Female	3,250	2,623	613	561	1,141	308	627
Under $1,000	732	515	71	114	249	81	217
$1,000 to $2,000	784	619	149	125	269	76	165
$2,000 to $3,000	670	551	115	131	245	60	119
$3,000 and over	1,064	938	278	191	378	91	126
25 to 64 years							
Both sexes	24,892	18,334	3,812	3,767	8,269	2,486	6,558
Under $1,000	1,499	918	143	165	440	170	581
$1,000 to $2,000	3,887	2,539	438	488	1,201	412	1,348
$2,000 to $3,000	6,267	4,465	799	931	2,106	629	1,802
$3,000 and over	13,239	10,412	2,432	2,183	4,522	1,275	2,827
Male	22,449	16,340	3,336	3,327	7,412	2,265	6,109
Under $1,000	1,012	573	93	77	287	116	439
$1,000 to $2,000	3,269	2,056	320	387	989	360	1,213
$2,000 to $3,000	5,757	4,037	717	826	1,914	580	1,720
$3,000 and over	12,411	9,674	2,206	2,037	4,222	1,209	2,737
Male, white	20,586	14,877	2,948	3,024	6,773	2,132	5,709
Under $1,000	773	400	58	50	206	86	373
$1,000 to $2,000	2,606	1,574	229	290	742	313	1,032
$2,000 to $3,000	5,205	3,581	575	724	1,743	539	1,624
$3,000 and over	12,002	9,322	2,086	1,960	4,082	1,194	2,680
Male, nonwhite	1,863	1,463	388	303	639	133	400
Under $1,000	239	173	35	27	81	30	66
$1,000 to $2,000	663	482	91	97	247	47	181
$2,000 to $3,000	552	456	142	102	171	41	96
$3,000 and over	409	352	120	77	140	15	57

TABLE A–7.—*Nonfarm families and individuals by income level, by age, sex, and color of head, by size of urban place of residence, for the United States, 1946*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total	Total urban	Size of urban place of residence				Rural-nonfarm
			1,000,000 and over	250,000–1,000,000	10,000–250,000	2,500–10,000	
FAMILIES—continued							
25 to 64 years—Continued							
Female	2,443	1,994	476	440	857	221	449
Under $1,000	487	345	50	88	153	54	142
$1,000 to $2,000	618	483	118	101	212	52	135
$2,000 to $3,000	510	428	82	105	192	49	82
$3,000 and over	828	738	226	146	300	66	90
65 years and over							
Both sexes	3,573	2,602	516	509	1,181	396	971
Under $1,000	986	593	77	93	277	146	393
$1,000 to $2,000	830	589	97	102	290	100	241
$2,000 to $3,000	604	484	103	91	230	60	120
$3,000 and over	1,153	936	239	223	384	90	217
INDIVIDUALS NOT IN FAMILIES							
All ages							
Both sexes	7,234	5,917	1,258	1,365	2,704	590	1,317
Under $1,000	3,334	2,513	412	569	1,245	287	821
$1,000 to $2,000	2,014	1,746	437	345	805	159	268
$2,000 to $3,000	1,281	1,144	284	298	460	102	137
$3,000 and over	605	514	125	153	194	42	91
Male	3,148	2,568	604	578	1,142	244	580
Under $1,000	1,070	780	157	154	378	91	290
$1,000 to $2,000	967	822	205	158	371	88	145
$2,000 to $3,000	716	635	158	163	263	51	81
$3,000 and over	395	331	84	103	130	14	64
Male white	2,606	2,096	450	472	966	208	510
Under $1,000	832	593	118	116	296	63	239
$1,000 to $2,000	802	668	156	114	315	83	134
$2,000 to $3,000	623	548	107	150	243	48	75
$3,000 and over	349	287	69	92	112	14	62
Male nonwhite	542	472	154	106	176	36	70
Under $1,000	238	187	39	38	82	(1)	(1)
$1,000 to $2,000	165	154	49	44	56	(1)	(1)
$2,000 to $3,000	93	87	51	13	20	(1)	(1)
$3,000 and over	46	44	15	11	18	(1)	(1)
Female	4,086	3,349	654	787	1,562	346	737
Under $1,000	2,264	1,733	255	415	867	196	531
$1,000 to $2,000	1,047	924	232	187	434	71	123
$2,000 to $3,000	565	509	126	135	197	51	56
$3,000 and over	210	183	41	50	64	28	27
25 to 64 years							
Both sexes	4,514	3,809	970	864	1,636	339	705
Under $1,000	1,473	1,159	239	237	567	116	314
$1,000 to $2,000	1,477	1,268	369	245	555	99	209
$2,000 to $3,000	1,067	961	246	256	363	96	106
$3,000 and over	497	421	116	126	151	28	76

See footnote at end of table, p. 77.

TABLE A–7.—*Nonfarm families and individuals by income level, by age, sex, and color of head, by size of urban place of residence, for the United States, 1946*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total	Total urban	Size of urban place of residence				Rural-nonfarm
			1,000,000 and over	250,000 to 1,000,000	10,000 to 250,000	2,500 to 10,000	
INDIVIDUALS NOT IN FAMILIES—continued							
25 to 64 years—Continued							
Male	2,224	1,871	520	409	786	156	353
Under $1,000	515	392	96	68	183	45	123
$1,000 to $2,000	740	631	193	113	274	51	109
$2,000 to $3,000	627	559	150	139	222	48	68
$3,000 and over	342	289	81	89	107	12	53
Male white	1,809	1,507	384	334	658	131	302
Under $1,000	364	274	75	45	127	27	90
$1,000 to $2,000	600	502	144	82	229	47	98
$2,000 to $3,000	543	480	99	129	207	45	63
$3,000 and over	302	251	66	78	95	12	51
Male nonwhite	415	364	136	75	128	25	51
Under $1,000	151	118	21	(1)	56	(1)	(1)
$1,000 to $2,000	140	129	49	(1)	45	(1)	(1)
$2,000 to $3,000	84	79	51	(1)	15	(1)	(1)
$3,000 and over	40	38	15	(1)	12	(1)	(1)
Female	2,290	1,938	450	455	850	183	352
Under $1,000	958	767	143	169	384	71	191
$1,000 to $2,000	737	637	176	132	281	48	100
$2,000 to $3,000	440	402	96	117	141	48	38
$3,000 and over	155	132	35	37	44	16	23
65 years and over							
Both sexes	1,753	1,292	201	270	645	176	461
Under $1,000	1,368	960	147	201	485	127	408
$1,000 to $2,000	218	200	34	34	98	34	18
$2,000 to $3,000	80	59	11	14	31	3	21
$3,000 and over	87	73	9	21	31	12	14

[1] Distribution by income levels not shown where number in group is less than 100,000.

Source: Bureau of the Census.

TABLE A–8.—*Nonfarm families and individuals by income level, by age, sex, and color of head, for the United States, by region, urban and rural-nonfarm: 1946*

[Numbers in thousands]

Age, sex, and color of family head, and income level	United States			Northeast			North Central			South			West		
	Total	Urban	Rural-nonfarm	Total	Urban	Rural-nonfarm	Total	Urban	Rural-nonfarm	Total	Urban	Rural-nonfarm	Total	Urban	Rural-nonfarm
FAMILIES															
All ages															
Both sexes	29,805	21,864	7,941	9,554	7,685	1,869	8,837	6,672	2,165	7,437	4,679	2,758	3,977	2,828	1,149
Under $1,000	2,626	1,589	1,037	538	387	151	724	393	331	1,030	565	465	334	244	90
$1,000 to $2,000	5,116	3,388	1,728	1,279	1,011	268	1,388	911	477	1,856	1,059	797	593	407	186
$2,000 to $3,000	7,342	5,298	2,044	2,330	1,876	454	2,321	1,736	585	1,779	1,074	705	912	612	300
$3,000 and over	14,721	11,589	3,132	5,407	4,411	996	4,404	3,632	772	2,772	1,981	791	2,138	1,565	573
Male	26,555	19,241	7,314	8,444	6,728	1,716	7,947	5,954	1,993	6,558	4,043	2,515	3,606	2,516	1,090
Under $1,000	1,894	1,074	820	379	261	118	553	274	279	699	354	345	263	185	78
$1,000 to $2,000	4,332	2,769	1,563	1,008	778	230	1,175	744	431	1,646	910	736	503	337	166
$2,000 to $3,000	6,672	4,747	1,925	2,110	1,687	423	2,116	1,567	549	1,616	953	663	830	540	290
$3,000 and over	13,657	10,651	3,006	4,947	4,002	945	4,103	3,369	734	2,597	1,826	771	2,010	1,454	556
Male white	24,428	17,583	6,845	7,984	6,275	1,709	7,567	5,610	1,957	5,384	3,269	2,115	3,493	2,429	1,064
Under $1,000	1,556	836	720	313	199	114	527	257	270	458	198	260	258	182	76
$1,000 to $2,000	3,585	2,216	1,369	889	661	228	1,081	657	424	1,135	575	560	480	323	157
$2,000 to $3,000	6,088	4,266	1,822	1,967	1,544	423	1,956	1,418	538	1,364	786	578	801	518	283
$3,000 and over	13,199	10,265	2,934	4,815	3,871	944	4,003	3,278	725	2,427	1,710	717	1,954	1,406	548
Male nonwhite	2,127	1,658	469	460	453	7	380	344	36	1,174	774	400	113	87	26
Under $1,000	338	238	100	66	62	(1)	26	17	(1)	241	156	85	5	(1)	(1)
$1,000 to $2,000	747	553	194	119	117	(1)	94	87	(1)	511	335	176	23	(1)	(1)
$2,000 to $3,000	584	481	103	143	143	(1)	160	149	(1)	252	167	85	29	(1)	(1)
$3,000 and over	458	386	72	132	131	(1)	100	91	(1)	170	116	54	56	(1)	(1)
Female	3,250	2,623	627	1,110	957	153	890	718	172	879	636	243	371	312	59
Under $1,000	732	515	217	159	126	33	171	119	52	331	211	120	71	59	(1)
$1,000 to $2,000	784	619	165	271	233	38	213	167	46	210	149	61	90	70	(1)
$2,000 to $3,000	670	551	119	220	189	31	205	169	36	163	121	42	82	72	(1)
$3,000 and over	1,064	938	126	460	409	51	301	263	38	175	155	20	128	111	(1)

25 to 64 years															
Both sexes	24,892	18,334	6,558	8,113	6,528	1,585	7,255	5,557	1,698	6,245	3,943	2,302	3,279	2,306	973
Under $1,000	1,499	918	581	327	243	84	336	185	151	655	376	279	181	114	67
$1,000 to $2,000	3,887	2,539	1,348	984	783	201	986	646	340	1,521	850	671	396	260	136
$2,000 to $3,000	6,267	4,465	1,802	1,961	1,566	395	1,975	1,455	520	1,583	942	641	748	502	246
$3,000 and over	13,239	10,412	2,827	4,841	3,936	905	3,958	3,271	687	2,486	1,775	711	1,954	1,430	524
Male	22,449	16,340	6,109	7,294	5,816	1,478	6,614	5,031	1,583	5,556	3,435	2,121	2,985	2,058	927
Under $1,000	1,012	573	439	213	149	64	233	119	114	426	226	200	140	79	61
$1,000 to $2,000	3,269	2,056	1,213	757	590	167	834	525	309	1,346	729	617	332	212	120
$2,000 to $3,000	5,757	4,037	1,720	1,815	1,437	378	1,825	1,329	496	1,444	834	610	673	437	236
$3,000 and over	12,411	9,674	2,737	4,509	3,640	869	3,722	3,058	664	2,340	1,646	694	1,840	1.330	510
Male white	20,586	14,877	5,709	6,878	5,406	1,472	6,273	4,722	1,551	4,537	2,763	1,774	2,898	1,986	912
Under $1,000	773	400	373	165	105	60	214	109	105	258	110	148	136	76	60
$1,000 to $2,000	2,606	1,574	1,032	655	490	165	752	448	304	885	433	452	314	203	111
$2,000 to $3,000	5,205	3,581	1,624	1,673	1,295	378	1,678	1,193	485	1,204	676	528	650	417	233
$3,000 and over	12,002	9,322	2,680	4,385	3,516	869	3,629	2,972	657	2,190	1,544	646	1,798	1,290	508
Male nonwhite	1,863	1,463	400	416	410	6	341	309	32	1,019	672	347	87	72	15
Under $1,000	239	173	66	48	44	(1)	19	10	(1)	168	116	52	(1)	(1)	(1)
$1,000 to $2,000	663	482	181	102	100	(1)	82	77	(1)	461	296	165	(1)	(1)	(1)
$2,000 to $3,000	552	456	96	142	142	(1)	147	136	(1)	240	158	82	(1)	(1)	(1)
$3,000 and over	409	352	57	124	124	(1)	93	86	(1)	150	102	48	(1)	(1)	(1)
Female	2,443	1,994	449	819	712	107	641	526	115	689	508	181	294	248	46
Under $1,000	487	345	142	114	94	20	103	66	37	229	150	79	41	35	(1)
$1,000 to $2,000	618	483	135	227	193	34	152	121	31	175	121	54	64	48	(1)
$2,000 to $3,000	510	428	82	146	129	17	150	126	24	139	108	31	75	65	(1)
$3,000 and over	828	738	90	332	296	36	236	213	23	146	129	17	114	100	(1)
65 years and over															
Both sexes	3,573	2,602	971	1,179	944	235	1,190	817	373	752	487	265	452	354	98
Under $1,000	986	593	393	188	129	59	352	183	169	314	165	149	132	116	(1)
$1,000 to $2,000	830	589	241	227	172	55	310	204	106	163	116	47	130	97	(1)
$2,000 to $3,000	604	484	120	261	221	40	202	167	35	73	50	23	68	46	(1)
$3,000 and over	1,153	936	217	503	422	81	326	263	63	202	156	46	122	95	(1)

See footnote at end of table, p. 81.

TABLE A–8.—*Nonfarm families and individuals by income level, by age, sex, and color of head, for the United States, by region, urban and rural-nonfarm: 1946*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	United States			Northeast			North Central			South			West		
	Total	Urban	Rural-nonfarm	Total	Urban	Rural-nonfarm	Total	Urban	Rural-nonfarm	Total	Urban	Rural-nonfarm	Total	Urban	Rural-nonfarm
INDIVIDUALS NOT IN FAMILIES															
All ages															
Both sexes	7,234	5,917	1,317	2,267	1,928	339	2,303	1,928	375	1,618	1,260	358	1,046	801	245
Under $1,000	3,334	2,513	821	959	772	187	1,140	859	281	815	568	247	420	314	106
$1,000 to $2,000	2,014	1,746	268	735	657	78	599	537	62	424	360	64	256	192	64
$2,000 to $3,000	1,281	1,144	137	393	350	43	395	382	13	265	229	36	228	183	45
$3,000 and over	605	514	91	180	149	31	169	150	19	114	103	11	142	112	30
Male	3,148	2,568	580	958	813	145	942	806	136	774	628	146	474	321	153
Under $1,000	1,070	780	290	306	249	57	313	222	91	304	218	86	147	91	56
$1,000 to $2,000	967	822	145	353	309	44	268	242	26	240	207	33	106	64	42
$2,000 to $3,000	716	635	81	199	177	22	231	222	9	162	142	20	124	94	30
$3,000 and over	395	331	64	100	78	22	130	120	10	68	61	7	97	72	25
Male white	2,606	2,096	510	847	705	142	838	708	130	504	401	103	417	282	135
Under $1,000	832	593	239	255	198	57	288	201	87	169	116	53	120	78	42
$1,000 to $2,000	802	668	134	310	268	42	240	214	26	158	130	28	94	56	38
$2,000 to $3,000	623	548	75	183	161	22	191	184	7	134	118	16	115	85	30
$3,000 and over	349	287	62	99	78	21	119	109	10	43	37	6	88	63	25
Male nonwhite	542	472	70	111	108	3	104	98	6	270	227	43	57	39	18
Under $1,000	238	187	(1)	51	51	(1)	25	(1)	(1)	135	102	(1)	(1)	(1)	(1)
$1,000 to $2,000	165	154	(1)	43	41	(1)	28	(1)	(1)	82	77	(1)	(1)	(1)	(1)
$2,000 to $3,000	93	87	(1)	16	16	(1)	40	(1)	(1)	28	24	(1)	(1)	(1)	(1)
$3,000 and over	46	44	(1)	1	------	(1)	11	(1)	(1)	25	24	(1)	(1)	(1)	(1)
Female	4,086	3,349	737	1,309	1,115	194	1,361	1,122	239	844	632	212	572	480	92
Under $1,000	2,264	1,733	531	653	523	130	827	637	190	511	350	161	273	223	(1)
$1,000 to $2,000	1,047	924	123	382	348	34	331	295	36	184	153	31	150	128	(1)
$2,000 to $3,000	565	509	56	194	173	21	164	160	4	103	87	16	104	89	(1)
$3,000 and over	210	183	27	80	71	9	39	30	9	46	42	4	45	40	(1)

25 to 64 years															
Both sexes	4,514	3,809	705	1,498	1,279	219	1,332	1,190	142	1,030	831	199	654	509	145
Under $1,000	1,473	1,159	314	445	363	82	445	359	86	429	319	110	154	118	36
$1,000 to $2,000	1,477	1,268	209	557	488	69	438	399	39	291	238	53	191	143	48
$2,000 to $3,000	1,067	961	106	337	298	39	318	313	5	220	194	26	192	156	36
$3,000 and over	497	421	76	159	130	29	131	119	12	90	80	10	117	92	25
Male	2,224	1,871	353	703	602	101	673	608	65	506	416	90	342	245	97
Under $1,000	515	392	123	149	129	20	162	122	(1)	150	109	(1)	54	32	(1)
$1,000 to $2,000	740	631	109	289	250	39	202	187	(1)	162	136	(1)	87	58	(1)
$2,000 to $3,000	627	559	68	177	155	22	201	197	(1)	139	122	(1)	110	85	(1)
$3,000 and over	342	289	53	88	68	20	108	102	(1)	55	49	(1)	91	70	(1)
Male white	1,809	1,507	302	617	519	98	583	523	60	315	252	63	294	213	81
Under $1,000	364	274	90	117	97	(1)	146	110	(1)	65	41	(1)	36	26	(1)
$1,000 to $2,000	600	502	98	252	215	(1)	178	163	(1)	95	74	(1)	75	50	(1)
$2,000 to $3,000	543	480	63	161	139	(1)	162	159	(1)	119	106	(1)	101	76	(1)
$3,000 and over	302	251	51	87	68	(1)	97	91	(1)	36	31	(1)	82	61	(1)
Male nonwhite	415	364	51	86	83	3	90	85	5	191	164	27	48	32	16
Under $1,000	151	118	(1)	(1)	(1)	(1)	(1)	(1)	(1)	85	68	(1)	(1)	(1)	(1)
$1,000 to $2,000	140	129	(1)	(1)	(1)	(1)	(1)	(1)	(1)	67	62	(1)	(1)	(1)	(1)
$2,000 to $3,000	84	79	(1)	(1)	(1)	(1)	(1)	(1)	(1)	20	16	(1)	(1)	(1)	(1)
$3,000 and over	40	38	(1)	(1)	(1)	(1)	(1)	(1)	(1)	19	18	(1)	(1)	(1)	(1)
Female	2,290	1,938	352	795	677	118	659	582	77	524	415	109	312	264	48
Under $1,000	958	767	191	296	234	62	283	237	(1)	279	210	69	100	86	(1)
$1,000 to $2,000	737	637	100	268	238	30	236	212	(1)	129	102	27	104	85	(1)
$2,000 to $3,000	440	402	38	160	143	17	117	116	(1)	81	72	9	82	71	(1)
$3,000 and over	155	132	23	71	62	9	23	17	(1)	35	31	4	26	22	(1)
65 years and over															
Both sexes	1,753	1,292	461	558	464	94	633	434	199	301	203	98	261	191	70
Under $1,000	1,368	960	408	409	323	(1)	520	343	177	240	148	(1)	199	146	(1)
$1,000 to $2,000	218	200	18	106	101	(1)	50	43	7	40	38	(1)	22	18	(1)
$2,000 to $3,000	80	59	21	23	22	(1)	35	27	8	5	2	(1)	17	8	(1)
$3,000 and over	87	73	14	20	18	(1)	28	21	7	16	15	(1)	23	19	(1)

[1] Distribution by income levels not shown where number is less than 100,000.

Source: Bureau of the Census.

TABLE A–9.—*Primary nonfarm families by income level, by age, sex, and color of head, by tenure and rent, for the United States, 1946*

[Numbers in thousands]

Age, sex, and color of family head, and income level	Tenure			Monthly contract rent of tenant		
	Total [1]	Owners	Tenants [2]	Under $20	$20 to $40	$40 and over
All ages						
Both sexes	29,044	15,336	13,663	3,623	6,329	3,646
Under $1,000	2,481	1,330	1,143	660	339	136
$1,000 to $2,000	4,937	2,234	2,699	1,135	1,211	341
$2,000 to $3,000	7,151	3,415	3,726	1,006	1,974	731
$3,000 and over	14,475	8,357	6,095	822	2,805	2,438
Male	25,939	13,874	12,027	3,079	5,599	3,285
Under $1,000	1,814	1,050	759	437	214	100
$1,000 to $2,000	4,186	1,918	2,264	968	995	289
$2,000 to $3,000	6,510	3,121	3,381	921	1,807	638
$3,000 and over	13,429	7,785	5,623	753	2,583	2,258
Male white	23,991	13,226	10,737	2,346	5,173	3,162
Under $1,000	1,509	938	571	284	192	88
$1,000 to $2,000	3,508	1,707	1,800	672	847	272
$2,000 to $3,000	5,987	2,962	3,017	742	1,651	609
$3,000 and over	12,987	7,619	5,349	648	2,483	2,193
Male nonwhite	1,948	648	1,290	733	426	123
Under $1,000	305	112	188	153	22	12
$1,000 to $2,000	678	211	464	296	148	17
$2,000 to $3,000	523	159	364	179	156	29
$3,000 and over	442	166	274	105	100	65
Female	3,105	1,462	1,636	544	730	361
Under $1,000	667	280	384	223	125	36
$1,000 to $2,000	751	316	435	167	216	52
$2,000 to $3,000	641	294	345	85	167	93
$3,000 and over	1,046	572	472	69	222	180
25 to 64 years						
Both sexes	24,306	12,658	11,610	2,988	5,359	3,205
Under $1,000	1,417	649	760	417	246	92
$1,000 to $2,000	3,750	1,616	2,130	938	912	268
$2,000 to $3,000	6,119	2,929	3,180	879	1,681	605
$3,000 and over	13,020	7,464	5,540	754	2,520	2,240
Male	21,960	11,665	10,262	2,567	4,732	2,906
Under $1,000	963	485	473	260	142	66
$1,000 to $2,000	3,161	1,390	1,767	803	733	219
$2,000 to $3,000	5,632	2,731	2,893	808	1,534	536
$3,000 and over	12,204	7,059	5,129	696	2,323	2,085
Male white	20,247	11,115	9,107	1,910	4,356	2,792
Under $1,000	750	423	327	143	122	58
$1,000 to $2,000	2,551	1,201	1,349	532	603	205
$2,000 to $3,000	5,135	2,579	2,548	635	1,390	508
$3,000 and over	11,811	6,912	4,883	600	2,241	2,021
Male nonwhite	1,713	550	1,155	657	376	114
Under $1,000	213	62	146	117	20	8
$1,000 to $2,000	610	189	418	271	130	14
$2,000 to $3,000	497	152	345	173	144	28
$3,000 and over	393	147	246	96	82	64
Female	2,346	993	1,348	421	627	299
Under $1,000	454	164	287	157	104	26
$1,000 to $2,000	589	226	363	135	179	49
$2,000 to $3,000	487	198	287	71	147	69
$3,000 and over	816	405	411	58	197	155

See footnotes at end of table, p. 83.

TABLE A–9.—*Primary nonfarm families by income level, by age, sex, and color of head, by tenure and rent, for the United States, 1946*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Tenure			Monthly contract rent of tenant		
	Total [1]	Owners	Tenants [2]	Under $20	$20 to $40	$40 and over
65 years and over						
Both sexes	3,544	2,411	1,126	388	452	279
Under $1,000	972	649	323	208	77	35
$1,000 to $2,000	826	550	276	89	146	41
$2,000 to $3,000	598	394	204	45	91	68
$3,000 and over	1,148	818	323	46	138	135

[1] Includes a small number of cases not reporting on tenure.
[2] Includes a small number of cases not reporting on rent.

Source: Bureau of the Census.

TABLE A–10.—*Primary nonfarm families by income level, by age, sex, and color of head, by condition of dwelling unit, for the United States, 1946*

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total [1]	Living in dwelling units not in need of major repairs			Living in dwelling units in need of major repairs		
		Total	With running water	Without running water	Total	With running water	Without running water
All ages							
Both sexes	29,044	27,157	25,102	2,055	1,793	1,059	734
Under $1,000	2,481	2,061	1,595	466	399	146	253
$1,000 to $2,000	4,937	4,337	3,601	736	572	330	242
$2,000 to-$3,000	7,151	6,688	6,200	488	449	306	143
$3,000 and over	14,475	14,071	13,706	365	373	277	96
Male	25,939	24,361	22,524	1,837	1,489	887	602
Under $1,000	1,814	1,526	1,175	351	272	99	173
$1,000 to $2,000	4,186	3,662	2,975	687	496	284	212
$2,000 to $3,000	6,510	6,101	5,639	462	395	261	134
$3,000 and over	13,429	13,072	12,735	337	326	243	83
Male white	23,991	22,834	21,349	1,485	1,091	701	390
Under $1,000	1,509	1,334	1,067	267	169	69	100
$1,000 to $2,000	3,508	3,159	2,650	509	328	199	129
$2,000 to $3,000	5,987	5,662	5,260	402	311	213	98
$3,000 and over	12,987	12,679	12,372	307	283	220	63
Male nonwhite	1,948	1,527	1,175	352	398	186	212
Under $1,000	305	192	108	84	103	30	73
$1,000 to $2,000	678	503	325	178	168	85	83
$2,000 to $3,000	523	439	379	60	84	48	36
$3,000 and over	442	393	363	30	43	23	20
Female	3,105	2,796	2,578	218	304	172	132
Under $1,000	667	535	420	115	127	47	80
$1,000 to $2,000	751	675	626	49	76	46	30
$2,000 to $3,000	641	587	561	26	54	45	9
$3,000 and over	1,046	999	971	28	47	34	13

See footnotes at end of table, p. 84.

TABLE A–10.—*Primary nonfarm families by income level, by age, sex, and color of head, by condition of dwelling unit, for the United States, 1946*—Continued

[Numbers in thousands]

Age, sex, and color of family head, and income level	Total [1]	Living in dwelling units not in need of major repairs			Living in dwelling units in need of major repairs		
		Total	With running water	Without running water	Total	With running water	Without running water
25 to 64 years							
Both sexes	24,306	22,802	21,162	1,640	1,428	886	542
Under $1,000	1,417	1,158	877	281	243	99	144
$1,000 to $2,000	3,750	3,255	2,642	613	475	283	192
$2,000 to $3,000	6,119	5,711	5,286	425	395	267	128
$3,000 and over	13,020	12,678	12,357	321	315	237	78
Male	21,960	20,670	19,195	1,475	1,219	755	464
Under $1,000	963	787	588	199	165	62	103
$1,000 to $2,000	3,161	2,722	2,148	574	419	249	170
$2,000 to $3,000	5,632	5,265	4,863	402	354	231	123
$3,000 and over	12,204	11,896	11,596	300	281	213	68
Male white	20,247	19,320	18,145	1,175	877	587	290
Under $1,000	750	657	517	140	92	38	54
$1,000 to $2,000	2,551	2,277	1,864	413	261	169	92
$2,000 to $3,000	5,135	4,848	4,500	348	274	186	88
$3,000 and over	11,811	11,538	11,264	274	250	194	56
Male nonwhite	1,713	1,350	1,050	300	342	168	174
Under $1,000	213	130	71	59	73	24	49
$1,000 to $2,000	610	445	284	161	158	80	78
$2,000 to $3,000	497	417	363	54	80	45	35
$3,000 and over	393	358	332	26	31	19	12
Female	2,346	2,132	1,967	165	209	131	78
Under $1,000	454	371	289	82	78	37	(2)
$1,000 to $2,000	589	533	494	39	56	34	(2)
$2,000 to $3,000	487	446	423	23	41	36	(2)
$3,000 and over	816	782	761	21	34	24	(2)
65 years and over							
Both sexes	3,544	3,276	3,026	250	256	120	136
Under $1,000	972	835	681	154	132	40	92
$1,000 to $2,000	826	768	713	55	53	28	25
$2,000 to $3,000	598	563	549	14	35	28	7
$3,000 and over	1,148	1,110	1,083	27	36	24	12

[1] Includes a small number of cases not reporting on condition of dwelling unit.
[2] Distribution by income levels not shown where number in group is less than 100,000.

Source: Bureau of the Census.

TABLE A–11.—*Approximate sampling variability of estimates from the April 1949 current population survey*

[Numbers in thousands]

If the size of the estimate is—	Then the chances are about 19 out of 20 that the difference between the estimate and the figure which would have been obtained from a complete census is less than—	If the size of the estimate is—	Then the chances are about 19 out of 20 that the difference between the estimate and the figure which would have been obtained from a complete census is less than—
10	13	3,000	220
50	28	5,000	280
100	40	10,000	380
300	69	20,000	510
500	89	40,000	640
1,000	130		

Definition of major occupation groups as used by the Bureau of the Census

MAJOR OCCUPATION GROUPS

The 451 occupations of the present census classification are arranged into 11 major occupation groups:

Professional and semiprofessional workers:
- (a) Professional workers.
- (b) Semiprofessional workers.

Farmers and farm managers.
Proprietors, managers, and officials, except farm.
Clerical, sales, and kindred workers:
- (*a*) Clerical and kindred workers.
- (*b*) Salesmen and saleswomen.

Craftsmen, foremen, and kindred workers.
Operatives and kindred workers.
Domestic service workers.
Protective service workers.
Service workers, except domestic and protective.
Farm laborers and foremen.
Laborers, except farm.[1]

The above groups, as they are constituted in the census classification, are defined below.

A professional worker is (1) one who performs advisory, administrative, or research work which is based upon the established principles of a profession or science, and which requires professional, scientific, or technical training equivalent to that represented by graduation from a college or university of recognized standing, or (2) one who performs work which is based upon the established facts or principles or methods in a restricted field of science or art and which work requires for its performance and acquaintance with these established facts or principles or methods gained through academic study or through extensive practical experience, one or both.

A farmer is one who, as owner or tenant, and a farm manager is one who, as a paid employee, operates a farm for the production of crops, plants, vines, and or trees (forestry operations excluded), and/or for the rearing of animals and the care of their products.

A proprietor is an entrepreneur who owns, or who owns and, alone or with assistants, operates his own business and is responsible for making and carrying out its policies. A manager is one who manages all or a part of the business of another person or agency; who has large responsibilities in the making and/or in the carrying out of the policies of the business; and who, through assistants, is responsible for planning and supervising the work of others. An official of a company, a corporation, or an agency is an officer whose work involves large responsibilities in the making and/or in the carrying out of the policies of the concern or agency, and/or in planning and supervising the work of the concern or agency or that of one or more of its departments.

A clerical or kindred worker is one who, under supervision, performs one or more office activities, usually routine, such as preparing, transcribing, and filing written communications and records; editing and coding schedules; compiling statistical or other data; operating office machines; and, in general, assisting in the work of the office, or in the work of a superior, by making appointments, acting as information clerk or as record clerk or as telephone operator or as messenger. Less routine, but also clerical, is the work performed by such persons as collectors of accounts, mail carriers, and railroad station agents. A salesman or a saleswoman is one who, usually under supervision, is selling commodities, insurance, real estate, securities, or services.

A craftsman is one engaged in a manual pursuit, usually not routine, for the pursuance of which a long period of training or an apprenticeship is usually necessary, and which in its pursuance calls for a high degree of judgment and of manual dexterity, one or both, and for ability to work with a minimum of supervision and to exercise responsibility for valuable product and equipment. A foreman is one who directs other workers, under the supervision of a proprietor or a manager.

An operative or kindred worker is one engaged in a manual pursuit, usually routine, for the pursuance of which only a short period or no period of preliminary training is usually necessary, and which in its pursuance usually calls for the

[1] Laborers, extraction of minerals, are included in mine operatives and laborers.

exercise of only a moderate degree of judgment or of manual dexterity, and which usually calls for the expenditure of only a moderate degree of muscular force.

A domestic service worker is one engaged in a personal-service pursuit in a private home. Housekeepers, laundresses, and servants, in private families, comprise this group.

A protective service worker is one engaged in protecting life or property. The group includes such workers as city firemen, guards, watchmen, detectives, soldiers, and law-enforcing officers.

A service worker, except domestic and protective, is (1) one who is engaged in cleaning and janitor services in buildings other than private homes—such as a charwoman, janitor, or porter; or (2) one who is performing services, often of an individual character, for other persons—such as a barber, cook, waitress, practical nurse, or usher.

A farm laborer is one who, as a hired worker or as an unpaid member of a farm operator's family, works on a farm at one or more of the processes involved in the production of crops, plants, vines, and trees (forestry operations excluded), or in rearing animals and caring for their products. Laborers working at cotton gins, grist mills, packing houses, etc., on farms, and persons engaged in hunting, trapping, and game propagation are not classified as farm laborers. A farm foreman is one who directs farm laborers, under the supervision of a farmer or a farm manager.

A laborer, except a farm laborer, is a worker engaged in a manual pursuit, usually routine, for the pursuance of which no special training, judgment, or manual dexterity is usually necessary, and in which the worker usually supplies mainly muscular strength for the performance of coarse, heavy work.

Source: U. S. Department of Commerce, Bureau of the Census, Alphabetical Index of Occupations and Industries, Sixteenth Census of the United States (1940), pp. 3–5.

APPENDIX B

Statistical Data on Low-Income Spending Units, Prepared by the Division of Research and Statistics, Board of Governors of the Federal Reserve System

COMMENTS ON TABLES PREPARED FROM THE SURVEY OF CONSUMER FINANCES OF LOW-INCOME SPENDING UNITS

Considerable differences are apparent in the circumstances of spending units at low- and high-income levels. Units with money incomes of less than $1,000 in 1948 tended to be small in size, to live in rural areas and small cities, and to be headed by old and by very young persons. The occupational groups most frequently noted in this income bracket were farm operators, retired persons, and unskilled workers. By way of contrast, units with incomes of $5,000 or more were more frequently larger in size and located in metropolitan areas. They tended to be headed by persons between the ages of 35 and 54 who followed a profession, occupied managerial positions, or were self-employed.

However, despite these differences in circumstances which, in general, tend to reduce the disparity in the relative well-being of various income groups, substantial numbers of units do fall below almost any generally accepted minimum standard of economic welfare. In 1948, of the 50,000,000 spending units throughout the country there were roughly 3,000,000 spending units that contained four or more persons and had total money incomes of less than $2,000. (Because many families contain more than one spending unit the level of family income is therefore higher than that of spending units.) The proportion and number of all families with incomes of less than $2,000 is somewhat less than the proportion and number of all spending units with corresponding incomes.

Some units may be below a given level for relatively short periods of time because of such factors as sickness, temporary unemployment, and business losses. Also, young persons may undergo a period of apprenticeship at comparatively low pay.

Other consumer units may remain below a given level for relatively long periods of time. At present we do not know the relative frequency of these several groups, nor can we identify them with any precision.

It is in this broad area of separating those with temporarily low incomes from those with continually low incomes that our information is most deficient. Limited data from one survey that bear on this general question appear to indicate that there is considerable movement into and out of the lowest income groups from year to year. For example, of the consumer spending units with 1948 incomes of between $1,000 and $1,999 who also reported their 1947 incomes, roughly one-sixth had received incomes greater than $2,000 in 1947 and another one-sixth had received incomes below $1,000 in 1947. However, far more evidence would be necessary before any conclusions could be justified in this matter.

TABLE B–1.—*Percentage distribution of spending units by income group, 1948*

Annual money income before taxes:	
Under $1,000	12
$1,000 to $1,999	18
$2,000 to $2,999	23
$3,000 to $3,999	20
$4,000 to $4,999	12
$5,000 to $7,499	10
$7,500 and over	5
All income groups	100

Source: 1949 survey of consumer finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan.

TABLE B–2.—*Percentage distribution of spending units and families by income levels, 1948*

	Total	Under $1,000	$1,000–$2,000	$2,000–$3,000	$3,000–$5,000	$5,000–$7,500	$7,500 and up
Percentage distribution of spending units	100	12	18	23	32	10	5
Percentage distribution of families	100	11	15	20	32	14	8

Source: 1949 survey of consumer finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan.

TABLE B–3.—*Percentage distribution of spending units in various income groups by number of persons in spending unit, 1948*

Number in spending unit	Under $1,000	$1,000–$1,999	$2,000–$2,999	$3,000–$3,999	$4,000–$4,999	$5,000–$7,499	$7,500 and over
1 person	44	37	26	11	6	6	4
2 persons	31	28	29	30	33	38	30
3 persons	10	14	21	24	25	27	24
4 persons	5	11	10	19	17	15	26
5 persons	4	5	7	7	9	8	12
6 or more persons	6	5	7	9	9	6	4
Not ascertained	(1)	(1)	0	0	1	(1)	(1)
All spending units	100	100	100	100	100	100	100

[1] Less than one-half of 1 percent.

Source: 1949 survey of consumer finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan.

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TABLE B–4.—*Percentage distribution of spending units in various income groups by age of head of spending unit, 1948*

Age group	Under $1,000	$1,000–$1,999	$2,000–$2,999	$3,000–$3,999	$4,000–$4,999	$5,000–$7,499	$7,500 and over
18 to 24	13	19	15	7	6	3	(1)
25 to 34	8	19	23	29	26	21	14
35 to 44	8	15	21	27	31	30	27
45 to 54	12	16	17	21	20	27	37
55 to 64	18	15	16	12	12	14	16
65 and over	41	16	7	4	5	5	6
Not ascertained	(1)	(1)	1	(1)	(1)	0	(1)
All ages	100	100	100	100	100	100	100

[1] Less than one-half of 1 percent.

Source: 1949 survey of consumer finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan.

TABLE B–5.—*Median income of various age groups' spending units*

Age of head of spending unit:	*Median 1948 income*
18 to 24	$2,020
25 to 34	3,090
35 to 44	3,430
45 to 54	3,130
55 to 64	2,560
65 and over	1,100

Source: 1949 survey of consumer finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan.

TABLE B–6.—*Percentage distribution of spending units in various income groups by occupation, 1948*

Occupation	Under $1,000	$1,000–$1,999	$2,000–$2,999	$3,000–$3,999	$4,000–$4,999	$5,000–$7,499	$7,500 and over
Professional	2	4	5	7	10	11	24
Self-employed	5	8	7	7	13	29	48
Other white-collar	4	14	19	17	17	12	6
Skilled and semi-skilled	4	13	31	45	44	30	8
Unskilled	16	25	19	12	7	3	0
Unemployed	12	5	2	2	1	1	0
Retired	20	9	4	1	2	1	2
Farm operator	23	12	7	4	4	9	9
Housewife	11	5	2	1	1	1	2
Other	3	5	4	4	1	3	1
All occupations	100	100	100	100	100	100	100

Source: 1949 survey of consumer finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan.

TABLE B–7.—*Percent distribution of spending units by income level and education of head of spending unit, 1948*

Education of head of spending unit	Annual money income before taxes							
	All income groups	Under $1,000	$1,000–$1,999	$2,000–$2,999	$3,000–$3,999	$4,000–$4,999	$5,000–$7,499	$7,500 and over
Grammar school	100	19	23	23	18	9	6	2
High school	100	7	15	26	24	14	11	3
College	100	5	11	16	18	14	18	18

Source: 1949 survey of consumer finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan.

TABLE B–8.—*Income changes from 1947 to 1948 according to age of head of spending unit*

Change in annual money income before taxes	Percentage distribution of spending units within age groups						
	All spending units	Age of head of spending unit					
		18–24	25–34	35–44	45–54	55–64	65 and over
Income larger	50	72	60	48	50	44	28
Larger by 25 percent or more	19	38	25	17	18	13	8
Somewhat larger	31	34	35	30	32	31	20
No substantial change in income	27	12	20	30	29	31	43
Income smaller	19	13	16	21	17	20	21
Somewhat smaller	12	9	11	15	11	13	11
Smaller by 25 percent or more	7	4	5	6	6	7	10
Not ascertained	4	3	4	2	4	5	8
All units	100	100	100	100	100	100	100

Source: 1949 Survey of Consumer Finances conducted for the Board of Governors of the Federal Reserve System, by the Survey Research Center, University of Michigan.

TABLE B–9.—*Distribution of spending units within 1948 income groups by their incomes in 1947* [1]

1947 annual money income before taxes	Percentage distribution of spending units within 1948 income groups							
	All spending units	Under $1,000	$1,000–$1,999	$2,000–$2,999	$3,000–$3,999	$4,000–$4,999	$5,000–$7,499	$7,500 and over
Under $1,000	8	46	10	3	1	(2)	1	(2)
$1,000 to $1,999	12	7	40	14	2	1	2	(2)
$2,000 to $2,999	17	2	5	44	26	7	2	(2)
$3,000 to $3,999	12	(2)	2	5	33	29	4	2
$4,000 to $4,999	7	(2)	1	(2)	6	30	18	(2)
$5,000 to $7,499	6	(2)	1	(2)	2	8	35	19
$7,500 and over	3	(2)	(2)	(2)	(2)	(2)	2	40
Not ascertained	35	45	41	34	30	25	36	39
All income groups	100	100	100	100	100	100	100	100

[1] Based on reports of spending units interviewed early in 1949 (fourth survey) concerning annual incomes in both 1947 and 1948. As shown in the table, the 1947 income of one-third of all spending units could not be determined at the beginning of 1949.

[2] Less than one-half of 1 percent.

Source: 1949 Survey of Consumer Finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan.

TABLE B–10.—*Percentage distribution of spending units in various income groups by place of residence, 1948*

Place	Under $1,000	$1,000–$1,999	$2,000–$2,999	$3,000–$3,999	$4,000–$4,999	$5,000–$7,499	$7,500 and over
Metropolitan area	18	24	32	34	40	45	42
Cities, 50,000 and over	12	14	15	17	17	13	11
Cities, 2,500 to 50,000	21	23	22	22	23	19	21
Towns under 2,500	18	13	16	15	11	12	9
Open country	31	26	15	12	9	11	17
All places	100	100	100	100	100	100	100

Source: 1949 Survey of Consumer Finances conducted for the Board of Governors of the Federal Reserve System by the Survey Research Center, University of Michigan.

APPENDIX C

Special Studies by the Bureau of Labor Statistics in Denver, Houston, and Detroit

The Bureau of Labor Statistics conducted detailed question-and-answer surveys of income and expenditures of families and single consumers [2] in the cities of Detroit, Houston, and Denver, in the spring of 1949; 160 families and 30 single consumers were interviewed in Denver, 205 families and 25 single consumers were interviewed in Houston, and 350 families and 60 single consumers constituted the Detroit sample. For this report the Bureau has analyzed the questionnaires of all the families and single consumers who reported money income after taxes [3] of less than $2,000 in 1948. The information is particularly valuable for the purpose of this report because it provides more detail on how low-income families get along than can be had from any other source.

In supplying these data, the Bureau points out that some of the detail is based on a very small number of cases and is therefore subject to sizable sampling error.

Table C–1 gives the relative proportion of consumer units with incomes less than $2,000 in each city.

Table C–1.—*Consumer units [1] by size groups percent with incomes under $2,000,[2] 1948*

Size groups	Denver	Houston	Detroit
Single consumers	69	59	44
Families	11	14	7
2-person families	24	17	12
3-person families	2	18	7
4-person families	4	7	3
5-or-more person families	0	11	3

[1] A consumer unit is either a single consumer or a family.
[2] After personal taxes and occupational expenses.
Source: Bureau of Labor Statistics, U. S. Department of Labor.

The three cities show important differences. In Denver, for instance, there is a large proportion of single consumers over 65 years of age living on pensions, or savings, or both. This concentration is probably due to the fact that the State of Colorado has a relatively liberal old-age pension plan, in addition to the fact that the climate there is considered by many to be more healthful and more ideally suited to retirement than elsewhere. In Houston and Detroit, particularly in the former city, the racial composition differs considerably from that of Denver, there being a large proportion of Negroes in these cities. In Detroit, there is a larger proportion of industrial wage earners than in the other two cities.

Sixty-nine percent of 30 single consumers in Denver, 59 percent of 25 cases in Houston, and 44 percent of 60 single consumers in Detroit had incomes under $2,000 in 1948. In Denver, 11 percent of all families of two or more persons had incomes under $2,000; in Houston, 14 percent; and in Detroit, 7 percent. Thus the concentration of low incomes among single consumers and smaller families, already noticed in the census and Federal Reserve System data, is borne out by this study.

In the preceding table the consumer units are arranged by size groups, and the percentage of units in each size group with incomes under $2,000 is given. Table C–2 gives the distribution by size groups of all consumer units with incomes under $2,000, thus showing the composition of the low-income group itself by family size.

Table C–2.—*Consumer units with incomes under $2,000,[1] 1948*

[Percent by size group]

Family size groups	Denver	Houston	Detroit
Single consumers	55	35	49
Families	45	65	51
2-person families	40	28	31
3-person families	3	24	12
4-person families	2	7	4
5-or-more person families	----------	6	4

[1] After personal taxes and occupational expenses.
Source: Bureau of Labor Statistics, Department of Labor.

[2] Single consumers are treated as a separate category throughout this section. A family is defined as a group of two or more persons living together during 1948 who pooled incomes and shared expenses.
[3] Includes Federal, State, and local income, poll, and personal property taxes.

Single consumers were half or more of all the low-income units in Denver and Detroit, but only 35 percent of the total in Houston. In all three cities, the larger families were less likely to be found in the under $2,000 income class, but in Houston 37 percent of the low-income group contained three or more persons, and in Detroit, 1 out of 5 low-income families contained three or more persons.

When the statistics of families and single consumers having less than $2,000 income in 1948 are broken down by race, age, sex, and occupation of family head (table C–3), conclusions can be drawn which bear out the results of the preceding statistical studies.

In Denver there is a significantly greater proportion of single men and single women 65 years of age and over in the "under $2,000" category than the proportion of younger single consumers. But all three cities show a rather large proportion of low-income families having male heads 65 years of age and over—about 1 in 4.

Families headed by women are more likely to be in the low-income category. From 15 to 19 percent of all families and single consumers in the three cities were headed by women, but the proportion of low-income families having female heads was much higher in all three cities, being 40 percent in Denver, 39 percent in Houston, and 43 percent in Detroit. Most of these units were single consumers, but there was also a fair proportion of female heads of two-or-more-person families. These were chiefly "broken" families, in which a woman was supporting one or more dependents.

Ninety-six percent of all single consumers with incomes under $2,000 in Denver were white; in Houston the proportion was 69 percent, and in Detroit, 80 percent. This distribution is roughly the same for all family types in this income group, except in Detroit, where a greater proportion of nonwhite families was found among the larger families.

From 42 percent to 60 percent of all families with incomes under $2,000 were headed by wage earners working as common laborers, janitors, domestic servants, restaurant employees, porters, elevator operators, and other service workers. In Detroit some semiskilled workers, for example, machinists, spot welders, and so forth, were also found in this income group.

Most clerical, sales, and kindred workers in this group were single consumers. Only a small proportion were employed in professional, administrative, and managerial positions. From 6 to 12 percent of the heads of these families were self-employed, and included for the most part small independent contractors and storekeepers.

In Denver, 64 percent of all single consumers with incomes under $2,000 had as their principal source of income unearned income such as pensions, relief allotments, receipts from rents and boarders, gifts and contributions from sources outside of the family, and savings; in Houston the proportion was 44 percent; and in Detroit it was 20 percent. Denver, with more old people and fewer employed persons, had the greatest percentage in this category, the majority of them living on pensions or public relief.

Table C–4 shows the distribution of families and single consumers by size of groups and percentage of earners unemployed throughout 1948, employed part time, or employed full time. A full-time earner is one who is employed for a period of 48 weeks or more during the year. The "0 earners" category in the table represents families having no employed members at any time or no members employed full time.

Fifty percent of all single consumers with incomes under $2,000 were unemployed in Denver throughout 1948, and another 27 percent had only part-time employment. Respective percentages for the other cities were 44 percent and 25 percent in Houston, and 20 percent and 36 percent in Detroit. The percentage of single consumers and families having an earner working full time was 23 percent in Denver, 31 percent in Houston, and 44 percent in Detroit. The percentage of families having an earner working full time was 22 percent in Denver, 27 percent in Detroit, and 37 percent in Houston.

TABLE C–3.—*Single consumers receiving less than $2,000 of annual money income after taxes [1] in 1948—Percent distribution by race, age, sex, and occupation of family head by family size*

Family size	Race		Total				Male head				Female head				Occupation of head				
	White	Non-white	Under 21	21–50	50–65	65 and over	Under 21	21–50	50–65	65 and over	Under 21	21–50	50–65	65 and over	Wage earner	Clerical	Salaried professional	Self-employment	Other
Denver:																			
Single consumers	96	4	0	28	27	45	0	14	18	23	0	14	9	22	23	9	5	0	64
Families	94	6	0	33	34	33	0	22	17	28	0	11	17	5	50	0	0	6	44
2-person families	94	6	0	31	38	31	0	19	19	31	0	12	19	0	50	0	0	6	44
Houston:																			
Single consumers	69	31	13	31	37	19	0	6	6	6	13	25	31	13	25	25	0	6	44
Families	70	30	0	50	20	30	0	40	17	27	0	10	3	3	60	0	7	10	23
2-person families	69	31	0	30	24	46	0	15	16	46	0	15	8	0	62	0	0	0	39
3-person families	73	27	0	56	27	27	0	46	27	18	0	0	0	9	64	0	9	18	9
Detroit:																			
Single consumers	80	20	4	52	36	8	0	20	16	0	4	32	20	8	56	16	4	4	20
Families	73	27	0	35	38	27	0	12	38	27	0	23	0	0	42	8	0	12	39
2-person families	81	19	0	18	44	38	0	6	44	38	0	12	0	0	44	6	0	6	44
3-person families	67	33	0	33	50	17	0	0	50	17	0	33	0	0	33	17	0	33	17

[1] After personal taxes and occupational expenses.

Source: Bureau of Labor Statistics, U. S. Department of Labor.

TABLE C–4.—*Consumer units receiving less than $2,000 of annual money income after taxes in 1948* [1]*—Percent distribution by number of earners employed at any time and number of earners employed full time, by size group*

Size groups	Part-time employment only	Percent having earners employed at any time				Percent having earners employed full time			
		0 earners	1 earner	2 earners	3 earners	0 earners	1 earner	2 earners	3 earners
Denver:									
Single consumers	27	50	46	4	0	77	23	0	0
Families	50	28	61	11	0	78	22	0	0
2-person families	56	25	62	13	0	81	19	0	0
Houston:									
Single consumers	25	44	50	6	0	69	31	0	0
Families	40	20	57	20	3	60	37	3	0
2-person families	30	39	46	15	0	69	31	0	0
3-person families	55	9	64	27	0	64	36	0	0
Detroit:									
Single consumers	36	20	80	0	0	56	44	0	0
Families	50	23	65	12	0	73	27	0	0
2-person families	43	19	62	19	0	62	38	0	0
3-person families	66	17	83	0	0	83	17	0	0

[1] After personal taxes and occupational expenses.

Source: Bureau of Labor Statistics, U. S. Department of Labor.

The high rates of complete unemployment, from 20 percent upward in nearly all categories, and the high percentages of units having only part-time employment, indicate that the low-income status of a large proportion of these families was only temporary (frictional unemployment), or else was due to the inability to work. The year of the survey, 1948, was one of generally abundant employment opportunities.

From one-third to one-half of all "under $2,000" families of two or more owned their own homes (cf. table C–5), and considerably more than one-half of these had their homes fully paid up. Between 50 and 60 percent of all families of two or more persons live in rented houses or apartments. From 25 percent (in Houston) to 60 percent (in Detroit) of single consumers rent rooms or a room.

The figures on the degree of crowding reveal that 11 percent of all families in this income group in Denver, 12 percent in Detroit, and 23 percent in Houston, had 1½ persons or more per room, the measure used by the National Housing Agency during the war to define overcrowding.

TABLE C–5.—*Percent of consumer units with incomes less than $2,000 living in dwelling units having specified housing characteristics by consumer unit size groups, 1948*

Size groups	Owned homes		Rented homes		Degree of crowding	
	Paid up	Mortgaged	House or apartment	Room or rooms	Percent having less than 1½ persons per room	Percent having 1½ persons or more per room
Denver:						
Single consumers	4	0	55	41	91	9
Families	33	17	50	0	89	11
2-person families	38	12	50	0	94	6
Houston:						
Single consumers	37	0	38	25	94	6
Families	23	10	60	7	77	23
2-person families	39	0	46	15	85	15
3-person families	9	18	73	0	73	27
Detroit:						
Single consumers	8	8	24	60	84	16
Families	15	19	54	12	88	12
2-person families	25	6	56	13	81	19
3-person families	0	67	33	0	100	0

Source: Bureau of Labor Statistics, U. S. Department of Labor.

TABLE C–6.—*Consumer units receiving less than $2,000 of annual money income after taxes in 1948,[1] money and nonmoney income—percent reporting and average amount reported by size groups*

Family size	Total income																		
	Money														Nonmoney				
					Unearned														
	Total	Total	Tax	Earned	Total	Rents	Interest and dividends	Military aid, allotments, etc.	Outside support (including gifts)	Unemployment insurance	Pensions	Public relief	Other	Inheritance	Total	Food	Clothing	Housing	Household furnishings
	Percent reporting																		
Denver:																			
Single consumers	100	[2] 96	23	50	77	9	0	14	27	5	27	18	0	0	68	36	50	9	27
Families	100	100	78	72	78	28	17	6	22	17	28	6	0	6	72	50	67	6	22
2-person families	100	100	88	75	81	31	19	6	25	19	25	6	0	6	75	50	69	6	25
	Average amount reported																		
Single consumers	$1,026	$992	$104	$953	$639	$542	0	$641	$153	$135	$740	$591	0	0	$117	$132	$28	$141	$19
Families	1,481	1,370	47	1,305	597	358	$16	100	60	39	1,187	28	0	$100	154	94	49	429	35
2-person families	1,427	1,308	47	1,183	518	358	16	100	60	39	1,076	28	0	100	158	95	52	429	35
	Percent reporting																		
Houston:																			
Single consumers	100	100	69	56	81	38	12	6	25	6	31	0	12	6	81	44	69	0	6
Families	100	100	50	80	57	17	3	17	3	7	37	7	0	3	87	43	87	10	10
2-person families	100	100	46	62	46	31	0	8	8	15	31	8	0	8	77	54	77	8	8
3-person families	100	100	36	91	64	9	9	9	0	0	46	0	0	0	91	36	91	9	9

	Average amount reported																	
Single consumers	$1,599	$1,438	$89	$1,682	$680	$536	$280	$325	$224	$9	$746	0	$38	$30	$199	$263	$64	0	$32
Families	1,565	1,457	43	1,353	700	209	160	710	360	33	540	$354	0	65	124	117	56	$67	22
2-person families	1,412	1,345	73	1,423	1,090	213	0	1,080	360	33	855	696	0	65	87	62	41	20	7
3-person families	1,538	1,443	3	1,338	357	195	160	324	0	0	364	0	0	0	104	112	48	60	50
	Percent reporting																		
Detroit:																			
Single consumers	100	100	1	100	52	16	0	4	16	16	12	12	0	0	60	40	40	0	4
Families	100	100	42	73	85	27	4	8	38	8	19	27	4	4	82	27	65	12	12
2-person families	100	100	1	81	75	19	6	6	44	12	31	12	0	6	81	31	69	6	0
3-person families	100	100	17	67	100	50	0	17	50	0	0	17	17	0	83	17	67	0	33
	Average amount reported																		
Single consumers	$1,381	$1,325	$12	$1,127	$510	$578	0	$504	$270	$220	$442	$177	0	0	$94	$113	$26	0	$5
Families	1,375	1,295	75	974	28	19	$13	250	283	194	549	903	$695	$700	79	69	57	$180	28
2-person families	1,386	1,282	85	1,087	596	200	13	420	240	194	549	653	0	700	129	87	63	540	0
3-person families	1,054	1,010	1	535	654	528	0	80	383	0	0	416	695	0	52	40	39	0	32

[1] After personal taxes and occupational expenses.
[2] This excludes a family which lived entirely on savings.

Data on the sources of both money and non-money income [4] are given in the following table C-7.

Unearned money was a very important source of income for the "under $2,000" group, comprising as much as one-half of the total money income.

"Outside support" (elderly people receiving help from their children, for instance) varied considerably from city to city and was a much more important source of income in Houston and Detroit than in Denver.

The most important source of unearned money received was "pensions." This was especially true of Denver where 27 percent of single consumers and 28 percent of all families reported that they receive pensions. The average amount received by single consumers was $740 and the average amount received by families was $1,187. In Houston, 31 percent and 38 percent, respectively, received pensions, and the average amount received by single consumers was $746, and by families $540. In Detroit, 12 percent of single consumers and 19 percent of all families received pensions, averaging $442 and $549, respectively.

A large proportion of consumer units reported nonmoney income. The percentage reporting ranged from 69 to 91 percent. Nonmoney income was more important in Houston which has a large suburban section where home-grown food can be produced in quantity.

Table C–7 gives separate data for consumer units whose money income was "earned only"; "unearned only"; and both "earned and unearned." All consumer units in each group with the exception of 4 percent of the single consumers in Denver reported money income. In Denver and Houston, roughly 45 percent of single consumers reported that their sole source of money income is "unearned" money. On the other hand, in Detroit, nearly one-half of single consumers had "earned" money income only.

TABLE C–7.—*Money income (earned and unearned) by consumer unit size groups, 1948*

Type of income	Denver		Houston		Detroit	
	Percent	Average money income [1]	Percent	Average money income	Percent	Average money income
Single consumers	96	$992	100	$1,438	100	$1,325
Earned income only	18	1,013	19	1,796	48	1,375
Earned and unearned	32	1,349	38	1,653	32	1,528
Unearned only	46	733	44	1,100	20	879
Families	100	1,370	100	1,457	100	1,295
Earned income only	22	1,290	43	1,591	15	1,474
Earned and unearned	50	1,519	37	1,548	58	1,388
Unearned only	28	1,164	20	999	27	993
2-person families	100	1,314	100	1,345	100	1,282
Earned income only	19	1,053	54	1,517	25	1,474
Earned and unearned	56	1,519	8	1,032	56	1,352
Unearned only	25	1,049	38	1,167	19	816
3-person families	--------	----------	100	1,443	100	1,010
Earned income only	--------	----------	36	1,719	--------	----------
Earned and unearned	--------	----------	55	1,473	67	1,198
Unearned only	--------	----------	9	160	33	633

[1] After personal taxes and occupational expenses.

Source: Bureau of Labor Statistics, U. S. Department of Labor.

[4] Nonmoney income refers to home-produced food or clothing; to gifts of food, clothing, housing, or household furnishings; and to food, clothing, housing, or household furnishings received as pay.

Money income is of two types: earned or unearned. Earned money refers to income from wages, salaries, profits, fees, and the like. Unearned income is broken down in the table into (1) "rents," which includes rents received from real estate, and receipts from roomers and boarders; (2) "interest and dividends," which includes interest received from bonds, savings accounts, mortgages, loans, etc., dividends received from stocks and cooperatives and net income from business or farm-owned but not operated by a family member; (3) "military aid, allotments, etc," which includes receipts based on military service, mustering-out pay, disability pensions, etc., as well as dependency allotments and contributions from persons in armed forces; (4) "outside support," which includes contributions for support and gifts of cash received from other persons not in the family; (5) "unemployment insurance"; (6) "pensions," under which is also included retirement benefits and workmen's compensation; (7) "public relief"; (8) "other," which includes alimony, receipts from car pools, etc.

Table C–8 shows the percent of families and single consumers with incomes under $2,000 who reported a surplus and the percent reporting deficits,[5] and analyzes the types of deficits reported.

TABLE C–8.—*Percent of consumer units with incomes under $2,000 reporting surplus and deficits by size groups, 1948*

Size groups	Reporting income expenditure	Reporting net surplus	Reporting net deficits					
			Total	Installment debts		Other debts	Decrease in assets	
				Durables[1]	Other		Liquid	Other
DENVER								
Single consumers	41	9	50	0	0	27	82	0
Families	22	11	67	8	8	33	83	23
2-person families	18	13	69	9	9	27	91	18
HOUSTON								
Single consumers	44	0	56	11	11	44	44	56
Families	20	7	73	36	27	36	59	23
2-person families	23	8	69	22	22	33	67	11
3-person families	18	9	73	38	38	38	50	38
DETROIT								
Single consumers	20	64	16	0	25	25	75	0
Families	12	23	65	18	12	71	53	41
2-person families	12	13	75	8	8	75	50	33
3-person families	17	33	50	67	0	33	100	67

[1] Includes mechanical refrigerator, deep-freeze unit, cooking stove, vacuum cleaner, washing machine, mechanical dryer, ironing machine, sewing machine, radio, radio-phonograph, television set, pianos, and other musical instruments, automobiles.

Source: Bureau of Labor Statistics, U. S. Department of Labor.

About one-third of the families in all three cities reported a balance between income and expenditures or a net surplus; about two-thirds in all cities reported net deficits. Installment debts incurred for the purchase of durables and other goods were less significant than decreases in savings. From 50 to 100 percent reported a decrease in liquid assets in various size groups.

Tables C–9 and C–10 give a percentage distribution of expenditures and average annual expenditures for current consumption items for families and single consumers with incomes under $2,000. The most significant fact revealed by these tables is that while single consumers and 2-person families in this income group kept their expenditures within their income, the 3-person families did not. In Houston, 3-person families had an average annual expenditure of $2,500 for current consumption; in Detroit they averaged $3,000. (There are no figures for 3-person families in Denver.) This clearly shows then, that the average 3-person family in Houston and Detroit in the "under $2,000" class was a deficit family.

TABLE C–9.—*Consumer units receiving less than $2,000[1] of annual money income after taxes in 1948—Distribution of expenditures by size group*

Major consumption categories	Denver		Houston			Detroit		
	Single consumers	2-person families	Single consumers	2-person families	3-person families	Single consumers	2-person families	3-person families
Total expenditure for current consumption	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Food total	35.5	30.2	24.5	42.9	35.5	38.6	38.5	26.0
Alcoholic beverages	6.3	3.3	.4	.3	.8	1.4	1.0	.9
Housing, fuel, light, refrigeration	24.3	21.6	20.0	16.6	12.0	24.4	26.1	19.6

[1] After personal taxes and occupational expenses.

[5] See *Monthly Labor Review*, July 1949, p. 34, for explanation of the meaning of "surplus" and "deficit" as used by the Bureau.

TABLE C–9.—*Consumer units receiving less than $2,000 [1] of annual money income after taxes in 1948—Distribution of expenditures by size group*—Continued

Major consumption categories	Denver		Houston			Detroit		
	Single consumers	2-person families	Single consumers	2-person families	3-person families	Single consumers	2-person families	3-person families
Total expenditure for current consumption—Continued								
Household operation	4.0	4.8	4.9	5.1	5.5	4.6	3.7	5.6
Furnishings	1.1	3.2	5.4	4.7	7.2	1.5	1.7	1.2
Durables [2]	.1	.6	1.4	1.5	2.2	.3	0	.4
Other	1.0	2.6	4.0	3.2	5.0	1.2	1.7	.8
Clothing	9.5	6.3	13.5	7.6	11.4	14.5	6.8	7.8
Automobile purchase	0	4.9	8.1	0	2.5	0	0	14.8
Automobile operation	.9	5.6	3.4	5.6	1.7	0	3.1	7.6
Other transportation	2.0	1.5	3.6	1.0	1.6	2.6	1.9	.8
Medical care	4.8	10.3	3.5	8.1	9.5	2.8	5.4	9.7
Personal care	2.8	2.5	3.0	2.2	2.7	2.5	1.7	1.8
Recreation total	2.6	2.3	2.6	1.5	.9	2.5	1.8	1.2
Radio, piano, phonographs, and other musical instruments	.6	.2	.8	.1	0	.4	.8	0
All other	2.0	2.1	1.8	1.4	.9	2.1	1.0	1.2
Tobacco	3.1	1.5	1.0	2.5	3.2	1.8	3.1	.9
Reading	1.2	.9	.9	1.3	1.0	1.2	1.4	.8
Education	1.2	(3)	(3)	0	(3)	.2	(3)	(3)
Other	.7	1.1	5.2	.6	4.5	1.4	3.8	1.3

[1] After personal taxes and occupational expenses.
[2] Includes mechanical refrigerator, deep-freeze unit, cooking stove, vacuum cleaner, washing machine, ironing machine, mechanical dryer, sewing machine.
[3] Less than 0.05 percent.

Source: Bureau of Labor Statistics, U. S. Department of Labor.

TABLE C–10.—*Consumer units receiving less than $2,000 [1] of annual money income after taxes in 1948—Average annual expenditures by size groups*

Major consumption categories	Denver		Houston			Detroit		
	Single consumers	2-person families	Single consumers	2-person families	3-person families	Single consumers	2-person families	3-person families
Total expenditure for current consumption	$1,049	$2,018	$1,819	$1,534	$2,495	$1,249	$1,667	$3,016
Food total	373	608	447	659	885	483	643	782
Alcoholic beverages	66	67	7	4	20	18	17	28
Housing, fuel, light, refrigeration	255	435	365	255	297	305	435	590
Household operation	42	97	89	78	138	57	61	170
Furnishings	12	64	97	72	179	19	28	38
Durables [2]	1	12	25	23	54	4	0	13
Other	11	52	72	49	125	15	28	25
Clothing	100	127	247	116	285	181	114	236
Automobile purchase	0	99	147	0	63	0	0	445
Automobile operation	9	113	61	86	42	0	51	230
Other transportation	21	30	65	15	39	32	32	25
Medical care	50	206	63	124	238	35	90	290
Personal care	29	50	54	33	67	31	29	55
Recreation total	27	48	47	24	23	31	30	35
Radio, piano, phonographs, and other musical instruments	6	5	15	2	0	5	13	0
All other	21	43	32	22	23	26	17	35
Tobacco	32	31	18	39	81	22	51	27
Reading	13	19	17	20	24	15	23	24
Education	13	1	(3)	0	1	2	(3)	1
Other	7	23	95	9	113	18	63	40

[1] After personal taxes and occupational expenses.
[2] Includes mechanical refrigerator, deep-freeze unit, cooking stove, vacuum cleaner, washing machine, mechanical dryer, ironing machine, sewing machine.
[3] Less than $0.5.

Source: Bureau of Labor Statistics, U. S. Department of Labor.

Expenditures for housing were lower in Houston but this is probably due to climate. Expenditures for durables were relatively low in all three cities. The proportion of total expenditures going for medical care was relatively high. The average annual expenditure for medical care for 3-person families was $238 in Houston and $290 in Detroit.

Table C–11 deals with expenditures for medical care, insurance, and automobile ownership. From 56 to 100 percent of all families and single consumers with incomes under $2,000 reported expenditures for private medical care while relatively few reported receiving care from public clinics.

Except for single consumers in Denver, the payment of life-insurance premiums was reported by from 50 to 90 percent of this group.

Automobile ownership was reported by one-fourth to one-third of the families in this group but very few of the automobiles were purchased in 1948.

TABLE C–11.—*Analysis of single consumers and families of 2, 3, 4, and 5 more persons receiving less than $2,000 of annual money income after taxes* [1]*—Expenditures for medical care, insurance, and transportation by size group—Percent reporting expenditures for medical care, insurance, and automobile purchase, 1948*

Size groups	Medical care				Insurance		Automobile ownership			
							Purchased in 1948			Purchased before 1948
	None	Private	Public clinic or hospital	Group care and hospitalization	None	Life, endowment, annuity, etc.	None	New	Second hand	
Denver:										
Single consumers	18	82	9	14	73	27	91	0	0	9
2-person families	0	100	6	44	31	69	50	0	12	38
Houston:										
Single consumers	0	100	0	25	19	81	75	6	6	13
2-person families	0	100	15	46	8	92	69	0	0	31
3-person families	0	100	0	54	27	73	73	0	9	18
Detroit:										
Single consumers	32	56	4	36	32	68	100	0	0	0
2-person families	19	81	12	25	31	69	69	0	6	25
3-person families	17	83	0	17	50	50	50	17	0	33

[1] After personal taxes and occupational expenses.

Source: Bureau of Labor Statistics, U. S. Department of Labor.

APPENDIX D

STATISTICAL AND OTHER DATA ON SPECIAL POPULATION GROUPS PREPARED BY THE SOCIAL SECURITY ADMINISTRATION OF THE FEDERAL SECURITY AGENCY

WORKERS REMAINING IN THE WAGE-CREDIT INTERVALS $1 TO $599 AND $1 TO $1,999 UNDER OLD-AGE AND SURVIVORS INSURANCE, 1937–40 AND 1943–44

The data here presented relate only to workers and wages in covered employment as defined by the Social Security Act of 1935 and subsequent amendments. Major exclusions are agricultural employment; work for Federal, State, and local governments; employment by certain nonprofit organizations or institutions; railroad employment; domestic service in private homes; and all types of self-employment. The absolute figures shown and percentages are derived from the Bureau's continuous work-history sample, which consists of approximately 1 percent of all social-security account-number holders. It should be noted that, before inflating to 100 percent, adjustments must be made for sampling errors, workers not reported in time for inclusion, and workers with more than one account number.

1937–40

For the period 1937–40 the continuous work history sample included approximately 224,800 workers (75 percent male) who had wage credits in all of these 4 years. Of this number 67,000 workers received wage credits of $1 to $599 during 1937. The extent to which these workers remained within this wage-credit interval throughout the entire period is indicated below:

TABLE D–1.—*Percent of workers who had covered employment in all 4 years 1937–40 and who received wage credits of $1 to $599 in 1937 who received less than $600 in every year of the specified period*

	Number (1 percent sample)	1937	1937–38	1937–39	1937–40
Total	66,990	100.0	78.6	61.8	49.9
Male	40,786	100.0	76.4	58.7	45.5
Female	26,204	100.0	81.9	66.6	56.8

As shown in table D–1, of the workers who were in covered employment in all 4 years 1937–40 and who earned less than $600 in wage credits in 1937, 49.9 percent received less than $600 in every one of the 4 years.

Table D–2 similarly indicates the extent to which 4-year workers with wage credits under $1,200 in 1937 remained within this wage-credit class in each of the years 1937–40. For example, of the 138,000 4-year workers who had wage credits of $1 to $1,199 in 1937, approximately four-fifths were in this wage-credit group in each year throughout the period.

TABLE D–2.—*Percent of workers who had covered employment in all 4 years 1937-40 and who received wage credits of $1 to $1,199 in 1937 who received less than $1,200 in wage credits in every year of the specified period*

	Number (1 percent sample)	1937	1937–38	1937–39	1937–40
Total	138,116	100.0	93.1	86.4	79.6
Male	88,949	100.0	90.8	81.6	72.2
Female	49,167	100.0	97.4	95.2	92.9

1943–44

The continuous work history sample for 1937–44 included 168,200 workers with wage credits in both 1943 and 1944 who earned $1 to $599 in wage credits in 1943. It included 249,250 workers with wage credits in both these years who earned wage credits of $1 to $1,199 in 1943. The proportions of these two groups of workers who also earned less than $600 and less than $1,200, respectively, in 1944 are shown in table D–3. For example, of the total number of workers in covered employment in both years who had wage credits of $1 to $599 in 1943, 40 percent were in the same wage-credit interval in 1944 For the wage-credit interval $1 to $1,199 the corresponding proportion is 53 percent.

TABLE D–3.—*Percent of workers who had covered employment in both years 1943 and 1944 and who received wage credits of $1 to $599 and $1 to $1,199, respectively, in 1943 who were also in these same wage-credit intervals in 1944*

	Number (1 percent sample)	1943	1943–44
Total:			
$1 to $599	168,200	100.0	39.8
$1 to $1,199	249,256	100.0	53.4
Male:			
$1 to $599	84,559	100.0	35.8
$1 to $1,199	122,190	100.0	46.4
Female:			
$1 to $599	83,641	100.0	43.9
$1 to $1,199	127,066	100.0	60.1

ILLUSTRATIVE CASES OF AGED PERSONS AND WIDOW-CHILD GROUPS IN BOSTON WHO WERE RECEIVING OLD-AGE OR SURVIVORS INSURANCE BENEFITS IN 1946

Case A

After working 21 years for the same company, in 1940 Mr. A quit his job as a truck driver at the age of 65 because the work was too heavy for him. The company had no retirement pay plan. He filed a claim for insurance benefits in Boston and was awarded $29.91 a month. His wife who was 5 years older received a wife's benefit of $14.96. The couple owned their home, valued at $6,500, and at the beginning of the year preceding the interview had $5,200 in a savings account. They received $128 in interest. This, together with their insurance benefits of $538 constituted their retirement income. In order to add to this income Mr. A did casual yard work for nearby estates, and reported earnings of $390 for the year. They used $200 of their savings. Both Mr. and Mrs. A suffered from poor health. Mrs. A who was 76 when she was interviewed the latter part of 1946 was crippled with arthritis and had heart attacks. Mr. A, 71 at the time of the interview, said he had sciatica and had to work very slowly because he tired so easily. AB 293–21.

Case B

When the wage earner died in 1944 at the age of 38 he left a wife, Mrs. B, aged 32, and a son, aged 7. He had been employed as a serviceman by a manufacturing company. His average monthly wage was $145 and the insurance benefit awarded his survivors was $39.84. This amount was completely inadequate to provide for the family's needs and the widow went to work although she had no one to care for her young son. Since her job was in a covered occupation, her insurance benefits were suspended for the period of her employment. During the survey year she had had an operation which caused her to lose time from her job and she drew on her assets continuously. The family's total income was $850 and they used $900 from their savings bank account. The widow was worried about the steady depletion of her capital. EC 1101–21.

Case C

Mr. C died in 1944 at the age of 33, leaving a widow and four small children. When they were interviewed in November 1946, the children were 3, 5, 8, and 11 years of age. Mr. C had been a crane operator in a building materials factory. His last wages were paid for the month in which he died so that his average monthly wage of $177 was not pulled down by a lingering illness. The four children were awarded benefits totaling $70.56. This was the maximum permitted under the present provision in the law that limits family benefits to twice the primary benefit.

The money income of the family during the year preceding the interview was as follows:

Insurance benefits	$847
Interest on savings account	10
Earnings of widow	475
Total income	1, 332

The widow worked as a waitress in a restaurant from 4 to 7:30 p. m. She said that this arrangement allowed her considerable time at home with the children, but it took her away from the evening meal. The oldest girl, aged 11, had the responsibility of supervising the evening meal for the three younger children, a responsibility which her mother considered to be beyond her years. In addition to their money income, the family had some noncash income attributable to the ownership of their home. The market value of the six-room house was estimated to be only $2,000, however, and there was a mortgage of $445. Mrs. C. had received $2,000 in lump-sum insurance payments at the time of Mr. C's death, and at the time of the interview she had $1,000 in a savings account. One of the children had been hospitalized for 10 days during the preceding year, apparently at only a nominal fee for the hospital and at no charge for the doctor.

Mrs. C commented that she thought the insurance benefits were a wonderful help, but she wished there was some arrangement whereby she would not have to go out to work and leave the children to shift for themselves.

Case D

Mr. D had worked 50 years for the same company and had earned good wages; his average monthly wage was $216. He was retired at the age of 71, however, with a pension from the company of only $20 a month. His insurance benefit was $37.74. His wife was considerably younger than he, and would not be entitled for about 10 more years. The couple's monthly income was $57.74—the total of Mr. D's retirement pay and insurance benefit. This was insufficient to meet their regular living expenses. The couple owned their home clear of mortgage, but taxes were high, and fuel expensive. They met their living expenses by withdrawing $500 from their savings; this left them $1,100, an amount sufficient for about two more years. At the end of that time some drastic readjustment will be necessary. If Mr. D requires medical care, which appeared probable in view of the comments of the interviewer that he was weak and tired, the savings would dwindle more rapidly. 528 A pot B–21.

Case E

In 1944 Mrs. E suddenly found herself out of a job when a social club in which she had been employed as a counter girl for the past 25 years closed its doors. She was 68 years of age when the club closed, and she applied for insurance benefits immediately. She was awarded monthly benefits of $22; in addition, Mrs. E received during the year $76 interest on savings and investments; her total retirement income amounted to $340. Mrs. E tried to get another job but because of her age was unable to obtain employment. She had lived with her married son's family while she was employed and she continued to live with them after her retirement. During the year studied, Mrs. E had made no payments to her son or daughter-in-law for her share of the joint living expenses because, she explained, her son would not accept anything from her. Her benefits, however, made money contributions from her son unnecessary. He was employed as a pressman at a newspaper, but had earned only $2,818 during the year, not a large salary on which to support himself, a wife, two small children, and his mother. FA 558–21.

Case F

Mr. F, who had been employed for 32 years as a conductor for a local transportation company, was laid off in 1941 at the age of 69. He was fortunate, however, in having worked for a company which provided retirement pay; he received $40 a month from his former employer. His wife was only 63 years of age at the end of the survey year and therefore was not entitled to insurance benefits. The couple's regular monthly income was derived from his insurance benefit of $25.53 and his retirement pay. Ownership of the home in which they lived was shared with a married daughter who occupied one of the two units into which it was subdivided. The couple's equity in the dwelling amounted to only $1,500. At the time Mr. F retired he had some cash savings, but by the beginning of the survey year (1946) had exhausted them. He was able to meet the mortgage payment of $18 a month, and his current living expenses out of his monthly income. Doctor bills, extra clothing, and sometimes food, were contributed by the married daughter who lived upstairs. A serious illness, of course, would force this couple to seek greater assistance from their married daughter or aid from public assistance. 532 A pot B–21.

Case G

At the time Mr. G was interviewed he was 73 years of age and his wife was 69. They received family insurance benefits of $38.72, based on an average monthly wage of $101. Mr. G had been a painter and had worked for the same employer for 30 years. A hand injury had forced him to quit working and file for benefits. The couple owned their home which they had subdivided; they received a net income of $260 for the rented unit. At the end of the year they had $900 in their savings account. Their income from rent and benefits would have amounted to $725, and this was too small to cover their living expenses; they withdrew $100 from their savings, and Mr. G secured steady work for 3 months of the survey year, and occasional jobs during the rest of the year. Altogether he earned $398 but he had 3 months' benefits withheld because of his employment. Their total income for the year was $1,006. The couple commented to the interviewer that they do without many things they would like to have, but with careful management they get along without outside help. Their fear is a serious illness, as they do not have the resources to see them through such a difficulty. 268–21 AB.

Case H

Mr. H quit his job as superintendent of two apartment buildings in 1940 when he suffered a heart attack. He was aged 65 and applied for insurance benefits immediately. His wife was only aged 54 and not eligible for wife's benefits. Mr. H was awarded monthly benefits of $25.97. This was the couple's only retirement income; they had a small savings account, which, at the end of 1946 was $385. Something had to be done, so Mrs. H took over her husband's job. After 6 years of work as a janitress and house superintendent her health was failing. She was under a doctor's care and Mr. H was seriously concerned about her continuing to work; he did not know, however, what else they could do. 499 A pot B–21.

Case I

When Mr. I died early in 1944 at the age of 36 he left a wife and three children. At the time of the interview in 1946 his widow was aged 35 and the children were aged 7, 9, and 10. Mr. I had been a shipper in a factory. On his average monthly wage of $153.75 the family was awarded a total of $65.62 insurance benefit—an amount limited by the provision that no family benefit can exceed twice the primary insurance benefit on a wage record. The total money income of the beneficiary group for the year was as follows:

Insurance benefits	$787
Interest on savings account	3
Aid to dependent children	65
Total income	855

The family had received $1,500 from a commercial insurance company when Mr. I died and a $175 contribution from his fellow employees. Assets of the group which had been $400 at the beginning of the year preceding the interview had been used for current living and debts of $91 for doctor, coal, and milk bills had increased to $123. At one time Mrs. I had to ask for help and during 3 months of the year she had received $21.68 a month under the aid-to-dependent-children program. The family lived in a four-room rented dwelling and raised enough vegetables for their own use. A small part of the children's clothing was furnished by relatives. The widow's mother who lived with them received $48.50 a month old-age assistance and paid $7 a week to the family for her share of the living expenses. Mrs. I had not worked since her husband died, feeling that she was needed at home to care for her children and aged mother. EC 1090–21.

Case J

Mrs. J. was widowed at the age of 42, when her son was 9 years of age. Her husband had been ill for a long time before his death and their savings and death benefits were used to pay the costs of his illness and funeral. Mrs. J. and her son were awarded survivors' benefits totaling $37.32 a month. This could not meet their expenses, and they had no assets on which to draw. Mrs. J. secured domestic work and earned $828 during the year; her son, who was 15 years of age at the time of the survey, obtained a job as delivery boy for a neighborhood grocery store and earned $820 during the year. Since his job was covered by the social-security program, his benefits were withheld for the period of his employment. Mrs. J. received her benefit checks of $22.39 a month because domestic work is at present not covered by the social-security program. Mrs. J. did not have the training for a job that would have adequately supported herself and her son and her insurance benefits were a great help. EC 1017–21.

Case K

Mr. K had been a soap maker in a soap factory for 31 years. He was laid off in 1940 at the age of 66 because his employer told him he was too old to work. He filed a claim for an insurance benefit in Boston and his benefit was $28.58 a month. His wife became 65 a year later and her wife's benefit was $14.29. The couple owned their home which they had subdivided into two units; one they occupied and the other they rented. They reported a net income of $323 during the preceding year from the rented unit. Their dwelling which they valued at $5,750, was mortgaged for $500. In addition they had 10 shares of stock with a market value of $512; from these they received dividends of $25. They had $700 in a savings account at the beginning of the year preceding the interview, but they withdrew $400 of it to meet their current bills. They carried no life insurance.

The interest for the year on their savings account was $8. Mr. K had gone back to work during the war, but was laid off shortly after Japan's surrender and had been unable to get another job. He had given up the idea of regular employment, but he did his own repair work on his dwelling and was painting the building at the time of the interview late in 1946. He was then 72 years old. Mr. K had applied for unemployment compensation late in 1945 and had received $315 from this source during the past year. The couple's total income for the year amounted to $1,185. In the future, however, they could rely on only about $870, of which $514 would come from insurance benefits. This retirement income would be less than recipients of public assistance in a similar living arrangement were permitted to have at the time of the interview. The couple, however, would undoubtedly remain independent of public assistance, unless a serious illness made assistance from an outside source imperative. They had no children. AB 269–21.

Case L

Miss L was 74 years of age when she was interviewed in the fall of 1946. She had been employed as a secretary in a legal office for some 36 years, and had quit working at the age of 70 upon the advice of her physician. She was awarded monthly benefits of $26.59—$319 a year—and this, together with $100 a year for her services as administratrix of an estate, and $38 a year interest on her savings account, constituted her retirement income. For many years she had occupied an apartment for which she had paid $35 a month rent. In order to economize Miss L had rented one room for $24 a month. Her income did not cover her expenses and she had withdrawn $750 from her savings. Miss L had $1,500 left at the end of the year, enough for probably two more years. She commented to the interviewer that she hoped she would die before her savings were exhausted. FA 716–21.

Case M

Mr. M, a pattern maker, was forced to retire at age 76 due to poor eyesight His monthly insurance benefit, which amounted to $20.92, was his only income. The beneficiary, a widower, lives with his daughter and son-in-law. He pays them $18 a month for room and board, and has $2.92 a month for his own use. He is dependent on his children for clothes and in case of illness or any mishap, he would be completely dependent on his daughter and son-in-law for medical care, as he has no savings. His son-in-law earns about $200 a month as an assistant scout executive. He is obviously not in a position to assume heavy medical bills for his father-in-law. Mr. M is not a citizen and therefore is not eligible for old-age assistance. Male A 21–50.

Case N

After working 33 years for the same company as a marble worker, Mr. N at age 65 quit his job because of failing health and became entitled to monthly benefits of $10.93. The company had no retirement pay plan. The beneficiary, who is a widower, lives alone in an attic apartment for which he pays $10 a month rent. His only son, who is single, paid a $72 electric bill for the beneficiary. During the survey year, he received $229 from public assistance and the payment of a $10 doctor bill by a lodge. He stated he needs more medical attention, but hesitates to ask for more as he feels that he is getting enough from public assistance. The beneficiary's only asset is a $200 bank account, and a life insurance policy with a face value of $250, on which he is still paying premiums. Male A 60–21.

Case O

Mr. O was awarded a monthly insurance benefit of $28.05, on an average monthly wage of $117. He had been forced to quit working in 1942 because of a serious heart condition. At the time of the interview in 1946 Mr. O was bedridden; he was living in a boarding house and paying his entire insurance check for his board and room. He had withdrawn $100 of his savings to pay doctor bills, but this had not been enough, and at the end of the year he owed the doctor $45. He had only $100 of his savings left. The landlady was objecting to the care of a bedridden roomer, and told the interviewer that she could not continue the arrangement much longer. Mr. O was gloomily anticipating being moved to the city hospital. 82 A–21.

Case P

In the fall of 1946 when Mr. and Mrs. P. were interviewed in Boston by a representative of the Bureau of Old-Age and Survivors Insurance they were 69 and 68 years of age. Both were in fairly good health although during the preceding year they had spent $215 for medical care. Mr. P. had been employed

as a clerk in a store. Following an accident in 1944, he had been shifted to a part-time job and he filed a claim for insurance benefits. His benefit was $27.33 a month and his wife's was $13.67. Mr. P. continued working but limited his hours of employment so that his earnings would be not more than the $14.99 maximum permitted under the Social Security Act without benefit suspension. During the year preceding the interview he had earned $135. The couple owned their home, valued at $6,300, which they had remodeled into three units, and they rented two of them. The home was mortgaged for $1,800. The couple had $1,875 invested in United States Government bonds and $2,260 in a savings account, and carried a $1,000 life insurance policy. Their retirement income of $680 consisted of $492 insurance benefits, $33 interest on their savings account, and $155 net income from the rented units in their dwelling. With Mr. P.'s earnings the couple had a total income of $815 for the year. They had used $60 of their savings for current living. Mr. P. expressed his appreciation of the old-age insurance program, for without it they would have had little security. However, the retirement income of the couple was considerably less than the income public assistance recipients in the same living arrangements in Boston were permitted to have. Mr. and Mrs. P. commented they hoped they could remain independent; they were determined to live within their income and to use their savings only for emergencies. AB 429–21.

Case Q

At the time of the interview in the fall of 1946 both Mr. and Mrs. Q. were 72 years old. Mr. Q. had quit his job in a cigar factory in Boston in 1944 because he was ill. His monthly insurance benefit was $28.37, and his wife's was $14.19. In addition to the insurance benefits of $511 for the year, they had almost no other retirement income. They did, however, own their home clear, and valued it at $6,400. They had $681 invested in securities from which they reported an income of $20. At the beginning of the year preceding the interview they had $4,700 in a savings account, but during the year they had withdrawn $700 of it to pay current bills. Interest on their savings account amounted to $44 for the year. Their total retirement income of $575 was the only income they had. Mr. Q. had undergone an operation during the year which had cost $250. Mrs. Q. said her health was good but Mr. Q.'s was not. It appeared certain that the couple would have to use their savings regularly to supplement their retirement income. They would remain independent only as long as their savings lasted. They had no children to whom they could turn. They carried no life insurance. AB 390–21.

NOTES

NOTE I. ESTIMATES OF TOTAL ANNUAL CASH INCOME OF RECIPIENTS OF OLD-AGE OR SURVIVORS INSURANCE BENEFITS

In December 1948, approximately 1,590,000 persons 65 years of age or over in some 1,270,000 families (including single-member families) received old-age or survivors insurance benefits. When old people file claims for benefits, information is not obtained about their living arrangements. Marital status is not available for all beneficiaries. The marital status of beneficiaries in families in which only one benefit is received and living arrangements of all the beneficiaries who were on the rolls in December 1948 have therefore been estimated on the basis of the findings of the field surveys of the Bureau of old-age and survivors insurance.

Of the 1,590,000 aged beneficiaries it is estimated that 726,000 were nonmarried persons receiving either primary benefits, aged widow's benefits, or parent's benefits; this number includes 6,000 men who had children receiving child's benefits. Approximately 864,000 beneficiaries were married and living with their spouses. Two benefits, both of which require that a person be 65 years of age or over in order to be eligible, were received by approximately 322,000 couples—those with a primary and wife's benefits, or two parent's benefits—and three or more benefits were received by two or three hundred couples with a wife and one or more dependent children receiving benefits. Only one benefit was received by 208,000 couples—those in which the man received a primary benefit but the wife was under age 65, those in which the wife received a primary benefit but her husband could not be entitled to benefits on her wage record and was not eligible on the basis of his wage record, and those in which only one spouse received parent's benefits. A primary and child's benefits were received by some 12,000 couples in which the wife was not entitled to benefits but dependent children were receiving child's benefits.

It is probable that approximately 333,000 nonmarried aged beneficiaries, 177,000 couples receiving two benefits, and 112,000 couples receiving only one benefit live by themselves. Of the families in which there are entitled children probably 2,500 widowers, 5,000 couples with the wife nonentitled, and 100 couples with the wife entitled to wife's benefits live by themselves with their dependent children.

NOTE II. ESTIMATES OF TOTAL ANNUAL CASH INCOME OF RECIPIENTS OF OLD-AGE ASSISTANCE

In the estimated distributions of total cash income of recipients of old-age assistance for the calendar year 1948 given in table 5, page 12, of the text separate distributions were provided for recipients living alone and for those living with others. The distributions indicate a higher average income for those living alone than for those living with others. Two explanations for the difference can be given. In the first place, recipients living with others are more likely to have income in kind (e. g., shelter or food furnished by relatives) and, where income in kind does not exist, the recipient's share of common household expenses tends to be lower than the household costs of a recipient living alone. In addition, available information indicates that the proportion of recipients living alone tends to be relatively higher where assistance standards and average cash income is also high.

Distributions of the income of recipients are not distributions of family income. Recipients living alone may be regarded as one-person families; but where the recipient is living with others, the estimate of total cash income does not include the income going to other persons in the family. (An aged couple, both recipients of old-age assistance, with a total cash income of $750 a year, would be treated as two recipients living with others with incomes under $500.)

Variation among the States in the form in which medical assistance is given has affected the distribution to some extent. In a few States nursing home care and extraordinary medical and hospitalization costs are met through the money payment, while other States meet sizable medical bills by vendor payment. The latter, of course, would not be included as cash income. High medical costs met through the money payment, account for the fact that some recipients have cash incomes of over $500, and, in a few cases, more than $2,000 a year.

NOTE III. ESTIMATES OF TOTAL ANNUAL CASH INCOME OF FAMILIES RECEIVING AID TO DEPENDENT CHILDREN

In the estimated distributions for the calendar year 1948 of total cash income of families receiving aid to dependent children given in table 9, page 21, of the text, the families receiving aid to dependent children do not always correspond with the Census definition, since the aid to dependent children family excludes persons who are not regarded by the agency as part of the assistance group.

Medical care is included as income for those States in which medical care is provided by a cash payment directly to the family. Inclusion of medical costs raises the annual cash incomes of some families considerably above the normal level for maintenance assistance.

The estimate of incomes of families with seven or more dependent children produced a bimodal distribution. Because of the crudity of the bases used for estimating, it cannot be ascertained that a distribution of actual data would prove to be bimodal, but it is conceivable that it would be. A number of States with low payments operate under over-all family maximums, whereas more liberal States continue to increase the payment as the size of the family grows, thus drawing further away from low-payment States in the amounts of assistance given to the largest families.

APPENDIX E

Summaries and Findings of Existing Studies With Regard to Some Sociological Effects of Low Incomes, Prepared by W. H. Gilbert, of the Legislative Reference Service of the Library of Congress

1. WHAT ARE THE EFFECTS OF LOW INCOME ON CRIME AND DELINQUENCY?

Edwin H. Sutherland in his Principles of Criminology (fourth edition, 1947, pp. 173–174) summarizes the evidence regarding incidence of crime and low-income groups. The lower economic class, he indicates, has a much higher official crime rate than the upper economic class. He bases his conclusion on

two different types of data. First, it has been shown that arrests, convictions, and commitments to prison are concentrated in the lower economic class greatly in excess of the relative numbers of that class in the population, and that this concentration has been found both for adults and for juveniles.

He presents evidence from two studies of juvenile delinquents to bear this out. M. G. Caldwell in an article entitled "The Economic Status of Families of Delinquent Boys in Wisconsin" in the American Journal of Sociology (vol. 37, p. 233 (September 1931)) found that 33.4 percent of the parents of boy delinquents and 52.7 percent of the parents of girl delinquents in Wisconsin correctional institutions were unskilled, which contrasts with an incidence of only 11.8 percent unskilled in the entire employed population of the State. A second study entitled "Results of the Sims Socioeconomic Rating Scale" by C. Thomas in the American Journal of Orthopsychiatry (vol. I, pp. 527–539 (October 1931)) showed that the Detroit parents of delinquents had a score of 10.5 on the Sims socio-economic rating scale in comparison with 14.5 for a control group.

A second line of evidence consists of comparison of delinquency rates and economic status by local areas within cities. An example of this sort of study is W. F. Ogburn's article entitled "Factors in the Variation of Crime Among Cities" in the Journal of the American Statistical Association (vol. 30, pp. 12–34 (March 1935)) which showed a significant association of poverty and crime in 62 cities. Clifford R. Shaw and Henry D. McKay in their work on Juvenile Delinquency and Urban Areas (Chicago, 1941, p. 141 ff.) indicated that in Chicago male delinquencies correlated with cases in the United Charities and the Jewish Charities with a coefficient of +0.74, with dependency cases in the juvenile court by +0.82, and with mother's pension cases by +0.63. They also found a very high positive correlation by residential areas between boy and girl delinquency rates and between boy delinquency rates and adult crime rates.

After some further discussion of evidence regarding linkage of crime rates with class, Sutherland asserts that a general positive conclusion can hardly be derived from all these studies. He chooses instead to draw the negative conclusions that official crime statistics are biased as to class by the exclusion of white-collar crime [6] and hence tend to exaggerate the extent to which crime is concentrated in the lower-income groups, and that excessive criminality of the lower classes except in the official police records has not been really demonstrated.

Martin H. Neumeyer in his study entitled "Juvenile Delinquency in Modern Society" (New York, 1949, pp. 202, 209, and 211) reaches somewhat similar conclusions on the basis of evidence cited. He cites the extended study of Sheldon and Eleanor Glueck on One Thousand Juvenile Delinquents (New York, 1934, pp. 68–72) in which it was found that among 925 families with delinquent boys 8.1 percent were dependent and 68.2 percent were in marginal economic status. Other studies by the Gluecks showed similar if not lower economic circumstances in the families of young reformatory men and 500 delinquent women.

Neumeyer then goes on to relate that, while William Healy's early studies emphasized the importance of poverty and dependency in delinquent backgrounds, his later investigations with Augusta F. Bronner minimized the factor of poverty per se but emphasized the unsatisfactory human relationships that usually develop from destitute and poverty-stricken homes and neighborhoods. Thus the social inadequacy, frustration, and emotional insecurity which accompany poverty may play a real part in the genesis of delinquent behavior. It is inferred that removal of the consequences of poverty would reduce the gross amount of delinquency.

Neumeyer adds that the comparative statistics of delinquents coming from poor homes may not be accurate indications of reality. This is because law-enforcement agencies are often more lenient in dealing with children from families in economic comfort than from those in poverty. The same may be true in the case of adult offenders. As Shaw, Thrasher, and others have shown, antisocial attitudes and law violation have come to be associated with slums and blighted neighborhoods where children are considered tough and dealt with accordingly, and often this requires the removal of juveniles from the home to an institution for treatment and protection. In this way the administrative practices to meet the situation effect the statistics regarding the relation of poverty and law violation.

Nor can it be entirely accepted that poor housing conditions such as overcrowding, inadequate sanitation, and physical dilapidation are necessarily conducive to delinquent behavior. Some investigators of these matters have cautioned against hasty conclusions such as these regarding the direct influences of

[6] Crimes committed by members of the white-collar class involving property rather than violence.

poor housing on delinquency rates. Their opinion indicates that housing is only one of many factors, the relative importance of which has not been fully tested or demonstrated. Social reformers have been inclined to exaggerate the importance of poor physical environment as a cause of delinquency. Slum clearance may help reduce, but it can hardly be expected to wipe out, juvenile delinquency.

Another writer, Donald R. Taft, in his Criminology (New York, 1944, p. 129) states his conclusion that, even if the majority of delinquents are needy, the majority of the needy do not become delinquents. According to his account Healy and Bronner found that, in reviewing their experience with thousands of delinquent cases in both Chicago and Boston, poverty was present in about one-fifth of the cases, which was about the same ratio as in the general population. Moreover, Cyril Burt's book, The Young Delinquent (New York, 1929, p. 92), dealing with English cases, could find only 3 percent of male delinquency cases where the effects of poverty were the prime conditions leading to the delinquency.

Passing now to the study of low-income adult offenders in relation to law violation, we find the same negative conclusions. An example may be cited in John Lewis Gillin's book, Criminology and Penology (New York, 1945, p. 141). The author's study at Wisconsin State Prison showed that prisoners in the professional, proprietary, and clerical classes constituted 19.9 percent of the sample, while the three categories of farmer or farm laborer, skilled and unskilled laborer, made up the remaining 80.1 percent of the offenders. Since the occupations of professional and unskilled laborer constitute 4.1 and 31.6 percent of the total sample, he believes that there is evidence of differential economic disadvantage associated with criminality, with an apparently greater percentage of offenses committed by the lower occupational groups.

Gillin then goes on to say that not all of those who commit crime are apprehended or imprisoned. Inability to hire lawyers to defend themselves would account in part for the higher commitment rates, as would inability to pay fines. He concedes, in concluding his remarks, that it is possible that the lower economic classes contribute more than their share to crime as it is commonly defined, but in order to prove this we shall have to produce more careful studies than have been made up to the present time.

Hans von Hentig, in his Crime: Causes and Conditions (New York, 1947, pp. 226–227), asserts that the penalty of a fine is extremely frequent for misdemeanors and to a certain extent in felonies in some areas. This usage means that if a person cannot pay a fine he has to serve a prison term as the only alternative. Poverty thus becomes a factor aggravating the original sentence. On the other hand, ability not only to pay a fine but to post bail keeps many persons out of jail. In the following ways, also, ability to pay may give immunity in criminal procedures; "fixing" of (1) victims, (2) witnesses, (3) police, (4) clerks, (5) juries, (6) grand juries, (7) prosecutors, (8) judges, and others.

Harry Elmer Barnes and N. K. Teeters have the following to say with regard to crime and income class in their extensive study of New Horizons in Criminology (New York, 1945, p. 208). The administrative processes are more favorable to persons of good economic circumstance than to those in poverty, with the result that if two persons of different economic levels are equally guilty of the same offense the one in the lower class is more likely to be arrested, convicted, and committed to an institution. In addition, the laws are usually written, administered, and implemented primarily with reference to all kinds of crimes committed by lower-income-level persons.

In conclusion, we may cite the criminological characteristics which William Lloyd Warner and Paul S. Lunt attribute to the two lowest-income and social classes of Newburyport, Mass., in The Social Life of a Modern Community (New Haven, 1941, pp. 444–450). About one-fourth of the arrested people of Yankee City are of the upper "lower class," or about 3 percent of its entire group. In the case of the lower "lower class," its members have been more frequently arrested than any other in the community, approximately 11 percent of its entire group. Thus, while the lower "lower class" accounts for about 65 percent of the arrests in the town, the upper "upper class" accounts for but one-half of 1 percent. About one-fourth of 1 percent of all arrests in Yankee City are of the lower "upper class." The upper "middle class" accounts for less than 2 percent of the arrests in the town, while the lower "middle class" accounts for about 8 percent. Thus it can be seen that lower-income groups or social classes preponderate in the arrests in this community.

2. HOW SUCCESSFUL ARE THE CHILDREN OF LOW-INCOME FAMILIES IN EMERGING FROM THAT STATUS?

F. W. Taussig and C. S. Joslyn studied the backgrounds of 7,371 businessmen in the United States in 1928 (American Business Leaders, New York, 1932). After a comprehensive survey of the origins of these men, the authors concluded that the typical figure among present-day business leaders in the United States is neither the son of a farmer nor the son of a wage earner. In fact, not more than 12 percent of the persons studied had fathers who were farmers, and only about 10 percent had fathers who were manual laborers. If it is permissible to speak of a typical business leader at all, the businessman's son is certainly the most eligible for that title, since no less than 56.7 percent had fathers who were businessmen of one sort or another (owners or executives). Thus we have definite evidence, the authors assert, that the present generation of business leaders has been recruited in greater part from the sons of businessmen and not, as American popular tradition maintains, from laborer or farm parentage in the main.

John W. McConnell, in his study The Evolution of Social Classes (Washington, D. C., 1942, pp. 97–98), reports that, in a sample of wage earners and white-collar workers of New Haven, Conn., only 7 percent of the fathers of the white-collar workers were laborers, and the remainder were artisans, dealers, and proprietors. On the other hand, the fathers of wage earners were in turn either wage earners or farmers. He concludes, therefore, that, although there is still a possibility of change in the occupations of children from those of their parents, the movement progresses but a step at a time from common laborer to artisan, to office worker, to professional and, finally, business executive. While it is slow among the wage earners, progress upward becomes more rapid among white-collar workers.

In his two studies of Muncie, Ind., in 1924 and 1935 (Middletown, New York, 1929, p. 66, and Middletown in Transition, New York, 1937, pp. 67–72), R. S. Lynd gave some attention to the prospects for advancement from the lower-income class. In his 1924 study, Lynd found that the opinion of wage earners' wives was very negative regarding their husbands' prospects of promotion. Once established in a particular occupational groove, the only promotions possible seemed to be to foremanship at rare intervals. Progress beyond foremanship seemed blocked by the interposition of college-trained technicians between the foreman and the managers and owners. Although new technical developments such as the automobile and new uses of electricity had opened doors to independent enterprise for some workingmen, the increase in costs of machine equipment hindered the poorer workmen from launching forth in this manner.

In his study of 1935, Lynd found still less opportunities for promotion in the lower-income classes. Instead of a long ladder which anyone could climb provided he worked hard and had a reasonable amount of ability, there were in reality two ladders, the one for workingmen becoming shorter, harder to climb, and leading nowhere in particular, while the other was for middle-class persons and began a long jump above the plant floor, with ample opportunity to climb to higher positions. In the latter case, all managerial and technical positions were filled by individuals recruited from classes above the wage earner; and, in addition, it was found to start halfway up the social ladder. For the workman, the upper limit of ascent is definitely restricted, except in isolated cases. This would indicate that in this town, at least, the American dream of equal opportunity is being shattered by the relentless changes in the economic system. Unfortunately Lynd does not present figures on individual occupational histories which would adequately document this conclusion.

Among other features of this situation noted by Lynd in Muncie was the disappearance of apprenticeship and the blurring of most distinctions between skilled and unskilled labor. In addition, the step up to foremanship was becoming even more difficult. Apparently the only recourse for a workman anxious to advance out of his class in Muncie was to migrate elsewhere.

One other study of an urban area of comparable size was made by P. E. Davidson and H. D. Anderson at San Jose, Calif., in 1933–34, Occupational Mobility in an American Community (Stanford University, 1937). The occupational history of 1,242 persons was studied, and the occupations were classified as unskilled, semiskilled, skilled, clerical, proprietary, and professional.

The findings of these researchers regarding vertical social mobility of the laboring group were rather detailed but may be summarized as follows. A third

of the semiskilled workers (34 percent) fail to move, and 30 percent advance to the skilled trades. The 58 percent of unskilled laborers climbing above their original status tend to settle on the other manual-labor levels, but a fourth of the total group succeed in entering the white-collar class. Stated in other words, this indicates that four-fifths of the semiskilled workers started in the lowest two levels, and nearly three-fourths of the unskilled began work on that low level. At a higher level, the preponderance of those who began in white-collar occupations stayed in this category; and, similarly, manual laborers remained for the most part in manual occupations. The percentage of the semiskilled who had risen from below was 36, of skilled, 67, of clerical occupations, 46, of proprietors, 80, and of professionals, 59. In terms of present regular employment compared with beginning employment, the unskilled group suffered a net loss of 23 percent (composed of those who had risen out of that category).

The annual income of workers on the different levels of regular occupation at San Jose when the study was made was: professionals, $3,173; proprietors, $3,311; clerks, $1,964; skilled, $1,546; semiskilled, $1,341; and unskilled, $811.[7]

Turning now to the rural scene, we find reference to a lack of vertical mobility for low-income groups in a study of a small town in South Dakota, "Prairie Town," reported by John Useem, Pierre Tangent, and Ruth Useem in Stratification in Prairie Town, American Sociological Review, June 1942, pages 331–342.

The development of classes in this community was a comparatively recent phenomenon, since both the upper and the lower groups stem from pioneer ancestors hardly more than two generations ago. Today, however, the younger members of the upper and lower classes are children of parents with similar social positions in the community and there is no instance in the last generation of a person born in a "Bottoms" family becoming a member of the elite class or the reverse. Death and migration upon retirement are the principal unsettling factors among the upper stratum, and the lower ranks never voluntarily retire. They eventually become unemployable and continue to live at home with the help of grown children and public assistance. All in all, there is very little if any marked rearrangement of social positions for individuals in this community.

A study of Virginia's marginal population by W. E. Garnett and A. D. Edwards, Virginia's Marginal Population, Virginia Agricultural Experiment Station Bulletin 335, July 1941, pages 143 and 152, indicates that reports on 531 heads of rural wage-laborer, share-cropper, and other tenant-farm families showed that 16 percent had advanced above their parents in income status and general community standing while 24 percent declined in income and social standing and 60 percent had remained about the same. Of the 260 grown sons of these families, 68 percent were reported as having the same status, 18 percent showed less status, and 14 percent were reported as having made some advance. The authors go on to add that data from generation to generation of a large number of these families in widely scattered communities show a relatively small percentage of the offspring of marginal groups who ever achieve a marked rise in status.

A study entitled "Landlord and Tenant on the Cotton Plantation" by T. J. Woofter, Jr. (Washington, D. C., 1936, pp. 115–121), indicates that in a number of plantation families of the Carolinas the trend of mobility was up the ladder in 1934. Some 63 percent of the share croppers came up from the status of wage hands, as against 43 percent moving down from other tenures. He adds that, since almost three-fourths of all plantation families were share croppers or wage hands, the difficulty of ascending the agricultural ladder is almost self-evident.

He quotes also from a research project of Horace C. Hamilton on 1,703 rural families in North Carolina where the conditions had been improved in 1934 and 1935 by the Agricultural Adjustment Administration. Hamilton found that, out of 185 farm laborers in 1934, 43 had shifted up the ladder in 1935 into the cropper, renter, and owner groups. Of 400 croppers, 22 shifted up the ladder as contrasted with 19 who sank to the status of farm laborers. Of 356 renters, 8 moved up the ladder and 19 dropped to the status of laborer or cropper. By comparison, only 21 of the 202 farm laborers in 1931 shifted up the ladder in 1932, only 16 of the 380 croppers and 4 of the 321 renters, all of which would indicate the rapid changes possible in economic status of some rural groups and the mobility upward and downward dependent upon current political institutions and economic conditions.

B. O. Williams in his Mobility and Farm Tenancy, Journal of Land and Public Utility Economics (vol. XIV, No. 2, May 1938, pp. 207–208) reported on 2,000

[7] Mean incomes, 1935–36; professions, $3,087 to $6,734; business, $2,547 to $4,212; clerical, $1,901; and wage earners, $1,259. Source: National Resources Committee, Consumer Incomes in the United States, 1935–36. Washington, 1938. Table 9, p. 26.

farm families of Pickens County, S. C. He found that tenancy was a stepping stone to ownership for the sons and daughters of owner families but not for the sons and daughters of tenant farmers. In other words, a fairly high proportion of children of owners began their career as tenant farmers and later on in life became owners of farms. But in only a few cases did children of tenant farmers start in tenancy and later on in life become owners. Moreover, it was noted that not one son or daughter of a tenant farmer in the entire county had graduated from college, whereas among the owner families studied approximately one-fourth had children who had graduated from college.

According to T. Lynn Smith, The Sociology of Rural Life (New York, 1947, pp. 348–349, 542 ff.), the farm laborers, including the southern share croppers, make up the bulk of the lower agricultural classes. Migratory farm wage earners and share croppers are at the top of the disadvantaged classes. The middle class is represented by farm owners and renters, while the upper class consists of the large landowners.

Speaking of the South, he writes that the plantation has continued to monopolize the most productive soils with a result that the independent owner and owner-operator have no part in the rewards of the system. Those who would like to ascend the agricultural ladder have to abandon the better soils of the plantation for the poor piney-woods areas or the area of disintegrating plantations if they are to set themselves up as independent operators. Some stay and eke out a meager existence on the poor soils of such areas for the remainder of their days. Probably a larger number, however, when they find their resources are dissipated, make their way back again to the plantation to begin again as share croppers. Positions on the top rung of the agricultural ladder, as owners, are generally almost impossible to achieve and retain. The common cycle is for an agricultural laborer to save up and buy a few tools and farm animals and then become a renter for a few years. Debts soon begin to accumulate, and when they take all his resources he returns to his former position as day laborer or share tenant.

APPENDIX F

Statistical Data prepared by the Bureau of Agricultural Economics and the Bureau of Human Nutrition and Home Economics of the Department of Agriculture

LOW-INCOME FARM FAMILY EXPENDITURES

Applying the definition of a money income of less than $2,000 to farm families would include, in 1947, more than half of the farm operator families in the United States. In view of the problems of taking into account the relatively greater amount of nonmoney income which farm families usually have and the differences in the character of family living among farm and city families, it seems wiser to consider, for the purposes of this report, farm families which among themselves have relatively low income. Therefore, this report is concerned with expenditure patterns of farm families having the lowest third of family income, the differences in family expenditures between different groups of farm families, and the differences in family expenditures between those among farm families having the lowest third of income and those among urban families with the lowest third of income.

Patterns of expenditure of farm families with the lowest third of farm family income as shown in different expenditure studies.—Among the studies which have been made in recent years, two give an opportunity to study patterns of consumption for farm families of the Nation as a whole; family spending and saving in wartime, in which data were collected for the year 1941, and the consumer purchases study, in which data were collected for the year 1935-36.

In 1941 money expenditures for family living of all families and single individuals in the lowest third of all farm families (classified by money and nonmoney income) amounted to $402. Of this amount 35 percent was expended for food purchases; 18 percent for housing, household operation, and furnishings and equipment; 17 percent for clothing; 10 percent of transportation; 8 percent for medical care; and 12 percent for all other items.[8]

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[8] The figures for 1941 are derived from tables 51 and 52, Rural Family Spending and Saving in Wartime, U. S. Department of Agriculture Miscellaneous Publication No. 520. Outlays for gifts, welfare and personal taxes are not included under family living expenses in this discussion; "other" includes personal care, recreation, tobacco, reading, education, and miscellaneous.

These families drew upon past savings or borrowings to the amount of $119. Money expenditures were supplemented by nonmoney income of food, fuel, housing, furnishings and equipment, and clothing to the value of $365. When families were classified by net money income (rather than by money plus nonmoney income) the pattern of distribution of money expenses diverged only slightly from that given above (see below, p. 113).

In 1935-36 it is estimated that the third of the farm families of two or more persons having the lowest incomes—net money and nonmoney—had an average net money expenditure for family living of $326.[9] Of this amount 38 percent was spent for food; 15 percent for housing, fuel, light, refrigeration, other household operation, furnishings, and equipment; 17 percent for clothing; 11 percent for transportation; 8 percent for medical care; and 11 percent for other items. These families drew upon past savings or borrowed to the extent of $161, on the average. Nonmoney income from home-produced food and fuel, and imputed housing was valued at $288.

The following summarizes the percentage distribution of money expenditures for family living to the main categories, as given above for the lowest third of farm families in these 2 years:

Item	1941	1935-36
Food	35	38
Furnishings and equipment	6	4
Housing and household operations	12	11
Clothing	17	17
Transportation	10	11
Medical care	8	8
Other	12	11
All items	100	100

From these two studies it can be seen that the patterns of consumption were roughly the same in these years in spite of the fact that farm income had risen. Since no data are available on farm family expenditures on a Nation-wide basis since 1941, the effect on family living patterns of further increases in money income or other factors cannot be determined.

Differences in patterns of consumption between low-income and high-income farm families.—Expenditure patterns of low-income farm families differ considerably from those of high-income farm families as may be seen from the following comparison of the percentage distributions of family living expenses of the lowest third of all farm families (including single persons) classified by money and nonmoney income, and the highest third (1941 study):

Item	Lowest third	Highest third
Food	35	28
Housing and household operations	12	13
Furnishings and equipment	6	9
Clothing	17	16
Transportation	10	15
Medical care	8	7
Other	12	12
All items	100	100

A comparison of the estimated consumption patterns of these two groups of farm families in terms of dollar amounts serves also to demonstrate the differences. Because of the considerable price and other changes since 1941, the following figures cannot be used to indicate current levels of expenditures for the various items by farm families.

[9] Figures from consumer purchases study have been derived from data shown in tables 87, 144, 147, 148, 149, 160 and 362, Family Expenditures in the United States, National Resources Planning Board, June 1941. For a discussion of low-income farm families based upon data from the consumer purchases study see Patterns of Living of Farm Families, by Day Monroe in The Yearbook of Agriculture, 1940, pp. 848.869.

Item	Lowest third	Highest third
Average net money plus nonmoney income	$639	$3,027
Net money income	[1] 275	[1] 2,353
Nonmoney income—total	364	674
Food	256	408
Housing	68	197
Household operation	27	37
Furnishings and equipment	3	8
Clothing	10	24
Average money expenditures for family living—total	401	1,346
Food	140	374
Housing	10	34
Fuel, light, and refrigeration	24	86
Other household operation	15	58
Furnishings and equipment	25	122
Clothing	67	217
Automobile	33	193
Other transportation	5	9
Medical care	33	96
Personal care	9	32
Recreation	10	48
Tobacco	11	23
Reading	4	12
Formal education	4	15
Miscellaneous family expense	11	27
Gifts, welfare, and personal taxes	16	86
Average net savings or deficit	−119	965

[1] The discrepancies of $23 in the case of the lowest third and $44 in the case of the highest third between net money income and outlays for family living, gifts, welfare, and personal taxes, and savings or deficit is accounted for by inheritance or gifts and small balancing differences.

Differences in patterns of expenditure between selected groups of low-income farm families.—The Nation-wide averages do not reveal the differences that exist in expenditure patterns among farm families living in different sections of the country, or among those of varying size, tenure, or color. The 1935–36 consumer purchases study was designed so as to provide comparisons of the consumption patterns of families with such differing characteristics. The following is one example of such possible comparisons: The expenditure position of two-person farm families having money plus nonmoney income falling in the $500 to $749 range in Illinois-Iowa is compared with the expenditure pattern of two-person white operator families with similar incomes living in Georgia-Mississippi. The percentage distribution of money expenditures by major categories was as follows: [10]

Item	Illinois-Iowa	Georgia-Mississippi
Food	32	28
Housing and household operation	17	14
Furnishings and equipment	4	3
Clothing	13	15
Transportation	12	17
Medical care	10	11
Other	12	12
All items	100	100

The money expenses amounted to $373 in the case of the Illinois-Iowa group, and $264 in the case of the Mississippi-Georgia group, although the average incomes of the two groups were almost the same. The former group, however, had a net deficit of $97, while the latter had a net increase in assets of $3.

A more recent survey of farm family living, made in 1945, provides some further comparisons of the divergence in patterns of different groups of low-income farm families. In this study gross cash income was used for purposes of classification.

[10] Data from Family Income and Expenditures, Five Regions, pt. 2, Family Expenditures, Farm Series, Miscellaneous Publication No. 465, U. S. Department of Agriculture, tables 44 and 46.

The following comparison shows the expenditure patterns for southern owner-operator and southern sharecropper families with gross cash income of less than $500. The owners had money expenditures of $526; the sharecroppers, $500, distributed among the major categories as follows:

Item	Owners	Sharecroppers
Food	47	55
Shelter	14	7
Clothing	19	23
Transportation	3	2
Medical care	9	5
Other	8	8
All items	100	100

The greater expenditures for food and for clothing by the sharecroppers may undoubtedly be accounted for, at least in part, by the larger size of the families, 3.7 for this group as compared with 2.8 for the owner group.

Rural-urban differences in family expenditures.—Basic differences in the character of income and family living on the farm and in the city make rural-urban comparisons particularly difficult and possibly misleading. Below are shown the patterns of distribution of money expenditures of the lowest third of all farm families (including single persons) when classified by money income, and the lowest third of urban families classified by money income (from the 1941 study): [11]

Item	Farm	Urban
Food	35	38
Housing and household operation	12	27
Furnishings and equipment	6	4
Clothing	18	10
Transportation	9	7
Medical care	8	5
Other	12	9
All items	100	100

The money expense for family living of this group of farm families was $371; of the city families, $834. The smaller amounts spent for food and housing by farm families are accounted for, in part, by the amounts of these items which are farm-furnished. Differences in expenditures for these and other consumption categories may also be accounted for by such factors as differences in tastes and preferences and occupational requirements.

[11] Based on data in Family Spending and Saving in Wartime, Bulletin No. 822, U. S. Department of Labor, pp. 33 and 107; and in Rural Family Spending and Saving in Wartime, Miscellaneous Publication No. 520, U. S. Department of Agriculture, pp. 26–29. It will be noted that the farm pattern differs slightly from that shown above in the section "Patterns of expenditure of farm families with the lowest third of farm family income as shown in different expenditure studies." In the former case, families were classified by money plus nonmoney income, as were the families in the 1935–36 study; in the comparison with urban families the money income classification was used since this was the only basis available for the urban families.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*

Area	Index value		Change 1940 to 1945		Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value		1945	1940	Index points	Percentage of 1940 index value
United States	100	80	20	25	Arizona [1]	115	------	------	------
					Apache [1]	104	------	------	------
Alabama	38	25	13	52	Cochise	101	87	14	16
Autauga	37	21	16	76	Coconino [1]	107	------	------	------
Baldwin	66	45	21	47	Gila [1]	81	------	------	------
Barbour	31	20	11	55	Graham [1]	129	------	------	------
Bibb	30	19	11	58	Greenlee	77	59	18	31
Blount	40	26	14	54	Maricopa [1]	162	------	------	------
Bullock	22	13	9	69	Mohave [1]	62	------	------	------
Butler	34	22	12	55	Navajo [1]	92	------	------	------
Calhoun	71	42	29	69	Pima [1]	184	------	------	------
Chambers	41	30	11	37	Pinal [1]	119	------	------	------
Cherokee	66	52	14	27	Santa Cruz	117	100	17	17
Chilton	40	23	17	74	Yavapai [1]	92	------	------	------
Choctaw	19	8	11	138	Yuma [1]	189	------	------	------
Clarke	19	11	8	73	Arkansas	37	25	12	48
Clay	41	29	12	41	Arkansas	66	47	19	40
Cleburne	39	20	19	95	Ashley	23	15	8	53
Coffee	38	25	13	52	Baxter	34	25	9	36
Colbert	53	33	20	61	Benton	72	53	19	36
Conecuh	22	15	7	47	Boone	59	44	15	34
Coosa	46	26	20	77	Bradley	31	26	5	19
Covington	36	23	13	57	Calhoun	35	21	14	67
Crenshaw	27	22	5	23	Carroll	61	45	16	36
Cullman	52	36	16	44	Chicot	18	12	6	50
Dale	46	25	21	84	Clark	46	25	21	84
Dallas	21	13	8	62	Clay	53	29	24	83
DeKalb	44	34	10	29	Cleburne	35	19	16	84
Elmore	50	30	20	67	Cleveland	30	19	11	58
Escambia	37	20	17	85	Columbia	35	22	13	59
Etowah	68	51	17	33	Conway	27	21	6	29
Fayette	36	30	6	20	Craighead	53	30	23	77
Franklin	31	21	10	48	Crawford	42	31	11	35
Geneva	44	22	22	100	Crittenden	24	20	4	20
Greene	19	10	9	90	Cross	33	23	10	43
Hale	23	14	9	64	Dallas	40	29	11	38
Henry	39	25	14	56	Desha	21	12	9	75
Houston	49	23	26	113	Drew	23	16	7	44
Jackson	28	18	10	56	Faulkner	35	26	9	35
Jefferson	80	57	23	40	Franklin	39	29	10	34
Lamar	33	28	5	18	Fulton	32	16	16	100
Lauderdale	46	34	12	35	Garland	62	36	26	72
Lawrence	34	23	11	48	Grant	42	23	19	83
Lee	37	27	10	37	Greene	47	28	19	68
Limestone	44	28	16	57	Hempstead	33	21	12	57
Lowndes	23	13	10	77	Hot Springs	43	31	12	39
Macon	34	21	13	62	Howard	31	24	7	29
Madison	45	31	14	45	Independence	37	23	14	61
Marengo	20	10	10	100	Izard	34	17	17	100
Marion	24	16	8	50	Jackson	49	30	19	63
Marshall	42	28	14	50	Jefferson	32	17	15	88
Mobile	66	49	17	35	Johnson	39	28	11	39
Monroe	26	14	12	86	Lafayette	23	17	6	35
Montgomery	44	33	11	33	Lawrence	47	30	17	57
Morgan	42	30	12	40	Lee	19	17	2	12
Perry	22	11	11	100	Lincoln	25	13	12	92
Pickens	30	18	12	67	Little River	21	13	8	62
Pike	37	28	9	32	Logan	51	35	16	46
Randolph	41	27	14	52	Marion	28	24	4	17
Russell	31	16	15	94	Miller	35	30	5	17
St. Clair	53	30	23	77	Mississippi	52	35	17	49
Shelby	51	34	17	50	Monroe	29	17	12	71
Sumter	20	12	8	67	Montgomery	24	17	7	41
Talladega	47	27	20	74	Nevada	37	30	7	23
Tallapoosa	48	28	20	71	Newton	24	13	11	85
Tuscaloosa	38	27	11	41	Ouachita	45	33	12	36
Walker	38	27	11	41	Perry	27	18	9	50
Washington	26	14	12	86	Phillips	20	17	3	18
Wilcox	17	11	6	55	Pike	24	16	8	50
Winston	34	15	19	127	Poinsett	38	28	10	36

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Arkansas—Continued				
Polk	31	28	3	11
Pope	32	24	8	33
Prairie	50	34	16	47
Pulaski	64	46	18	39
Randolph	43	27	16	59
St. Francis	23	16	7	44
Saline	56	42	14	33
Scott	30	18	12	67
Searcy	14	12	2	17
Sebastian	59	37	22	59
Sevier	36	19	17	89
Sharp	32	19	13	68
Stone	16	22	−6	−27
Union	44	28	16	57
Van Buren	30	15	15	100
Washington	70	49	21	43
White	35	24	11	46
Woodruff	40	24	16	67
Yell	34	21	13	62
California	161	132	29	22
Alameda	166	138	28	20
Alpine	147	168	−21	−12
Amador	121	107	14	13
Butte	146	123	23	19
Calaveras	106	94	12	13
Colusa	180	139	41	29
Contra Costa	166	143	23	16
Del Norte	97	78	19	24
El Dorado	126	111	15	14
Humboldt	130	114	16	14
Imperial	186	140	46	33
Inyo	126	144	−18	−12
Kern	253	172	81	47
Kings	179	148	31	21
Lake	123	111	12	11
Lassen	146	125	21	17
Los Angeles	175	146	29	20
Madera	183	139	44	32
Marin	204	152	52	34
Mariposa	97	91	6	7
Mendocino	134	105	29	28
Merced	169	137	32	23
Modoc	146	129	17	13
Mono	147	112	35	31
Monterey	228	168	60	36
Napa	157	135	22	16
Nevada	118	104	14	13
Orange	177	117	60	51
Placer	149	130	19	15
Plumas	153	135	18	13
Riverside	160	123	37	30
Sacramento	174	142	32	23
San Benito	197	150	47	31
San Bernardino	151	126	25	20
San Diego	147	115	30	26
San Joaquin	203	155	48	31
San Luis Obispo	160	129	31	24
San Mateo	195	154	41	27
Santa Barbara	209	167	42	25
Santa Clara	177	146	31	21
Santa Cruz	155	133	22	17
Shasta	110	94	16	17
Sierra	156	112	44	39
Siskiyou	141	117	24	21
Solano	197	159	38	24
Sonoma	167	137	30	22
Stanislaus	173	143	30	21
Sutter	204	158	46	29
California—Continued				
Tehama	130	117	13	11
Trinity	93	76	17	22
Tulare	206	153	53	35
Tuolumne	115	99	16	16
Ventura	225	194	31	16
Yola	219	177	42	24
Yuba	152	126	26	21
Colorado	122	96	26	27
Adams	153	114	39	34
Alamosa	134	93	41	44
Arapahoe	134	125	9	7
Archuleta	76	69	7	10
Baca	118	73	45	62
Bent	147	111	36	32
Boulder	167	131	36	27
Chaffee	114	97	17	18
Cheyenne	106	82	24	29
Clear Creek	119	90	29	32
Conejos	92	71	21	30
Costilla	68	71	−3	−4
Crowley	126	86	40	47
Custer	82	78	4	5
Delta	139	106	33	31
Dolores	70	47	23	49
Douglas	110	100	10	10
Eagle	133	105	28	27
Elbert	106	96	10	10
El Paso	121	100	21	21
Fremont	106	97	9	9
Garfield	105	93	12	13
Gilpin	88	71	17	24
Grand	129	110	19	17
Gunnison	134	104	30	29
Hinsdale	109	107	2	2
Huerfano	70	55	15	27
Jackson	193	113	80	71
Jefferson	151	128	23	18
Kiowa	105	79	26	33
Kit Carson	110	77	33	43
Lake	107	68	39	57
La Plata	88	61	27	44
Larimer	153	123	30	24
Las Animas	77	66	11	17
Lincoln	109	86	23	27
Logan	144	106	38	36
Mesa	141	116	25	22
Mineral	95	89	6	7
Moffat	98	77	21	27
Montezuma	80	62	18	29
Montrose	132	104	28	27
Morgan	165	126	39	31
Otero	163	117	46	39
Ouray	122	88	34	39
Park	116	90	26	29
Phillips	161	120	41	34
Pitkin	119	99	20	20
Prowers	130	98	32	33
Pueblo	134	109	25	23
Rio Blanco	113	100	13	13
Rio Grande	195	154	41	27
Routt	126	85	41	48
Saguache	153	112	41	37
San Juan	125	116	9	8
San Miguel	112	71	41	58
Sedgwick	160	120	40	33
Summit	118	104	14	13
Teller	93	67	26	39
Washington	120	97	23	24

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Colorado—Continued				
Weld	174	131	43	33
Yuma	124	100	24	24
Connecticut	170	138	32	23
Fairfield	174	134	40	30
Hartford	195	154	41	27
Litchfield	173	155	18	12
Middlesex	172	139	33	24
New Haven	174	144	30	21
New London	153	121	32	26
Tolland	160	131	29	22
Windham	158	126	32	25
Delaware	136	100	36	36
Kent	103	83	20	24
New Castle	146	119	27	23
Sussex	160	97	63	65
Florida	75	54	21	39
Alachua	60	46	14	30
Baker	36	24	12	50
Bay	56	45	11	24
Bradford	48	40	8	20
Brevard	83	69	14	20
Broward	73	60	13	22
Calhoun	30	21	9	43
Charlotte	99	65	34	52
Citrus	66	48	18	38
Clay	67	48	19	40
Collier	95	98	−3	−3
Columbia	43	33	10	30
Dade	151	102	49	48
De Soto	78	55	23	42
Dixie	38	30	8	27
Duval	122	88	34	39
Escambia	59	49	10	20
Flagler	103	84	19	23
Franklin	58	41	17	41
Gadsden	63	36	27	75
Gilchrist	40	33	7	21
Glades	74	60	14	23
Gulf	61	38	23	61
Hamilton	31	24	7	29
Hardee	75	45	30	67
Hendry	231	136	95	70
Hernando	75	56	19	34
Highlands	126	70	56	80
Hillsborough	112	84	28	33
Holmes	23	12	11	92
Indian River	92	58	34	59
Jackson	28	18	10	56
Jefferson	29	19	10	53
Lafayette	39	33	6	18
Lake	106	55	51	93
Lee	108	87	21	24
Leon	29	20	9	45
Levy	57	37	20	54
Liberty	35	17	18	106
Madison	40	29	11	38
Manatee	93	95	−2	−2
Marion	61	53	8	15
Martin	120	57	63	111
Monroe	44	25	19	76
Nassau	63	48	15	31
Okaloosa	35	16	19	119
Okeechobee	58	55	3	5
Orange	136	66	70	106
Osceola	90	59	31	53
Palm Beach	137	126	11	9
Pasco	92	66	26	39
Pinellas	143	105	38	36

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Florida—Continued				
Polk	139	67	72	107
Putnam	87	68	19	28
St. Johns	107	85	22	26
St. Lucie	89	71	18	25
Santa Rosa	40	22	18	82
Sarasota	137	110	27	25
Seminole	150	111	39	35
Sumter	69	52	17	33
Suwannee	39	33	6	18
Taylor	31	34	−3	−9
Union	48	34	14	41
Volusia	99	72	27	38
Wakulla	30	27	3	11
Walton	30	14	16	114
Washington	24	14	10	71
Georgia	52	37	15	41
Appling	41	29	12	41
Atkinson	46	38	8	21
Bacon	48	32	16	50
Baker	34	22	12	55
Baldwin	37	32	5	16
Banks	45	34	11	32
Barrow	59	42	17	40
Bartow	50	35	15	43
Ben Hill	66	52	14	27
Berrien	47	29	18	62
Bibb	93	73	20	27
Bleckley	51	34	17	50
Brantley	49	27	22	81
Brooks	37	27	10	37
Bryan	49	34	15	44
Bulloch	58	49	9	18
Burke	39	33	6	18
Butts	59	47	12	26
Calhoun	37	23	14	61
Camden	32	20	12	60
Candler	57	44	13	30
Carroll	60	40	20	50
Catoosa	84	67	17	25
Charlton	38	33	5	15
Chatham	99	88	11	12
Chattahoochee	82	30	52	173
Chattooga	47	43	4	9
Cherokee	73	41	32	78
Clarke	67	56	11	20
Clay	32	26	6	23
Clayton	74	49	25	51
Clinch	56	38	18	47
Cobb	87	61	26	43
Coffee	44	33	11	33
Colquitt	52	39	13	33
Columbia	56	39	17	44
Cook	66	39	27	69
Coweta	45	36	9	25
Crawford	50	37	13	35
Crisp	71	51	20	39
Dade	38	28	10	36
Dawson	55	26	29	112
Decatur	41	32	9	28
De Kalb	103	79	24	30
Dodge	43	33	10	30
Dooly	48	35	13	37
Dougherty	42	42	0	0
Douglas	56	37	19	51
Early	30	27	3	11
Echols	42	37	5	14
Effingham	62	52	10	19
Elbert	47	43	4	9

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Georgia—Continued				
Emanuel	42	30	12	40
Evans	55	41	14	34
Fannin	31	24	7	29
Fayette	41	28	13	46
Floyd	66	57	9	16
Forsyth	76	44	32	73
Franklin	48	41	7	17
Fulton	89	67	22	33
Gilmer	31	15	16	107
Glascock	64	37	27	73
Glynn	70	55	15	27
Gordon	57	43	14	33
Grady	49	41	8	20
Greene	59	29	30	103
Gwinnett	57	37	20	54
Habersham	60	37	23	62
Hall	59	33	26	79
Hancock	29	19	10	53
Haralson	47	32	15	47
Harris	36	34	2	6
Hart	50	42	8	19
Heard	44	26	18	69
Henry	52	43	9	21
Houston	61	45	16	36
Irwin	58	38	20	53
Jackson	54	33	21	64
Jasper	54	44	10	23
Jeff Davis	43	33	10	30
Jefferson	57	41	16	39
Jenkins	46	30	16	53
Johnson	38	25	13	52
Jones	69	37	32	86
Lamar	73	51	22	43
Lanier	45	28	17	61
Laurens	45	27	18	67
Lee	46	33	13	39
Liberty	38	21	17	81
Lincoln	46	29	17	59
Long	44	31	13	42
Lowndes	56	41	15	37
Lumpkin	28	20	8	40
McDuffie	51	34	17	50
McIntosh	44	17	27	159
Macon	55	44	11	25
Madison	52	38	14	37
Marion	31	29	2	7
Meriwether	41	32	9	28
Miller	35	20	15	75
Mitchell	50	33	17	52
Monroe	64	44	20	45
Montgomery	39	27	12	44
Morgan	57	44	13	30
Murray	44	34	10	29
Muscogee	96	66	30	45
Newton	59	45	14	31
Oconee	56	54	2	4
Oglethorpe	49	38	11	29
Paulding	43	30	13	43
Peach	73	63	10	16
Pickens	50	25	25	100
Pierce	54	48	6	12
Pike	59	42	17	40
Polk	50	34	16	47
Pulaski	50	30	20	67
Putnam	56	28	28	100
Quitman	24	21	3	14
Rabun	39	26	13	50
Randolph	35	25	10	40

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Georgia—Continued				
Richmond	101	59	42	71
Rockdale	68	45	23	51
Schley	45	31	14	45
Screven	37	32	5	16
Seminole	49	31	18	58
Spalding	65	64	1	2
Stephens	51	36	15	42
Stewart	33	26	7	27
Sumter	63	48	15	31
Talbot	39	26	13	50
Taliaferro	47	30	17	57
Tattnall	54	44	10	23
Taylor	46	34	12	35
Telfair	45	29	16	55
Terrell	44	33	11	33
Thomas	50	40	10	25
Tift	66	52	14	27
Toombs	35	27	8	30
Towns	33	24	9	38
Treutlen	42	34	8	24
Troup	55	39	16	41
Turner	49	33	16	48
Twigs	40	25	15	60
Union	26	15	11	73
Upson	69	55	14	25
Walker	67	56	11	20
Walton	56	51	5	10
Ware	61	49	12	24
Warren	40	29	11	38
Washington	46	33	13	39
Wayne	52	36	16	44
Webster	44	35	9	26
Wheeler	53	33	20	61
White	50	21	29	138
Whitefield	68	52	16	31
Wilcox	41	25	16	64
Wilkes	51	32	19	59
Wilkinson	37	24	13	54
Worth	43	31	12	39
Idaho	128	99	29	29
Ada	152	129	23	18
Adams	90	75	15	20
Bannock	137	105	32	30
Bear Lake	121	99	22	22
Benewah	92	70	22	31
Bingham	144	115	29	25
Blaine	128	92	36	39
Boise	77	65	12	18
Bonner	85	69	16	23
Bonneville	168	134	34	25
Boundary	96	81	15	19
Butte	126	81	45	56
Camas	154	94	60	64
Canyon	156	130	26	20
Caribou	121	81	40	49
Cassia	143	121	22	18
Clark	106	74	32	43
Clearwater	84	78	6	8
Custer	97	81	16	20
Elmore	118	80	38	48
Franklin	157	125	32	26
Fremont	145	103	42	41
Gem	140	112	28	25
Gooding	132	105	27	26
Idaho	129	97	32	33
Jefferson	138	105	33	31
Jerome	156	121	35	29
Kootenai	101	84	17	20

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Idaho—Continued				
Latah	148	122	26	21
Lemhi	91	79	12	15
Lewis	164	124	40	32
Lincoln	126	92	34	37
Madison	147	106	41	39
Minidoka	154	134	20	15
Nez Perce	139	106	33	31
Oneida	123	94	29	31
Owyhee	115	79	36	46
Payette	159	136	23	17
Power	139	93	46	49
Shoshone	89	71	18	25
Teton	139	88	51	58
Twin Falls	179	144	35	24
Valley	119	70	49	70
Washington	126	101	25	25
Illinois	139	113	26	23
Adams	142	125	17	14
Alexander	54	46	8	17
Bond	118	92	26	28
Boone	178	134	44	33
Brown	125	108	17	16
Bureau	177	142	35	25
Calhoun	87	71	16	23
Carroll	167	136	31	23
Cass	138	108	30	28
Champaign	174	145	29	20
Christian	151	117	34	29
Clark	105	80	25	31
Clay	101	87	14	16
Clinton	132	112	20	18
Coles	148	115	33	29
Cook	178	140	38	27
Crawford	113	102	11	11
Cumberland	97	81	16	20
De Kalb	201	161	40	25
De Witt	146	117	29	25
Douglas	150	118	32	27
Du Page	171	146	25	17
Edgar	150	120	30	25
Edwards	127	111	16	14
Effingham	116	95	21	22
Fayette	99	79	20	25
Ford	175	137	38	28
Franklin	84	67	17	25
Fulton	155	124	31	25
Gallatin	95	72	23	32
Greene	124	102	22	22
Grundy	170	139	31	22
Hamilton	62	62	0	0
Hancock	145	117	28	24
Hardin	50	37	13	35
Henderson	158	125	33	26
Henry	186	155	31	20
Iroquois	162	134	28	21
Jackson	83	64	19	30
Jasper	91	77	14	18
Jefferson	86	78	8	10
Jersey	115	90	25	28
Jo Daviess	160	132	28	21
Johnson	56	42	14	33
Kane	200	157	43	27
Kankakee	161	133	28	21
Kendall	185	156	29	19
Knox	168	138	30	22
Lake	173	149	24	16
La Salle	176	143	33	23
Lawrence	108	86	22	26
Illinois—Continued				
Lee	173	139	34	24
Livingston	186	153	33	22
Logan	168	140	28	20
McDonough	173	137	36	26
McHenry	185	149	36	24
McLean	182	149	33	22
Macon	151	123	28	23
Macoupin	120	98	22	22
Madison	140	110	30	27
Marion	106	85	21	25
Marshall	168	139	29	21
Mason	172	134	38	28
Massac	79	64	15	23
Menard	158	127	31	24
Mercer	176	146	30	21
Monroe	127	118	9	8
Montgomery	125	98	27	28
Morgan	146	116	30	26
Moultrie	143	118	25	21
Ogle	173	136	37	27
Peoria	166	139	27	19
Perry	95	83	12	14
Piatt	173	128	45	35
Pike	126	100	26	26
Pope	54	45	9	20
Pulaski	67	57	10	18
Putnam	182	155	27	17
Randolph	126	103	23	22
Richland	110	99	11	11
Rock Island	166	139	27	19
St. Clair	133	112	21	19
Saline	88	68	20	29
Sangamon	159	127	32	25
Schuyler	125	95	30	32
Scott	128	104	24	23
Shelby	130	105	25	24
Stark	177	150	27	18
Stephenson	174	145	29	20
Tazewell	170	146	24	16
Union	85	70	15	21
Vermilion	148	116	32	28
Wabash	141	113	28	25
Warren	182	148	34	23
Washington	132	114	18	16
Wayne	92	81	11	14
White	119	96	23	24
Whiteside	180	143	37	26
Will	162	133	29	22
Williamson	75	55	20	36
Winnebago	174	140	34	24
Woodford	180	155	25	16
Indiana	134	111	23	21
Adams	146	129	17	13
Allen	154	135	19	14
Bartholomew	141	120	21	18
Benton	158	130	28	22
Blackford	140	119	21	18
Boone	173	153	20	13
Brown	64	46	18	39
Carroll	166	151	15	10
Cass	153	128	25	20
Clark	108	90	18	20
Clay	116	101	15	15
Clinton	176	153	23	15
Crawford	64	49	15	31
Daviess	105	88	17	19
Dearborn	127	107	20	19
Decatur	143	120	23	19

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Indiana—Continued				
De Kalb	135	114	21	18
Delaware	165	141	24	17
Dubois	123	95	28	29
Elkhart	150	128	22	17
Fayette	154	135	19	14
Floyd	121	96	25	26
Fountain	148	111	37	33
Franklin	113	95	18	19
Fulton	157	124	33	27
Gibson	132	111	21	19
Grant	168	135	33	24
Greene	98	82	16	20
Hamilton	164	145	19	13
Hancock	161	141	20	14
Harrison	115	96	19	20
Hendricks	157	132	25	19
Henry	166	144	22	15
Howard	164	142	22	15
Huntington	182	162	20	12
Jackson	100	88	12	14
Jasper	133	101	32	32
Jay	139	111	28	25
Jefferson	94	80	14	18
Jennings	82	64	18	28
Johnson	145	128	17	13
Knox	144	109	35	32
Kosciusko	153	123	30	24
Lagrange	124	114	10	9
Lake	148	120	28	23
La Porte	144	116	28	24
Lawrence	84	71	13	18
Madison	161	133	28	21
Marion	153	133	20	15
Marshall	149	122	27	22
Martin	74	60	14	23
Miami	153	126	27	21
Monroe	87	77	10	13
Montgomery	167	128	39	30
Morgan	120	96	24	25
Newton	153	116	37	32
Noble	143	121	22	18
Ohio	143	122	21	17
Orange	74	59	15	25
Owen	91	69	22	32
Parke	141	121	20	17
Perry	73	56	17	30
Pike	84	67	17	25
Porter	148	118	30	25
Posey	135	101	34	34
Pulaski	135	101	34	34
Putnam	126	112	14	12
Randolph	155	115	40	35
Ripley	111	97	14	14
Rush	177	146	31	21
St. Joseph	141	121	20	17
Scott	83	66	17	26
Shelby	153	128	25	20
Spencer	115	84	31	37
Starke	115	83	45	54
Steuben	140	122	18	15
Sullivan	126	101	25	25
Switzerland	116	92	24	26
Tippecanoe	165	139	26	19
Tipton	158	143	25	17
Union	163	136	27	20
Vanderburgh	150	139	11	8
Vermillion	113	93	20	22
Vigo	125	104	21	20

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Indiana—Continued				
Wabash	158	133	25	19
Warren	146	116	30	26
Warrick	110	88	22	25
Washington	88	73	15	21
Wayne	163	142	21	15
Wells	147	123	24	20
White	153	122	31	25
Whitley	153	135	18	13
Iowa	162	133	29	22
Adair	153	124	29	23
Adams	155	123	32	26
Allamakee	140	121	19	16
Appanoose	110	90	20	22
Audubon	159	132	27	20
Benton	194	162	32	20
Black Hawk	181	148	33	22
Boone	169	140	29	21
Bremer	161	134	27	20
Buchanan	149	123	26	21
Buena Vista	189	156	33	21
Butler	166	137	29	21
Calhoun	175	150	25	17
Carroll	181	156	25	16
Cass	158	135	23	17
Cedar	185	155	30	19
Cerro Gordo	177	144	33	23
Cherokee	190	152	38	25
Chickasaw	135	104	31	30
Clarke	135	109	26	24
Clay	184	151	33	22
Clayton	159	128	31	24
Clinton	173	138	35	25
Crawford	153	126	27	21
Dallas	174	135	39	29
Davis	131	118	13	11
Decatur	105	90	15	17
Delaware	154	122	32	26
Des Moines	163	133	30	23
Dickinson	162	139	23	17
Dubuque	159	123	36	29
Emmet	177	140	37	26
Fayette	154	118	36	31
Floyd	164	130	34	26
Franklin	187	156	31	20
Fremont	154	119	35	29
Greene	181	148	33	22
Grundy	196	169	27	16
Guthrie	152	123	29	24
Hamilton	189	155	34	22
Hancock	185	148	37	25
Hardin	184	154	30	19
Harrison	138	99	39	39
Henry	164	131	33	25
Howard	138	119	19	16
Humboldt	184	150	34	23
Ida	188	141	47	33
Iowa	170	145	25	17
Jackson	146	128	18	14
Jasper	168	138	30	22
Jefferson	146	114	32	28
Johnson	167	138	29	21
Jones	169	141	28	20
Keokuk	152	132	20	15
Kossuth	179	149	30	20
Lee	133	111	22	20
Linn	163	133	30	23
Louisa	167	136	31	23
Lucas	130	110	20	18

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Iowa—Continued				
Lyon	170	136	34	25
Madison	135	116	19	16
Mahaska	163	130	33	25
Marion	137	113	24	21
Marshall	190	161	29	18
Mills	149	120	29	24
Mitchell	164	130	34	26
Monona	154	121	33	27
Monroe	110	93	17	18
Montgomery	169	136	33	24
Muscatine	173	151	22	15
O'Brien	192	159	33	21
Osceola	164	139	25	18
Page	171	137	34	25
Palo Alto	175	134	41	31
Plymouth	163	131	32	24
Pocahontas	187	148	39	25
Polk	164	130	34	26
Pottawattamie	167	134	33	26
Poweshiek	175	148	27	18
Ringgold	136	111	25	23
Sac	192	156	36	23
Scott	182	153	29	19
Shelby	174	141	33	23
Sioux	185	149	36	24
Story	184	145	39	27
Tama	177	149	28	19
Taylor	140	117	23	20
Union	134	112	22	20
Van Buren	128	111	17	15
Wapello	129	112	17	15
Warren	136	107	29	27
Washington	172	145	27	19
Wayne	124	111	13	12
Webster	177	144	33	23
Winnebago	169	139	30	22
Winneshiek	153	126	27	21
Woodbury	151	118	33	28
Worth	169	129	40	31
Wright	191	160	31	19
Kansas	135	101	34	34
Allen	114	99	15	15
Anderson	108	86	22	26
Atchison	118	95	23	24
Barber	141	116	25	22
Barton	144	106	38	36
Bourbon	111	93	18	19
Brown	164	132	32	24
Butler	133	111	22	20
Chase	147	117	30	26
Chautauqua	97	89	8	9
Cherokee	93	83	10	12
Cheyenne	146	105	41	39
Clark	163	105	58	55
Clay	150	125	25	20
Cloud	131	99	32	32
Coffey	120	98	22	22
Comanche	179	120	59	49
Cowley	124	108	16	15
Crawford	108	93	15	16
Decatur	125	90	35	39
Dickinson	165	135	30	22
Doniphan	121	105	16	15
Douglas	136	117	19	16
Edwards	158	101	57	56
Elk	102	93	9	10
Ellis	120	88	32	36
Ellsworth	128	94	34	36

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Kansas—Continued				
Finney	128	93	35	38
Ford	164	94	70	74
Franklin	121	101	20	20
Geary	143	122	21	17
Gove	124	79	45	57
Graham	99	79	20	25
Grant	145	84	61	73
Gray	158	78	80	103
Greeley	135	78	57	73
Greenwood	114	96	18	19
Hamilton	127	65	62	95
Harper	157	125	32	26
Harvey	151	126	25	20
Haskell	150	66	84	127
Hodgeman	157	87	70	80
Jackson	111	95	16	17
Jefferson	100	81	19	23
Jewell	137	101	36	36
Johnson	139	120	19	16
Kearny	138	84	54	64
Kingman	147	113	34	30
Kiowa	151	108	43	40
Labette	101	93	8	9
Lane	124	93	31	33
Leavenworth	104	91	13	14
Lincoln	134	105	29	28
Linn	115	101	14	14
Logan	111	71	40	56
Lyon	128	108	20	19
McPherson	160	125	35	28
Marion	154	129	25	19
Marshall	138	114	24	21
Meade	170	105	65	62
Miami	128	112	16	14
Mitchell	146	106	40	38
Montgomery	108	97	11	11
Morris	150	125	25	20
Morton	136	67	69	103
Nemaha	143	115	28	24
Neosho	103	97	6	6
Ness	149	96	53	55
Norton	121	90	31	34
Osage	133	108	25	23
Osborne	146	107	39	36
Ottawa	143	109	34	31
Pawnee	172	117	55	47
Phillips	124	94	30	32
Pottawatomie	125	102	23	23
Pratt	162	123	39	32
Rawlins	143	104	39	38
Reno	147	119	28	24
Republic	126	103	23	22
Rice	160	119	41	34
Riley	151	121	30	25
Rooks	133	99	34	34
Rush	144	102	42	41
Russell	136	96	40	42
Saline	156	120	36	30
Scott	140	90	50	56
Sedgwick	147	126	21	17
Seward	160	91	69	76
Shawnee	138	115	23	20
Sheridan	111	83	28	34
Sherman	158	98	60	61
Smith	130	97	33	34
Stafford	156	124	32	26
Stanton	181	69	112	162
Stevens	128	80	48	60

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Kansas—Continued				
Sumner	139	117	22	19
Thomas	145	83	62	75
Trego	123	91	32	35
Wabaunsee	134	114	20	18
Wallace	118	83	35	42
Washington	128	113	15	13
Wichita	138	72	66	92
Wilson	102	90	12	13
Woodson	108	88	20	23
Wyandotte	124	113	11	10
Kentucky	61	49	12	24
Adair	40	33	7	21
Allen	63	49	14	29
Anderson	84	64	20	31
Ballard	95	61	34	56
Barren	90	59	31	53
Bath	54	42	12	29
Bell	27	20	7	35
Boone	114	91	23	25
Bourbon	119	111	8	7
Boyd	68	48	20	42
Boyle	89	80	9	11
Bracken	94	76	18	24
Breathitt	5	4	1	25
Breckinridge	59	36	23	64
Bullitt	95	77	18	23
Butler	25	18	7	39
Caldwell	58	42	16	38
Calloway	79	64	15	23
Campbell	118	95	23	24
Carlisle	65	50	15	30
Carroll	78	68	10	15
Carter	32	15	17	113
Casey	32	20	12	60
Christian	78	56	22	39
Clark	96	87	9	10
Clay	14	8	6	75
Clinton	26	17	9	53
Crittenden	49	40	9	22
Cumberland	27	22	5	23
Daviess	84	65	19	29
Edmonson	37	23	14	61
Elliott	9	5	4	80
Estill	29	18	11	61
Fayette	143	131	12	9
Fleming	70	55	15	27
Floyd	26	15	11	73
Franklin	83	73	10	14
Fulton	87	78	9	12
Gallatin	70	57	13	23
Gerrard	85	67	18	27
Grant	89	70	19	27
Graves	71	54	17	31
Grayson	44	35	9	26
Green	55	45	10	22
Greenup	40	25	15	60
Hancock	57	49	8	16
Hardin	81	69	12	17
Harlan	32	22	10	45
Harrison	93	72	21	29
Hart	66	46	20	43
Henderson	85	62	23	37
Henry	94	75	19	25
Hickman	90	71	19	27
Hopkins	61	51	10	20
Jackson	18	15	3	20
Jefferson	144	119	25	21
Jessamine	93	83	10	12
Johnson	26	24	2	8
Kentucky—Continued				
Kenton	112	97	15	15
Knott	12	12	0	0
Knox	16	11	5	45
Larue	92	71	21	30
Laurel	35	19	16	84
Lawrence	15	16	−1	−6
Lee	15	13	2	15
Leslie	6	5	1	20
Letcher	37	21	16	76
Lewis	43	33	10	30
Lincoln	61	45	16	36
Livingston	42	33	9	27
Logan	57	48	9	19
Lyon	38	31	7	23
McCracken	92	73	19	26
McCreary	26	19	7	37
McLean	73	49	24	49
Madison	65	51	14	27
Magoffin	13	13	0	0
Marion	79	57	22	39
Marshall	65	45	20	44
Martin	16	9	7	78
Mason	104	88	16	18
Meade	88	73	15	21
Menifee	18	14	4	29
Mercer	104	88	16	18
Metcalfe	49	36	13	36
Monroe	39	31	8	26
Montgomery	82	70	12	17
Morgan	20	17	3	18
Muhlenberg	40	27	13	48
Nelson	92	80	12	15
Nicholas	73	64	9	14
Ohio	45	35	10	29
Oldham	128	100	28	28
Owen	70	98	−28	−29
Owsley	13	11	2	18
Pendleton	98	78	20	26
Perry	19	14	5	36
Pike	29	19	10	53
Powell	31	19	12	63
Pulaski	40	28	12	43
Robertson	73	57	16	28
Rockcastle	23	16	7	44
Rowan	27	16	11	69
Russell	33	28	5	18
Scott	97	87	10	11
Shelby	100	101	−1	−1
Simpson	90	75	15	20
Spencer	96	76	20	26
Taylor	67	55	12	22
Todd	61	47	14	30
Trigg	62	46	16	35
Trimble	74	63	11	17
Union	110	79	31	39
Warren	65	50	15	30
Washington	86	71	15	21
Wayne	30	22	8	36
Webster	54	37	17	46
Whitley	30	20	10	50
Wolfe	16	7	9	129
Woodford	110	104	6	6
Louisiana	51	34	17	50
Acadia	56	36	20	56
Allen	35	26	9	35
Ascension	104	54	50	93
Assumption	117	80	37	46
Avoyelles	44	26	18	69
Beauregard	51	30	21	70

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Louisiana—Continued				
Bienville	26	18	8	44
Bossier	32	23	9	39
Caddo	38	27	11	41
Calcasieu	72	44	28	64
Caldwell	28	22	6	27
Cameron	49	31	18	58
Catahoula	14	13	1	8
Claiborne	42	23	19	83
Concordia	26	13	13	100
De Sota	23	16	7	44
East Baton Rouge	85	58	27	47
East Carroll	27	16	11	69
East Feliciana	31	16	15	94
Evangeline	20	14	6	43
Franklin	28	13	15	115
Grant	41	25	16	64
Iberia	73	59	14	24
Iberville	85	47	38	81
Jackson	27	17	10	59
Jefferson	136	105	31	30
Jefferson Davis	86	52	34	65
Lafayette	34	30	4	13
Lafourche	88	70	18	26
La Salle	40	26	14	54
Lincoln	37	26	11	42
Livingston	59	31	28	90
Madison	28	17	11	65
Morehouse	30	14	16	114
Natchitoches	24	12	12	100
Ouachita	50	24	26	108
Plaquemines	68	52	16	31
Pointe Coupee	45	32	13	41
Rapides	46	29	17	59
Red River	18	14	4	29
Richland	25	16	9	56
Sabine	22	17	5	29
St. Bernard	102	101	1	1
St. Charles	84	56	28	50
St. Helena	40	17	23	135
St. James	100	74	26	35
St. John the Baptist	109	81	28	35
St. Landry	31	21	10	48
St. Martin	34	25	9	36
St. Mary	118	72	46	64
St. Tammany	66	40	26	65
Tangipahoa	69	35	34	97
Tensas	29	19	10	53
Terrebonne	76	49	27	55
Union	30	23	7	30
Vermilion	57	40	17	42
Vernon	28	16	12	75
Washington	51	27	24	89
Webster	42	26	16	62
West Baton Rouge	70	46	24	52
West Carroll	30	15	15	100
West Feliciana	32	21	11	52
Winn	23	17	6	35
Maine	116	98	18	18
Androscoggin	131	110	21	19
Aroostook	153	110	43	39
Cumberland	136	121	15	12
Franklin	113	98	15	15
Hancock	111	91	20	22
Kennebec	125	107	18	17
Knox	112	102	10	10
Lincoln	100	90	10	11
Oxford	112	100	12	12
Penobscot	104	88	16	18
Piscataquis	102	82	20	24
Sagodahoc	112	100	12	12
Somerset	106	86	20	23
Waldo	110	85	25	29
Washington	98	68	30	44
York	128	122	6	5
Maryland	121	91	30	33
Allegany	92	74	18	24
Anne Arundel	129	108	21	19
Baltimore	149	124	25	20
Calvert	81	67	14	21
Caroline	106	76	30	39
Carroll	135	112	23	21
Cecil	129	100	29	29
Charles	93	74	19	26
Dorchester	104	75	29	39
Frederick	132	107	25	23
Garrett	79	61	18	30
Hartford	144	125	19	15
Howard	154	122	32	26
Kent	141	101	40	40
Montgomery	152	117	35	30
Prince Georges	115	95	20	21
Queen Annes	106	78	28	36
St. Marys	89	70	19	27
Somerset	105	66	39	59
Talbot	133	100	33	33
Washington	124	102	22	22
Wicomico	126	68	58	85
Worcester	140	75	65	87
Massachusetts	152	127	25	20
Barnstable	101	110	−9	−8
Berkshire	146	127	19	15
Bristol	162	128	34	27
Dukes	130	106	24	23
Essex	169	136	33	24
Franklin	153	123	30	24
Hampden	146	121	25	21
Hampshire	144	125	19	15
Middlesex	174	143	31	22
Norfolk	180	145	35	24
Plymouth	159	134	25	19
Worcester	155	131	24	18
Michigan	117	99	18	18
Alcona	95	88	7	8
Alger	89	76	13	17
Allegan	135	123	12	10
Alpena	95	69	26	38
Antrim	98	73	25	34
Arenac	101	87	14	16
Baraga	88	64	24	38
Barry	143	121	22	18
Bay	125	108	17	16
Benzie	106	90	16	18
Berrien	149	123	26	21
Branch	135	116	19	16
Calhoun	143	122	21	17
Cass	122	107	15	14
Charlevoix	104	81	23	28
Cheboygan	84	69	15	22
Chippewa	94	79	15	19
Clare	107	83	24	29
Clinton	144	126	18	14
Crawford	88	72	16	22
Delta	100	81	19	23
Dickinson	97	82	15	18
Eaton	144	125	19	15
Emmet	98	82	16	20

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Michigan—Continued				
Genesoe	142	125	17	14
Gladwin	97	85	12	14
Gogebic	86	75	11	15
Grand Traverse	123	90	33	37
Gratiot	132	112	20	18
Hillsdale	148	127	21	17
Houghton	98	75	23	31
Huron	136	120	16	13
Ingham	150	135	15	11
Ionia	137	116	21	18
Iosco	103	100	3	3
Iron	87	73	14	19
Isabella	123	109	14	13
Jackson	152	131	21	16
Kalamazoo	152	127	25	20
Kalkaska	78	58	20	34
Kent	144	124	20	16
Keweenaw	71	35	36	103
Lake	89	73	16	22
Lapeer	145	129	16	12
Leelanau	113	90	23	26
Lenawee	154	136	18	13
Livingston	148	128	20	16
Luce	97	85	12	14
Mackinac	82	76	6	8
Macomb	145	128	17	13
Manistee	99	88	11	12
Marquette	96	78	18	23
Mason	119	99	20	20
Mecosta	125	100	25	25
Menominee	105	88	17	19
Midland	126	104	22	21
Missaukee	118	94	24	26
Monroe	143	125	18	14
Montcalm	132	105	27	26
Montmorency	92	67	25	37
Muskegon	133	116	17	15
Newaygo	129	104	25	24
Oakland	154	128	26	20
Oceana	112	93	19	20
Ogemaw	104	92	12	13
Ontonagon	87	71	16	23
Osceola	115	100	15	15
Oscoda	107	101	6	6
Otsego	80	63	17	27
Ottawa	148	131	17	13
Presque Isle	99	73	26	36
Roscommon	86	71	15	21
Saginaw	136	117	19	16
St. Clair	134	119	15	13
St. Joseph	122	106	16	15
Sanilac	132	112	20	18
Schoolcraft	86	74	12	16
Shiawassee	144	121	23	19
Tuscola	137	115	22	19
Van Buren	128	109	19	17
Washtenaw	160	141	19	13
Wayne	142	126	16	13
Wexford	104	78	26	33
Minnesota	130	107	23	21
Aitkin	103	82	21	26
Aneka	127	103	24	23
Becker	92	80	12	15
Beltrami	98	80	18	22
Benton	113	96	17	18
Big Stone	120	99	21	21
Blue Earth	156	133	23	17
Brown	152	130	22	17
Minnesota—Continued				
Carlton	102	90	12	31
Carver	161	133	28	21
Cass	92	75	17	23
Chippewa	150	123	27	22
Chisago	138	117	21	18
Clay	112	95	17	18
Clearwater	87	73	14	19
Cook	108	83	25	30
Cottonwood	149	125	24	19
Crow Wing	108	90	18	20
Dakota	156	120	36	30
Dodge	141	112	29	26
Douglas	129	105	24	23
Faribault	178	151	27	18
Fillmore	145	125	20	16
Freeborn	154	130	24	18
Goodhue	152	126	26	21
Grant	136	108	28	26
Hennepin	153	130	23	18
Houston	156	129	27	21
Hubbard	98	74	24	32
Isanti	117	103	14	14
Itasca	102	76	26	34
Jackson	161	135	26	19
Kanabec	117	92	25	27
Kandiyohi	137	121	16	13
Kittson	123	102	21	21
Koochiching	82	63	19	30
Lac qui Parle	126	100	26	26
Lake	117	110	7	6
Lake of the Woods	91	53	38	72
Le Suer	133	108	25	23
Lincoln	128	102	26	25
Lyon	139	116	23	20
McLeod	150	124	26	21
Mahnomen	75	64	11	17
Marshall	109	91	18	20
Martin	177	149	28	19
Meeker	142	122	20	16
Mille Lacs	119	95	24	25
Morrison	108	89	19	21
Mower	146	117	29	25
Murray	144	123	21	17
Nicollet	160	138	22	16
Nobles	152	130	22	17
Norman	118	100	18	18
Olmsted	147	117	30	26
Otter Tail	121	102	19	19
Pennington	96	80	16	20
Pine	112	83	29	35
Pipestone	152	126	26	21
Polk	117	98	19	19
Pope	124	105	19	18
Ramsey	160	138	22	16
Red Lake	95	88	7	8
Redwood	138	116	22	19
Renville	149	124	25	20
Rice	148	115	33	29
Rock	165	126	39	31
Roseau	102	85	17	20
St. Louis	99	80	19	24
Scott	139	115	24	21
Sherburne	105	88	17	19
Sibley	143	122	21	17
Stearns	129	105	24	23
Steele	163	137	26	19
Stevens	130	109	21	19
Swift	127	100	27	27

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales.)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Minnesota—Continued				
Todd	115	98	17	17
Traverse	130	100	30	30
Wabasha	146	122	24	20
Wadena	102	83	19	23
Waseca	145	120	25	21
Washington	153	128	25	20
Watonwan	162	143	19	13
Wilkin	115	97	18	19
Winona	147	122	25	20
Wright	130	105	25	24
Yellow Medicine	137	108	29	27
Mississippi	32	22	10	45
Adams	20	14	6	43
Alcorn	41	28	13	46
Amite	31	19	12	63
Attala	22	19	3	16
Benton	22	21	1	5
Bolivar	28	21	7	33
Calhoun	31	20	11	55
Carroll	29	20	9	45
Chickasaw	27	15	12	80
Choctaw	19	13	6	46
Claiborne	26	15	11	73
Clarke	35	20	15	75
Clay	33	25	8	32
Coahoma	25	22	3	14
Copiah	30	22	8	36
Covington	29	26	3	12
De Soto	30	17	13	76
Forrest	60	40	20	50
Franklin	27	15	12	80
George	44	25	19	76
Greene	23	17	6	35
Grenada	29	16	13	81
Hancock	63	41	22	54
Harrison	69	57	12	21
Hinds	33	22	11	50
Holmes	23	16	7	44
Humphreys	29	20	9	45
Issaquena	26	20	6	30
Itawamba	33	20	13	65
Jackson	74	59	15	25
Jasper	31	18	13	72
Jefferson	21	11	10	91
Jefferson Davis	31	22	9	41
Jones	52	31	21	68
Kemper	17	12	5	42
Lafayette	28	17	11	65
Lamar	42	24	18	75
Lauderdale	41	32	9	28
Lawrence	23	15	8	53
Leake	25	19	6	32
Lee	43	35	8	23
Leflore	27	23	4	17
Lincoln	34	23	11	48
Lowndes	42	29	13	45
Madison	19	15	4	27
Marion	32	17	15	88
Marshall	21	13	8	62
Monroe	35	27	8	30
Montgomery	39	20	19	95
Neshoba	24	17	7	41
Newton	29	19	10	53
Noxubee	20	13	7	54
Oktibbeha	30	23	7	30
Panola	30	16	14	88
Pearl River	59	34	25	74
Perry	30	19	11	58
Mississippi—Continued				
Pike	46	30	16	53
Pontotoc	35	27	8	30
Prentiss	39	26	13	50
Quitman	23	17	6	35
Rankin	38	23	15	65
Scott	26	16	10	62
Sharkey	36	24	12	50
Simpson	29	16	13	81
Smith	32	17	15	88
Stone	55	29	26	90
Sunflower	32	23	9	39
Tallahatchie	23	17	6	35
Tate	31	20	11	55
Tippah	28	19	9	47
Tishomingo	28	22	6	27
Tunica	22	16	6	38
Union	41	34	7	21
Walthall	33	20	13	65
Warren	38	26	12	46
Washington	29	22	7	32
Wayne	118	12	6	50
Webster	26	19	7	37
Wilkinson	21	13	8	62
Winston	27	12	15	125
Yalobusha	30	18	12	67
Yazoo	28	16	12	75
Missouri	93	78	15	19
Adair	96	87	9	10
Andrew	136	115	21	18
Atchison	168	138	30	22
Audrain	124	107	17	16
Barry	70	56	14	25
Barton	109	87	22	25
Bates	106	88	18	20
Benton	82	76	6	8
Bollinger	52	48	4	8
Boone	109	91	18	20
Buchanan	113	100	13	13
Butler	36	28	8	29
Caldwell	111	94	17	18
Callaway	105	87	18	21
Camden	46	45	1	2
Cape Girardeau	95	85	10	12
Carroll	122	101	21	21
Carter	31	20	11	55
Cass	122	94	28	30
Cedar	85	68	17	25
Chariton	116	97	19	20
Christian	100	73	27	37
Clark	117	102	15	15
Clay	135	103	32	31
Clinton	128	95	33	35
Cole	126	113	13	12
Cooper	119	100	19	19
Crawford	83	61	22	36
Dade	89	73	16	22
Dallas	62	48	14	29
Daviess	102	83	19	23
DeKalb	109	93	16	17
Dent	61	58	3	5
Douglas	35	32	3	9
Dunklin	71	46	25	54
Franklin	103	94	9	10
Gasconade	107	96	11	11
Gentry	121	102	19	19
Greene	108	89	19	21
Grundy	111	84	27	32
Harrison	106	87	19	22

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales.)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Missouri—Continued				
Henry	112	89	23	26
Hickory	68	65	3	5
Holt	137	117	20	17
Howard	117	99	18	18
Howell	58	44	14	32
Iron	44	38	6	16
Jackson	144	114	30	26
Jasper	103	86	17	20
Jefferson	93	79	14	18
Johnson	112	89	23	26
Knox	120	102	18	18
Laclede	66	56	10	18
Lafayette	141	111	30	27
Lawrence	96	75	21	28
Lewis	135	110	25	23
Lincoln	105	91	14	15
Linn	125	104	21	20
Livingston	110	88	22	25
McDonald	65	48	17	35
Macon	103	85	18	21
Madison	51	47	4	9
Maries	66	61	5	8
Marion	140	118	22	19
Mercer	91	69	22	32
Miller	80	69	11	16
Mississippi	61	38	23	61
Moniteau	119	107	12	11
Monroe	115	101	14	14
Montgomery	104	96	8	8
Morgan	90	78	12	15
New Madrid	59	44	15	34
Newton	86	65	21	32
Nodaway	136	116	20	17
Oregon	51	35	16	46
Osage	98	83	15	18
Ozark	36	29	7	24
Pemiscot	67	54	13	24
Perry	109	92	17	18
Pettis	114	96	18	19
Phelps	77	65	12	18
Pike	110	98	12	12
Platte	124	94	30	32
Polk	95	82	13	16
Pulaski	52	43	9	21
Putnam	89	73	16	22
Ralls	116	107	9	8
Randolph	106	92	14	15
Ray	104	85	19	22
Reynolds	30	26	4	15
Ripley	33	23	10	43
St. Charles	116	97	19	20
St. Clair	75	65	10	15
St. Francois	85	69	16	23
St. Louis	128	112	16	14
Ste. Genevieve	86	71	15	21
Saline	124	105	19	18
Schuyler	123	108	15	14
Scotland	126	109	17	16
Scott	74	57	17	30
Shannon	33	30	3	10
Shelby	129	113	16	14
Stoddard	57	46	11	24
Stone	56	39	17	44
Sullivan	96	83	13	16
Taney	48	33	15	45
Texas	59	45	14	31
Vernon	100	79	21	27
Warren	110	102	8	8
Washington	47	39	8	21
Wayne	30	26	4	15
Webster	80	62	18	29
Worth	134	114	20	18
Wright	51	44	7	16
Montana	107	83	24	29
Beaverhead	171	142	29	20
Big Horn	99	73	26	36
Blaine	95	65	30	46
Broadwater	111	98	13	13
Carbon	114	81	33	41
Carter	76	67	9	13
Cascade	119	98	21	21
Chouteau	125	83	42	51
Custer	116	87	29	33
Daniels	118	71	47	66
Dawson	106	74	32	43
Deer Lodge	125	105	20	19
Fallon	91	67	24	36
Fergus	113	79	34	43
Flathead	106	93	13	14
Gallatin	137	118	19	16
Garfield	76	45	31	69
Glacier	81	61	20	33
Golden Valley	102	83	19	23
Granite	124	90	34	38
Hill	97	73	24	33
Jefferson	103	87	16	18
Judith Basin	121	85	36	42
Lake	95	87	8	9
Lewis and Clark	125	105	20	19
Liberty	122	79	43	54
Lincoln	76	59	17	29
McCone	97	66	31	47
Madison	122	105	17	16
Meagher	133	110	23	21
Mineral	54	41	13	32
Missoula	113	95	18	19
Musselshell	84	72	12	17
Park	119	105	14	13
Petroleum	69	53	16	30
Phillips	83	63	20	32
Pondera	123	84	39	46
Powder River	82	62	20	32
Powell	144	109	35	32
Prairie	122	82	40	49
Ravalli	121	103	18	17
Richland	117	84	33	39
Roosevelt	105	71	34	48
Rosebud	83	70	13	19
Sanders	80	71	9	13
Sheridan	118	72	46	64
Silver Bow	108	82	26	32
Stillwater	108	86	22	26
Sweet Grass	113	105	8	8
Teton	115	93	22	24
Toole	104	73	31	42
Treasure	98	86	12	14
Valley	91	67	24	36
Wheatland	108	93	15	16
Wibaux	109	74	35	47
Yellowstone	131	110	21	19
Nebraska	132	105	27	26
Adams	125	103	22	21
Antelope	120	102	18	18
Arthur	100	85	15	18
Banner	123	94	29	31
Blaine	124	93	31	33

See footnotes at end of table, p. 137.

TABLE F-1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales.)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Nebraska—Continued				
Boone	117	91	26	29
Box Butte	137	96	41	43
Boyd	96	83	13	16
Brown	105	91	14	15
Buffalo	124	100	24	24
Burt	176	133	43	32
Butler	132	99	33	33
Cass	147	108	39	36
Cedar	144	113	31	27
Chase	133	102	31	30
Cherry	129	114	15	13
Cheyenne	152	110	42	38
Clay	101	82	19	23
Colfax	141	116	25	22
Cuming	174	132	42	32
Custer	119	100	19	19
Dakota	147	120	27	22
Dawes	132	102	30	29
Dawson	163	126	37	29
Deuel	166	112	54	48
Dixon	148	118	30	25
Dodge	156	122	34	28
Douglas	140	131	9	7
Dundy	126	104	22	21
Fillmore	111	93	18	19
Franklin	133	106	27	25
Frontier	129	104	25	24
Furnas	124	94	30	32
Gage	148	122	26	21
Garden	129	101	28	28
Garfield	114	99	15	15
Gosper	134	101	33	33
Grant	201	175	26	15
Greeley	104	84	20	24
Hall	122	91	31	34
Hamilton	140	110	30	27
Harlan	134	103	31	30
Hayes	131	103	28	27
Hitchcock	142	117	25	21
Holt	111	97	14	14
Hooker	110	87	23	26
Howard	118	95	23	24
Jefferson	133	107	26	24
Johnson	138	102	36	35
Kearney	145	111	34	31
Keith	147	115	32	28
Keya Paha	104	87	17	20
Kimball	136	87	49	56
Knox	120	92	28	30
Lancaster	150	119	31	26
Lincoln	124	102	22	22
Logan	124	101	23	23
Loup	114	102	12	12
McPherson	105	80	25	31
Madison	133	102	31	30
Merrick	140	103	37	36
Morrill	118	96	22	23
Nance	122	93	29	31
Nemaha	151	122	29	24
Nuckolls	115	88	27	31
Otoe	156	125	31	25
Pawnee	129	105	24	23
Perkins	127	98	29	30
Phelps	162	133	29	22
Pierce	129	107	22	21
Platte	141	107	34	32
Polk	146	109	37	34
Nevada	129	105	24	23
Churchill	159	136	23	17
Clark	134	83	51	61
Douglas	219	204	15	7
Elko	148	108	40	37
Esmeralda	85	70	15	21
Eureka	155	116	39	34
Humboldt	95	83	12	14
Lander	167	133	34	26
Lincoln	81	73	8	11
Lyon	156	126	30	24
Mineral	45	39	6	15
Nye	71	74	−3	−4
Ormsby	136	98	38	39
Pershing	127	131	−4	−3
Storey	157	94	63	67
Washoe	149	127	22	17
White Pine	111	82	29	35
New Hampshire	137	115	22	19
Belknap	129	115	14	12
Carroll	129	117	12	10
Cheshire	144	118	26	22
Coos	125	99	26	26
Grafton	131	107	24	22
Hillsborough	153	126	27	21
Merrimack	140	119	21	18
Rockingham	142	122	20	16
Strafford	142	116	26	22
Sullivan	134	109	25	23
New Jersey	176	140	36	26
Atlantic	136	101	35	35
Bergen	200	159	41	26
Burlington	172	142	30	21
Camden	137	113	24	21
Cape May	144	122	22	18
Cumberland	161	126	35	28
Essex	193	168	25	15
Gloucester	155	133	22	17
Hudson	335	193	142	74
Hunterdon	137	115	22	19
Mercer	179	150	29	19
Middlesex	172	143	29	20
Monmouth	177	130	47	36
Morris	174	145	29	20
Ocean	187	122	65	53
Passaic	197	153	44	29

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
New Jersey—Continued				
Salem	163	138	25	18
Somerset	167	133	34	26
Sussex	169	142	27	19
Union	197	193	4	2
Warren	139	118	21	18
New Mexico [1]	70	69	1	1
Bernalillo [1]	101	------	------	------
Catron	61	46	15	33
Chaves	138	112	26	23
Colfax	86	86	0	0
Curry	102	88	14	16
De Baca	100	78	22	28
Dona Ana	119	92	27	29
Eddy	123	112	11	10
Grant	80	83	−3	−4
Guadalupe	33	36	−3	−8
Harding	79	67	12	18
Hidalgo	106	71	35	49
Lea	97	88	9	10
Lincoln	63	65	−2	−3
Luna	99	101	−2	−2
McKinley [1]	11	------	------	------
Mora	26	22	4	18
Otero [1]	61	------	------	------
Quay	73	72	1	1
Rio Arriba [1]	23	------	------	------
Roosevelt	86	71	15	21
Sandoval [1]	35	------	------	------
San Juan [1]	58	------	------	------
San Miguel	32	26	6	23
Santa Fe [1]	63	------	------	------
Sierra	46	44	2	5
Socorro	41	33	8	24
Taos [1]	21	------	------	------
Torrance	60	42	18	43
Union	93	76	17	22
Valencia [1]	61	------	------	------
New York	145	120	25	21
Albany	148	121	27	22
Allegany	128	99	29	29
Broome	128	106	22	21
Cattaraugus	134	109	25	23
Cayuga	142	100	42	42
Chautauqua	134	116	18	16
Chemung	131	107	24	22
Chenango	133	103	30	29
Clinton	119	96	23	24
Columbia	156	129	27	21
Cortland	163	129	34	26
Delaware	146	112	34	30
Dutchess	175	152	23	15
Erie	147	127	20	16
Essex	121	103	18	17
Franklin	109	88	21	24
Fulton	121	103	18	17
Genesee	157	135	22	16
Greene	150	130	20	15
Hamilton	106	84	22	26
Herkimer	148	115	33	29
Jefferson	137	113	24	21
Lewis	131	109	22	20
Livingston	157	137	20	15
Madison	148	115	33	29
Monroe	167	142	25	18
Montgomery	143	120	23	19
Nassau	223	171	52	30
Niagara	150	130	20	15
Oneida	145	111	34	31

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
New York—Continued				
Onondaga	146	128	18	14
Ontario	146	118	28	24
Orange	161	132	29	22
Orleans	156	131	25	19
Oswego	129	110	19	17
Otsego	142	112	30	27
Putnam	175	156	19	12
Rensselaer	142	117	25	21
Rockland	184	165	19	12
St. Lawrence	122	98	24	24
Saratoga	131	112	19	17
Schenectady	142	122	20	16
Schoharie	145	110	35	32
Schuyler	127	107	20	19
Seneca	138	114	24	21
Steuben	126	99	27	27
Suffolk	218	176	42	24
Sullivan	138	115	23	20
Tioga	132	107	25	23
Tompkins	143	116	27	23
Ulster	152	132	20	15
Warren	110	89	21	24
Washington	145	117	28	24
Wayne	149	119	30	25
Westchester	195	163	32	20
Wyoming	144	125	19	15
Yates	136	113	23	20
North Carolina	60	46	14	30
Alamance	89	81	8	10
Alexander	59	41	18	44
Alleghany	44	48	−4	−8
Anson	61	46	15	33
Ashe	29	24	5	21
Avery	33	22	11	50
Beaufort	47	39	8	21
Bertie	56	40	16	40
Bladen	47	34	13	38
Brunswick	36	25	11	44
Buncombe	64	51	13	25
Burke	56	45	11	24
Cabarrus	87	69	18	26
Caldwell	64	52	12	23
Camden	59	55	4	7
Carteret	65	39	26	67
Caswell	61	45	16	36
Catawba	81	70	11	16
Chatham	64	40	24	60
Cherokee	21	15	6	40
Chowan	62	51	11	22
Clay	24	20	4	20
Cleveland	68	61	7	11
Columbus	47	39	8	21
Craven	61	41	20	49
Cumberland	59	40	19	48
Currituck	72	48	24	50
Dare	84	69	15	22
Davidson	109	90	19	21
Davie	79	64	15	23
Duplin	52	36	16	44
Durham	77	61	16	26
Edgecombe	79	58	21	36
Forsyth	100	78	22	28
Franklin	57	47	10	21
Gaston	78	66	12	18
Gates	60	39	21	54
Graham	21	13	8	62
Granville	64	47	17	36
Greene	78	66	12	18

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
North Carolina—Con.				
Guilford	97	81	16	20
Halifax	58	46	12	26
Harnett	62	49	13	27
Haywood	54	31	23	74
Henderson	65	48	17	35
Hertford	58	37	21	57
Hoke	56	37	19	51
Hyde	40	25	15	60
Iredell	87	62	25	40
Jackson	27	19	8	42
Johnston	65	48	17	35
Jones	52	34	18	53
Lee	66	47	19	40
Lenoir	68	59	9	15
Lincoln	75	66	9	14
McDowell	40	30	10	33
Macon	25	19	6	32
Madison	29	19	10	53
Martin	67	54	13	24
Mecklenburg	91	75	16	21
Mitchell	35	24	11	46
Montgomery	53	36	17	47
Moore	55	50	5	10
Nash	64	49	15	31
New Hanover	100	99	1	1
Northampton	52	38	14	37
Onslow	48	30	18	60
Orange	77	61	16	26
Pamlico	57	39	18	46
Pasquotank	75	61	14	23
Pender	46	38	8	21
Perquimans	54	46	8	17
Person	56	40	16	40
Pitt	68	54	14	26
Polk	49	35	14	40
Randolph	79	58	21	36
Richmond	71	39	32	82
Robeson	55	37	18	49
Rockingham	74	60	14	23
Rowan	98	76	22	29
Rutherford	71	56	15	27
Sampson	60	43	17	40
Scotland	50	37	13	35
Stanly	80	61	19	31
Stokes	66	46	20	43
Surry	58	40	18	45
Swain	27	9	18	200
Transylvania	49	37	12	32
Tyrrell	37	28	9	32
Union	72	60	12	20
Vance	76	45	31	69
Wake	78	63	15	24
Warren	47	34	13	38
Washington	38	27	11	41
Watauga	45	33	12	36
Wayne	69	49	20	41
Wilkes	48	37	11	30
Wilson	77	57	20	35
Yadkin	78	54	24	44
Yancey	22	16	6	38
North Dakota	111	84	27	32
Adams	132	88	44	50
Barnes	109	83	26	31
Benson	112	91	21	23
Billings	85	58	27	47
Bottineau	112	80	32	40
Bowman	108	83	25	30
Burke	109	80	29	36

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
North Dakota—Con.				
Burleigh	101	80	21	26
Cass	138	108	30	28
Cavalier	107	83	24	29
Dickey	105	83	22	27
Divide	109	83	26	31
Dunn	98	72	26	36
Eddy	110	90	20	22
Emmons	96	74	22	30
Foster	115	88	27	31
Golden Valley	134	88	46	52
Grand Forks	139	103	36	35
Grant	99	83	16	19
Griggs	102	77	25	32
Hettinger	139	98	41	42
Kidder	87	74	13	18
La Moure	103	80	23	29
Logan	98	77	21	27
McHenry	104	82	22	27
McIntosh	94	73	21	29
McKenzie	94	68	26	38
McLean	107	78	29	37
Mercer	99	82	17	21
Morton	114	85	29	34
Mountrail	98	75	23	31
Nelson	129	101	28	28
Oliver	109	92	17	18
Pembina	133	99	34	34
Pierce	114	87	27	31
Ramsey	125	92	33	36
Ransom	113	90	23	26
Renville	126	81	45	56
Richland	111	96	15	16
Rolette	83	71	12	17
Sargent	102	82	20	24
Sheridan	107	85	22	26
Sioux	77	50	27	54
Slope	119	91	28	31
Stark	127	89	38	43
Steele	120	90	30	33
Stutsman	96	72	24	33
Towner	124	91	33	36
Traill	137	105	32	30
Walsh	135	104	31	30
Ward	113	78	35	45
Wells	118	94	24	26
Williams	103	70	33	47
Ohio	134	113	21	19
Adams	77	62	15	24
Allen	160	137	23	17
Ashland	148	122	26	21
Ashtabula	135	113	22	19
Athens	93	89	4	4
Auglaize	152	128	24	19
Belmont	101	81	20	25
Brown	100	86	14	16
Butler	159	138	21	15
Carroll	122	103	19	18
Champaign	163	144	19	13
Clark	166	145	21	14
Clermont	130	104	26	25
Clinton	152	125	27	22
Columbiana	137	111	26	23
Coshocton	118	95	23	24
Crawford	163	137	26	19
Cuyahoga	167	138	29	21
Darke	141	117	24	21
Defiance	144	124	20	16
Delaware	151	130	21	16

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Ohio—Continued				
Erie	159	131	28	21
Fairfield	150	129	21	16
Fayette	167	137	30	22
Franklin	159	138	21	15
Fulton	167	136	31	23
Gallia	74	72	2	3
Geauga	131	111	20	18
Greene	153	131	22	17
Guernsey	97	82	15	18
Hamilton	159	134	25	19
Hancock	167	142	25	18
Hardin	153	119	34	29
Harrison	99	83	16	19
Henry	166	142	24	17
Highland	121	101	20	20
Hocking	86	73	13	18
Holmes	94	84	10	12
Huron	153	131	22	17
Jackson	79	67	12	18
Jefferson	111	86	25	29
Knox	136	105	31	30
Lake	153	137	16	12
Lawrence	68	56	12	21
Licking	136	113	23	20
Logan	149	125	24	19
Lorain	157	137	20	15
Lucas	145	129	16	12
Madison	155	129	26	20
Mahoning	143	123	20	16
Marion	162	135	27	20
Medina	154	132	22	17
Meigs	87	80	7	9
Mercer	139	117	22	19
Miami	150	134	16	12
Monroe	89	66	23	35
Montgomery	157	136	21	15
Morgan	99	85	14	16
Morrow	129	105	24	23
Muskingum	122	103	19	18
Noble	96	90	6	7
Ottawa	133	116	17	15
Paulding	148	126	22	17
Perry	105	85	20	24
Pickaway	155	134	21	16
Pike	68	59	9	15
Portage	132	117	15	13
Preble	155	134	21	16
Putnam	170	138	32	23
Richland	146	120	26	22
Ross	122	96	26	27
Sandusky	149	122	27	22
Scioto	90	76	14	18
Seneca	161	137	24	18
Shelby	153	135	18	13
Stark	142	120	22	18
Summit	149	125	24	19
Trumbull	137	119	18	15
Tuscarawas	105	93	12	13
Union	152	130	22	17
Van Wert	151	125	26	21
Vinton	66	59	7	12
Warren	143	114	29	25
Washington	94	69	25	36
Wayne	142	123	19	15
Williams	143	121	22	18
Wood	156	126	30	24
Wyandot	161	127	34	27
Oklahoma	79	62	17	27
Adair	33	22	11	50
Alfalfa	155	132	23	17
Atoka	25	18	7	39
Beaver	118	91	27	30
Beckham	99	76	23	30
Blaine	117	90	27	30
Bryan	45	35	10	29
Caddo	92	74	18	24
Canadian	123	104	19	18
Carter	60	42	18	43
Cherokee	28	23	5	22
Choctaw	26	18	8	44
Cimarron	109	74	35	47
Cleveland	79	70	9	13
Coal	39	28	11	39
Comanche	91	72	19	26
Cotton	96	71	25	35
Craig	64	60	4	7
Creek	61	40	21	52
Custer	122	95	27	28
Delaware	42	37	5	14
Dewey	95	82	13	16
Ellis	109	90	19	21
Garfield	138	119	19	16
Garvin	60	44	16	36
Grady	78	63	15	24
Grant	160	134	26	19
Greer	99	76	23	30
Harmon	105	84	21	25
Harper	128	98	30	31
Haskell	30	21	9	43
Hughes	48	35	13	37
Jackson	111	85	26	31
Jefferson	79	60	19	32
Johnston	33	34	−1	−3
Kay	127	103	24	23
Kingfisher	134	110	24	22
Kiowa	116	87	29	33
Latimer	21	20	1	5
Le Flore	26	21	5	24
Lincoln	69	62	7	11
Logan	82	74	8	11
Love	52	37	15	41
McClain	66	56	10	18
McCurtain	19	13	6	46
McIntosh	29	24	5	21
Major	130	99	31	31
Marshall	46	29	17	59
Mayes	61	46	15	33
Murray	52	45	7	16
Muskogee	50	37	13	35
Noble	100	84	16	19
Nowata	74	57	17	30
Okfuskee	44	32	12	38
Oklahoma	105	86	19	22
Okmulgee	64	45	19	42
Osage	94	75	19	25
Ottawa	72	57	15	26
Pawnee	81	64	17	27
Payne	93	75	18	24
Pittsburg	32	28	4	14
Pontotoc	60	42	18	43
Pottawatomie	69	58	11	19
Pushmataha	20	16	4	25
Roger Mills	85	71	14	20
Rogers	69	53	16	30
Seminole	49	37	12	32

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Oklahoma—Continued				
Sequoyah	27	19	8	42
Stephens	67	51	16	31
Texas	121	86	35	41
Tillman	115	93	22	24
Tulsa	120	80	40	50
Wagoner	53	37	16	43
Washington	88	64	24	38
Washita	125	95	30	32
Woods	130	114	16	14
Woodward	130	97	33	34
Oregon	136	113	24	21
Baker	126	109	17	16
Benton	143	103	40	39
Clackamas	138	120	18	15
Clatsop	132	110	22	20
Columbia	115	96	19	20
Coos	125	93	32	34
Crook	151	127	24	19
Curry	83	69	14	20
Deschutes	134	101	33	33
Douglas	118	101	17	17
Gilliam	202	134	68	51
Grant	127	119	8	7
Harney	113	102	11	11
Hood River	190	132	58	44
Jackson	133	112	21	19
Jefferson	96	96	0	0
Josephine	110	94	16	17
Klamath	158	126	32	25
Lake	119	113	6	5
Lane	127	111	16	14
Lincoln	94	67	27	40
Linn	139	114	25	22
Malheur	130	94	36	38
Marion	149	128	21	16
Morrow	168	125	43	34
Multnomah	143	130	13	10
Polk	145	121	24	20
Sherman	203	149	54	36
Tillamook	137	115	22	19
Umatilla	166	129	37	29
Union	130	111	19	17
Wallowa	110	99	11	11
Wasco	146	113	33	29
Washington	134	117	17	15
Wheeler	123	115	8	7
Yamhill	144	126	18	14
Pennsylvania	122	102	20	20
Adams	135	105	30	29
Allegheny	145	123	22	18
Armstrong	98	86	12	14
Beaver	129	105	24	23
Bedford	103	85	18	21
Berks	137	112	25	22
Blair	127	101	26	26
Bradford	143	115	28	24
Bucks	159	137	22	16
Butler	124	102	22	22
Cambria	106	85	21	25
Cameron	102	92	10	11
Carbon	125	113	12	11
Centre	120	105	15	14
Chester	171	147	24	16
Clarion	121	100	21	21
Clearfield	97	80	17	21
Clinton	106	99	7	7
Columbia	119	99	20	20
Crawford	117	95	22	23
Pennsylvania—Con.				
Cumberland	128	104	24	23
Dauphin	126	105	21	20
Delaware	172	155	17	11
Elk	101	76	25	33
Erie	135	109	26	24
Fayette	99	85	14	16
Forest	90	72	18	25
Franklin	134	102	32	31
Fulton	85	67	18	27
Greene	92	91	1	1
Huntingdon	106	83	23	28
Indiana	106	96	10	10
Jefferson	106	89	17	19
Juniata	105	79	26	33
Lackawanna	137	110	27	25
Lancaster	143	127	16	13
Lawrence	134	118	16	14
Lebanon	136	119	17	14
Lehigh	139	113	26	23
Luzerne	122	101	21	21
Lycoming	119	103	16	16
McKean	132	108	24	22
Mercer	128	109	19	17
Mifflin	101	84	17	20
Monroe	127	108	19	18
Montgomery	159	137	22	16
Montour	101	91	10	11
Northampton	146	121	25	21
Northumberland	113	95	18	19
Perry	111	89	22	25
Pike	128	100	28	28
Potter	111	98	13	13
Schuylkill	117	96	21	22
Snyder	93	78	15	19
Somerset	118	98	20	20
Sullivan	113	95	18	19
Susquehanna	131	95	36	38
Tioga	142	120	22	18
Union	130	110	20	18
Venango	114	87	27	31
Warren	114	89	25	28
Washington	121	106	15	14
Wayne	136	106	30	28
Westmoreland	123	106	17	16
Wyoming	134	104	30	29
York	123	99	24	24
Rhode Island	158	138	20	14
Kent	148	132	16	12
Newport	169	147	22	15
Providence	162	136	26	19
Washington	155	137	18	13
South Carolina	55	41	14	34
Abbeville	55	40	15	38
Aiken	64	50	14	28
Allendale	57	37	20	54
Anderson	74	59	15	25
Bamberg	46	38	8	21
Barnwell	50	37	13	35
Beaufort	27	17	10	59
Berkeley	31	19	12	63
Calhoun	60	48	12	25
Charleston	48	37	11	30
Cherokee	63	47	16	34
Chester	51	42	9	21
Chesterfield	57	39	18	46
Clarendon	36	34	2	6
Colleton	47	28	19	68
Darlington	66	48	18	38

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
South Carolina—Con.				
Dillon	65	45	20	44
Dorchester	42	31	11	35
Edgefield	55	46	9	20
Fairfield	41	32	9	28
Florence	59	45	14	31
Georgetown	39	21	18	86
Greenville	86	65	21	32
Greenwood	71	56	15	27
Hampton	41	27	14	52
Horry	54	35	19	54
Jasper	32	20	12	60
Kershaw	43	36	7	19
Lancaster	54	45	9	20
Laurens	79	56	23	41
Lee	52	47	5	11
Lexington	86	66	20	30
McCormick	33	26	7	27
Marion	57	43	14	33
Marlboro	57	42	15	36
Newberry	75	57	18	32
Oconee	49	34	15	44
Orangeburg	51	46	5	11
Pickens	73	53	20	38
Richland	70	48	22	46
Saluda	61	48	13	27
Spartanburg	79	56	23	41
Sumter	48	40	8	20
Union	55	36	19	53
Williamsburg	45	29	16	55
York	57	48	9	19
South Dakota	107	87	20	23
Armstrong	22	62	−40	−65
Aurora	118	107	11	10
Beadle	106	80	26	32
Bennett	76	62	14	23
Bon Homme	122	101	21	21
Brookings	126	103	23	22
Brown	123	91	32	35
Brule	111	96	15	16
Buffalo	115	75	40	53
Butte	119	90	29	32
Campbell	106	83	23	28
Charles Mix	112	89	23	26
Clark	105	87	18	21
Clay	155	119	36	30
Codington	112	89	23	26
Corson	74	53	21	40
Custer	88	86	2	2
Davison	115	97	18	19
Day	108	88	20	23
Deuel	101	89	12	13
Dewey	68	57	11	19
Douglas	133	107	26	24
Edmunds	108	81	27	33
Fall River	97	95	2	2
Faulk	130	93	37	40
Grant	112	89	23	26
Gregory	110	92	18	20
Haakon	100	85	15	18
Hamlin	110	93	17	18
Hand	118	90	28	31
Hanson	122	99	23	23
Harding	91	82	9	11
Hughes	78	71	7	10
Hutchinson	128	105	23	22
Hyde	113	82	31	38
Jackson	89	70	19	27
Jerauld	113	90	23	26
South Dakota—Con.				
Jones	94	72	22	31
Kingsbury	120	96	24	25
Lake	135	108	27	25
Lawrence	107	86	21	24
Lincoln	149	123	26	21
Lyman	105	89	16	18
McCook	126	104	22	21
McPherson	122	95	27	28
Marshall	94	71	23	32
Meade	96	80	16	20
Mellette	77	59	18	31
Miner	103	84	19	23
Minnehaha	162	127	35	28
Moody	145	115	30	26
Pennington	100	83	17	20
Perkins	98	73	25	34
Potter	118	86	32	37
Roberts	107	87	20	23
Sanborn	120	97	23	24
Shannon	34	44	−10	−23
Spink	124	92	32	35
Stanley	84	66	18	27
Sully	94	75	19	25
Todd	78	63	15	24
Tripp	110	88	22	25
Turner	131	105	26	25
Union	154	118	36	31
Walworth	123	97	26	27
Washabaugh	57	57	0	0
Yankton	126	99	27	27
Ziebach	54	52	2	4
Tennessee	50	36	14	39
Anderson	57	37	20	54
Bedford	85	62	23	37
Benton	26	16	10	62
Bledsoe	27	21	6	29
Blount	70	49	21	43
Bradley	70	44	26	59
Campbell	39	25	14	56
Cannon	45	35	10	29
Carroll	52	42	10	24
Carter	44	27	17	63
Cheatham	51	35	16	46
Chester	41	36	5	14
Claiborne	33	19	14	74
Clay	27	19	8	42
Cocke	42	22	20	91
Coffee	45	31	14	45
Crockett	50	33	17	52
Cumberland	36	28	8	29
Davidson	114	90	24	27
Decatur	40	30	10	33
De Kalb	39	28	11	39
Dickson	45	33	12	36
Dyer	66	47	19	40
Fayette	25	14	11	79
Fentress	20	14	6	43
Franklin	60	44	16	36
Gibson	75	54	21	39
Giles	55	40	15	38
Grainger	31	18	13	72
Greene	52	45	7	16
Grundy	37	25	12	48
Hamblen	70	44	26	59
Hamilton	78	56	22	39
Hancock	30	15	15	100
Hardeman	23	18	5	28

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Tennessee—Continued				
Hardin	25	20	5	25
Hawkins	46	33	13	39
Haywood	31	22	9	41
Henderson	44	37	7	19
Henry	64	47	17	36
Hickman	38	31	7	23
Houston	34	23	11	48
Humphreys	39	25	14	56
Jackson	42	31	11	35
Jefferson	65	39	26	67
Johnson	52	25	27	108
Knox	96	74	22	30
Lake	95	72	23	32
Lauderdale	36	22	14	64
Lawrence	35	20	15	75
Lewis	39	22	17	77
Lincoln	62	45	17	38
Loudon	76	45	31	69
McMinn	51	41	10	24
McNairy	32	23	9	39
Macon	53	48	5	10
Madison	53	40	13	32
Marion	54	38	16	42
Marshall	96	68	28	41
Maury	81	64	17	27
Meigs	39	38	1	3
Monroe	43	28	15	54
Montgomery	67	46	21	46
Moore	59	50	9	18
Morgan	35	24	11	46
Obion	85	65	20	31
Overton	14	11	3	27
Perry	35	20	15	75
Pickett	17	8	9	112
Polk	40	28	12	43
Putnam	35	28	7	25
Rhea	45	34	11	32
Roane	61	38	23	61
Robertson	71	54	17	31
Rutherford	76	58	18	31
Scott	23	14	9	64
Sequatchie	43	18	25	139
Sevier	29	25	4	16
Shelby	59	52	7	13
Smith	70	51	19	37
Stewart	35	21	14	67
Sullivan	67	53	14	26
Sumner	69	55	14	25
Tipton	38	31	7	23
Trousdale	81	75	6	8
Unicoi	51	25	26	104
Union	30	25	5	20
Van Buren	24	16	8	50
Warren	51	32	19	59
Washington	65	52	13	25
Wayne	17	13	4	31
Weakley	73	58	15	26
White	43	24	19	79
Williamson	75	56	19	34
Wilson	78	64	14	22
Texas	101	79	22	28
Anderson	42	31	11	35
Andrews	108	94	14	15
Angelina	59	36	23	64
Aransas	73	75	−2	−3
Archer	104	83	21	25
Armstrong	157	126	31	25
Atascosa	63	51	12	24

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Texas—Continued				
Austin	97	79	18	23
Bailey	109	89	20	22
Bandera	125	108	17	16
Bastrop	59	42	17	40
Baylor	94	73	21	29
Bee	88	64	24	38
Bell	93	83	10	12
Bexar	108	92	16	17
Blanco	117	110	7	6
Borden	105	87	18	21
Bosque	95	75	20	27
Bowie	57	36	21	58
Brazoria	96	61	35	57
Brazos	63	51	12	24
Brewster	126	110	16	15
Briscoe	112	72	40	56
Brooks	57	43	14	33
Brown	84	64	20	31
Burleson	57	45	12	27
Burnet	136	110	26	24
Caldwell	76	56	20	36
Calhoun	104	86	18	21
Callahan	85	68	17	25
Cameron	99	74	25	34
Camp	56	34	22	65
Carson	179	110	69	63
Cass	37	24	13	54
Castro	137	91	46	51
Chambers	93	77	16	21
Cherokee	46	36	10	28
Childress	110	76	34	45
Clay	91	79	12	15
Cochran	99	68	31	46
Coke	103	88	15	17
Coleman	103	80	23	29
Collin	97	81	16	20
Collingsworth	101	77	24	31
Colorado	82	59	23	39
Comal	116	102	14	14
Comanche	91	66	25	38
Concho	138	102	36	35
Cooke	93	72	21	29
Coryell	93	78	15	19
Cottle	95	71	24	34
Crane	137	105	32	30
Crockett	242	206	36	17
Crosby	106	76	30	39
Culberson	162	154	8	5
Dallam	128	85	43	51
Dallas	121	100	21	21
Dawson	108	77	31	40
Deaf Smith	152	93	59	63
Delta	75	63	12	19
Denton	101	83	18	22
De Witt	92	76	16	21
Dickens	75	62	13	21
Dimmit	113	84	29	35
Donley	115	91	24	26
Duval	35	32	3	9
Eastland	80	60	20	33
Ector	150	161	−11	−7
Edwards	134	141	−7	−5
Ellis	93	77	16	21
El Paso	171	143	28	20
Erath	90	69	21	30
Falls	73	64	9	14
Fannin	82	64	18	28
Fayette	84	69	15	22
Fisher	105	83	22	72

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Texas—Continued				
Floyd	107	94	13	14
Foard	98	84	14	17
Fort Bend	80	51	29	57
Franklin	47	37	10	27
Freestone	36	30	6	20
Frio	95	61	34	56
Gaines	78	64	14	22
Galveston	119	86	33	38
Garza	113	89	24	27
Gillespie	130	119	11	9
Glasscock	149	129	20	16
Goliad	82	63	19	30
Gonzales	90	62	28	45
Gray	126	98	28	29
Grayson	92	74	18	24
Gregg	84	43	41	95
Grimes	49	35	14	40
Guadalupe	83	71	12	17
Hale	114	88	26	30
Hall	113	73	40	55
Hamilton	99	87	12	14
Hansford	252	134	118	88
Hardeman	94	73	21	29
Hardin	60	43	17	40
Harris	118	88	30	34
Harrison	37	23	14	61
Hartley	160	106	54	51
Haskell	92	67	25	37
Hays	94	69	25	36
Hemphill	137	121	16	13
Henderson	46	34	12	35
Hidalgo	90	73	17	23
Hill	94	83	11	13
Hockley	111	81	30	37
Hood	102	74	28	38
Hopkins	69	51	18	35
Houston	35	22	13	59
Howard	111	80	31	39
Hudspeth	149	119	30	25
Hunt	93	78	15	19
Hutchinson	165	88	77	88
Irion	162	154	8	5
Jack	82	68	14	21
Jackson	88	68	20	29
Jasper	48	26	22	85
Jeff Davis	130	196	−66	−34
Jefferson	131	110	21	19
Jim Hogg	73	55	18	33
Jim Wells	76	70	6	9
Johnson	111	82	29	35
Jones	106	70	36	51
Karnes	77	62	15	24
Kaufman	79	54	25	46
Kendall	124	116	8	7
Kenedy	457	417	40	10
Kent	89	75	14	19
Kerr	144	119	25	21
Kimble	121	114	7	6
King	107	81	26	32
Kinney	139	124	15	12
Kleberg	121	89	32	36
Knox	111	81	30	37
Lamar	65	47	18	38
Lamb	113	91	22	24
Lampasas	127	99	28	28
La Salle	88	62	26	42
Lavaca	72	61	11	18
Lee	70	49	21	43
Leon	29	23	6	26
Liberty	62	41	21	51
Limestone	68	53	15	28
Lipscomb	184	121	63	52
Live Oak	75	61	14	23
Llano	119	109	10	9
Loving	129	92	37	40
Lubbock	124	102	22	22
Lynn	121	96	25	26
McCulloch	126	105	21	20
McLennan	98	81	17	21
McMullen	46	72	−26	−36
Madison	50	29	21	72
Marion	19	14	5	36
Martin	102	79	23	29
Mason	138	124	14	11
Matagorda	85	52	33	63
Maverick	129	90	39	43
Medina	115	82	313	40
Menard	136	121	15	12
Midland	111	102	9	9
Milam	73	58	15	26
Mills	100	82	18	22
Mitchell	106	85	21	25
Montague	69	56	13	23
Montgomery	51	37	14	38
Moore	218	81	137	169
Morris	33	25	8	32
Motley	87	68	19	28
Nacogdoches	40	31	9	29
Navarro	69	62	7	11
Newton	34	19	15	79
Nolan	105	89	16	18
Nueces	143	106	37	35
Ochiltree	228	105	123	117
Oldham	196	97	99	102
Orange	107	80	27	34
Palo Pinto	87	75	12	16
Panola	35	28	7	25
Parker	84	66	18	27
Parmer	128	104	24	23
Pecos	138	128	10	8
Polk	34	23	11	48
Potter	176	122	54	44
Presidio	76	45	31	69
Rains	54	33	21	64
Randall	152	104	48	46
Reagan	212	192	20	10
Real	106	86	20	23
Red River	45	36	9	25
Reeves	96	94	2	2
Refugio	139	92	47	51
Roberts	211	136	75	55
Robertson	43	31	12	39
Rockwall	91	91	0	0
Runnels	116	90	26	29
Rusk	50	36	14	39
Sabine	54	32	22	69
San Augustine	35	20	15	75
San Jacinto	23	15	8	53
San Patricio	126	107	19	18
San Saba	99	76	23	30
Schleicher	169	144	25	17
Scurry	104	80	24	30
Shackelford	106	88	18	20
Shelby	42	27	15	56
Sherman	260	115	145	126
Smith	58	38	20	53

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Texas—Continued				
Somervell	75	60	15	25
Starr	13	11	2	18
Stephens	74	65	9	14
Sterling	170	163	7	4
Stonewall	80	68	12	18
Sutton	213	189	24	13
Swisher	135	83	52	63
Tarrant	121	105	16	15
Taylor	107	80	27	34
Terrell	166	161	5	3
Terry	102	69	33	48
Throckmorton	101	78	23	29
Titus	51	32	19	59
Tom Green	129	95	34	36
Travis	107	85	22	26
Trinity	46	22	24	109
Tyler	39	27	12	44
Upshur	46	30	16	53
Upton	173	144	29	20
Uvalde	119	103	16	16
Val Verde	197	152	45	30
Van Zandt	49	41	8	20
Victoria	86	71	15	21
Walker	38	23	15	65
Waller	61	33	28	85
Ward	78	89	−11	−12
Washington	87	64	23	36
Webb	130	78	52	67
Wharton	90	62	28	45
Wheeler	82	70	12	17
Wichita	116	98	18	18
Wilbarger	101	90	11	12
Willacy	84	67	17	25
Williamson	107	90	17	19
Wilson	80	64	16	25
Winkler	118	136	−18	−13
Wise	80	62	18	29
Wood	49	38	11	29
Yoakum	75	61	14	23
Young	86	64	22	34
Zapata	28	18	10	56
Zavala	136	115	21	18
Utah	104	89	15	17
Beaver	78	84	−6	−7
Box Elder	140	115	25	22
Cache	147	122	25	20
Carbon	98	77	21	27
Daggett	64	54	10	19
Davis	150	124	26	21
Duchesne	97	70	27	39
Emery	70	54	16	30
Garfield	60	53	7	13
Grand	101	70	31	44
Iron	87	87	0	0
Juab	71	83	−12	−14
Kane	51	50	1	2
Millard	95	83	12	14
Morgan	137	116	21	18
Piute	100	73	27	37
Rich	126	114	12	11
Salt Lake	147	119	28	24
San Juan [1]	64	------	------	------
Sanpete	95	71	24	34
Sevier	114	106	8	8
Summit	147	110	37	34
Tooele	114	80	34	42
Uintah	92	71	21	30
Utah	128	101	27	27
Utah—Continued				
Wasatch	146	119	27	23
Washington	63	73	−10	−14
Wayne	98	89	9	10
Weber	150	130	20	15
Vermont	125	106	19	18
Addison	132	115	17	15
Bennington	132	113	19	17
Caledonia	124	109	15	14
Chittenden	137	116	21	18
Essex	116	87	29	33
Franklin	140	112	28	25
Grand Isle	130	109	21	19
Lamoille	117	98	19	19
Orange	105	95	10	11
Orleans	124	103	21	20
Rutland	120	109	11	10
Washington	133	102	31	30
Windham	120	105	15	14
Windsor	124	112	12	11
Virginia	72	58	14	24
Accomac	106	69	37	54
Albemarle	85	69	16	23
Alleghany	90	74	16	22
Amelia	59	46	13	28
Amherst	54	39	15	38
Appomattox	51	44	7	16
Augusta	119	105	14	13
Bath	84	77	7	9
Bedford	66	50	16	32
Bland	52	47	5	11
Botetourt	91	74	17	23
Brunswick	54	38	16	42
Buchanan	27	17	10	59
Buckingham	35	28	7	25
Campbell	65	50	15	30
Caroline	69	50	19	38
Carroll	41	41	0	0
Charles City	48	48	0	0
Charlotte	46	31	15	48
Chesterfield	100	82	18	22
Clarke	130	107	23	21
Craig	96	84	12	14
Culpeper	91	76	15	20
Cumberland	54	36	18	50
Dickenson	35	22	13	59
Dinwiddie	68	52	16	31
Elizabeth City	128	110	18	16
Essex	56	46	10	22
Fairfax	135	108	27	25
Fauquier	93	75	18	24
Floyd	70	63	7	11
Fluvanna	58	45	13	29
Franklin	57	47	10	21
Frederick	102	83	19	23
Giles	63	53	10	19
Gloucester	68	39	29	74
Goochland	56	46	10	22
Grayson	52	53	−1	−2
Greene	41	28	13	46
Greensville	46	35	11	31
Halifax	46	32	14	44
Hanover	83	57	26	46
Henrico	118	95	23	24
Henry	51	42	9	21
Highland	83	89	−6	−7
Isle of Wight	82	57	25	44
James City	93	72	21	29
King and Queen	50	44	6	14

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
Virginia—Continued				
King George	60	46	14	30
King William	66	52	14	27
Lancaster	60	54	6	11
Lee	36	23	13	57
Loudoun	110	101	9	9
Louisa	56	46	10	22
Lunenburg	57	41	16	39
Madison	82	64	18	28
Mathews	66	51	15	29
Mecklenburg	52	40	12	30
Middlesex	62	48	14	29
Montgomery	79	60	19	32
Nansemond	75	57	18	32
Nelson	50	39	11	28
New Kent	61	53	8	15
Norfolk	111	87	24	28
Northampton	128	99	29	29
Northumberland	66	60	6	10
Nottoway	64	56	8	14
Orange	77	65	12	18
Page	91	71	20	28
Patrick	34	29	5	17
Pittsylvania	52	40	12	30
Powhatan	69	44	25	57
Prince Edward	49	37	12	32
Prince George	70	57	13	23
Prince William	99	75	24	32
Princess Anne	109	91	18	20
Pulaski	79	66	13	20
Rappahannock	76	58	18	31
Richmond	62	48	14	29
Roanoke	115	97	18	19
Rockbridge	91	78	13	17
Rockingham	131	112	19	17
Russell	35	27	8	30
Scott	25	18	7	39
Shenandoah	117	96	21	22
Smyth	71	48	23	48
Southampton	56	38	18	47
Spotsylvania	75	61	14	23
Stafford	67	58	9	16
Surry	68	51	17	33
Sussex	65	48	17	35
Tazewell	61	58	3	5
Warren	79	61	18	30
Warwick	118	87	31	36
Washington	61	48	13	27
Westmoreland	66	47	19	40
Wise	43	30	13	43
Wythe	82	73	9	12
York	96	70	26	37
Washington	145	113	32	28
Adams	214	138	76	55
Asotin	151	126	25	20
Benton	147	113	34	30
Chelan	197	134	63	47
Clallam	117	99	18	18
Clark	127	115	12	10
Columbia	194	145	49	34
Cowlitz	121	102	19	19
Douglas	177	118	59	50
Ferry	67	53	14	26
Franklin	187	126	61	48
Garfield	208	154	54	35
Grant	152	120	32	27
Grays Harbor	115	99	16	16
Island	158	118	40	34
Jefferson	99	90	9	10
Washington—Continued				
King	140	121	19	16
Kitsap	131	109	22	20
Kittitas	167	125	42	34
Klickitat	127	100	27	27
Lewis	122	103	19	18
Lincoln	194	144	50	35
Mason	111	85	26	31
Okanogan	138	101	37	37
Pacific	119	99	20	20
Pend Oreille	85	54	31	57
Pierce	136	113	23	20
San Juan	129	112	17	15
Skagit	159	127	32	25
Skamania	107	79	28	35
Snohomish	132	115	17	15
Spokane	137	110	27	25
Stevens	101	75	26	35
Thurston	132	109	23	21
Wahkiakum	138	116	22	19
Walla Walla	192	139	53	38
Whatcom	150	126	24	19
Whitman	217	155	62	40
Yakima	172	125	47	38
West Virginia	65	54	11	20
Barbour	66	58	8	14
Berkeley	108	87	21	24
Boone	47	34	13	38
Braxton	27	24	3	12
Brooke	109	100	9	9
Cabell	63	44	19	43
Calhoun	49	43	6	14
Clay	31	20	11	55
Doddridge	60	45	15	33
Fayette	69	50	19	38
Gilmer	49	37	12	32
Grant	67	50	17	34
Greenbrier	66	53	13	25
Hampshire	73	59	14	24
Hancock	127	104	23	22
Hardy	98	71	27	38
Harrison	99	85	14	16
Jackson	63	55	8	15
Jefferson	120	97	23	24
Kanawha	70	54	16	30
Lewis	74	66	8	12
Lincoln	19	13	6	46
Logan	34	23	11	48
McDowell	32	33	−1	−3
Marion	91	78	13	17
Marshall	87	75	12	16
Mason	53	46	7	15
Mercer	63	49	14	29
Mineral	78	72	6	8
Mingo	42	29	13	45
Monongalia	88	80	8	10
Monroe	56	49	7	14
Morgan	73	59	14	24
Nicholas	39	34	5	15
Ohio	131	117	14	12
Pendleton	85	79	6	8
Pleasants	79	53	26	49
Pocahontas	57	50	7	14
Preston	73	65	8	12
Putnam	48	36	12	33
Raleigh	60	49	11	22
Randolph	62	51	11	22
Ritchie	61	55	6	11
Roane	64	63	1	2

See footnotes at end of table, p. 137.

TABLE F–1.—*Farm operator family level of living indexes, 1945 and 1940. (United States county average for 1945 equals 100 on 1940 and 1945 index scales)*—Continued

Area	Index value		Change 1940 to 1945	
	1945	1940	Index points	Percentage of 1940 index value
West Virginia—Con.				
Summers	37	36	1	3
Taylor	82	71	11	15
Tucker	50	40	10	25
Tyler	65	63	2	3
Upshur	49	38	11	29
Wayne	33	19	14	74
Webster	33	26	7	27
Wetzel	61	49	12	24
Wirt	46	47	−1	−2
Wood	85	75	10	13
Wyoming	32	27	5	19
Wisconsin	131	107	24	22
Adams	101	83	18	22
Ashland	71	60	11	18
Barron	132	99	33	33
Bayfield	80	61	19	31
Brown	145	122	23	19
Buffalo	156	136	20	15
Burnett	111	87	24	28
Calumet	157	136	21	15
Chippewa	116	90	26	29
Clark	113	89	24	27
Columbia	154	122	32	26
Crawford	140	108	32	30
Dane	168	140	28	20
Dodge	164	140	24	17
Door	129	105	24	23
Douglas	104	75	29	39
Dunn	131	103	28	27
Eau Claire	129	102	27	26
Florence	94	75	19	25
Fond du Lac	159	132	27	20
Forest	67	48	19	40
Grant	167	136	31	23
Green	175	143	32	22
Green Lake	135	111	24	22
Iowa	167	135	32	24
Iron	69	47	22	47
Jackson	121	96	25	26
Jefferson	163	139	24	17
Juneau	109	87	22	25
Kenosha	169	150	19	13
Kewaunee	151	129	22	17
La Crosse	153	133	20	15
Lafayette	163	126	37	29
Langlade	111	89	22	25
Lincoln	107	86	21	24
Manitowoc	157	139	18	13
Marathon	115	90	25	28
Marinette	95	74	21	28
Marquette	116	105	11	10
Milwaukee	157	144	13	9
Monroe	128	102	26	25
Oconto	109	84	25	30
Wisconsin—Continued				
Oneida	87	67	20	30
Outagamie	156	132	24	18
Ozaukee	158	142	16	11
Pepin	149	123	26	21
Pierce	137	112	25	22
Polk	136	104	32	31
Portage	99	83	16	19
Price	92	63	29	46
Racine	170	147	23	16
Richland	135	113	22	19
Rock	169	142	27	19
Rusk	94	71	23	32
St. Croix	139	111	28	25
Sauk	146	122	24	20
Sawyer	72	55	17	31
Shawano	132	106	26	25
Sheboygan	158	131	27	21
Taylor	99	70	29	41
Trempealeau	142	121	21	17
Vernon	128	108	20	19
Vilas	95	78	17	22
Walworth	182	152	30	20
Washburn	91	99	22	32
Washington	153	133	20	15
Waukesha	168	148	20	14
Waupaca	143	119	24	20
Waushara	113	88	25	28
Winnebago	155	134	21	16
Wood	126	102	24	24
Wyoming	124	102	22	22
Albany	131	114	17	15
Big Horn	134	103	31	30
Campbell	96	81	15	19
Carbon	157	132	25	19
Converse	113	97	16	16
Crook	94	75	19	25
Fremont	90	61	29	48
Goshen	128	101	27	27
Hot Springs	96	81	15	19
Johnson	115	99	16	16
Laramie	134	110	24	22
Lincoln	136	105	31	30
Natrona	149	117	32	27
Niobrara	111	99	12	12
Park	143	124	19	15
Platte	118	98	20	20
Sheridan	133	107	26	24
Sublette	130	108	22	20
Sweetwater	107	100	7	7
Teton	126	94	32	34
Uinta	135	102	33	32
Washakie	170	147	23	16
Weston	113	92	21	23

[1] Indexes for 1940 were not computed for 11 counties in Arizona, 9 in New Mexico, and 1 in Colorado. Comparable data could not be obtained for these 21 counties because of differences between the 2 censuses in obtaining information on Indians living in reservations in these counties. The 1945 indexes shown for these counties are based on returns that do not include Indians on reservations.

NOTE.—The index value shown for a State is the unweighted average of the index values for counties of that State.

Appendix G—Comparison of the Distribution of Income Among Families and Single Persons in 1935–36, 1941, and 1948

The table below indicates that the better employment opportunities of the war and postwar years resulted in more equal distribution of incomes than existed in the thirties. Thus the lowest two-fifths of the families and individuals received 12.7 percent of the total income in 1935–36, but received 15 percent in 1948.

More striking differences may be noticed when the purchasing power of each fifth of the income distribution is compared for the different years. The purchasing power of the lowest fifth rose by nearly 60 percent between 1935–36 and 1948, and the purchasing power of the next lowest fifth increased by about 100 percent. These percentage increases compare with figures of 40 percent for the top fifth and 70 percent for the next highest fifth.

In making such comparisons it is essential to remember that the income distributions apply to one year only, consequently the membership of any "fifth" of the distribution is not the same between any two years being compared. The movement up and down the scale of individual families and persons, which may be quite important, is not adequately portrayed in these figures.

Table G. 1—*Quintile distribution of incomes of families and single persons*

	Percentage of money income			Average income in each quintile (dollars of 1948 purchasing power) [2]				Percent increase of purchasing power	
	1935–36	1941	1948 [1]	1935–36	1941	1947	1948 [2]	35–36 to 48	41–48
Lowest fifth	4.0	3.5	4.0	534	592	884	848	59	43
Second fifth	8.7	9.1	11.0	1,159	1,546	2,159	2,326	101	50
Third fifth	13.6	15.3	16.0	1,810	2,597	3,389	3,380	87	31
Fourth fifth	20.5	22.5	22.0	2,734	3,816	4,966	4,663	70	22
Top fifth	53.2	49.6	47.0	7,083	8,418	1,060	9,946	41	18
All groups	100.0	100.0	100.0	2,664	3,396	4,396	4,235	59	25

[1] Estimated on the basis of figures given in 1949 survey of Consumer Finances, part III.
[2] Deflated by consumers' price index adjusted for understatement of price increases during price-control period. (See table D-5, footnote 3, Midyear Economic Report of the President, July 1949.)

Source: Prepared by the staff of the Joint Committee on the Economic Report from data provided by the Council of Economic Advisers.

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Joint Committee on the Economic Report: LOW-INCOME FAMILIES AND ECONOMIC STABILITY, 1949.