



# 1950 Family LIVING

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Farm family income has improved greatly since the end of the war. Between 1944 and 1947 it increased by 10 to 15 per cent in Minnesota and by 50 per cent in the nation. In 1939 more than one in three Minnesota farm families had less than \$1,000 gross income or income before operating costs were deducted. In 1949 there were still 10 to 15 per cent of our farmers in this group. On the other hand, more than one in three had gross incomes of more than \$4,000. However, the picture for 1950 is not as bright. Income is likely to drop. This pamphlet discusses the outlook for many of the things that make up family living.

## Lower Incomes in 1950

Farm income is likely to fall another 10 per cent during 1950. The cut in farm family living expenditures next year will be less, however. Family living expenditures seem to resist immediate retrenchment. Spending habits, once established, are not easily broken, especially when savings are available. If family spending cuts are made, they are likely to be for gifts and recreation rather than for household furnishings and equipment.

The record number of farms recently electrified, the Housing Act of 1949, and falling retail prices for consumer goods may maintain farm family spending.

## Housing

Although extensive improvements have been made in farm houses since 1945, most of these improvements were made on the more prosperous farms. Undoubtedly, many of these farms still lack modern housing and equipment. Even in good years a vast number of farm families have relatively little to spend on family living so the need for improved living conditions is great.

Early last year the Housing and Home Finance Agency arranged a series of industry meetings to consider a program to produce good quality housing at sale and rental prices middle income families could afford. The meetings stressed the need for cutting costs without lowering housing standards or essential conveniences. Among the economies suggested were:

1. Adoption of housing designs that permit use of stock sizes in materials.
2. Use of straight gable roofs which require no special framing.
3. Use of trussed rafter roof construction.
4. Use of nonbearing partitions, permitting the house to be plastered, floored, and trimmed economically before the space is subdivided.
5. Prefabrication of plumbing.
6. Use of shop-fabricated closets.
7. Use of power machinery for precutting framing lumber.
8. More uniformity in window sizes.
9. Elimination of basements.

## Remodeling

In 1947 nearly one of three farmers either rebuilt or remodeled their homes. Our 1949 figures probably will show even greater activity.

Prices for building materials are down 8 per cent from a year ago. They are still nearly two and one-half times the 1935-1939 level, however.

## Electrification

When farm families begin to improve their housing by remodeling or building, they usually look forward to electricity. Electric power in the home gives rise to demands for water and heating systems, electrical equipment, and small appliances.

Although 80 per cent of Minnesota farms are now electrified, there are hundreds of unelectrified rural nonfarm dwellings, crossroads businesses, schools, churches, and other rural establishments.

Minnesota farmers were building and adding modern conveniences in their homes rapidly in 1947, and 1949 figures may show even greater strides.

In 1949, one third of the farmers had refrigerators; over half, washing machines; one fourth, water systems; 29 per cent, vacuum cleaners; 11 per cent, ranges and water heaters; and 6 per cent, sewing machines. By 1949 these figures had risen considerably, but farm homes still need many more modern conveniences, many of which depend on electricity.

## Clothing and Textiles

**Price and Supplies**—The prices of clothing and household textiles in the past year declined about 7 per cent. The apparel trade feels that prices, as a whole, will be lower next spring although not all apparel and household textile articles will decline. Retail supplies should be generally good during 1950. If prices continue to fall, however, retailers, wholesalers, and manufacturers may buy cautiously, causing shortages from time to time.

Shoe prices were the first to drop. Hosiery and underwear prices followed. Price reductions for cotton goods were more drastic, 23 per cent. Prices of cotton goods had advanced more during and after the war than other textiles.

The price of woolen and worsted goods continued to advance through February, 1949, and then declined moderately but now seems to be rising.

Rayon has declined 5 per cent since late in 1948 although rayon had increased in price less than cotton and woolen goods during the war and postwar periods. Silk has declined drastically since it again became available for civilian consumption. It is now little above prewar levels.

**Costs**—Since labor is so large a share of the total cost of production (apparel particularly), the passage of the 75 cent minimum wage law may slow down price declines. Support prices for products, including fibers such as cotton and wool, also tend to maintain manufacturing costs of textiles and apparel.

**Imports**—The recent devaluation of currencies of foreign countries may bring about some reduction in

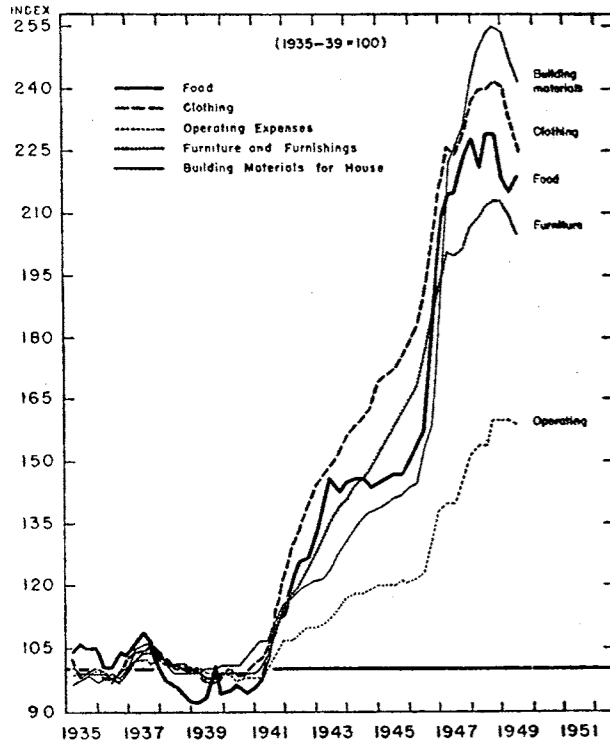
# LOOKING AHEAD



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INDEX OF PRICES PAID BY FARMERS  
COMMODITIES USED FOR FAMILY LIVING  
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prices of Irish linen, men's imported worsted suiting and coatings, and fine wool knit goods. Prices of imported fine broadcloth shirtings, high count cotton dress fabrics, and embroidered cottons may also drop.

**Consumption**—Purchase of clothes is at a high level although it did decline in the second half of 1949. Sales of few types of apparel increased and others changed only a little. For a few goods, such as piece goods, furs, and women's and children's hosiery, sales declined considerably. The domestic use of cotton, rayon, and wool, our three major textile fibers, is falling off. General reduction in inventories and increased use of other fibers caused this decline.

Ninety-nine per cent of all women's full-fashioned hosiery is either all nylon or has a nylon leg. During the first six months of 1949 the production of 100 per cent nylon woven fabrics increased 150 per cent over a like period the year before. There are extensive offerings of women's nylon nightgowns, underwear, and blouses. Nylon is used for men's undershirts and shorts, raincoats, children's snowsuits, curtains, and dresses. "Mixed fabrics" made of rayon and wool or rayon and mohair and all rayon fabrics have shown appreciable gains in men's lightweight suits and

trousers. They are much cheaper than all-wool suits. Nylon has been introduced both in mixtures and as all-nylon fabrics for men's summer suits.

**If real income remains high in 1950, consumption of apparel and textiles is likely to be maintained near present levels. If real income declines, unit sales of many types of household textiles and the so-called "style" articles of apparel are likely to fall off most quickly.**

## Home Furnishings

**Demand**—The 1949 heavy deferred demand for furnishings has slackened somewhat. Farm population has increased about 15 per cent since 1940. This does not require much increase in housing or furnishings. However, a jump in moderately priced home building will certainly lead to a boom in furnishings.

**Price Trends**—To meet buyer resistance, home furnishing producers have cut prices 5 to 10 and even 20 per cent for furniture, fabrics, rugs, and household equipment. However, in late November sharply increased carpet wool costs forced the price of woven carpets up 6 to 7 per cent.

To families with average budgets the over-all decrease in price may seem negligible. The question is, when will prices of well-made furnishings of familiar types come within reach of small budgets? The answer is, probably never, as long as so much of the cost consists, as it now does, in the cost of labor.

**Supplies**—Fortunately, furnishings, fabrics, and household equipment are plentiful and varied, and prices in general are lower. There are also price values in the form of extra style or extra quality. In rugs, solid color textured styles formerly priced at \$13 a yard now cost less than \$10 a yard. In upholstered furniture, foam rubber is found in a \$60 chair where previously it was unknown in anything less than \$150.

**Economical Solutions**—For those to whom prices are still out of reach, the alternative is to make furnishings at home—install one's own curtain and drapery hardware, sew the curtains, refinish furniture, or finish "unpainted" new furniture.

Another furniture alternative is the use of "knock-down" pieces. Available supply of knock-downs varies from packages of pre-cut parts that must be assembled from scratch to upholstered chairs that are finished except for legs which can be attached with bolts.

**Design trends in furniture** are mainly two types.

1. *The experimental* where new forms that capitalize on machine technology offer new answers to the problem of designs for chairs, tables, chests, etc. Available are moulded plywood and plastic pieces which make use of flowing curves.

2. *The decorative* where designers use new twists on basic furniture forms.

In both types of new furniture the appearance of natural wood is evident. Walnut, cherry, mahogany, the figured maples, along with ash, elm, and tropical varieties, make choice extensive and discourage the urge to have everything in a room match.

**New designs in fabrics** are more numerous than in any other type of decorative furnishings. Artist-craftsmen have worked as design consultants on woven fabrics.

Much variety of good contemporary design is available. There is not only more and better styling but also more and better quality per yard. Most fabrics have had more added in the width of material and in quality of yarns and designing.

Fabrics are now correlated more by color than by design. The matching stripe and floral are being replaced by a broader style motif in the color scheme.

## Food

Food supplies available for 1950 are more than adequate for all groups. Supplies of potatoes, grains, and pork are in surplus.

**Expenditures**—The amount of money spent for food was 4.5 per cent less in the first half of 1949 than in 1948, the first decline since 1938. The decline is due chiefly to lower food prices.

In the first half of 1949 consumers spent at an annual rate of \$346 for food or 27 per cent of income as compared with \$359 or 28 per cent of income in 1948 or \$119 or 23 per cent in 1935-39.

However, if consumers had purchased the same quality and quantity in 1948 as in 1935-39, food expenditures would have been \$262 and would have taken only 20 per cent of their income. In other words, they are spending an extra \$97 for more or better food.

**How Much Will We Eat?**—Peak years in food consumption were 1945-46. Milk consumption has been declining since 1946. It was down 8 per cent in 1948. The biggest decrease was in fluid milk rather than in cheese or other dairy products. The chart to the right shows changes from prewar years.

In 1950 increases are anticipated in consumption of

green and yellow vegetables, tomatoes, eggs, butter, and meats, but the supplies of calcium and riboflavin will be down somewhat if we have the expected decline in milk consumption.

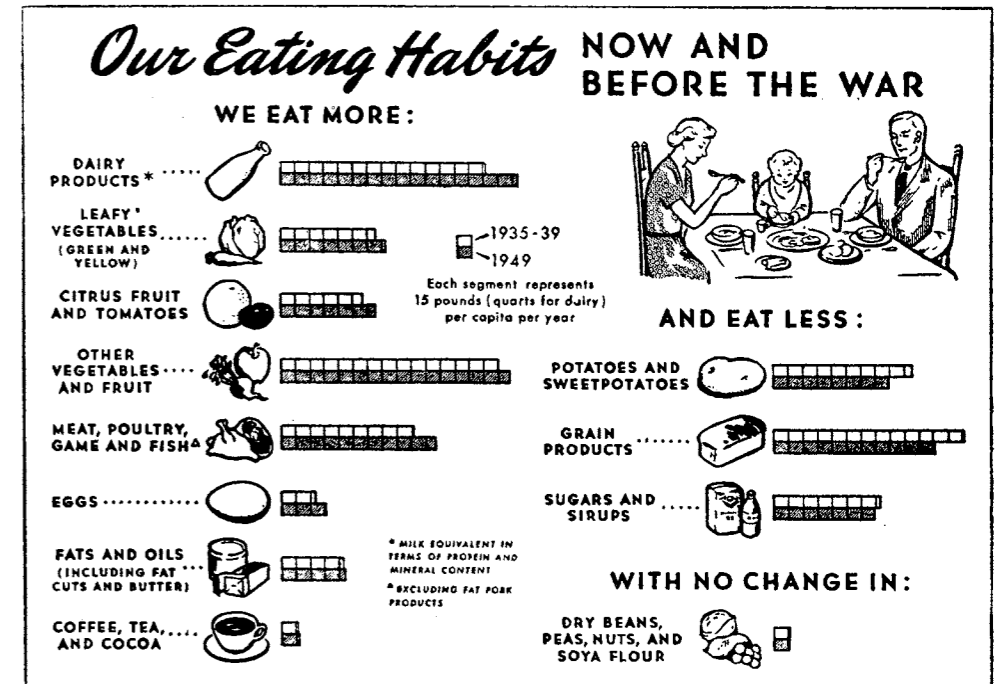
When foods are plentiful, the consumer controls, to a large extent, how much she will accept. She has many things competing for her share of income and many foods competing for a share in the food budget. An abundance of foods has meant lower prices for the housewife. Such is not always the case now because of support prices and rigidities in marketing costs.

We cannot expect an increase in consumption of every food. Our caloric need is fairly constant, and it is easy to overeat especially with an abundance of rich and highly refined foods.

The food consumption studies made in four cities in 1948 show that seasonal differences in food consumption appear to be smaller than in the past. With modern marketing methods fresh vegetables and fruit are now used in larger quantities in winter and spring.

In recent surveys families have reported buying large amounts of some foods that no families reported using only six years ago. These include frozen citrus juices, new canned juices, prepared mixes, etc.

A food consumption survey in 1948 in Minneapolis and St. Paul shows food consumption for a week's period over three different seasons—winter, fall, and spring. The families studied, on an average, spent 30 per cent of their income on food or \$24.40 per family or \$6.89 per capita a week. Seventy-one per cent of these families spent between 5 and 10 dollars



per week per capita and 18 per cent spent less than 5 dollars. On the average one-third of the money was spent for eggs, poultry, and meat, one-fifth for milk products other than butter, one-fifth for vegetables and fruit, one-fifth for flour, cereals, fat, oils, sugar and other sweets, and 10 per cent for prepared foods.

The group with income less than \$2,000 spent 5 dollars per capita per week. This group purchased 2.5 quarts of milk per person per week, while the families in the \$3,000 and \$4,000 income groups used 3.9 quarts of fluid milk per person per week. Families spent 18 per cent of their food dollars for milk, cheese, and ice cream which in turn contributed 70 per cent of the total calcium, 47 per cent of the riboflavin, 27 per cent of the protein, and 18 per cent of the calories, and smaller amounts of other nutrients needed. Sugar took 5 per cent of income and furnished only energy.

If the Bureau of Human Nutrition and Home Economics' recommendation for 5 quarts of milk per week per capita had been used, food values would have been stepped up materially.

Families with higher incomes buy fewer potatoes than low income families.

Since 1942 the expenditure of farm families for food has increased. The value of the home-produced food also increased, however. Farm records of families in southeastern Minnesota show they produced 41 per cent of the value of the food used in 1948 and in southwestern Minnesota, 52 per cent. Similar records for veterans show that in northwestern Minnesota their families produced 51 per cent of the total value of food used; in southwest, 46 per cent; and in southeast, 39 per cent.

Between 150 and 175 thousand children in 1,028 schools are receiving noon lunches, paid in part by federal and state appropriations, with part of the food furnished from federal government-purchased, price-support foods.

An educational program that convinces people that something can be gained by changing food habits is essential to improved nutrition. Food habits change slowly. There are many families in comfortable circumstances, however, who do not have diets as good as they could afford. Therefore, the two, high real incomes and nutrition education, must go along together if we are to improve our nutritional levels.

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