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National Industrial Conference Board

15 BEACON STREET, BOSTON, MASS.

BRANCH OFFICE

724 SOUTHERN BUILDING, WASHINGTON, D.C.

THE National Industrial Conference Board is a co-operative body composed of representatives of national and state industrial associations, and closely allied engineering societies of a national character, and is organized to provide a clearing house of information, a forum for constructive discussion, and machinery for co-operative action on matters that vitally affect the industrial development of the nation.

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THE COST OF LIVING AMONG WAGE-EARNERS

FALL RIVER, MASSACHUSETTS
OCTOBER, 1919

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Foreword

THE accompanying study of the cost of living among wage-earners in Fall River, Massachusetts, aims to establish the cost of maintaining a wage-earner's family at a minimum but reasonable standard of living in this textile manufacturing center; also the cost of maintaining such a family at a somewhat better standard.

The Board has already made several broad surveys of changes in the cost of living in American wage-earning communities since the outbreak of the World War in July, 1914. These cover the entire country and are designed to bring out the extent of change during the periods studied, not the actual cost of living. The results of the present investigation in Fall River, made independently of these broader surveys, throw an interesting sidelight on the wider studies and also permit of a valuable check on them.

It is intended to make similar intensive studies from time to time in other representative industrial communities.

The Cost of Living Among Wage-Earners

Fall River, Massachusetts

October, 1919

PURPOSE OF THE INVESTIGATION

The following report summarizes the results of a study undertaken to determine the cost of maintaining a minimum American standard of living in Fall River, Massachusetts, in October, 1919, and also the cost of maintaining a somewhat more liberal standard. At the same time, an attempt was made to ascertain the increase in the cost of living at identical standards during the five-year period beginning with October, 1914.

METHOD

For the purpose of this study, the cost of living was estimated with reference to the needs of a man, his wife and three children under fourteen years of age. No attempt was made to secure family budgets from representative wage-earners. Instead, the amount of food, clothing, fuel, heat, light and other items needed to meet the requirements of a decent standard of living was carefully estimated on the basis of several budget studies made by other authorities, and prices of these various items were obtained. Thus, while the final estimate of the money cost of maintaining a definite standard of living is not based on actual family expenditures, but rather is a hypothetical budget designed to maintain a hypothetical family at a specified standard, it should closely approximate the true conditions. In practice, expenditures for the different items in the budget may and undoubtedly will vary considerably to meet the needs or tastes of individual families, but although the sums allowed for the total cost of living may be distributed in a large variety of ways, the averages given are as nearly representative as any that can be reached. It should always be borne in mind, however, that the figures are averages, even though they include a large variety of data.

The investigation covered a period of one week in October, 1919. A study was made of available statistical data relating to Fall River, and various sections or "villages" of the city were visited to obtain a picture of the home surroundings of the people. The latter were observed on the street, as purchasers in stores, at work in the mills, at a dance for women wage-earners, and, in several instances, in their own homes.

Visits were made to the headquarters of the various social and community agencies of the city, from which much valuable information on the cost and standard of living was secured.¹ To obtain the cost of the various items entering into the family budget and the increases in cost over a five-year period, figures were collected from retail food and clothing stores, coal dealers, and other corporations, associations and individuals in close touch with the local situation.

FALL RIVER AND ITS PEOPLE

The population of Fall River in 1915 was approximately 125,000, of whom 75,000 were native born and 50,000 foreign born. A large percentage of the native born are of foreign parentage. French Canadians and Portuguese are the leading foreign nationalities and are represented in approximately equal numbers. Together they comprise over half the foreign-born population. The English are next most important in numbers, approximately 10,000. Over 4,000 were born in Ireland, over 3,000 are Poles and some 2,000 are Russians, the majority of the latter undoubtedly Jews.

The people originally settled in neighborhood groups of a single nationality rather than around the particular mills in which they were employed. There are, in fact, ten different villages, so called, into which Fall River outside of the center may be said to be divided. The nationalistic character of these villages, however, is now to some extent breaking up, owing to decreased immigration, the Americanizing effect of the war, and the efforts of the Immigrant Aid Committee and other local social agencies, so that French, Portuguese, Irish and other foreign nationalities are coming in closer contact one with another.

Families in Fall River often are large; the French Canadian and Portuguese not infrequently have eight or more children, and sometimes 12 or 15. This means that in many families there is inevitably a period of poverty before the children become old enough to work; this is often partially relieved by the employment of the mother. When, however, the children begin to go into the mills, a considerable increase in income takes place very rapidly.

The most important industry in Fall River is the manufacture of cotton cloth. There are in the city 111 cotton mills and an additional number of industries directly allied to cotton manufacturing. Retail selling is confined, with the exception of two or three large food stores and three or four department stores, largely to small neighborhood stores, the proprietors of which are of the same nationality as the people to whose trade they cater, or, in the case of specialty clothing stores, Jews.

COST OF LIVING IN OCTOBER, 1919

Food. To obtain the average cost of food, several budgets including articles sufficient for a week's supply for a family of man, wife and three children were used as a basis. From these were constructed food budgets designed to meet the requirements of a minimum standard and of one slightly above the minimum. Prices were collected from four of the large downtown stores, from branches of two different chain stores, one of them represented by 21 separate branches, and from various neighborhood grocery stores: one Polish, one Portuguese and two French. When there was more than one quality of an article the price used was the lowest consistent with what appeared to be good value. The quotations collected for each article were averaged and are given in Tables 1 and 2.

TABLE 1: MINIMUM FOOD BUDGET FOR A WEEK FOR A MAN, WIFE AND THREE CHILDREN UNDER FOURTEEN YEARS OF AGE, FALL RIVER, MASSACHUSETTS, OCTOBER, 1919

(National Industrial Conference Board)

Item and amount	Cost, October, 1919	Item and amount	Cost, October, 1919
<i>Meat and Fish</i>		<i>Fruit</i>	
2 lbs. flank	\$.32	3 qts. apples	\$.27
2 lbs. chuck	.40	3 oranges	.12
½ lb. bacon	.21	4 bananas	.15
1 lb. dried cod	.20	½ lb. raisins	.12
1 can salmon	.27	1 lb. prunes	.24
<i>Dairy Products</i>		<i>Bread, Cereals, etc.</i>	
1 doz. eggs	.61	12 lbs. bread	1.28
1 lb. butter	.66	2 lbs. flour	.16
½ lb. oleomargarine or lard	.18	1 lb. corn meal	.07
1 lb. cheese	.41	1 lb. rice	.16
14 qts. milk	2.10	1 lb. macaroni	.16
<i>Vegetables</i>		3 lbs. sugar	.33
1½ pks. potatoes	.77	3 lbs. rolled oats	.21
3 lbs. carrots	.12	1 pt. molasses	.12
2 lbs. onions	.13	<i>Tea, Coffee, etc.</i>	
3 lbs. cabbage	.14	¼ lb. tea	.15
2 lbs. dried beans	.23	½ lb. coffee	.23
1 can tomatoes	.15	½ lb. cocoa	.22
		Condiments	.11
		Total weekly cost	\$11.00

From the food budget itemized in Table 1, which must be regarded as a minimum, it appears that the least that can be allowed for food for a man, wife and three children under fourteen years of age in Fall River in October, 1919, is \$11 a week.

TABLE 2: MORE LIBERAL WEEKLY FOOD BUDGET FOR A MAN, WIFE AND THREE CHILDREN UNDER FOURTEEN YEARS OF AGE IN FALL RIVER, MASSACHUSETTS, OCTOBER, 1919

(National Industrial Conference Board)

Item and amount	Cost, October, 1919	Item and amount	Cost, October, 1919
<i>Meat and Fish</i>		<i>Fruit</i>	
2 lbs. flank	\$.32	3 qts. apples	\$.27
1 lb. hamburger	.25	½ doz. oranges	.24
3 lbs. leg mutton	.75	½ doz. bananas	.23
½ lb. bacon	.21	½ lb. raisins	.12
1 lb. dried cod	.20	1 lb. prunes	.24
1 can salmon	.27	<i>Bread, Cereals, etc.</i>	
<i>Dairy Products</i>		12 lbs. bread	1.28
1 doz. eggs	.61	2 lbs. flour	.16
1 lb. butter	.66	1 lb. corn meal	.07
½ lb. oleomargarine or lard	.18	1 lb. macaroni	.16
1 lb. cheese	.41	2 lbs. rolled oats	.14
14 qts. milk	2.10	1 pkg. cornflakes	.15

<i>Vegetables</i>		½ lb. tapioca	.08
2 pks. potatoes	1.02	3 lbs. sugar	.33
2 lbs. carrots	.08	1 pt. molasses	.12
4 lbs. onions	.26	<i>Tea, Coffee, etc.</i>	
2 lbs. cabbage	.09	¼ lb. tea	.15
2 lbs. dried beans	.23	½ lb. coffee	.23
½ lb. cocoa	.22	1 can tomatoes	.15
		Condiments	.17
		Total weekly cost	\$12.15

The more liberal food budget, covering a week's supply for five persons, worked out in cooperation with the visiting housekeeper of the League for Community Welfare of Fall River and given in Table 2, was planned so as to include foods in particular demand among wage-earning families. From this it appears that to feed such a family according to a standard somewhat above the minimum, \$12.15 a week would be required.

These food budgets have been arranged with due consideration for food values and variety, although of course the tastes of many families might require a somewhat different combination of articles. Nevertheless it is probable that an adequate supply of food for an average family of five could be purchased in Fall River in October, 1919, for \$11 per week, while \$12.15 is sufficient to insure a somewhat more liberal diet. This would mean an annual expenditure for food of \$572 for the minimum standard and \$631.80 for the more liberal standard.

Shelter. For information as to rents, the social agencies of Fall River, the Real Estate Owners' Association, the Renting Department of the Chamber of Commerce, individual renting agencies and landlords were consulted. A number of rented houses also were visited.

The ordinary tenement in Fall River contains from three to five rooms with toilet, and the rents range from \$1.25 to \$4 per week. For the larger sum, a bath would be included. There are very few heated apartment houses and rents for these would be more than \$20 a month. The majority of wage-earners probably pay between \$1.75 and \$3 per week and do not have a bath. The demand for the larger apartments with baths far exceeds the supply. Many families are forced to live in inferior and crowded quarters at the present time because no others are to be obtained.

Two dollars twenty-five cents a week or \$117 a year for four rooms and toilet may be set as a minimum figure for housing a family of five in Fall River, according to existing conditions. Three dollars fifty cents a week or \$182 a year will secure somewhat better accommodations.

Clothing. To obtain the cost of clothing for a family of five, budgets were constructed containing the different articles which probably would be purchased in the course of a year and prices were collected from a number of stores which cater to wage-earners. Quotations were secured for comparatively low-priced but standard grades of goods and these were averaged to obtain the prices given in Table 3. In deciding on the quantity of each article required, the quality of the goods was taken into account. In the case of articles which would not necessarily be replaced every year, what was considered to be a proper fraction of the cost in October, 1919, is given.

TABLE 3: COST OF A LIBERAL ALLOWANCE OF CLOTHING FOR A YEAR FOR A MAN, WIFE AND THREE CHILDREN UNDER FOURTEEN YEARS OF AGE IN FALL RIVER, MASSACHUSETTS, AT PRICES PREVAILING IN OCTOBER, 1919

(National Industrial Conference Board)

Man's budget	Cost, October, 1919	Woman's budget	Cost, October, 1919
1 suit	\$28.00	1 coat or suit	\$26.00
1/3 overcoat	7.50	½ dress	5.25
1 pair heavy trousers	6.00	1 cotton skirt	1.98
½ sweater	2.50	2 waists	3.60
2 shirts	3.50	2 house dresses	4.25
3 work shirts	3.50	3 aprons	1.90
3 pairs overalls	5.65	1½ pairs shoes	12.95
2 pairs shoes	15.75	1 pair overshoes	.95

Repair of shoes	3.35	Repair of shoes	2.35
8 pairs hose	4.00	6 pairs hose	3.00
3 union suits	3.90	2 pairs corsets	4.65
2 nightshirts	2.80	4 union suits	4.00
4 collars	1.00	3 chemises	3.00
3 ties	1.50	2 petticoats	2.00
½ felt hat	1.75	3 nightgowns	4.50
Straw hat	2.00	1 straw hat	1.75
Cap	1.25	1 velvet hat	2.00
Gloves	2.25	Gloves	3.00
Sundries	3.00	Sundries	4.00
All items	\$99.20	All items	\$91.13

CHILDREN'S BUDGETS

Boy Age 13-14	Cost, October, 1919	Boy Age 5-6	Cost, October, 1919	Boy Age 8-9	Cost, October, 1919
1/3 mackinaw	\$ 3.20	1/3 coat	\$ 2.60	1/3 coat	\$ 3.40
1/3 sweater	1.20	1/3 sweater	1.15	1/3 sweater	2.00
1 suit	12.75	1 suit	8.65	1 wool dress	8.00
1 pair trousers	2.25	1 pair trousers	1.80	2 cotton dresses	5.00
3 shirts	3.00	3 blouses	2.75	1 white petticoat	1.50
3 union suits	3.50	3 union suits	3.65	2 pairs bloomers	1.30
2 nightshirts	3.00	3 underwaists	1.85	3 union suits	2.75
8 pairs stockings	3.35	2 nightgowns	2.35	3 underwaists	1.89
2 pairs boots	8.00	6 pairs stockings	2.40	2 nightgowns	2.50
1 pair overshoes	.95	2 pairs boots	5.40	6 pairs stockings	2.58
1 pair mittens	.40	1 pair overshoes	.75	2 pairs boots	8.00
2 caps	1.50	1 pair mittens	.40	1 pair overshoes	.80
3 ties	1.00	2 caps	1.80	1 pair mittens	.40
Repair of shoes	2.40	1 Windsor tie	.40	1 felt hat	2.00
Sundries	1.25	Repair of shoes	1.65	1 straw hat	1.80
		Sundries	.50	Repair of shoes	1.65
				Sundries	.50
All items	\$47.75	All items	\$38.10	All items	\$46.07

This clothing allowance for a family of five persons would cost \$322.25 a year at prices prevailing in Fall River in October, 1919. While the prices given are comparatively low and the quantity allowed is not excessive, clothing may be purchased for less and the requirements of decency and comfort at an American standard may be met with fewer articles. As a matter of fact, a large proportion of families in Fall River do not spend so much as this for clothing, since many of them make certain garments at home or buy them at bargain prices, with a material reduction in cost. For this reason, the clothing budget as given must be regarded as ample rather than as a minimum. To allow for the different means by which the cost of clothing may be reduced, approximately 25% was deducted, bringing the annual minimum cost of an American standard of clothing in Fall River, according to prices prevailing in October, 1919, to \$243.36.

Fuel, heat and light. The average wage-earning family in Fall River burns about three tons of coal per season. This provides fuel for a kitchen range and usually for one other stove. Prices of coal quoted by three dealers were as follows: Chestnut, \$13.75, \$13.75, \$13.00; stove, \$14.00, \$14.00, \$12.75.

This means an average annual expenditure of approximately \$40.63 for the grade of coal generally bought.

Many families, however, buy their coal in small lots from the neighborhood stores, which would make the total annual cost of fuel somewhat higher, provided the same amount were purchased. For this reason, and to allow for a minimum amount of kindling wood, it has been estimated that at least \$45 per year would be required for fuel at the prices prevailing in October, 1919.²

Gas is commonly used for lighting. The local gas company reported that there were 27,236 meters in use in the city, or one meter to every 4.5 persons. A gas stove is in practically every wage-earner's home. The present price of gas is \$1.05 net per thousand cubic feet. The average monthly gas bill for wage-earners is said by the company to be about \$1.90 net. Electricity is burned for lighting purposes in many of the newer tenements even when the rent is low, and the average bill for wage-earners for electricity is about \$1 per month. In recognition of the fact that some families burn gas for cooking only and have an additional expenditure for electric light, the yearly cost of gas and electricity together is estimated at

\$25.20 in 1919.

The average annual cost of fuel, heat and light combined in Fall River at prices prevailing in October, 1919, may therefore be placed at \$70.20, or \$1.35 per week. For families having larger homes the cost of these items would be somewhat greater. To allow for this, the expenditure for fuel, heat and light has been increased somewhat in the more liberal budget, making the annual cost of this item \$84.25, or \$1.62 per week.

Sundries. From information received from the local street railway company, it appears that not over 25% of the mill operatives use the street cars in going to and from work. The single fare is ten cents, but a commutation ticket plan was put into operation in September, 1919, by which 50 rides could be obtained for \$3 provided the ticket was used within a month. It has been found, however, that many of the more poorly paid wage-earners are not able to spend \$3 at one time for car tickets and the street car company reported that, in practice, the tickets were sold mainly to those earning above \$25 a week. Some of the mills have now arranged to sell the \$3 tickets to their employees on the instalment plan.

The chief form of amusement in Fall River is moving pictures. There are a dozen houses in the city to which admission is usually 15 cents, or 17 cents with the war tax. Children are admitted to the smaller houses on Saturday afternoons for six cents. The patronage is large. One or two of the theaters frequently offer vaudeville shows and plays for which prices of admission range as high as \$2. There are also a number of public dance halls, to which admission is 25 cents.

Doctors' fees, by recent vote of the local medical society, are \$2 for an office call and \$3 for a house visit.

Almost all wage-earners in Fall River carry burial or life insurance and the insurance business is said to be thriving. The Philanthropic Burial Society alone, a local organization which has extended its activities to New Bedford and elsewhere, has a membership of 30,000 in Fall River. This society pays a funeral benefit of \$125 in return for monthly dues of 15 cents to 30 cents. It was the belief of the secretary of the society that most of its policy-holders were insured in other organizations also. The Metropolitan and Prudential Life Insurance Companies have offices in Fall River and together they insure 75,000 persons. Their policy-holders make payments averaging about 10 cents per week. In addition, Fall River has 73 lodges of various fraternal organizations for men, many of which provide insurance benefits for their members. Many of the mills are reported to be carrying life insurance policies for their employees valued at from \$500 to \$1,000. A contributory system of cash benefits for sickness also obtains in some of the mills.

The price of daily newspapers, French and English, is two cents and the Boston Sunday paper, which is extensively read, is seven cents.

A considerable proportion of the amount spent for sundries apparently goes to the support of the church. The city is about 80% Roman Catholic. There are a large number of Roman Catholic churches, 17 parochial elementary schools, a Roman Catholic academy and a Roman Catholic commercial school. These schools are maintained chiefly by the French and Irish. The French parochial schools require a payment of 50 cents per month per child and the child furnishes his own books. The Irish Roman Catholic schools on the other hand are supported through contributions to the church itself and tuition and books are free to any child in the parish. While of course public schools are provided in the city, about one-third of the children attend the parochial schools.

It is practically impossible to estimate the amount spent for each separate item in the sundries group, but in Table 4 is given an approximation of expenses in this division of the budget. Since expenditures for sundries vary widely as between different families, the total allowed may be spent in a large variety of ways. It is believed, however, that \$5.10 per week, or \$265.20 per year, for the minimum budget is sufficient; the more liberal allowance is \$6.80 per week or \$353.60 per year.

TABLE 4: AVERAGE COST OF SUNDRIES IN FALL RIVER, MASSACHUSETTS, OCTOBER, 1919

(National Industrial Conference Board)

Item	Minimum standard		More liberal standard	
	Average weekly cost	Average yearly cost	Average weekly cost	Average yearly cost
Carfare:				
To work	\$.30	\$ 15.60	\$.30	\$ 15.60
For shopping and recreation	.20	10.40	.30	15.60
Movies and other entertainments	.55	28.60	1.00	52.00
Medical care	.60	31.20	.65	33.80

Insurance	.70	36.40	.90	46.80
Church and parochial schools	1.00	52.00	1.40	72.80
Candy, tobacco, etc.	.45	23.40	.60	31.20
Reading material	.20	10.40	.25	13.00
Household furnishings and supplies	1.00	52.00	1.10	57.20
Organizations	.10	5.20	.30	15.60
All sundries	\$5.10	\$265.20	\$6.80	\$353.60

The complete budget. In Table 5 have been combined the figures given for the cost of a year's allowance of each of the separate items entering into the average family budget. From this it appears that at least \$1,267.76 per year is necessary to maintain a family of five persons at an American standard of living in Fall River, Massachusetts, on the basis of prices prevailing in October, 1919. This would require an income of \$24.38 per week the year round.

In order to maintain life at a somewhat more comfortable standard, through allowing for slightly more liberal expenditures, \$1,573.90 per year will be necessary, or a steady income of \$30.27 per week.

In neither of these estimates is any provision made for savings other than insurance. It should be noted, however, that while allowance has been made in the budget for medical care, recreation and insurance, these are to a certain extent provided free if operatives care to avail themselves of the facilities offered. Thus, life insurance premiums are paid by many of the mills; social activities are supported by a few and a nursing service by some. Although allowance for parochial schools is included in the budget, there are good public schools available in the city without cost. Taking these circumstances into account the estimates of the sums needed to maintain an American standard of living in Fall River in October, 1919, are as representative as any which can be reached.

These sums provide for the maintenance of a family of five at an American standard of living, where the father is the sole wage-earner. It should be recognized, however, that the foreign families are frequently larger and that in many of them there are several wage-earners. Their standard of living, on the other hand, is intrinsically lower.

These averages may be compared with the results of an investigation made by a totally different method by the United States Bureau of Labor Statistics in Fall River in 1918 when the average cost of living of 158 families earning roughly from \$900 to \$2,500 per year was found to be \$1,320.84.³ For 12 of these families, yearly expenses averaged \$826.23; for 56, they were \$1,058.30; for 48, they were \$1,292.54. Thus, nearly three-quarters of the families were spending about the same amount or less than that determined by the National Industrial Conference Board to represent the minimum cost of living. Making allowance for increases in cost since the Bureau's study was made, the results of the two investigations are seen to be in substantial agreement.

TABLE 5: AVERAGE COST OF LIVING FOR A MAN, WIFE AND THREE CHILDREN UNDER FOURTEEN YEARS OF AGE IN FALL RIVER, MASSACHUSETTS, OCTOBER, 1919

(National Industrial Conference Board)

Budget item	Minimum standard		More liberal standard	
	Average weekly cost	Average yearly cost	Average weekly cost	Average yearly cost
Food	\$11.00	\$ 572.00	\$12.15	\$ 631.80
Shelter	2.25	117.00	3.50	182.00
Clothing	4.68	243.36	6.20	322.25
Fuel, heat and light	1.35	70.20	1.62	84.25
Sundries	5.10	265.20	6.80	353.60
All items	\$24.38	\$1,267.76	\$30.27	\$1,573.90

INCREASE IN THE COST OF LIVING SINCE 1914

Food. It was difficult to compare the cost of food in Fall River in October, 1919, with the cost in October, 1914, since no stores could be found in the city from which prices of all articles at these two dates could be secured. One store, however, for years has published a "fair price-list" in one of the daily papers, covering most articles of food except fresh meat and vegetables. It was possible to compare prices quoted in this list in October, 1919, with

those in October, 1914. Prices of meats were obtained from advertisements of certain stores in 1914 and compared with prices prevailing at the same stores in 1919.

From these lists and advertisements, two 1914 food budgets were constructed and compared with the cost of the same articles in 1919. The articles of food included were as nearly as possible the same as those used in Tables 1 and 2.⁴ The less expensive budget was found to have increased 77%, and the more liberal budget 82% during the five-year period. An estimate of 80% as the increase in the cost of food is therefore representative. This compares with an average advance of 89% up to August, 1919, on the basis of prices in 1913, as shown by the retail food price index numbers of the United States Bureau of Labor Statistics.⁵ August, 1919, prices of food were the highest ever recorded by the Bureau and there has been a decline of several points since that time.

Shelter. Figures and estimates regarding increases in rents were secured from the same agencies which supplied current prices of shelter. From these, it appears that, in general, rents of the better houses had increased most. Since about 1,500 of the very poorest tenements were reported to be vacant, it has been rather difficult to raise the rents of this class of property. The Real Estate Owners' Association voted to increase all rents 20% beginning in August, 1919, and the secretary of the association reported that landlords had very generally put this increase into effect. One owner controlling a large amount of tenement property, who was consulted, had not done so. Another, however, reported increases in rents for his property of somewhat more than 20% in the five-year period ending October, 1919. Individual instances were given of increases in rents up to 40% in some cases. A renting agency set the advance at from 10% to 30%, the larger increase being for the better property.

From these various estimates, it would appear that an increase of 15% would be a fair allowance for the advance in rent of a tenement previously renting for \$1.50 or \$2 a week, and 20% for a tenement renting for over \$2. The tendency of rents in Fall River is distinctly upward at the present time.

Clothing. For men's and women's clothing, prices were collected for the various articles of the budget which had been selling at a specified price in October, 1914. The October, 1919, quotations from the various stores were averaged and the total cost of all items was then compared with the cost of the same articles in 1914. This comparison shows an increase of 103% for men's clothing and 100% for women's. These increases were found to be applicable to children's clothing also. It may be said, therefore, that the cost of ready-made clothing in Fall River increased 102% between October, 1914, and October, 1919. When clothing is made at home, however, the increase has undoubtedly been greater, owing to the fact that prices of yard goods have advanced more than prices of made up garments, although as already indicated, the absolute cost is less. To allow for this, the increase in cost of the minimum clothing budget has been placed at 125%.

Fuel, heat and light. The same method of averaging prices of chestnut and stove coal by dealers was followed for October, 1914, as for October, 1919. The resultant figures show the average cost of three tons of coal at the earlier date to have been \$26. The present cost, \$40.63, is 56% more than this. If the coal was bought in less than ton lots the percentage of increase was practically the same.

Gas which in 1919 cost \$1.05 per thousand cubic feet net cost 80 cents net in October, 1914. This represents an increase of 31%. Electricity has advanced from nine cents to ten cents per kilowatt hour, or 11%.

Combining the cost of fuel, heat and light in 1914 and 1919, it is found that the average increase for the five-year period was 46%.

Sundries. Six tickets for car rides could be purchased for 25 cents in 1914, whereas the present price is 10 cents a single ride, an increase of 140%. If, however, commutation tickets are purchased, the increase is 44%.

The three large down-town moving picture houses have not increased their prices since 1914, except by the amount of the war tax, but there has been an increase of 10 cents to 15 cents (17 cents with the war tax) in some, at least, of the neighborhood theaters.

Doctors' fees have increased 100%.

Although insurance premiums in themselves have not advanced, people have taken out more and larger policies to cover the increased cost of burial and relief. The daily papers have not increased in price, but the Boston Sunday paper, which is now seven cents, was six cents in 1914.

If the increases for the separate sundries items are combined on the basis of the distribution

of items within the sundries group, as noted above, the total advance in the cost of sundries between October, 1914, and October, 1919, was 75% for the minimum budget and 74% for the more liberal budget.

TABLE 6: AVERAGE INCREASE BETWEEN OCTOBER, 1914, AND OCTOBER, 1919, IN THE COST OF LIVING FOR A MAN, WIFE, AND THREE CHILDREN UNDER FOURTEEN YEARS OF AGE IN FALL RIVER, MASSACHUSETTS

(National Industrial Conference Board)

Budget items	Increase between October, 1914, and October, 1919	
	Minimum standard	More liberal standard
Food	77%	82%
Shelter	15%	20%
Clothing	125%	102%
Fuel, heat and light	46%	46%
Sundries	75%	74%
All items	73%	74%

The complete budget. In Table 6 are summarized the percentages of increase between October, 1914, and October, 1919, for the separate budget items and for all items combined, for a family of man, wife and three children under fourteen years of age.⁶ From this it appears that the cost of living at a minimum standard increased 73% between 1914 and 1919. The more liberal budget was 74% higher in 1919 than in 1914.⁷

It should be pointed out, however, that these increases are estimated on the basis of the maintenance of an identical standard in 1914 and 1919. As a matter of fact, standards of living have changed greatly within the last five years. On the one hand, there have been substitutions as prices have mounted, and on the other, wage increases greater than advances in the cost of living have in many instances enabled families to buy more and better goods than ever before. It is not possible to say which influence has been the more important.

CONCLUSION

From the results of this brief survey of the cost of living among mill operatives in Fall River, it appears that to maintain a family consisting of man, wife and three children under fourteen years of age, at a minimum American standard of living but without any allowance for savings, \$1,267.76 per year will be required, or a steady income of \$24.38 per week. The distribution of expenses among the different budget items is:

Item	Weekly	Yearly
Food	\$11.00	\$ 572.00
Shelter	2.25	117.00
Clothing	4.68	243.36
Fuel, heat and light	1.35	70.20
Sundries	5.10	265.20
All items	\$24.38	\$1,267.76

To maintain a somewhat more comfortable standard, again without specific allowance for savings, \$1,573.90 per year will be necessary or a steady income of \$30.27 per week. The cost by separate items is:

Item	Weekly	Yearly
Food	\$12.15	\$ 631.80
Shelter	3.50	182.00
Clothing	6.20	322.25
Fuel, heat and light	1.62	84.25
Sundries	6.80	353.60
All items	\$30.27	\$1,573.90

Between October, 1914, and October, 1919, the cost of living at a minimum standard in Fall River increased 73% and at a more liberal standard, 74%, the advance for the separate

items being as follows:

Item and amount	Minimum standard	More liberal standard
Food	77%	82%
Shelter	15%	20%
Clothing	125%	102%
Fuel, heat and light	46%	46%
Sundries	75%	74%
All items	73%	74%

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Footnotes

- ¹ The following organizations and individuals were consulted: Chamber of Commerce, Association for Community Welfare, King Philip Settlement, Instructive District Nursing Association, Society for the Prevention of Cruelty to Children, Women's Union, Boy Scouts, Immigrant Aid Society, Fall River Cotton Manufacturers' Association, President of the Textile Council, Superintendent of Schools, superintendent of one of the mills, physician in charge of the city clinics for children, a Roman Catholic priest, mill operatives.
- ² Some of the mills were reported to be selling coal to their employees in small quantities at low prices.
- ³ *Monthly Labor Review*, May, 1919, p. 154.
- ⁴ In a few cases, owing to lack of October, 1914, quotations, it was necessary to make substitutions.
- ⁵ *Monthly Labor Review*, October, 1919, p. 76.
- ⁶ The allocations of budget items in Fall River in 1914, as determined by the Board's investigation, do not differ greatly from the standard adopted for the Board's study of changes in the cost of living for the country as a whole, as is shown in the tabulation below. Such differences as occurred may be accounted for by the fact that rents in Fall River are lower than the average for the country as a whole. The differences in allocations in 1919 are accounted for by the differences in percentages of increase of the various budget items. In any locality at any time, a minimum budget would show a larger proportion of the income spent for food and a smaller proportion for sundries, than would a somewhat more liberal budget.

TABLE 7: COMPARISON OF DISTRIBUTION OF EXPENDITURES
FOR THE SEPARATE BUDGET ITEMS IN FALL RIVER,
MASSACHUSETTS, IN 1914 AND 1919, WITH THE AVERAGE
DISTRIBUTION IN THE COUNTRY AS A WHOLE IN 1914

(National Industrial Conference Board)

Budget items	Average distribution of the budget, country as a whole	Average distribution of the budget, Fall River	
		1914	1919
		More	More

	1914	Minimum budget	liberal budget	Minimum budget	liberal budget
Food	43.1%	44.1%	38.6%	45.1%	39.8%
Shelter	17.7	13.9	14.4	9.3	11.6
Clothing	13.2	14.7	17.7	19.2	20.5
Fuel, heat and light	5.6	6.6	6.8	5.5	5.3
Sundries	20.4	20.7	22.5	20.9	22.5
All items	100.0	100.0	100.0	100.0	100.0

⁷ It is interesting to compare the actual cost of maintaining these two standards in 1914 with that determined by a special federal investigation in 1908. According to the latter, it was estimated that \$731.64 per year would be required to maintain a fair standard by English, Irish and French Canadian families, and \$690.60 by Portuguese, Polish and Italian families. A minimum of existence budget, based on the food allowance of the federal prison at Atlanta, Ga., and with totally inadequate clothing, required at that time only \$484.41 per year for five people. (United States, 61st Congress, 2d Session, Document No. 645, Family Budgets of Typical Cotton Mill Workers, pp. 233-245.) The results of the Board's study show that if the cost of maintaining a minimum standard of living has increased 73% since 1914, the sum necessary to maintain it at that time would have been \$732.81, exclusive of savings. The cost of maintaining the more liberal standard on the same basis in 1914, allowing for a 74% increase since then, would have been \$904.54.

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