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STUDY OF FAMILY ECONOMICS

INTRODUCTION

You may remember talking with one of our interviewers last Spring. When the interview was over, you were promised a brief report of some of the study findings. This booklet, prepared especially for you and the others we interviewed throughout the United States, summarizes what we learned.

We asked Americans what the employment situation seemed to be and how they made a living. We also asked about things they did to make the most of what they had, and a variety of other questions. There is, of course, official information available on employment and earnings of U.S. citizens, but this does not provide a complete picture; besides earning a salary, people do a number of other things that save money and therefore affect how well they get along economically. There are also official figures on employment rates, but these do not reflect the wide differences that there are in the extent to which wage earners might want more or less work than they have.

This is the reason we have undertaken the study in which you are a part. We plan to continue it over a period long enough so that our findings will provide a more complete picture of how Americans are getting along, and how the economic picture of U.S. families changes with time.

CARS

Only one American family in ten has no one in the family who can drive, but one family in every eight has three or more drivers.

Nearly two families in ten own no car; most say that this causes no particular difficulty. The few who do say that the lack of a car causes difficulties talk mostly about the general inconvenience in getting around; only a very small number mention trouble in getting to work. Most non-car owning families say there is adequate public transportation within walking distance of home.

Three years ago, about half of the cars owned by American families were fitted with seat belts; now three quarters of the cars are so equipped. However, not all those new seat belts are being used: the number of Americans who report that they drive with the seat belts unfastened most of the time has increased, and only one driver in four picked at random has his seat belt fastened. This is a slight increase over the number found three years ago.

About four in every ten car owners do some repair work on their own cars; one owner in six does repair work calling for special skill, ranging from brake or exhaust system repair to complex engine work. Most of these car owners report saving between $50 and $200 by doing their own repairs, and a few (5%) saved more than $200. Car owners who work on their cars generally spend less than 50 hours on it during the year.

SAVINGS AND MEDICAL INSURANCE

Eighty percent of U.S. families have some medical insurance, and another 10% can get free medical care, so there appears to be only one family in ten with no specific provision for medical care.

Nearly 80% of the families surveyed report some savings, but only 56% have as much as two months' income saved up. One family in four does not now have two months' income saved up, and has not had that much saved at any time during the last five years.

FOOD AND GROCERIES

A majority of American families (60%) eat out once in a while, but not too frequently. Only one family in ten eats out more than twice a week. Eating out is expensive: more than 25% of the families surveyed spend $10 a week or more dining out.

There is a tremendous range in the amount of money families spend on groceries; this ranges from nothing (those few who get their meals free or who eat out all the time) to the other end of the scale, the 7% who report spending more than $50 a week on groceries.

Over half of the family heads interviewed reported some way in which they tried to keep the food bill down. The most common approach seems to be buying in quantity and watching for special

offers, but just about as often were reports of eating cheaper foods, using leftovers, and carrying lunch to work. Fifteen percent, however, report producing -- or catching -- their own food, and another 15% economize by doing some of their own baking, canning, or freezing.

Six out of ten families say they drink no alcohol; of the rest, the overwhelming majority spend less than $5 a week on it. There are a few, however, (less than 1%) who report spending $20 a week or more on alcoholic beverages.

Forty-two percent say that no one in the family smokes. Among families whose members do smoke, the most commonly reported amount is a pack a day (14%); another 12% report smoking 1 to 1½ packs a day, and 13% report smoking 2 to 3 packs a day.

CLOTHING

Half the people we interviewed reported ways of saving on clothing costs. The most common method was making clothes (one in seven), followed closely by shopping at the end of the season and at sales. The amounts saved varied from very little up to $500 or more a year; the commonest range of savings was between $50 and $200.

WHERE PEOPLE LIVE

Our interviewers tried to estimate how far people live from the center of the nearest large city (50,000 or more) and learned the following:

Miles from City Center	Percent of Families
Less than 5 miles	23
5 to 15	23
15 to 30	16
30 to 50	9
50 or more	28
	100

Most American families (70%) live in detached single-family houses. Another 10% live in apartment houses, and the remainder live in two-family houses, row houses, etc.

EMPLOYMENT

Nearly 60% of working Americans have been working for the same employer for four years or more; 37% have done so for 10 years or more, and 13% for 20 years or more.

Of those people who changed jobs, the largest group (70%) quit to accept a better job, and the rest were forced to find other work when their company folded, there was a strike, or they just lost their jobs. The majority (80%) feel that their present job is better than the previous one.

One person in three reports having moved to a new community in order to get a job, and very few (less than one in ten) say they ever turned down a job because they did not want to move. On the other hand, most (two out of three) say that a job would have to be a whole lot better than the present one before they would consider moving somewhere else in order to get it.

One in every seven employed Americans has some plan to try for a new job or a new line of work. Among people in this group, half have been actually doing something about it, and a quarter are getting some training or studying to qualify for a better job.

Most workers feel that it would not be difficult to get another job if they wanted one.

Two out of ten workers admit to getting to work late, but this is usually an occasional matter; only one person in ten says he ever skips work when he is not sick, and this happens only on rare occasions.

Nearly a third of American workers have no standard work week (including the 10% who work for themselves). For those with a standard work week, most report it to be 40 hours.

The actual amounts of time worked are interesting: 15% work less than 40 hours a week, but 37% work more than 40 hours. One worker in four, in fact, works more than 48 hours a week; many of the self-employed are in this group. In addition to all this work, more than one-fifth of the workers report an extra job (or jobs) in addition to their main one.

There is still one worker in eight who wants more work than he finds available; only three workers in a hundred say they would prefer less work. Most of the overtime and extra work seems to be voluntary, since nearly half of the workers report that they could have worked less if they had wanted to.

MISCELLANEOUS

Three out of four Americans are married, and most of the rest have been at some time. Only 7% of the single group have not been widowed, divorced, or separated. Eleven percent of family heads have been married more than once.

For families where both parents work and those with a single working parent, we asked how the children were taken care of during work hours. We learned that a third of the time there is a relative -- inside or outside the household -- who is able to care for the children. The next most common solution is an unrelated babysitter or housekeeper; a third group works only while the children are in school. Relatively few rely on nursery schools, day care centers, friends, or let the children take care of themselves.

The generally rising trend of incomes in the country is shown by the fact that twice as many people reported their 1967 income was higher than usual (28%) as reported that it was lower than usual (28% to 14%).

One family head in five reported that the family income did not remain steady over the year, but varied from month to month; the main reason was that the amount of work varied, or that more or less overtime was available.

When we asked what people do in their spare time, the following things were mentioned. Some people participate in more than one category, of course.

Drive the car, talk with neighbors, play cards, walk, read	66%
Play sports like bowling and tennis; pursue some hobby	44%
Gardening, work around the house	38%
Watch TV, go to the movies	20%
Take courses or lessons; learn new skills	3%

CONCLUSION

This brief treatment of some of the findings, which we hope you found interesting, illustrates the kind of information we seek. Family situations often change, and in order to see how families respond to these changes, it is desirable to revisit people. The American scene is changing sofast that we must study how families are coping with current problems and events. We thank you for your assistance on this important task and look forward to talking with you again in the coming months.