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## EC464 Clothing the Family at Low Cost

Helen Rocke

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# CLOTHING THE FAMILY

AT LOW COST

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The American family is the biggest business in the United States. Every year it handles the entire national income, and in addition to it turns out billions of dollars worth of goods and services that statisticians have never discovered. The family serves more meals than all our restaurants, makes more beds than all our hotels, washes more clothes than all our laundries, grows more flowers than all our florists, and provides more man-hours of leisure-time activity than all our movies.

H. F. Bigelow



## CLOTHING THE FAMILY AT LOW COST

Helen Rocke

Clothing the family at low cost is an accomplishment of many homemakers. It is not an easy task but one which successfully accomplished yields much satisfaction. The homemaker who uses the resources which she has at hand and provides her family with comfortable and becoming clothing has achieved something in which she may justly have much pride. Clothing is an important part of family living, ranking second among the three essentials of life -- food, clothing and shelter. As an industry clothing employs millions of people, and the volume of business centered about it makes it one of our greatest industries. For the individual, clothing provides protection for health and morale, maintains confidence through beauty, and develops self-respect and poise. The purpose of this circular is to give information and some suggestions on clothing the family at low cost.

### Why Clothing Needs Vary

The importance of clothing to the individual family varies according to the work they do, the community in which they live, and their social activities or demands. Families who must be well dressed at low cost find they need to give much thought to their clothing expenditures. Other families who are more or less indifferent to more than the minimum amount of clothing, are interested in knowing how to keep the amount spent for clothing low, in order to release cash for other purposes. An authority on family finance tells us that at least 90 percent of the families in the United States, for one reason or another, are concerned in obtaining the most with their clothing money.

What does it cost to clothe the family? How are we going to make the most of our clothing dollar? To clothe the family at low cost one needs to recognize certain factors. The needs of the individual or his personal preference, as well as his social demands, may vary from year to year. The wear and tear on garments is not the same yearly. Again, the price of clothing vary widely and qualities of the items of clothing offered for sale vary even more than the prices.

### Estimating the Cost of Clothing the Family

Do you know how much it costs to clothe your family and how the amount that you spend compares with that of other families? It is important to have clothing records, but if no records have been kept there are two steps in estimating the yearly cost of clothing:

1. Make an estimated list, for each individual, of items and amounts purchased during the year, after carefully checking over the wardrobe.
2. Check the individual's wardrobe carefully and count at full cost all clothing bought and entirely used up during the year; count at one-half cost any items which last two years and at one-third cost any items which last three years.

### Comparison of Cost from Different Families

Generally speaking it may be said that 15 percent of the income is spent for clothing with a range of from 10 percent to 22 percent for different types of families. Two-thirds of the families in the United States live on less than \$1500 per year and are dressing their families on less than \$160 per year or \$40 per person. If you, as an individual, are spending \$37.50 per year for clothing, you are spending as much as two-thirds of the people of the country. If you are spending \$50.00 you are spending more than the average.



Nebraska home account records show that for the past ten years the average farm family of four members has spent an average of \$120 per year for clothing and personal appearance. \$110 was spent in 1940 which was 17 percent of the total cash spent for living. It will be interesting to observe a few facts from a study of the amounts which different types of families spend for clothing. The table given below shows how many cents of every clothing dollar are spent for outer wear, head wear, foot wear, underwear, night wear, and accessories, according to type of family.

Table I

Income	Family	Head Wear	Outer Wear	Foot Wear	Under Wear	Night Wear	Accessories	Up Keep	Incidentials
\$2820	Man-teacher's Family	4.9¢	51.6¢	18.5¢	7.5¢	3.5¢	5.7¢	6.1¢	2.2¢
2820	Single woman-teacher with Dependent mother	4.3	52.6	13.2	9.1	3.0	8.1	7.5	2.2
6673.65	Executive Family	4.0	49.6	21.8	6.2	5.0	7.1	5.5	0.8
2790.25	Clerk's family	2.9	46.7	26.5	9.0	6.5	4.0	3.6	0.8
1184.42	Wage-earner's family	2.9	46.3	28.1	9.3	4.7	3.2	4.2	1.3
	Dependent families	3.0	47.8	27.4	7.1	6.1	2.6	4.7	1.3
1712.00	100 Ford's employees	5.7	47.1	23.0	9.1	1.8	9.3	3.8	0.3
1204.00	Working Girls	5.8	55.4	18.0	4.8	2.8	7.2	6.0	
* 736.13	Nebraska Farm families	<u>5.9</u>	<u>36.8</u>	<u>35.7</u>	<u>8.5</u>	<u>1.8</u>	<u>5.6</u>	<u>4.6</u>	<u>1.1</u>
	Total Average for all families	4.4	48.3	23.6	7.8	3.7	5.8	5.1	1.2

Some Conclusions Drawn From the Study of Clothing Expenditures

The seemingly low expenditure for nightwear for many families may be accounted for by their making over other garments and yardage from sugar and flour sacks, into sleeping garments. Gifts are another source of sleeping garments which does not show up in the record of clothing expenditures.

It can be noted in Table I that farm families have a much larger expenditure for footwear than other families, probably due to the fact that they walk more than the average family living in town and their shoes are given severe service.

Some other observations from clothing studies are:

1. Slightly more is spent on women's clothing than on men's.
2. Girls fifteen years and over spend more than any member of the family.
3. Boys fifteen years and over spend more than their fathers but less than their sisters of the same age.
4. The five-year old child spends more of his clothing dollar for footwear than any member of his family.
5. Footwear expenditures for farm families are higher than for other groups.

\*Total Living Value -- cash spent for living plus a value for farm produced fuel, food and shelter.



Table II shows the clothing expenditures of one Douglas County, Nebraska, Farm Family. The average total living value for this family over the six-year period was \$1251.81, of which 10.5% was spent for clothing.

Table II

CLOTHING EXPENDITURES OF ONE DOUGLAS COUNTY, NEBRASKA, FARM FAMILY - 1935-1940

	Headwear		Outerwear		Footwear		Underwear		Nightwear		Accessories		Unseen		Incidentals		Totals	
	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$	%
Father	1.14	3.3	22.95	67.7	5.79	17.1	1.28	3.8	.17	.5	1.29	3.8	1.28	3.8			33.90	25.8
Mother	1.41	6.0	10.46	44.7	8.24	35.2	1.68	7.2	.25	1.0	1.00	4.3	.37	1.6			23.41	7.8
Daughter *16 yrs.	1.70	4.1	19.02	45.4	14.40	34.4	2.31	5.5	.24	.6	3.79	9.0	.31	.7	.11	.3	41.88	31.9
Daughter *10 yrs.	.25	1.8	5.77	41.3	6.57	47.0	.77	5.5	.06	.4	.42	3.0	.03	.2	.11	.8	13.98	10.7
Son *9 yrs.	.20	1.1	8.10	44.8	7.43	41.1	.83	4.6	.06	.3	1.10	6.1	.37	2.0			18.09	13.8
TOTALS	4.70	3.6	66.30	50.5	42.43	32.3	6.87	5.2	.78	.6	7.60	5.8	2.36	1.8	.22	.2	131.26	100.

\*Age at last birthday



### Obtaining the Most Satisfaction From the Clothing Dollar

What practices can Nebraska families follow to help them obtain the most satisfaction from their clothing dollar? Many families have found records and plans helpful. Accurate records of the amounts spent for clothing help to check on satisfaction received, to plan for another year, to find what items of clothing take the larger share of the money spent, and where adjustments to correct mistakes may be made.

A clothing plan is important and profitable because:

1. It helps keep the family comfortably and becomingly dressed for the occasions required.
2. It helps avoid using an unfair share of the income for clothing.
3. It serves as a guide in making decisions.
4. It is flexible and does not hinder or interfere with happiness in clothing selection.
5. It gives an appreciation of the amount of money invested in clothing.

It is far better to plan on expenditures for a normal average year than to refuse to plan because the coming year may be different. If abnormal demands come, the money can be spent to best advantage at the time, and there is sure to be more available than had no plan been made.

Some individuals in the family may prefer to have their clothing planned for and provided by the homemaker; others will prefer to make their own plan and handle their own clothing money. No two families will have exactly the same needs or means so each family will want to work out its own plan in the way which will make the best use of its ability, equipment and income.

### Suggestions for Making and Using a Plan

There are three steps in making a Clothing Plan:

1. Make an inventory of clothing, listing in classified groups the useful clothing on hand. (Include only that clothing which will last during the year.) Record the original cost of each article.
2. List in the same way all of the articles of clothing required by the person making the plan or for whom the plan is made, based on the occupation and social needs of the individual.
3. Estimate the cost of each article to be purchased, and the cost of renovating or remodeling those on hand.
  - a. Compare the total anticipated cost of clothing to be purchased with the amount of money available for clothing for the year.
  - b. If the amount of money required exceeds the amount available, then eliminate first the articles that are least necessary and reduce either the quality or quantity of the others.

Some individuals and families find that a three-year clothing plan is more successful than a one-year plan. Such plans indicate when it will probably be necessary to replace the more expensive garments. It is more readily seen how this cost can be alternated and spread so that the expense for no one year is excessive. With the clothing plan in mind we are now ready to turn our attention to some thrifty buying practices.



### Thrifty Buying Practices

1. Buy articles which will harmonize with garments or accessories on hand.
2. Look for informative labels on materials and garments giving information about:
  - a. Color fastness to light, washing, etc.
  - b. Kind of fiber.
  - c. Shrinkage.
  - d. Laundering or cleaning qualities.
  - e. Sizing or weighting.
  - f. Permanence of finish.

Ask the sales person questions about non-observable facts, guarantees.

3. Consider the wear you expect to give the article of clothing and choose material appropriate for that wear. Notice how the material is woven and if the yarns pull or slip easily. Generally fabrics made of durable yarns, with a firm balanced weave, give good service.
4. Examine ready-made clothes as to width of seams, hems, finishes, and reinforcements. Consider the serviceability of trimmings used, and allowance for alterations.
5. Notice how the garment is cut. If it is not cut with the grain of the material, it will not fit well, wear well, or hold its shape.
6. Does the garment fit or will it require expensive alterations?
7. Consider the up-keep of the garment.
8. Compare the cost of garments made at home with ready-made garments, giving consideration to quality of material, fit, length of service, and choice in color and design.
9. Become familiar with terms describing new fibers and new finishing processes used on fabrics.
10. Undergarments, handkerchiefs, shoes and many other standard articles may be purchased between seasons at a decided reduction from the regular price.
11. Do not buy in a hurry.
12. Do not be misguided by glowing phrases in advertising.
13. Be alert to sources of reliable information for the consumer, and obtain and study such information.

### Factors to Consider for Getting the Most Service from Clothing

1. Thoughtful care and repair of clothing.
  - a. Use of hangers.
  - b. Proper cleaning, airing, laundering, pressing, brushing.
2. Proper storage of clothing, protection from dust, sun and moths.



3. Use of protective garments when working as aprons, smocks, overalls, etc.
4. Use of personal protective measures as perspiration checks, deodorants.
5. Protection against dampness as, overshoes, galoshes, raincoats, umbrella.
6. Frequent changes and laundering of under garments and hose.
7. Resting garments, as wearing alternately two pairs of shoes.

Following is a list of bulletins which give helpful information on buying clothing:

Hosiery for Women - A Buying Guide - USDA Misc. Pub. No. 342

Buying Women's Dresses and Slips - USDA Farmers Bulletin

Cotton Shirts for Men and Boys - USDA Farmers Bulletin 1837

Judging Fabric Quality - USDA Farmers Bulletin 1831

Leather Shoes - Selection and Care - USDA Farmers Bulletin 1523

Quality Guides in Buying Women's Cloth Coats - Leaflet 117, USDA

When a Woman Buys a Coat - (Pictorial Supplement to Leaflet 117)  
Supt. of Documents, Washington D. C.

Buying Boys Suits - USDA Farmers Bulletin 1877

Consumer Guide - USDA, Washington, D. C.

Some of the various sources from which consumer education may be obtained are:

County Extension Office

Local Libraries

Household Finance Corporation, Chicago, Illinois

Sears Roebuck and Co., Consumer Education Division

Textile Educational Bureau, 401 Broadway, New York City

Cotton Textile Institute, 320 Broadway, New York City

Women's Magazines

--Helen Rocke