

1961

EC61-1139 1961 Outlook for Family Living

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1961

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1961

OUTLOOK

for

family

living...



In Brief...

- . . . general situation
- . . . food and nutrition
- . . . clothing and textiles
- . . . household equipment
- . . . housing
- . . . furniture & furnishings
- . . . services
- . . what to do about it

EXTENSION SERVICE
UNIVERSITY OF NEBRASKA COLLEGE OF AGRICULTURE
AND U. S. DEPARTMENT OF AGRICULTURE
COOPERATING
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THE GENERAL SITUATION

The business situation for the early part of 1961 is clouded by political changes. With the longer range outlook, business in general shows some mixed trends, but they lead to a decidedly better outlook than the months immediately ahead. Despite recent slackness, consumer income for the nation as a whole continues to increase and is currently at a record high -- 5% - 6% above a year ago. If we maintain the same rate of increase that was shown the past ten years, per capita disposable income will average 10% - 15% above the present level in 1965.

Consumer prices will probably continue "fairly stable" for the next year or two. Consumers are becoming increasingly more critical and selective of market offerings, so in the year ahead many price increases will be difficult to pass on to the consumer. This means that per capita purchasing power, currently at a high level, may well show a further gain.

The decade of the '60's brings with it some rather acute problems of employment and unemployment -- particularly among young people. Only about 15% of boys on farms today will have the opportunity to operate farms when they are adults. And if only 15% of farm boys become farmers, only the same proportion of girls will be living on farms in the future.

During the 1960 decade only 1 in 10 male farm youths can look forward to operating a farm with sales amounting to \$5000 or more. Since the greatest unemployment occurs among the untrained, it is vital that rural boys and girls have a sound education and training in skills that fit them for non-farm occupations. Agri-business area offers many job opportunities in banks, insurance companies and manufacturers of equipment and products used by the farmer.

The number of women workers is increasing at nearly twice the rate for men. By 1970, one out of every three workers will be a woman.

FOOD & NUTRITION

With incomes continuing at relatively high levels, consumers can be expected to be eating the kinds and amounts of foods they want. Practically no changes in eating habits are foreseen in the next five years.

Total food supplies will be larger in 1961, matching the increase in population. There will be more beef, veal and poultry and approximately the same amount of pork. Quantity of broilers and turkeys will be up with prices a little lower. Laying flocks are smaller so egg consumption per person will be even less than in 1960. Supplies of citrus fruits will be about the same as in 1960 although less frozen concentrated citrus fruit is in prospect.

Complaints about the "high cost of food" are unfounded. Today three times as much food can be purchased with one hour of work as was possible in 1916. What's more, the quality is better and variety is greater.

In 1961 we will be blessed with plenty of all foods at reasonable prices, with some new processed foods being added to our already lengthy list of mixes, frozen and dehydrated foods.

CLOTHING & TEXTILES

The clothing outlook for either supply or price is not one of major or dramatic change from 1960. Footwear may increase a little in price due largely to labor costs.

Consumers are spending less and less of their living dollar for clothing. One source places it at 6.7%. The reason lies in our present day emphasis on the purchase of housing, automobiles, home appliances, higher cost recreation activities (boating, for example) and similar durables.

1961 will be the first full year to see the effect of the Textile Fibers Identification Act which became effective March 3, 1960. The Act requires that fibers be identified if they are present in an amount of more than 5%. This, of course, helps the consumer know fiber content. But what is still missing on the labels are expectations of performance.

One of the newer developments in linings for warmth is a foam 1/32 inch in thickness laminated to the fabric. The new foam interlinings weigh from 2 oz. to 4 oz. per yard and permit a much lighter weight outer fabric. There is a new fiber which has come to us from France called Polyvinyl Chloride (PVC). Combined with other fibers, a knitted fabric can be produced that is difficult to distinguish from fine wool jersey.

HOUSEHOLD EQUIPMENT

Prices of household equipment seem to be somewhat stable. If there are seeming increases in price, quality improvement probably accounts for the difference.

Refrigerator-freezer combinations are crowding conventional refrigerators off the market. New types of chemical foam insulation permit larger internal capacity with no increase in exterior dimensions.

Automatic washers are out-selling conventionals. The difference between standard and de luxe models is largely the number of cycles for selecting washing time, agitator speed, and water temperature. With this versatility comes the possibility of greater service and repair costs.

HOUSING

New house construction is somewhat ahead of national need. After the mid-sixties, young married couples may contribute a million additional households yearly. The increasing number of older people able to maintain their own homes will add to the demand for housing.

Costs of construction are steadily rising. Building materials are cheaper, but construction labor rose 5% last year. Land values can be called inflated. An estimated one-third of the average price increase in houses since the late 1940's has been caused by rising land prices.

FURNITURE & FURNISHINGS

Prices will continue to show relatively small changes during 1961 (other than the normal seasonal changes). Some manufacturers note a decline in demand for the simple clean lines of Swedish modern furniture in favor of the traditional and colonial. Whatever the era, new finishes are applied to them ranging from plastic "Formica" types to natural wood finished, finishes in new shades, and even wood grains on inexpensive pieces produced by photographic processes.

MEDICAL CARE

Medical costs are now 27.5% higher than in 1955. In the past ten years medical costs have increased 50%. Thus the cost of medical care is pushing the consumer price index up at a zooming rate.

Some economists declare that if a big government program in medical care passes the next Congress, we will need a greater number of doctors, nurses and other medical facilities to keep the cost of medical care from rising out of range for many persons now financing their own medical expenses.

COSTS OF ATTENDING COLLEGE

More and more families will be facing the problem of financing a college education for one or

more of their children in the decade of the '60's. It appears likely that student tuition charges probably will continue to increase. However, tuition is not the only item in the cost of a college education that must be considered. Board, room, and clothing and the extra curricular activities have increased more than tuition costs. Other factors also appear to determine the cost of attending college; (1) spending habits formed at home; (2) a choice of college attended; (3) the pressures of campus customs and mores; (4) size of the family income and (5) whether or not a student lives at home and commutes to college.

Prospects for the coming decade are continued increases in tuition charges, educational installment buying (learn now, pay later), and increased taxes for support of education.

WHAT TO DO ABOUT IT?

As consumer-buyers, the world of farm and non-farm families is very similar. However, choices are much more numerous and difficult than formerly. How can you assure yourself a satisfying living in 1961? Through good management! But no one is ever born with the ready-made ability to manage well. It takes thought and careful consideration of not only what you would like to have and do but also to know your resources and how to use them to best advantage.

Management is a process that goes on and on throughout your life. You are continually managing -- either consciously or unconsciously. Good management is using your resources to get as much as possible of what you need and want. Many families have improved their living pattern without increased cash income or outlay. How? They have agreed upon which needs and wants they can have, placed goals in the order of their importance, and used their resources to reach them. All family members can and should participate in these steps:

The Management Process

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| 1. OBSERVE SITUATION | - Look at what you are trying to do. Decide whether it is worth your time and effort to do it. |
| 2. ANALYZE RESOURCES | - Know all the things you have to work with. |
| 3. CONSIDER GOALS | - Select important things to achieve. |
| 4. LOOK AT ALTERNATIVES | - Consider various ways of reaching goals. |
| 5. MAKE DECISION | - Select the best way for you. |
| 6. CARRY OUT PLAN | - Make and follow plan of action toward goal. |
| 7. ASSUME RESPONSIBILITY | - Accept and live with your plan. |
| 8. EVALUATE RESULTS | - Make changes to improve plan if necessary. |

Actually the management process is a continuous activity that can be applied to everything you do.

DON'T LET THOSE DOLLARS GET AWAY IN 1961

Here are some suggestions you might like to incorporate into your good management for 1961:

1. Good buymanship can net the same amount of food for \$3.00 instead of \$4.00 -- without a sacrifice of nutrition. Compare prices. Sometimes the cost per ounce is more significant than cost per can.

2. Produce more food for home use. One-third acre of land will yield from \$275 to \$400 worth of fresh produce for a family of five (see E.C. #1272, Home Vegetable Gardens).
3. Home sewing can help keep down clothing costs. Find out about the performance of new fibers before you yield to high pressure advertising and salesmanship.
4. Some families are good at furnishing their own labor for home improvements -- papering, painting, carpentering. Building materials are down.
5. When you buy electrical equipment or furnishings, shop around for the best buy for your money. There is wider choice now than ever before.
6. Be careful! Has your home been safety checked so that your family will not be among the big statistics for accidents in 1961?
7. Make sure your automobile insurance policy is large enough to be a real protection in case of a catastrophe.
8. Try not to use your maximum credit capacity except in a crisis. Keep everyday credit totals well within safe limits, leaving an emergency margin,
9. How long has it been since you took a good look at your long-time family financial plans and real family needs for the future? Have there been changes in your situation that necessitate bringing your plans up-to-date?
10. What about the cost of a college education for your children? Are your children being prepared to fit into the very competitive future labor market? Consider with them the fields that offer the most real opportunity for success.

If you want some assistance or an account book to help you in working out your farm and home plans, ask your county Extension agents.

Prepared by Mrs. Clara N. Leopold, State Extension Specialist, University of Nebraska College of Agriculture, Lincoln, Nebraska