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1962

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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What's Ahead For Family Living In 1962?

THE GENERAL SITUATION

Disposable income for family living has been going up slowly for several years. This means that buying power is greater than in years gone by. Whether the families are urban or rural, consumer expenditures the past year have gone up almost as much as increased income. Purchases of automobiles, furniture, equipment, residential construction and services always seem to increase with the availability of more income. The greatest increase in the past quarter of a century has been for services, reflecting the persistent uptrend in outlays for medical care, personal care and recreation. The cost of living in the last year has risen only one-half as much, however, as the usual longtime trend of 2% per year.

1962 promises a similar trend. Price increases may be small and even nil in some items, while in others there could be substantial changes. Some costs will increase if for no other reason than because of the new minimum wage law, which has raised wages not only of the lower paid workers but also those with technical skill in order to maintain wage differentials. Improved manpower efficiency, and more and better mechanical output will make a contribution to holding down prices. But another force that may be even more significant is competition with foreign imports.

FOOD AND NUTRITION

Food in the family living dollar is taking a smaller proportion each year. Today only 20% of the budget is spent for food as compared to 33% in the '30's. The proportion would be only 15% if the same kinds and quantities of food were being eaten now as in 1935-39.

All indications are that we will have abundant supplies of practically everything, with average retail prices not expected to rise any appreciable amount. Any increase there maybe will come mostly from higher marketing costs--increased wage rates and higher transportation, and we will be demanding more marketing services like sorting, grading, trimming, packaging, processing, storage, etc., than ever before.

With plenty of money to spend and food at favorable prices, per capita consumption may again increase slightly in 1962. To some this can be a blessing, to others a detriment--for already one in every five persons is enough overweight to appreciably affect health.

New products reaching the market each year are legion. We are eating many more potatoes these days, not because they are a new product but because they are available in so many different forms, and the use of potatoes in fresh form is declining. Meats tenderized in the packing plant are on some Nebraska markets now, so that homemakers will be learning to select and prepare meats differently than by the traditional methods. Names of cuts are different, making them easy to identify. They must be cooked at lower temperatures and for a shorter time to assure a satisfactory table product.

Food processing is changing, and one of great promise is freeze-drying. Foods are frozen and then dehydrated under vacuum. When rehydrated the food regains its original flavor and texture. Properly sealed, these foods can be stored at room temperature for long periods of time.

New packaging is making news, too. Aluminum cans will carry most of the 1961-62 frozen fruit juices: Double flexible packages with separate compartments for dry and liquid will be used for mixes requiring dry and liquid ingredients.

CLOTHING & TEXTILES

New fabrics are shaping the market for 1962. The new stretch fabrics are woven ones--broadcloth, denim, satin, twill, terry cloth. They stretch warpwise or weftwise or both. Every market will use them--sportswear, skiwear, dresses, coats, suits, hosiery, bathing suits, lingerie, children's and infants' wear, gloves.

Newest knits, paradoxically, are those with least stretch, accomplished by "double knitting," to give added firmness. In men's sweaters, classics continue to be favorites, but colors will run wild--from Scandinavian designs, paisleys and argyles to batik and Indian themes.

Foam laminate linings are appearing in colorful sprayed designs, visible beneath a coarse layer of black nylon mesh.

The first appearance of specially engineered nylon which can be permanently molded for special end uses will be in women's bras. It gives permanent shape, machine washes and dries, and is seamless.

Watch for dressed up gingham and iridescent spangled seersuckers. From acetate yarns will come lightweight onionskin textures for tissue taffetas; and other taffeta-like materials will be in Dacron-cotton. A Bemberg organza is so remarkably silk-like experts could mistake it for silk.

And hardware is leaving fashion. A new closure substitutes two high-precision continuous nylon coils for the now-familiar rows of metal teeth of a zipper. The new zip is small, light and as flexible as the fabric--can be opened at any point, then re-zipped, and features an automatic lock that stays put.

Anti-bacterial finishes are being used on some textiles to give protection against growth of odor forming bacteria on apparel fabrics. They withstand numerous washings and dry cleanings, and are not destroyed by chlorine, heat and alkali.

Fewer and fewer shoes will be made of leather. Other materials lend themselves to fashion and comfort at less cost.

Some price increases can be expected for 1962 clothing and textiles. The new minimum wage law, and higher prices for raw cotton are primary factors for increased price. However, foreign imports and domestic competition will temper price rise.

HOUSING

Shell houses with a colored exterior and unfinished interior are being sold on installment credit, such as that used for buying cars and washing machines. The problem of meeting the house installments and at the same time buying and finishing the interior should be thoroughly explored before buying.

Steel framing of homes may soon be standard construction. It has many advantages-- permanence, flexibility, precision, strength and freedom of design.

The Housing Act of 1961 makes it easier for low- and medium-income families to obtain housing loans. Such loans are available to families living in rural areas



even though not owning a farm. They can be had for new homes or repair and remodeling of an existing home.

Building costs can be expected to increase about 3% due to labor costs. No big rise is seen in materials. Land prices may show a slight downward trend. The mad dash to the suburbs is over, at least for the time being. Multiple-dwellings are numerous.

HOUSEHOLD EQUIPMENT



The downward price trend in equipment of the last ten years will halt, and there may be some increases, largely due to labor costs.

All but two of the major manufacturers of television sets are now making color sets, and demand is increasing for color.

New portable and major appliances are reflecting space explorations. Lighter materials, more automatic programming are the trend. Cordless equipment operated by special type battery or magnetics will be increasing.



Servicing will change, too. Some companies are setting up central districts for out-of-warranty service, on an annual contract basis. Others are using nationwide network of Western Union to supply customer's names of nearby authorized service locations. An annual service contract may soon be a regular factor in the household budget, along with the bill for electricity, water, milk, etc.

HEALTH AND MEDICAL CARE



More and more families are turning to insurance to meet the cost of medical care. A substantially smaller proportion of farm families have such insurance than do urban and rural non-farm. Yet farm families have as much or more need for medical care services. The percent of rural farm population with one or more chronic conditions at ages 25 and over is consistently higher than corresponding age groups in the urban population.

The cost of medical care will continue to take an increasing share of the family budget. Higher quality service and more complete procedures make for higher cost as improvements and advances in medical science develop.

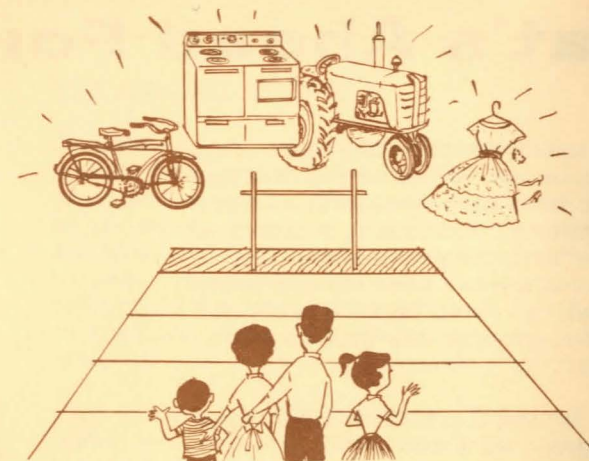
WHAT TO DO ABOUT IT?

Outlook gives an indication of future supply, demand and prices. It can be a valuable tool for successful planning of family living, furnishing information on trends and alternatives on which to base decision.

Money is only pieces of metal and slips of paper. The family buying decisions change it into necessities and comforts of living, support in misfortune, education for the children, security in old age, or anything else the family chooses.

GOALS FOR BETTER LIVING

Why not set up goals for the best family living you hope to attain and then everyone in the family take part in the discussion on just how these goals can be reached?



Are you sure you have planned suitable controls for your family's purse strings to help provide for today's living, for rainy days and tomorrow's goals? Are you sure that you have plugged all the leaks and dribbles that prevent matching spending and saving with income? For money control?

- ...Use shopping list to curb impulsive buying.
- ...Reduce waste in the kitchen.
- ...Plan allowances for "spending as you please."
- ...Make timely repairs for longer service.
- ...Check inventories before restocking supplies.
- ...Manage fuel, utilities, and supplies economically.
- ...Make fewer "jaunts" with the family car.
- ...Make a plan for control of family spending.
- ...Check the plan BEFORE you shop.
- ...Check the desirable and undesirable characteristics of goods and materials before you buy them.
- ...Keep up with what's new on the market.
- ...Avoid heavy installment buying.
- ...Keep expense records and check with the plan.
- ...Plan for regular physical checkups to assure better health.

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