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UNITED STATES DEPARTMENT OF AGRICULTURE
Agricultural Research Service

RURAL FAMILY HOUSING EXPENDITURES

Talk by Jean L. Pennock
Household Economics Research Division
at the 39th Annual Agricultural Outlook Conference
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It is generally recognized that farm and rural nonfarm housing is poorer than urban housing. It is more likely to be dilapidated. Farm but not rural nonfarm housing is likely to be older. In both, the incidence of overcrowding is greater. The data from the 1960 Census of Housing are not available as yet to prove these points, but they were true in 1950 (see table 1) and there is little reason to believe that they are not still true. Since in the last decade a relatively large part of the new construction was in the rural nonfarm segment, we can expect that this segment has pulled further away from the farm segment and closer to the urban.

An area study 1/ has shown that, in the Southeast at least, the housing of rural families was below the level that their annual incomes and net worth could support. This situation does not exist because of widespread failure on the part of the families to recognize the need for housing improvement; more than 70 percent of the families surveyed reported deficiencies in their housing. Indications are that one of the important causes is that rural families have greater difficulty than urban families in obtaining mortgage credit for housing. 2/

In view of this situation it is pertinent for this group to examine the available data on expenditures for housing repairs and improvements and to consider the various factors affecting expenditures in order that we can work with most effectiveness to bring about improvement in rural housing.

Perhaps we should begin by recognizing that a great deal of work to improve rural housing has already been done. In 1960, 96 percent of all farms were receiving central station electric service in contrast with 77 percent in 1950 and 30 percent in 1940. 3/ Since in the past a larger proportion of rural nonfarm than of rural farm dwellings have had electricity, we can conclude that bringing electricity into the rural home is a job that to all intents and purposes has been completed. We are not so far along on running water although here again great strides

1/ Financing Rural Homes and Rural Housing Situation and Needs. Bulletins 333 and 334, Agricultural Experiment Station, Auburn University, Auburn, Alabama. 1961. Similar studies of a wheat area in Colorado and a grain-livestock area in Missouri are under way.

2/ Committee on Banking and Currency, Subcommittee on Housing, United States Senate. Study of Mortgage Credit. U. S. Government Printing Office, Washington, D. C. 1958.

3/ Rural Electrification Administration release. January 31, 1961.

have been made. In 1955, 64 percent of all farm-operator dwellings had running water inside the structure. ^{4/} Other housing on farms is less likely to have running water than operators' housing, and in running water as in electricity, rural nonfarm is ahead of rural farm housing.

Urban-rural differences in housing expenditures

A logical approach to a discussion of rural expenditures on housing is to relate these expenditures to the national average and to contrast them with the urban average, thus putting them into the proper perspective. This is not so easily done, however, for we have relatively little data on the larger part of the rural community--rural nonfarm families. This lack applies to most types of expenditure data, food being the exception. The last national survey of expenditures of rural nonfarm families covered the year 1941. Since then the Bureau of Labor Statistics has issued nationwide data for urban families for 1950 and this Department in cooperation with the Bureau of the Census has issued data for farm-operator families for 1955. This hole is about to be plugged, however. As you may know, the BLS is making a two-stage family expenditure study to update the Consumer Price Index. The collection of the first stage has been completed--a national sample of urban families covering the year 1960. The second stage will be undertaken in 1962 with the USDA cooperating and there will be an across-the-board sample and data on a comparable basis for all three segments of the population as well as national totals for 1961.

We do have a new source of data in the field of housing expenditures, however--the recently instituted Census series, Residential Alterations and Repairs, which carries a C-50 serial number. This should be a useful and welcome tool in the field, particularly as there will be current data available at all times in its quarterly reports. It has some limitations for our purposes, however. It is oriented toward aggregate data, and to obtain a complete cross section, is based on reports for "properties" which may include more than one dwelling. It is sometimes difficult, as a result, to get the data onto a family basis, and the characteristics of the occupants are not available as a sort. In the first release covering the year 1960, moreover, some information is broken out on farm housing but we are given no data for rural nonfarm.

According to this new Census series, expenditures for work on existing dwellings averaged about \$250 per dwelling in 1960. The average expense on farm dwellings was roughly \$165 as compared with \$260 for nonfarm, both rural and urban.

In this Division's spot studies of families living in the open country we can go one step further and compare the spending of rural farm and nonfarm families. Since, however, ours are studies of family

^{4/} U.S. Department of Agriculture and U.S. Department of Commerce. Farmers' Expenditures in 1955 by Regions. USDA Statistical Bulletin 224, Government Printing Office, Washington, D. C. 1958.

expenditures, in which the expenditures of landlords on the dwellings in the survey have not been ascertained, comparisons must be confined to owned dwellings to have full coverage of all expenditures. In making these comparisons, allowance must also be made for a difference in definitions. The farm dwellings referred to in this paper are the dwellings of operators on farms. Other dwellings on farms, in the Census study included in the farm group, in our studies are classed as nonfarm. Our procedure tends to raise the level of farm housing and depress the level of nonfarm housing.

In three studies we made in low-income areas, we found very different relationships between the expenditures of rural farm and rural nonfarm families. In South Central Kentucky, families in owner-occupied farm dwellings spent more on their dwellings than families in owned nonfarm homes, while in East Texas, expenditures of the two groups were about the same. In the Northern Texas Blackland, the situation was the reverse of that in Kentucky, expenditures on owned rural nonfarm dwellings greatly exceeded those on owned farm dwellings. (See table 2.) Our estimates of the current value of these dwellings also show the same general relationships.

These findings throw a different light on the Census data I cited earlier indicating that rural nonfarm housing tends to fall between urban and rural farm. For the nation as a whole this is the pattern, but we should not expect this pattern in every case when we work on down to area data. As is so often the case, the variation that exists across the nation is lost to sight in the average. From our small studies we can also find an important clue as to when rural nonfarm housing will be better than farm housing and account for larger expenditures and when it will be poorer and have less spent on it. Rural nonfarm areas can be put in an array from "deep country," where there is no way to make a living except by farming or providing the relatively small volume of services the farm community needs, to areas that can be described as the bedrooms of industrial centers. In the first type of area the difficulty of making a living away from the farm is reflected in nonfarm housing poorer than that of the neighboring farm families. The Kentucky area was of this type. In the five Kentucky counties studied there was only one town large enough to meet the Census definition of an urban place and there was a complete dearth of industry. At the other extreme of our array there will be ample opportunity for off-farm employment and this again will be reflected in the housing. Both Texas areas had some industry to give off-farm employment; the Blackland is on the fringe of a rapidly growing industrial area.

You will notice that in two of our area studies, South Central Kentucky and East Texas, the expenditures of owners on farm housing are less than the national average for all farm housing derived from the Census data--\$150 and \$140 compared with \$165. (See table 2.) We can assume, moreover, that these figures understate the difference between the national average and expenditures on all farm dwellings in our studies since the Census study indicates that owners' expenditures on their dwellings are higher on the average than the combined expenditures of landlords and tenants on renter-occupied dwellings. That spending on farm housing is low in these areas is not surprising. These are low-

income areas and areas of poor housing. Since the housing is poor, we can expect that it would cost less to keep up. What is surprising is the proportion of total expenditures on housing that is going into improvements in these areas.

The Census study found that for the population as a whole about 60 percent of housing expenditures were for repairs and replacements and about 40 percent were for improvements--for work that could be called a capital addition. The study found that this division also applies to farm dwellings. In our area studies, however, we find this proportion about reversed. Looking again at the farm owners, the farm group for which we have total expenses, we find 77 percent of the total going for improvements in the Kentucky area, 67 percent in East Texas, and 57 percent in the Blackland. It is possible that on rented farm dwellings improvements took a smaller proportion of the combined expenditures of landlords and tenants, and it is also possible that there were differences between the Census study and ours in the classification of work as repairs and alterations on the one hand, and improvements on the other, but these factors can hardly depress the proportion of expenditures going into improvements to the national average. We must conclude, therefore, that we have that very satisfactory situation, a higher proportion of expenditures going into improvements in the areas where improvement is needed most.

So far I have been discussing total expenditures on housing and so have had to disregard the expenditures made by renters since these represent only a part of the expenditures on rented dwellings. The Census study, however, also treats the expenditures of renters separately, indicating that they spent an average of \$20 for work on the dwellings, farm and nonfarm, they occupied. In each of our three study areas, the expenditures of farm renters were above this national average. In contrast, expenditures of nonfarm renters were consistently below the national average, particularly in the Kentucky and Blackland areas where the average amounts spent were \$5 and \$3, respectively.

The key to the relatively high expenditures of farm renters probably lies in the amounts they spent on improvements. Expenditures for repairs and replacements were well below \$20. If spending for improvements had shown the same relationship to spending for upkeep in this group as in the nation as a whole, its total spending would have been in line with other renters. But renters' expenditures for improvements formed only a slightly lower proportion of their total expenditures than in the case of owners and were much above the proportion spent nationally. It is possible that renters making sizable expenditures for improvements were on family-owned farms and did so in the expectation that they would acquire title to the farms at some time in the future.

The low expenditures of nonfarm renters in our studies are probably in line with the value of the dwellings they occupy. In all three areas, these dwellings were the poorest of the tenure groups. In the Blackland area many of these dwellings were furnished by employers to farm labor families. It is probable that these families changed employers frequently and so had no incentive to spend money on dwellings they knew to be temporary.

Effect of income on expenditures
on housing

We found in our studies that the amount spent on housing by the family rose very sharply as income increased. (See table 3.) This is true both for owners and for renters, although renters spend much less than owners at comparable income levels.

Among owners, the greatest difference in amounts spent for housing by families in the lower third of the income distribution, roughly speaking, and those in the upper third was in the Kentucky area; there families in the top third spent more than five times as much as those in the low third. Least increase with income occurred in East Texas, spending there in the top third averaging less than 50 percent more than in the low third. Since some of the renter cells are too small to insure stable averages, particularly when relatively few families made expenditures, I will make no comparisons for this group.

Income level affected spending for improvement more than spending for repairs and replacements. Both the proportion of families spending and the average cost of the work done tended to increase, but the increase was greater in expenditures made than in the proportions spending. In East Texas, the average improvement made by owning families in the top third of the income range cost about twice as much as that in the low third, in the Blackland more than three times as much, and in the Kentucky area almost five times as much.

Spending for repairs and replacements showed no consistent relationship to income in our studies. Among owning families, those in the middle of the income range were generally more likely to make such expenditures than those above and below them. Even among owners, the average amount spent for the work done tended to vary rather erratically. Since the range of possible expenditures for repairs and replacements is so great, stable patterns cannot be expected in relatively small studies such as these but might occur in large samples.

The trends noted for the two tenures also hold for the group as a whole. In the three study areas, income had relatively little effect on spending for repairs and replacements but affected spending for improvements sharply. (See chart 1.)

As a result of these diverse relationships to income, improvements tended to take a larger part of the total outlay as income increased. You will remember that the Census study found 40 percent of total expenditures for work on the dwelling going into improvements. This is approximately the proportion used by lower income owner families in our studies, while upper income owner families used from 70 to 80 percent for this purpose.

Effect of age of head on expenditures
on housing

We can also expect the age of the head to affect spending on housing. This will result in part because young and middle-aged families tend to have higher incomes than the elderly. Families' needs will also differ over the course of the marriage cycle; in the early and middle years they must provide shelter for a larger household than in the later years. The age of the family also appears to affect its standard as to housing; younger people seem to be less willing to accept housing without running water and a bathroom, for example, than are older families.

In our studies, we found that the age of the family head does not affect the family's recognition, as indicated by expenditures, of the need to do routine work to keep the house in repair, although it may affect the amount the family spends for the work it does or has done. Within each area and tenure class roughly the same proportion of families in each broad age group spent something for the repair of their dwellings, although there was variation from area to area and between owners and renters. Among owners there was some tendency for the younger families making expenditures to spend less than those in the middle and older years (a tendency not evidenced in the Kentucky area). Among renters, families with heads 60 years of age and over tended to spend least per job.

While the age of the head of the family had little effect on the likelihood that the family would make repairs or replacements, it did influence the likelihood that they would make improvements and the amount they would spend on them. The influence of age of the head was particularly strong among renters. The proportion of families with heads under 40 years of age making improvements tended to be about double the proportion in the group headed by men 40 to 60 years of age, and virtually no families with heads 60 years of age or older made improvements. The costs for the work done also varied with age, the young families spending considerably more. Among owners, the older families were also generally less likely to make improvements, but the families in the middle age range were most likely to do such work. Except in the Blackland area, the middle-aged families also tended to spend the most per job.

Since the tenure distribution differed from age class to age class, the pattern of spending for the combined tenure groups differs from that of either alone. Because owners, the big spenders relatively speaking, were a larger proportion of the oldest group than of the other two, the spending of the oldest group becomes more important in relation to the other two. In the two Texas areas, spending by the oldest group appreciably exceeds the others.

These data on expenditures by age can also be related to the Census study finding as to the proportion that improvements are of housing expenditures. Among owners, there was comparatively little variation between the age classes in this proportion and, this being the case and the proportion for all owners being above the Census proportion, all age classes used more than the 40 percent found in the Census data. The

situation in respect to renters was very different, however. The proportion spent on improvements varied sharply by age, being considerably above the Census figure in the youngest group--69 percent in the Kentucky and Blackland areas and 87 percent in East Texas rather than 40 percent--and approaching or reaching zero in the oldest group.

Differences between areas

Table 2 indicates that the level of spending on housing differed among our three areas, families in the Blackland spending half again as much as families in the Kentucky area. This and the succeeding tables indicate that while differences in income level, age distribution, tenure, and occupation account for some of these differences, they account for by no means all of them, for area-to-area differences are still in evidence when these factors are held constant.

The general level of the community is an important factor in determining how any one family lives. Man in his tendency to emulate his neighbors does not confine himself to the example of his peers. If he did, we would have none of the problems entailed in "keeping up with the Joneses" but neither would we have much improvement in levels of living. Rather, he is influenced by all in his environment, and today the reaches of his environment are broad indeed.

The effect of community level is clear in these data. Measured on the Farm-Operator Family Level-of-Living Index, 5/ the Blackland ranks considerably above the East Texas area, and East Texas in turn ranks somewhat above the Kentucky area. This is the ranking also for the average expenditures of all the study families on housing and comparable groups within the areas tend to fall into this same pattern.

5/ USDA Statistical Bulletin No. 204. As the title indicates, this index is designed to measure the level of living of farm-operator families only but in the absence of a more inclusive index, it is used here to reflect the approximate position of all rural families in the community. The positions of the counties in 1954 against a national average of 140 were:

<u>Northern Blackland,</u>		<u>East Texas</u>		<u>South Central</u>	
<u>Texas</u>				<u>Kentucky</u>	
Collin	142	Smith	113	Barren	109
Grayson	132	Anderson	106	Hart	104
Hunt	125	Nacogdoches	105	Metcalfe	88
Delta	117	Rusk	100	Monroe	88
Fannin	114	Cherokee	93	Cumberland ..	74
Lamar	113				

Who did the work

The Census study provides information on who did the work--family member or paid labor--that sheds supplementary light on the difference between farm and nonfarm spending as reported in that study. For the nation as a whole, a third of the expenditures on single family dwellings were for materials for work which was done without labor cost--"do-it-yourself" jobs. Work done on this basis was principally painting and alterations.

Our studies provide no comparable information and the Census study does not indicate whether farm and nonfarm families spent in the same proportion. It seems probable, however, that even with the increase in "do-it-yourself" work among city and suburban families in recent years, a larger proportion of the work done on farm homes is done by the family. The consequent elimination of labor charges is a factor which, while not as important as the relative value of farm and nonfarm housing, explains why farm families spend less than nonfarm families for the upkeep and improvement of their dwellings.

The outlook

Last year also we presented data on housing from two of the three areas included in this report. ^{6/} That report, of a descriptive nature, indicated the level of housing among low-income families was, on the whole, poor. This year's report indicates that farm families generally and some groups of rural nonfarm families are spending less than the national average, and in low-income areas considerably less. Is the outlook for improvement of rural housing therefore completely gloomy?

By no means. Your attention was called, at the beginning of this paper to two areas, electrification and plumbing, in which great strides have been made in the last few decades and comment was limited to these areas simply because they lend themselves to measurement and therefore, to a concise presentation. We can look for further improvements in the future. Factors discussed in this report will operate to bring this about.

We can expect improvement as we succeed in raising the level of income. As farm families improve their incomes from farming by eliminating under-employment of their human, material and financial resources invested in farming and by getting additional employment off the farm, and as rural nonfarm families have increased opportunity for employment in industry our data indicate they will increase their expenditures on housing. This increase appears to be proportionately large as families move from the low-income to the middle-income group.

We can expect improvement as housing changes hands. A relatively large group in low-income areas and one that spends little on its housing is the elderly. When with the passage of time the dwellings they now occupy are turned over to younger occupants, our data indicate that those new occupants will make improvements.

And finally, we can expect improvement as community horizons broaden, as the farm family becomes familiar with the higher housing standards of its urban neighbors and begins to emulate them.

^{6/} McIntosh, M. B. The Need for Housing Improvements, given before the 38th Annual Outlook Conference, November 16, 1960. This report was limited to a consideration of families having incomes of less than \$2,500.

Table 1.--Selected housing characteristics by urbanization, 1950

Housing characteristics	United States	Urban	Rural nonfarm	Rural farm
Condition:				
Dilapidatedpercent..	9.0	6.4	12.7	17.1
Not dilapidateddo....	91.0	93.6	87.3	82.9
Age:				
10 years, 3 months or lessdo....	20.7	19.3	28.4	15.3
10 years, 4 months-20 years, 3 monthsdo....	13.3	11.6	17.6	14.9
20 years, 4 months-30 years, 3 monthsdo....	20.1	22.6	15.0	16.3
30 years, 4 months and overdo....	45.8	46.4	39.0	53.4
Persons per room:				
0.75 or lessdo....	60.2	61.4	57.9	57.4
0.76-1.00do....	24.1	25.3	22.6	20.3
1.01 or moredo....	15.7	13.3	19.5	22.3
Median number of roomsnumber..	4.6	4.6	4.5	5.1
Median number of personsdo....	3.1	3.0	3.1	3.6

Source: U.S. Bureau of the Census. U.S. Census of Housing: 1950.
Vol. I, General Characteristics, Part 1, U.S. Summary.

Table 2.--Average amounts spent for materials and labor for work on the family dwelling, by residence and tenure, three areas

[Husband-and-wife families living in the open country]

Residence and tenure class	South Central Kentucky, 1956-57 <u>1/</u>			East Texas, 1958 <u>2/</u>			Northern Blackland, Texas, 1959 <u>3/</u>					
	Average expenditures for--			Average expenditures for--			Average expenditures for--					
	Fami- lies Number	All work Dollars	Repairs and replace- ments Dollars	Improve- ments Dollars	Fami- lies Number	All work Dollars	Repairs and replace- ments Dollars	Improve- ments Dollars	Fami- lies Number	All work Dollars	Repairs and replace- ments Dollars	Improve- ments Dollars
All families <u>4/</u>	346	106	29	77	311	111	44	67	345	150	53	97
Farm <u>5/</u>	278	116	28	89	152	119	39	81	247	142	61	81
Owned	203	150	35	115	124	140	45	94	147	216	93	123
Rented	75	25	8	17	28	30	9	21	100	34	16	19
Nonfarm <u>6/</u> ..	68	62	33	29	159	102	48	54	98	169	33	136
Owned	33	123	63	60	111	141	67	74	41	399	76	323
Rented	35	5	4	1	48	13	6	8	57	3	2	1

Note: Detail may not add to totals because of independent rounding.

1/ Barren, Cumberland, Hart, Metcalfe, and Monroe Counties, and Monroe Counties, September 1956-August 1957.

2/ Anderson, Cherokee, Macogdoches, Rusk, and Smith Counties.

3/ Collin, Delta, Fannin, Grayson, Hunt, and Lamar Counties.

4/ Count of families in East Texas and Blackland areas will not agree with counts published elsewhere since families changing tenure during the year have been excluded.

5/ Resident operator dwellings only.

6/ Includes nonoperator dwellings on farms.

Source: Preliminary data from U.S. Department of Agriculture, Agricultural Research Service, Household Economics Research Division.

Table 3.--Average amounts spent for materials and labor for work on the family dwelling by all families and by families making expenditures and percentage of families spending, by tenure and disposable family income, three areas

]/Husband-and-wife families living in the open country/

Area and income <u>1/</u> class	Fami- lies	Average expenditures of all families for--			Average expenditures of families making expenditures for--			Families spending for--											
		Repairs and replace- ments		Improve- ments	Repairs and replace- ments		Improve- ments	Any work replac- ements		Improve- ments									
		Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Percent	Percent	Percent									
South Central Kentucky, 1956-57: <u>2/</u>																			
Under \$1,500	87	44	28	16	58	39	109	76	71	15									
\$1,500-\$2,499	72	176	46	129	195	56	333	90	82	39									
\$2,500 and over	77	233	44	190	295	61	504	79	71	38									
East Texas, 1958: <u>3/</u>																			
Under \$1,500	86	117	59	57	209	142	183	56	42	31									
\$1,500-\$3,499	66	140	53	87	215	100	339	65	53	26									
\$3,500 and over	80	166	51	115	255	97	382	65	52	30									
Northern Blackland, Texas, 1959: <u>4/</u>																			
Under \$1,500	63	141	77	64	222	143	223	63	54	29									
\$1,500-\$3,499	63	286	117	170	401	179	594	71	65	29									
\$3,500 and over	62	342	72	269	530	136	726	65	53	37									

Owners

See footnotes at end of table.

Table 3.--Average amounts spent for materials and labor for work on the family dwelling by all families and by families making expenditures and percentage of families spending, by tenure and disposable family income, three areas--continued

Area and income <u>1/</u> class	Families	Average expenditures of all families for--			Average expenditures of families making expenditures for--			Families spending for--			
		Repairs and replacements		Improve-ments	Repairs and replacements		Improve-ments	Any work		Repa-irs and replace-ments	Improve-ments
		Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Percent	Percent	Percent	
Renters											
South Central Kentucky, 1956-57: <u>2/</u>											
Under \$1,500	51	13	9	4	42	32	45	31	27	10	
\$1,500-\$2,499	35	11	5	6	40	17	112	29	29	6	
\$2,500 and over	24	41	6	35	82	12	212	50	50	17	
East Texas, 1958: <u>3/</u>											
Under \$1,500	30	11	3	9	43	14	86	27	20	10	
\$1,500-\$3,499	28	15	6	9	58	26	125	25	21	7	
\$3,500 and over	16	46	18	28	106	48	228	44	38	12	
Northern Blackland, Texas, 1959: <u>4/</u>											
Under \$1,500	60	7	6	1	27	23	21	25	25	5	
\$1,500-\$3,499	65	29	17	11	125	76	187	23	23	6	
\$3,500 and over	31	42	6	37	109	19	377	39	29	10	

Note: Detail may not add to totals because of independent rounding.

1/ Net family income after personal taxes. East Texas and Blackland income has been adjusted for change in inventory of crops and livestock and for depreciation on farm machinery; Kentucky income unadjusted.

2/ Barren, Cumberland, Hart, Metcalfe, and Monroe Counties, and September 1956-August 1957.

3/ Anderson, Cherokee, Nacogdoches, Rusk, and Smith Counties.

4/ Collin, Delta, Fannin, Grayson, Hunt, and Lamar Counties.

Source: Preliminary data from U.S. Department of Agriculture, Agricultural Research Service, Household Economics Research Division.

Table 4.--Average amounts spent for materials and labor for work on the family dwelling by all families and by families making expenditures and percentage of families spending, by tenure and age of head, three areas

[Husband-and-wife families living in the open country]

Area and age class	Families	Average expenditures of all families for--			Average expenditures of families making expenditures for--			Families spending for--		
		All work	Repairs and replacements	Improvements	All work	Repairs and replacements	Improvements	Any work	Repairs and replacements	Improvements
Owners										
	Number	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Percent	Percent
South Central Kentucky, 1956-57: 1/										
Under 40 years	50	197	40	158	247	57	358	80	70	44
40-59 years	105	170	43	127	205	57	444	83	75	29
60 years and over ...	81	83	32	51	104	42	231	80	75	22
East Texas, 1958: 2/										
Under 40 years	37	48	23	25	80	47	154	59	49	16
40-59 years	111	157	49	108	242	99	316	65	50	34
60 years and over ...	87	158	78	80	269	166	278	59	47	29
Northern Blackland, Texas, 1959: 3/										
Under 40 years	24	233	54	179	372	107	537	62	50	33
40-59 years	90	270	108	162	352	162	406	77	67	40
60 years and over ...	74	246	77	169	444	159	832	55	49	20

See footnotes at end of table.

Table 4.--Average amounts spent for materials and labor for work on the family dwelling by all families and by families making expenditures and percentage of families spending, by tenure and age of head, three areas--continued

Area and age class	Families	Average expenditures of all families for--			Average expenditures of families making expenditures for--			Families spending for--			
		Repairs and replacements		Improvements	Repairs and replacements		Improvements	Any work		Repairs and replacements	Improvements
		Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Percent	Percent	Percent
Renters											
South Central Kentucky, 1956-57: <u>1/</u>	Number	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Percent	Percent	Percent
Under 40 years	57	32	10	22	80	26	140	40	39	16	
40-59 years	37	4	3	1	16	14	18	27	24	5	
60 years and over	16	4	4	0	11	11	0	31	31	0	
East Texas, 1958: <u>2/</u>	Number	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Percent	Percent	Percent
Under 40 years	21	39	6	34	104	20	176	38	29	19	
40-59 years	41	14	8	6	51	34	86	27	22	7	
60 years and over	14	7	7	0	32	32	0	21	21	0	
Northern Blackland, Texas, 1959: <u>3/</u>	Number	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars	Percent	Percent	Percent
Under 40 years	44	45	14	31	197	77	271	23	18	11	
40-59 years	82	19	11	7	61	39	146	30	29	5	
60 years and over	31	3	3	<u>4/</u>	13	13	2	23	23	3	

Note: Detail may not add to totals because of independent rounding.

- 1/ Barren, Cumberland, Hart, Metcalfe, and Monroe Counties, and Monroe Counties, September 1956-August 1957.
- 2/ Anderson, Cherokee, Nacogdoches, Rusk, and Smith Counties.
- 3/ Collin, Delta, Fannin, Grayson, Hunt, and Lamar Counties.
- 4/ \$0.50 or less.

BY INCOME LEVEL

BY AGE OF HEAD

South Central Kentucky 1/



East Texas 2/



Northern Blackland, Texas 3/



Repairs and replacements



Improvements

1/ Barren, Cumberland, Hart, Metcalfe, and Monroe Counties, and Monroe Counties, September 1956-August 1957.

2/ Anderson, Cherokee, Nacogdoches, Rusk, and Smith Counties, 1958.

3/ Collin, Delta, Fannin, Grayson, Hunt, and Lamar Counties, 1959.

SPENDING ON RURAL HOUSING BY HUSBAND-WIFE FAMILIES LIVING IN THE OPEN COUNTRY

Source: Preliminary data from U.S. Department of Agriculture, Agricultural Research Service, Household Economics Research Division.

