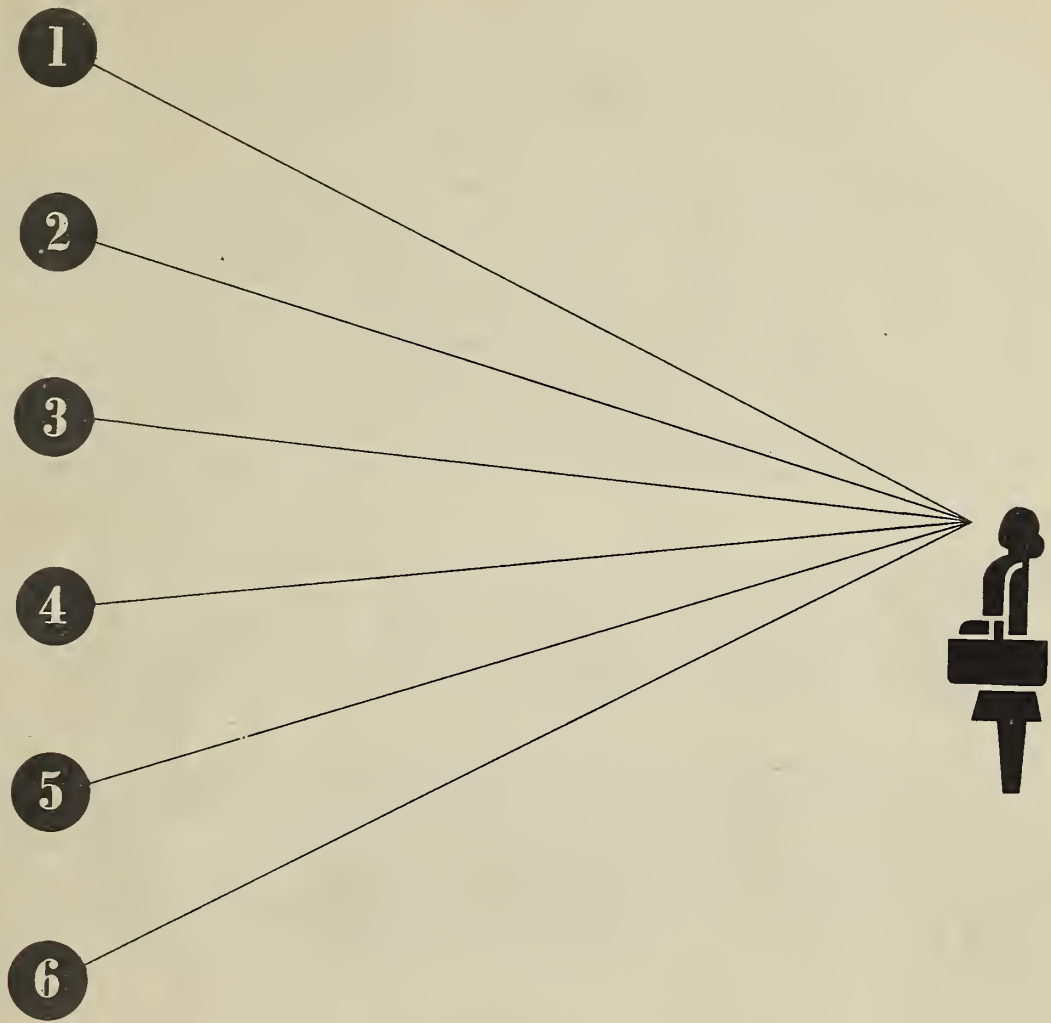


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A suggested 6-point program for consumer study

WAR FOOD ADMINISTRATION, *Office of Distribution, Washington, D.C., November 1944*

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A SUGGESTED 6-POINT PROGRAM FOR CONSUMER STUDY¹

Conversion from a wartime economy to that of peacetime may mean an adjustment in income for your family; the markets may hold new and untried commodities which you need and want to buy; and college may be "just around the corner" for your children. If you are to be prepared to meet all these new problems, you probably will need to study your spending and see where savings and economies may be made. If you are *not* a good shopper, you may become one if you are willing to analyze your own and the family's needs, make use of available buying information, and budget your income so that these needs may be more easily met. The experiences of others as set forth in available guides on budgeting and buying should be helpful.

In response to requests for a suggested list of consumer topics for group study, we are submitting this 6-point program. No attempt is made to outline a detailed plan of study, but we believe that discussion of the following questions will direct attention to some current problems which consumers face today and which they will encounter in the immediate post-war period.

The six subjects are: (1) Budget for Spending and Saving; (2) Intelligent Buying; (3) Standardization of Consumer Goods; (4) Grading and Labeling; (5) Consumer Credit; (6) Consumer Services of Government Agencies. Selected materials for reference follow each subject and in the CONSUMERS' GUIDE beginning with the December issue, a series of articles on these subjects will be published.

¹Prepared by Helendeen H. Dodderidge. For further information write to the Marketing Reports Division, Office of Distribution, War Food Administration, Washington 25, D. C.

I. BUDGET FOR SPENDING AND SAVING

- a. Can you estimate your yearly income? Is it regular or irregular?
- b. What do you consider "essential spending"? What "non-essential"?
- c. Why is planned spending and saving desirable? Have you saved more or less since the beginning of the war? How do you account for this?
- d. What additional expenditures have you had as a result of wartime conditions?
- e. Do you believe that budgeting helps you to use income to the best advantage? If not, do you know of a better way?
- f. Do you keep records as a means of comparing expenditures with your budget allowance?
- g. Do the members of your family participate in planning the family's expenditures?

Action Program:

Using a good budgeting plan as a guide, write down a plan of spending your yearly income. Break this down into monthly expenditures and compare last month's spending with the plan you propose to follow.

How much did you spend on essentials? How much on non-essentials? Had you planned your spending, could you have saved more money than you did? Could your purchases have brought you greater satisfaction?

References:

Planned Spending and Saving. (See references from Office of War Information.) Page 13.

Suggestions for a Family Spending Plan. Processed, March 1944. Free. For copies write to the Bureau of Human Nutrition and Home Economics, U. S. Department of Agriculture, Washington 25, D. C.

Minimum-Wage Budgets for Women. Bureau of Human Nutrition and Home Economics, U. S. Department of Agriculture. (MP 549). June 1944. 42 pages. 10 cents. Write to Superintendent of Documents, Government Printing Office, Washington 25, D. C.

Family Saving and Spending in Wartime. (Voc. Div. Leaflet No. 11) U. S. Office of Education, Federal Security Agency, 1943. 5 cents. Write to the Superintendent of Documents, Government Printing Office, Washington 25, D. C.

The Heller Committee for Research in Social Economics, University of California, Berkeley, publishes the following processed materials and others on budgeting:

Wartime Budget for Single Working Women. 1943. 17 pages.
20 cents.

Wartime Budgets for Three Income Levels. 1944. 106 pages.
85 cents.

Wartime Food for Four Income Levels. (Based on San Francisco prices, March 1943.) 44 pages. 35 cents.

2. INTELLIGENT BUYING

- a. What proportion of the annual income in the United States is spent by women?
- b. Do you analyze the needs of your family?
- c. Are women better buyers than men? Should they be? Why?
- d. Are you familiar with available buying guides? Do you find them helpful?
- e. Do you feel that your schooling prepared you for buying the needs of a family? If not, what courses would you like to see required for women as preparation for running a home and purchasing the family needs?
- f. Do you "shop around" before purchasing? What are the advantages? The disadvantages?
- g. Do you know the meaning of such trade terms as: virgin wool; worsted; woolens; reworked or reused wool; pure-dye silk; spun silk; thread count; rayon; acetate; viscose; nylon; aralac; bemberg; and vinyon?
- h. Is price always an indication of value?
- i. Do you ever pay more than the price ceiling? Do you always give points for rationed articles? Have you ever knowingly patronized the "Black Market"?
- j. Which of these factors influence your choice: price, style, quality, workmanship, recommendation by salesperson or friends, the store's reputation, etc.?
- k. Do you shop when stores and transportation facilities are least crowded?
- l. Do you obtain extra value by buying foods in seasonal abundance?

- m. Do you buy fruits and vegetables by the pound instead of the head? The bunch? The dozen or other unit?
- n. Do you buy enriched bread? Why?
- o. What are the advantages of buying foods by grade?
- p. What are the various types of price increases?
- q. How can consumers contribute to inflation control?

Action Program:

Check the day's food purchases with the Basic 7 Chart. (If you do not have a copy, write to the U. S. Department of Agriculture for one.) See how many items you bought which have high nutritive value. Now "budget in reverse" to see how many of your purchases were non-essential. Could you have saved money or used it to better advantage?

List the factors that influenced your choice. Study the labels and the types of information given.

Invoice the clothing of each member of your family. List the items that can be used satisfactorily with a small amount of repair, cleaning, or remodeling. List the items that must be replaced or added. What items present the greatest problems in wartime buying? What guidance is available in buying clothing? What additional information would you like to have?

Assume that you are going to buy some article of household equipment, such as a refrigerator or a piece of furniture. List the information you would want before you made your purchase. From what sources could you obtain buying guidance?

References:

A List of Publications Relating to Food. Rev. July 1944. Processed. Free. For copies write to Office of Distribution, War Food Administration, Washington 25, D. C. Publications, available without cost, are listed on the following subjects: nutrition and cooking, buying guides, home gardens, canning, drying, and storing.

A Consumers' Guide to U. S. Standards for Farm Products. (MP 553). September 1944. For copies write to Office of Distribution, War Food Administration, Washington 25, D. C.

Family Food Consumption in the United States. Published in 1944 as a part of the 1942 study of family spending and saving in wartime, by the Bureau of Human Nutrition and Home Economics, U. S. Department of Agriculture, in cooperation with the Bureau of Labor Statistics, U. S. Department of Labor. Copies available for 20 cents each from the Superintendent of Documents, Government Printing Office, Washington 25, D. C.

Free copies of the following pamphlets may be obtained from the Office of Information, U. S. Department of Agriculture, Washington 25, D. C.

- A Fruit and Vegetable Buying Guide for Consumers. (MP 167)
- United States Graded and Stamped Meat. (L 122)
- Family Food Plans for Good Nutrition. (AWI 78)
- Buying Boys' Suits. (FB 1877)
- Cotton Shirts for Men and Boys. (FB 1837)
- Judging Fabric Quality. (FB 1831)
- Leather Shoes: Selection and Care. (FB 1523)
- Make-overs from Coats and Suits. (MP 545)
- Making a Dress at Home. (FB 1954)
- ABC's of Mending. (FB 1925)
- Mending Men's Suits. (MP 482)
- Stain Removal from Fabrics: Home Methods. (FB 1474)
- Take Care of the Wool You Have. (AWI 26)
- Women's Dresses and Slips: A Buying Guide. (FB 1851)
- Guides for Buying Sheets, Blankets, & Bath Towels. (FB 1765)
- Slip Covers for Furniture. (FB 1873)
- How to Make Your Refrigerator Last Longer. (AWI 4)
- How to Make Your Washing Machine Last Longer. (AWI 6)
- How to Make Your Gas or Electric Range Last Longer. (AWI 8)
- How to Make Your Electric Cords Last Longer (AWI 20)
- Take Care of Vacuum Cleaners & Carpet Sweepers. (AWI 19)

Furniture--Its Selection and Use. Published in 1931 by the Bureau of Foreign and Domestic Commerce (Report, National Committee on Wood Utilization), U. S. Department of Commerce. Copies available for 10 cents each from the Superintendent of Documents, Government Printing Office, Washington 25, D. C.

What's Your Clothes Budget Worth, Consumers' Guide, August 1944. Free. Copies available from Office of Distribution, War Food Administration, Washington 25, D. C.

3. STANDARDIZATION OF CONSUMER GOODS

- a. What is a standard?
- b. The use of standards and specifications has increased because of war production. Are you familiar with the various types of standards, how they are set up, by whom, for what purpose, and where copies of Federal specifications may be obtained? (See attached chart, "Steps in Setting Up Quality Standards for Farm Products.")
- c. Every purchase involves the use of standards. Discuss standards of weights and measures; monetary value; standards of identity; of quality; of performance; or safety and sanitation.

- d. What are mandatory standards? Voluntary standards?
- e. What Government agencies are most interested in the development of standards for consumer goods?
- f. What is the American Standards Association and what are its functions? (See following list of references.)
- g. Are you familiar with the "willing to certify" plan of the National Bureau of Standards?
- h. Do you know what voluntary gains have been made in the consumer standards field during wartime? What losses?
- i. What simplification of consumer goods has resulted because of wartime restrictions? What effect has this had on consumer buying?

Action Program:

Compile a list of legal standards in your State.
 Who determines these standards? Who enforces them?
 Invite a Weights and Measures enforcement official to your meeting and learn how homemakers can cooperate in the enforcement of weights and measures laws.

References:

For free copies of the following, write to the Office of Distribution, War Food Administration, Washington 25, D. C.

A Consumers' Guide to U. S. Standards for Farm Products, September 1944. MP 553.

Check List of Standards for Farm Products, November 1943.
Standards Hold the Line (Article in Consumers' Guide), January 1944.

Standardizing Standards (Consumers' Guide Separate), May 1939.

For free copies of the following, write to the National Bureau of Standards, Washington 25, D. C.

Services of the National Bureau of Standards to Consumers.
Aid for Over-The-Counter Buyers.

For free copies of the following, write to the Food and Drug Administration, Federal Security Agency, Washington 25, D. C.

Definitions and Standards for Food (S.R.A., F.D.C. 2), July 1944.

The American Standards Association, 29 West 59th Street, New York 18, N. Y.--a federation of national organizations, promotes the development and use of standards, and serves as a national clearing house. More than 1,000 standards have been adopted through the cooperation of manufacturers, consumers, and governmental agencies, all of which are represented on the committees whose function it is to set up standards, to facilitate production operations, to reduce controversies between buyer and seller, to serve as a yardstick by which the merits of consumer goods may be judged, and to protect the public interest. In the Silver Anniversary Number of the Association's monthly magazine called Industrial Standardization, published in December 1943, several articles on the standardization of consumer goods are presented. So long as the supply lasts, free copies of this issue will be sent upon request. It contains the following and other articles:

Trends in Standardization.

What Role for Standards in Post-War Production?

Post-War Standards for Consumer Goods.

Certification of Consumer Goods--ASA Project of the Future.

4. GRADING AND LABELING

- a. Is informative labeling of value to you personally? How?
- b. Differentiate between grade labeling, informative labeling, and descriptive labeling.
- c. Who pays the cost of Government grading and inspection? Do these services add to the cost of consumer goods?
- d. Can you depend on the statements of the ingredients, net weight, etc., on packages? If not, to what Federal agencies can you appeal?
- e. Is the quality indicated on labels of canned food? If you bought potatoes labeled "Ungraded" or "Unclassified," what would this indicate?
- f. Do labels indicate a relationship between price and quality of food? Are price ceilings based on quality?
- g. What types of labels indicate that the item is inflammable, poisonous, or otherwise harmful?
- h. What information is now required on hosiery labels? Is it important to have a label denoting colorfastness? Do you often find such a label?

- i. What information do you want on the labels of sheets? Bath towels? Coats? Suits?
- j. What labels indicate that a garment has been made under fair labor conditions?
- k. Why was the Wool Labeling Act passed? What are its provisions? Have you benefited from this legislation?

Action Program:

Note the labels on recent purchases. What information regarding the product did they give you? What other information would you like to have?

Hold a demonstration of grade-labeled canned goods. Open the cans and test them for quality. Compare prices and quality. For assistance with this project get in touch with the nearest office of War Food Administration's Office of Distribution, or write to the Office of Distribution, War Food Administration, Washington 25, D. C.

Bring some labels to your meeting which indicate that products have been inspected. What agencies of the Government perform this service?

References:

For free copies of the following write to the Office of Distribution, War Food Administration, Washington 25, D. C.

The ABC of Canned Fruit and Vegetable Labeling, 1942. MP 460. Continuous Factory Inspection and Labeling of Canned Fruits and Vegetables in Terms of U. S. Grades (Set of 20 questions and answers) Processed, 1943.

Buying Beef by Grade. (MP 392).

U. S. Graded and Stamped Meat, Rev. 1941. (L 122).

Federal Beef Grading, 1940. (MP 391).

Federal Stamps and Labels on Meats (Stamps and labels, illus.)

A Consumers' Guide to U. S. Standards for Farm Products, 1944. (MP 553.)

Standards Hold the Line (Article in Consumers' Guide) January 1944.

The National Consumer-Retailer Council, Inc., 8 West 40th Street, New York 18, N. Y., publishes materials on grading and labeling. Single copies of the following leaflets are free. Additional copies 10 cents each. A 10-percent discount is allowed for 10 to 24 copies, and a 20-percent discount for 25 or more copies, if ordered at one time and sent to the same address.

How Informative Labels Help Stretch Your Dollars.Looking at Clothing and Textile Labels.Federal and State Laws Affecting Labels.The Grade Labeling of Canned Fruits and Vegetables.Master Label Outline (additional copies 1 cent each)

The U. S. Inspected Foods Educational Service, 745 Fifth Avenue, New York 22, N. Y., publishes in chart form by States, the names of canners using the U. S. continuous factory inspection service, and the brand names issued by these canners. For this and other grade labeling materials, write to Polly Gade, Director.

Canned Foods Labels in Terms of U. S. Grades published by National Better Business Bureau, Inc., 405 Lexington Avenue, New York, N. Y. For free mimeographed reprints write to Office of Distribution, War Food Administration, Washington 25, D. C.

5. CONSUMER CREDIT

- a. What do we mean by "buying on credit"? Name the various types of credit you or others in your family have used. Discuss installment buying, charge accounts, borrowing money (on which interest is paid) to pay for purchases, or medical, dental, and other bills.
- b. Do you buy food or clothing on credit? Furniture? Jewelry? Automobiles? Houses? Why? Do you believe it is wise to do so? How much does it cost? Should purchases on credit be limited to necessities?
- c. Do you believe that low-income and medium-income families are able to have labor-saving devices because of installment buying?
- d. Does credit control affect price stabilization? How have the wartime credit controls affected you as a buyer or as a seller? Do you believe they should be continued?
- e. Is the average family in debt? What interest rates are permitted under your State laws? If you do not have such a law do you think one would be beneficial?
- f. What are credit unions? Why were they established? Do they benefit their members?

Action Program:

Obtain several installment contracts, read carefully, and discuss them. Calculate the costs of carrying charges. Estimate the increased cost over the purchase price.

Obtain copies of State laws which protect consumers from loan sharks or unethical business concerns.

References:

Ten Close-Ups of Consumer Credit, Farm Credit Administration, U. S. Department of Agriculture (Circular 25) 1940. 15 cents. Write to Superintendent of Documents, Government Printing Office, Washington 25, D. C. (A series of articles previously published in the Consumers' Guide.)

Using Credit Instruments, (Circular 16) Rev. July 1941. Free. For copies write to Farm Credit Administration, Kansas City 8, Mo.

Credit Problems of Families, U. S. Office of Education, Federal Security Agency (Vocational Division Bulletin No. 206) 1940. 20 cents. Write to Superintendent of Documents, Government Printing Office, Washington 25, D. C.

Explanatory Statements on Regulation W, Consumer Credit may be obtained by addressing any Federal Reserve Bank, located at: Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City (Mo.), and San Francisco.

For copies of the following publications write to Pollak Foundation for Economic Research, Newton, Mass. 10 cents each.

How Easy Are "Easy Payments?" by LeBaron R. Foster. 1940. A tract for teachers. 10 cents.

One Hundred Problems in Consumer Credit, by Charles H. Mergendahl and LeBaron R. Foster. For use by classes in applied mathematics and in consumer economics. 1940. 10 cents.

Credit for Consumers, by LeBaron R. Foster. 6th edition. 1944. 10 cents.

6. CONSUMER SERVICES OF GOVERNMENT AGENCIES

- a. Prior to the war, information, assistance, and protection were offered consumers by approximately 20 Government agencies. Temporary wartime agencies also serve consumers. What types of assistance can you name, that are offered by the following or others:

War Food Administration:

Office of Distribution

Extension Service

Farm Security Administration

United States Department of Agriculture:

Office of Information

Bureau of Human Nutrition and Home Economics

Bureau of Agricultural Economics

Farm Credit Administration

Rural Electrification Administration

Federal Security Agency:
 Public Health Service
 Food and Drug Administration
 United States Office of Education
 Department of Labor:
 Bureau of Labor Statistics
 Children's Bureau
 Department of Commerce:
 Bureau of Foreign and Domestic Commerce
 National Bureau of Standards
 Department of the Interior:
 Solid Fuels Administration
 Office of Price Administration
 War Production Board, Civilian Requirements

- b. Why is it necessary to have a War Food Program? How do the Community School Lunch Program and other child-feeding programs augment the food allowance of low-income families? How have industrial workers benefited from In-Plant Feeding?
- c. Have rationing and price control been helpful to consumers?
- d. State and municipal agencies also serve consumers. Discuss the assistance the following or other agencies can give:
- State departments of agriculture and markets.
 State universities and extension services.
 State departments of health, weights and measures, and public welfare.
- e. Why did we need a National Food, Drug, and Cosmetic Law?
- f. Does your State have similar legislation, or regulations governing weights and measures, small loans, or the sanitation of foods? Does it have a "fair trade law"? What agencies of your State government are charged with the enforcement of such measures? What publicity is given to the control of them?
- g. What are monopolies? Do they benefit consumers? All business firms?
- h. What are trade barriers? International? Interstate?

Action Program:

Any State statute or regulation which, on its face or in practical effect tends to operate to the disadvantage of persons, products, or services coming from sister States, to the advantage of local residents, products, and business, is a trade barrier. List the products and services of your State against which sister States have imposed taxes,

licenses, or other fees. Now list the products and services of sister States upon which, on entry into your State, the same or similar restrictions have been imposed. Can you estimate how much such fees and licenses add to the ultimate costs of consumer goods?

Obtain a copy of the Model State Food, Drug, and Cosmetic Bill and of the Ordinance and Code Regulating Eating and Drinking Establishments recommended by the U. S. Public Health Service. (See references for sources.) If your State has similar laws, compare them with these. If not, discuss the advisability of promoting such legislation.

References:

Uniform State Food, Drug, and Cosmetic Bill. Free. For copies write to Evan Wright, Secretary, Association of Food and Drug Officials, Office of Chief Food Inspector, Kansas State Board of Health, Topeka, Kans.

Ordinance and Code Regulating Eating and Drinking Establishments. U. S. Public Health Service, Federal Security Agency. (Public Health Bulletin No. 280.) 1943. 20 cents. Write to Superintendent of Documents, Government Printing Office, Washington 25, D. C.

From Hand to Mouth (Community Health Series No. 3). 1943. Single copies, free. Write to U. S. Public Health Service, Federal Security Agency, Washington 25, D. C.

So long as supplies last, free copies of the following may be obtained from the Food and Drug Administration, Federal Security Agency, Washington 25, D. C.

Consumer Protection by the U. S. Food and Drug Administration. Processed.

Clearing Commerce of Dangerous Cosmetics. Processed.

Hair Dyeing and Patch Testing. Processed.

The Food and Drug Administration. (M. P. No. 1) 1941.

Notices of Judgment Under the Federal Food, Drug, and Cosmetic Act. Issued periodically and separately for foods, drugs and devices, and cosmetics.

New Labels for Woolen Goods (Article in Consumers' Guide, May 1, 1941). Free, but limited supply. Write to Office of Distribution, War Food Administration, Washington 25, D. C.

For free copies of the following, write to Federal Trade Commission, Washington 25, D. C.

Rules and Regulations under the Wool Products Labeling Act of 1939, May 1941.

- A Statement on Wool Labeling, W-31.

Free copies of the following are available to teachers and group leaders who wish to use them as media in presenting information to the public. Write to Office of War Information, Washington 25, D. C.

Economic Stabilization. 3rd ed., July 1944.

Planned Spending and Saving. July 1944.

Prepare for Winter 1944-45 Season. (A U. S. Government program to conserve fuel.)

Free copies of the following are available from the Office of Price Administration, Washington 25, D. C.

Selected References on Price Control, Rent Control, and Rationing. Processed.

Price Control Protects the Farm. (Information Leaflet No. 2) September 1944.

Price Control is Working. (Information Leaflet No. 19) Revised September 1944.

Inflation and Deflation After World War Number 1. (Information Leaflet Number 20.) September 1944.

Consumer Time (radio program carried by approximately 65 NBC stations) 12:15 to 12:30 EWT Saturday. A service of the Office of Distribution, War Food Administration.

Consumers' Guide, a monthly periodical. Free to teachers, librarians, members of consumer organizations, and others interested in current food problems and the best ways of using income. Others may obtain copies from the Superintendent of Documents, Government Printing Office, Washington 25, D. C., at the subscription price of 50 cents a year, domestic; 70 cents a year, foreign.

For free copies of the following, write to Office of Distribution, War Food Administration, Washington 25, D. C. (Other speeches and releases on food available, currently.)

Our Future Food Supply. By Marvin Jones, War Food Administrator. (A radio address) May 26, 1944.

Looking Ahead on Food Problems. By Lee Marshall, Director of Distribution, War Food Administration. (An address before agricultural and food industry leaders) Dallas, Tex., August 18, 1944.

See previous references for additional materials that indicate consumer services of Government agencies, or write to individual agencies.

WAR FOOD ADMINISTRATION

Steps in Setting Up Quality Standards for Farm Products

