

anticipated that the data would be insufficient to note significant differences among the various kinds. Therefore the total purchases for consumer durables of all kinds were hypothesized to increase, and the mean expenditure for participants was hypothesized to be higher than for applicants and proportionately greater than the income difference. Data for the preceding twelve months were used to test this hypothesis. Additionally, all monthly payments for debts for purchases of consumer durables were included in an analysis of expenditures by applicants and participants for the month of October 1966.

While, in general, these expenditures for consumer durables were considered developmentally significant, a developmentally significant upper limit was placed upon several kinds of durables. That is, while the acquisition of a particular durable was considered as developmentally significant, expenditures in excess of an upper price limit were not considered as contributing to the future development of the family making the purchase. Therefore, a developmentally significant upper limit was set for each of several kinds of consumer durables, based upon an assessment of the prevailing prices (including interest charges for credit sales) in three counties where this study was undertaken. These upper limits represented an attempt to set certain functional minimal requirements for various consumer durables, and to exclude any frivolous or unnecessary payments beyond this level. The amounts spent in excess of these developmentally significant upper limits was subtracted from the total amount spent for consumer durables by both applicants and participants in order to test the hypothesis that the participants' mean expenditure would be higher than the applicants' mean expenditures for consumer durables. This excess was included as a "probably not developmentally significant" expenditure in the analysis of monthly expenditures.

The various kinds of consumer durables, and the developmentally significant upper limits which were established are discussed below.

Table 3.6 displays the data on consumer durable inventories at the time of the survey as well as purchases in the preceding year. Table 3.7 presents the total and mean prices paid, including debt service charges, and the total indebtedness and monthly payment obligations for various kinds of consumer durables.

TABLE 3.6.—Consumer durables inventories and purchases—Data for applicants and participants

Item	Applicants	Participants
Total reporting.....	36	36
Television:		
Didn't own ¹	25	10
Own.....	11	26
Purchased in past year ²	6	13
Spent over \$200.....	1	1
Refrigerator:		
Didn't own.....	10	0
Own.....	26	36
Purchased in past year.....	2	15
Spent over \$200.....	0	4
Freezers:		
Didn't own.....	35	32
Own.....	1	4
Purchased in past year.....	0	3
Spent over \$200.....	0	1
Washing machines:		
Didn't own.....	16	7
Own.....	20	29
Purchased in past year.....	0	7
Spent over \$200.....	0	1
Radio:		
Didn't own.....	2	2
Own.....	34	34
Purchased in past year.....	0	2
Phonograph:		
Didn't own.....	36	32
Own.....	0	4
Purchased in past year.....	0	2
Sewing machines:		
Didn't own.....	30	26
Own.....	6	10
Purchased in past year.....	0	2
Stoves:		
Purchases in past year.....	8	23
Spent over \$180.....	0	0

¹ Inventory as of Oct. 1, 1966.

² Number of purchases in previous year.