TABLE 3.11.—*Total and average savings by participants and applicants*

	Applicants	Participants
Total reporting	36	36
Reported savings	1	10
Savings or checking account	1	2
Total savings	$100	$1,435
Average saving per month	0	3

The data on life insurance are presented in Table 3.12 below. Only two applicants and seven participants had any form of life insurance in effect at the time of this survey. Four of the participants had purchased life insurance in the last year while none of the applicants had. Total monthly premiums were $12 for applicants and $28 for participants.

TABLE 3.12.—*Life insurance coverage and policies purchased in previous year by participants and applicants*

	Applicants	Participants
Number reporting	36	36
Did not own any life insurance	34	29
Did own a life insurance policy	2	7
Purchased in last year	0	4
Total premiums per month	$12	$28

The hypothesis that there would be more WE and T participants with some form of savings was accepted as was the hypothesis that participants would have bought more life insurance policies in the past year.

Clothing

As has been indicated, expenditures for clothing for children in school are one of the costs associated with educating children. Thus the purchases of children's school clothing was considered as developmentally significant. Similarly, the heads of households in the WE and T Program must attend weekly education and training classes, in addition to working on work experience projects. Appropriate clothing for attending such activities would therefore be properly regarded as developmentally significant. The wives' expenditures on clothing would be necessary in order to make a good appearance, or at least an acceptable one, to go to town, to the doctor or dentist, or to go shopping. Thus wives' expenditures on clothing were classified as developmentally significant. No upper limits were established for items of clothing, for the data revealed that there were no extreme instances which could have been regarded as at, or near, the range of frivolity (fur coats, great numbers of dress-up shoes, etc.).

The hypothesis was that expenditures for clothing for all members of participant families would be absolutely greater than such expenditures by applicants families, and proportionately greater than the income differential between the two groups.

Table 3.13 presents the data on various kinds of clothing reported by husbands, wives, and school-age children. All men in both groups reported having at least one change of work clothes, and on the average, the participants reported owning at least one more change than the applicants. Five participants, however, reported not owning a winter coat as did nine applicants.

Thirty applicants and 21 participants reported not having a "dress-up" suit or sports coat and trousers combination. This is understandable, for many of the men interviewed reported that they just couldn't bear the thought of wearing a coat and tie. It's difficult to judge whether or not a man should wear a suit when applying for a semi-skilled job. There could exist among supervisors a reluctance to hire anyone dressed too well. On the other hand, it might well make a good impression to wear a conventional suit.

All women reported owning at least several everyday dresses, but the women in the WE and T Program reported an average of eight such dresses as compared to five for women in the applicant group. Four women in each group indicated not having any "Sunday" dresses, but the participant women indicated an average of 4.1 Sunday dresses as opposed to 2.3 for the women in the applicant group. Many of the women respondents indicated that they were concentrating their purchases on clothing for their children.