

CHAPTER VII

GENERAL SUMMARY AND CONCLUSIONS

IN the preceding chapters the main classifications of the budget—food, housing, fuel and light, clothing and sundries—have been discussed in detail. It is evident that the prices of the many, varied items making up the entire budget differ in varying degree between the twelve cities covered in this investigation.

When the five budget items are combined to form the total cost of living, the differences in cost between the various cities tend to disappear or to diminish to small proportions. This is due to the tendency of high costs for some items in a given city to be balanced by low costs for other items. For example, Leominster has next to the highest costs for food and fuel, next to the lowest costs for sundries and the lowest cost for housing. A further factor which tends to bring about general uniformity in living costs is the fact that differences in costs of food and clothing are reduced to insignificant proportions because of nation-wide competition. Since these two items account for a large proportion of the total cost of living, they exert a strong influence on the total. As a result, the cost of living for a wage earner's family of two adults and two children appears to vary only from \$31.92 a week in New York City to \$27.73 in Marion, Ohio, or on an annual basis, from \$1,659.84 in New York to \$1,441.96 in Marion. This means that the difference between the highest and the lowest of these twelve cities is only \$4.19 a week, or 13.1%, as may be seen from Table 12.

It is generally accepted that it is less expensive to live in a small city than in the larger ones, and the present study bears out this belief to a certain extent, but the disparity is not so great as might be expected. The differences in living costs between the large and medium size city and between