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To the Graduate Council:

I am submitting herewith a thesis written by Peter Condiles entitled "An Analysis of the Spending Habits of Residence Hall Students at the University of Tennessee, 1959-60." I recommend that it be accepted for nine quarter hours of credit in partial fulfillment of the requirements for the degree of Master of Science, with a major in Marketing.

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28  
33

**AN ANALYSIS OF THE SPENDING HABITS OF RESIDENCE HALL STUDENTS  
AT THE UNIVERSITY OF TENNESSEE, 1959-60**

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**A Thesis  
Presented to  
the Graduate Council of  
The University of Tennessee**

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**In Partial Fulfillment  
of the Requirements for the Degree  
Master of Science**

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**by  
Peter Condiles  
December 1961**

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## CHAPTER I

### INTRODUCTION OF THE STUDY

In today's economy, the expenses incurred in obtaining a college education appear to be steadily increasing. "The average cost of sending a boy or girl to college now is \$1,700 a year for public institutions and \$2,500 a year for private institutions. This is just about double what it was in 1940, and it will double again by 1970."<sup>1</sup> The above quotation came from a recent Nashville, Tennessee, newspaper and the figures were supplied by the United States Office of Education. Naturally, most of these expenses are expected, but oftentimes the amount spent exceeds the estimates of both parents and university officials.

It would appear to be obvious that today's University of Tennessee undergraduate student must have developed a different spending pattern from his predecessor. The difference is difficult to determine, however, since there are no previous studies of the spending habits of students. It is hoped that this study will be the beginning of a series of such studies.

#### I. STATEMENT OF THE PROBLEM

This study will attempt to discover the amount of money undergraduate students living in residence halls spend on food, clothing,

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<sup>1</sup>Garry Fullerton, "College Expenses Less Here, But for Most, It's Too Much," The Nashville Tennessean Today's World, May 22, 1960, p. 1.

rent, entertainment, and miscellaneous items. It will also attempt to compare these figures with those available from other studies and to draw significant conclusions and to make useful recommendations.

## II. IMPORTANCE OF THE STUDY

The results of the study will have important significance for:

(1) the University officials who may use the findings of this study for comparison purposes with results from other institutions and perhaps as a basis for future studies; (2) parents who may use this study as a guide in comparing their childrens' college expenses with those of other students; (3) managers of established businesses in the University vicinity who appeal to students for a major portion of their sales; and (4) businessmen who are considering the opportunities in opening other establishments in the University area.

The study was limited to residence hall students in order to secure a homogenous group for comparison purposes.

## III. METHOD OF PROCEDURE

The data used in this study were obtained by employing the survey technique. The information requested was received from questionnaires distributed to each student either personally by the author or by the hostess in the residence halls. To encourage truthful responses, students were directed not to sign their name to the questionnaire. In the Appendix is a copy of the questionnaire which covered the following items of expenditure: food, clothing, room rent, tuition,

entertainment, personal grooming, and laundry and dry cleaning. Textbooks and supplies were omitted from the questionnaire but were later added to the list of expenditures by using the average amount (\$85 per year) quoted in the University catalog for all students.

There were approximately 900 females and 600 males living in the University residence halls. Of these 1,500 students, questionnaires seeking information concerning student spending habits, amounts, and patterns were distributed to 200 female students and 100 male students, or 22.2 per cent of the females and 16.7 per cent of the males. The 200 female students were selected at random from an alphabetical list by starting with the third name and thereafter choosing every fourth person. The same procedure was used for the male students; the starting point being the first name and thereafter selecting every sixth individual. Contact was made with every student selected in the study.

Of the  $(200)^2$  questionnaires distributed, replies were received from 189 females or 63.0 per cent and from 91 males or 30.3 per cent of the total sample. This resulted in an over-all questionnaire return of 280 or 93.3 per cent. Specifically, there were 189 (94.5 per cent) returns from a sample of 200 female students and 91 (91.0 per cent) returns from a sample of 100 male students.

#### IV. LIMITATIONS OF THE STUDY

The following limitations were imposed by the nature of the study. Students were asked to give an estimate of their total yearly expenditures as well as actual figures for selected items. It should

be noted that it is sometimes difficult for students to recall exactly or approximately the amounts spent on small items, such as snacks, various entertainment, and personal grooming. Also, one time purchases, such as typewriters, radios, and phonographs were not specifically mentioned in the questionnaire.

Students on athletic scholarships were omitted because they did not pay many of their college expenses. Graduate students living in residence halls were also omitted because the study was only concerned with the spending habits of undergraduate students. However, this is not to imply that graduate students are not an important segment of the University.

#### V. ORGANIZATION OF THE STUDY BY CHAPTERS

Chapter I is devoted to an introduction to the study, the statement of the problem, the importance of the study, the method of procedure, the limitations of the study, and the organization of the study by chapters.

Chapter II contains a summary of a study entitled "Costs of Attending College" conducted under the auspices of the United States Office of Education. The chapter includes findings pertinent to this study.

Chapters III and IV are devoted to female residence hall students, while Chapters V and VI are devoted to male residence hall students. Each chapter contains an analysis, an examination, and a comparison of the spending habits of these students for such items

as food, clothing, tuition, rent, entertainment, textbooks and supplies, personal grooming, and laundry and dry cleaning.

Chapter VII contains a summary, some significant conclusions, and useful recommendations.

## CHAPTER II

### STUDENT EXPENDITURES IN OTHER COLLEGES AND UNIVERSITIES

In order to compare the spending habits of undergraduate residence hall students at the University of Tennessee with those in other universities and colleges, approximately forty-five letters were mailed to various institutions inquiring if any similar studies were available. Unfortunately there were none. However, during the 1952-53 academic year the United States Office of Education conducted a comprehensive study on sources of income and expenditures of full-time, single, undergraduate college students throughout the nation.<sup>1</sup> This study was undertaken by the Office of Education after receiving numerous inquiries from various interested groups. For example, state government officials who authorize funds for the maintenance and development of universities and colleges expressed an interest in learning the cost of a college education. Private donors wanted to know how much college expenses were so they could make contributions. Parents who were paying the major portion of the expenses also were concerned with the rising cost of a college education. There were also many inquiries from prospective college students, particularly those from low-income family groups.

The study included 110 institutions in 41 states representing

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<sup>1</sup>The material presented in this chapter was taken from Costs of Attending College, United States Department of Health, Education and Welfare, Office of Education, Bulletin 1957 No. 9 (Washington: Government Printing Office, 1958), pp. 1-91.

a total of 15,316 students. The colleges were selected by the investigating committee from the Office Education Directory, Part 3, Higher Education.

This list is divided into two groups, consisting of publicly controlled and privately controlled institutions. Each of these groups is further sub-divided into the following groups: universities, technological schools, teachers' colleges, colleges of arts and sciences, junior colleges, and institutions attended predominantly by Negroes.<sup>2</sup>

The Office of Education thought that by selecting colleges and universities from the foregoing list, a representative group of students could be obtained.

It was impossible for the Office of Education to distribute the questionnaires to all of the students. Therefore, the participating institutions chose a coordinator from their staff to administer the study. His duties were to select at random a sample from enrollment records, distribute the questionnaires, counsel students about answering questions, and to return the questionnaire to the Office of Education. Most of the figures were student estimates. However, they were carefully checked for accuracy by both the coordinator and the parents.

Upon editing and tabulating the information received from the 110 colleges and universities, the Office of Education learned these facts about college student expenditures. To illustrate, during the 1952-53 school year the average amount spent by a student attending a tax-supported university was \$1,255, but if the student lived in a

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<sup>2</sup>Ibid., p. 86.

dormitory the average increased to \$1,297. The average annual expenditure for all students in the study, including those in both public and private controlled colleges, was \$1,300 and the median was \$1,219. The low and high spenders were both too few in number to make any appreciable difference between the national average and median. The yearly average and median per student during the 1952-53 academic year were as follows:

| <u>By college class</u> | <u>Average</u> | <u>Median</u> |
|-------------------------|----------------|---------------|
| Freshmen                | \$1,236        | \$1,141       |
| Sophomores              | 1,271          | 1,171         |
| Juniors                 | 1,394          | 1,287         |
| Seniors                 | 1,378          | 1,311         |
| <u>By sex</u>           |                |               |
| Male                    | 1,337          | 1,278         |
| Female                  | 1,240          | 1,093         |

The total expense per year for all the respondents ranged from a low of \$200 to a high of \$5,500. The reasons given as to why students could attend college for as little as \$200 annually were: (1) they did not attend any athletic events; (2) they spent very little on snacks, refreshments, formals and entertainment; (3) they rented inexpensive rooms; (4) they spent a minimum amount on food; (5) their wardrobe contained a limited assortment of clothes; (6) they purchased second-hand or third-hand textbooks when they could not be obtained from the library and (7) many spent less money by living at home. Probably the last reason is the most important because the student can save on two

major expenses, food and rent. On the other hand, the students whose expenses were considerably above the average spent more on clothes, dates, entertainment, food and purchased such luxury items as phonographs, cameras, and television sets.

Of the four regions, Northeastern, North Central, Southern, and Western, the Southern reported the lowest yearly average student with \$1,164. The highest was \$1,676 in the Northeastern region and the remaining two regions, North Central and Western, had yearly averages of \$1,262 and \$1,209, respectively. Two outstanding factors that contributed to the South's low average were ". . . public colleges predominate and the sample included 13 low-cost colleges attended predominantly by Negroes."<sup>3</sup>

The study also revealed that student housing greatly influenced total expenses. For example, students who lived with their parents at home and attended any type of state institution reported a total average expenditure of \$789 per year. Those residing in private homes averaged \$1,247 yearly, and students living in dormitories, \$1,113. This figure differs from the one previously given (\$1,297) due to the fact that the figure \$1,113 is an average for all types of publicly controlled schools--universities, teachers' colleges, liberal arts colleges, etc., while \$1,297 is the average amount for only those students residing in university dormitories. The expenses of fraternity and sorority students exceeded those of all other students and averaged \$1,480 per year.

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<sup>3</sup>Ibid., p. 34.

In all four of the places of residence mentioned above, the average expenses of students enrolled in private schools were higher than for those in public schools. Thus, comparable average figures for students living at home were \$789 for those in state schools and \$1,262 for those in private schools. For students living in private homes and attending state schools, expenses averaged \$1,247 yearly as compared to \$1,625 for those in private institutions. Dormitory students in state schools spent \$1,113 and in private schools, \$1,697. The average spent per year by students living in fraternity and sorority houses was \$1,480 at state colleges and \$1,983 at private schools. Regardless of the type of school a student attended, those who lived at home saved a considerable amount of money, and students who lived in fraternity and sorority houses spent more than those in other types of residence.

This study also included an itemized list of eighteen groups of expenditures for students in public, private, and Negro institutions. The amounts given in Table I for each expenditure were based only upon those students who reported an expenditure for the item in question. To illustrate, expenditures for fees were reported by only 91 per cent of the students enrolled in public institutions and by 75 per cent of those in private institutions.

Table I shows that tuition, fees, textbooks and study material represented 18 per cent of the average total amount spent by those attending public colleges and 35.7 per cent for students enrolled in private schools. This wide difference was caused mainly by the high

tuition charges of private schools. These three costs the Office of Education called educational expenses, while the remaining expenditures were labeled living expenses. The four major cost-of-living expense items shown in Table I are food, clothing, rent, and recreation and entertainment. Collectively, these four costs for the average student accounted for over half, or 54 per cent, of the total amount spent during the 1952-53 academic year. Of these four expenditures, that for food was the highest and, except for tuition fees of students enrolled in privately controlled institutions, was the highest of all expenditures.

According to the Office of Education report, almost one-fourth, or 22 per cent, of the respondents reported no expenses for food. It was assumed that many of these students ate at home. The majority of the students, or 6,500, spent \$300 to \$499 during the 1952-53 school year for food. This expenditure accounted for 24 per cent of the total cost of those enrolled in public schools and 18 per cent of those in private schools. The amount spent for room rent ranged from \$92 to \$302 per year for women and \$121 to \$183 for men. This item represented 9.1 per cent of the total cost for students in publicly controlled institutions and 8.7 per cent for those in privately controlled schools.

Practically all students, or 97 per cent, included clothing as an expenditure. The range for this item was from \$92 to \$312 per year. For those attending public colleges, clothing accounted for 11.6 per cent of their total cost and the yearly average was \$133; for students in private schools the yearly average was \$153, or 8.9 per cent of the total cost. In Negro institutions the average was \$125; this accounted for 13.5 per

cent of total cost. The average amount spent for recreation and entertainment ranged from \$57 to \$181 yearly for all students. This expenditure represented 9.2 per cent of the amount spent by students in publicly controlled institutions, 3.4 per cent for Negro college students, and 6.8 per cent for those in privately controlled institutions.

According to the study, students depended on ten major sources of income to defray expenses. They were:

- |                       |                              |
|-----------------------|------------------------------|
| 1. Long-term savings  | 6. Veteran benefits          |
| 2. Family:            | 7. Vocational rehabilitation |
| Parents               | 8. Borrowed                  |
| Others                | College                      |
| 3. Summer earnings    | Other organizations          |
| 4. Earnings this year | Elsewhere                    |
| 5. Scholarships:      | 9. Gifts from others         |
| College               | 10. Funds from other sources |
| Other                 |                              |

Of these ten sources, 87 per cent of a student's income came from the first four sources, and of these four, parents were the main contributors. Approximately 70 per cent of the men and 80 per cent of the women regarded their parents as a principal source of income. The average amount received annually from parents was \$727 for men and \$817 for women, as compared to the \$1,337 total expenses of men and \$1,240 total expenses of women. The study also revealed that male students, although they received less from their parents, had a higher income than female students. Factors that made this possible were: (1) men students had more opportunities to add to their income by working during vacations; and (2) men students made more money during the school year by working at various part-time jobs. However, men students were two times as likely to borrow money to pay for their expenses.

The Office of Education learned from the study that regardless of family income a large number of students were earning substantial amounts of money to help offset college expenses. Thus, students coming from families with annual incomes of less than \$5,000 earned roughly \$400 toward expenses, while students whose parents were in a \$25,000 or above income bracket earned as much as \$325 toward their expenses. Three-fifths of all students worked while attending college. They held a variety of jobs including working as waiters, selling, baby sitting, bartending, and working as librarians.

An additional source of income, while not presently among the top four but one which is gaining in importance, was scholarships. Private schools offered almost twice as many scholarships as publicly supported schools, and the average amount practically doubled that of the public schools. For example, scholarships donated by publicly controlled institutions averaged \$195 per year, while those provided by privately controlled institutions averaged \$398 annually. Private schools offered higher scholarships than state schools because they developed stronger alumni associations than did state institutions. The Office of Education believed that scholarships were used by private schools to obtain highly qualified perspective pupils from families with a moderate income who could not otherwise attend. Considering scholarships given by other sources, such as business firms, the average stipends were \$303 and \$493 for public and private schools, respectively. Scholarships accounted for approximately 5 per cent of all student income.

Continuing with an examination of scholarships, it was found that family income was an influencing factor when scholarships were awarded.

More than two-thirds (67.3 per cent) of the "under \$200" college-controlled scholarships were awarded to low family-income students, 29.6 per cent were awarded to students from \$5,000-\$10,999 family-income groups, and 3.1 per cent to the "\$11,000-and-up bracket."<sup>4</sup>

Earlier it was pointed out that 70 per cent of the men and 80 per cent of the women received funds from their parents. However, the economic status of the family definitely influenced the amount of financial aid given to the student. Thus, parents in the \$1,500 income bracket or less made an average contribution of roughly \$300. Parents in the \$25,000-and-up income bracket made an average contribution of \$2,000. Approximately one-fourth, or 27.3 per cent, of the students from families whose income was less than \$1,000 received help from other relatives.

#### SUMMARY

The information presented in this chapter is a summary of a publication put out by the Office of Education entitled Costs of Attending College. The study, conducted during the 1952-43 academic year, revealed many facts about the costs of attending colleges. Some students can attend college for a low amount of money. On the other hand, there were students whose total expenses were very high. The most important factor determining the amount a student spends was family income. The type of school attended, public or private, also influenced the cost of

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<sup>4</sup>Ibid., p. 56.

attending college together with the type of living accommodation desired. Of the eighteen expenditures encountered by students while in college, food, clothing, rent, and entertainment accounted for over half of their total costs.

To help pay for these expenditures, the Office of Education learned that there were ten major sources of income available to students. Parents represented the main source followed by long-term savings, summer earnings, and earnings during the year. Men had higher incomes than women because they could work at more jobs. The study also revealed that regardless of family income many students worked, and scholarships were becoming an important way to finance an education.

### CHAPTER III

#### AN ANALYSIS OF THE SPENDING HABITS OF FRESHMEN AND SOPHOMORE FEMALE STUDENTS LIVING IN RESIDENCE HALLS

In this study of student expenditures it seemed desirable for purposes of examination and analysis to divide students both by sex and by class in school. In this chapter, such an analysis and examination of female freshmen and sophomore students is given. Of the 314 freshmen female students living in residence halls 77, or 24.5 per cent, were surveyed. Of the 227 female sophomore students in residence halls, 49, or 21.6 per cent, responded.

##### I. ESTIMATED TOTAL EXPENSES

Each student was asked to state her actual expenses as to food, clothing, tuition, rent, entertainment, personal grooming, and laundry and dry cleaning. Then she was asked to estimate her total expenses. Estimated total expenses should differ from calculated total expenses, which will be discussed next, because the amount spent for textbooks and supplies were not included on the questionnaire. In the calculated expenses the average amount (\$85) quoted in the University catalog was used for all classes. The estimated total expenses for freshmen and sophomores are given in Table II. These figures came from the students who were asked to supply an approximation of their school year expenditures.

TABLE II

**THE ESTIMATED ANNUAL TOTAL EXPENSE LEVELS OF RESIDENCE HALL  
FRESHMEN AND SOPHOMORE FEMALE STUDENTS**

| Range of Expenses<br>in Dollars | Freshmen              |                            | Sophomores            |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| Over \$3,000                    | 4                     | 5.2                        | 2                     | 4.1                        |
| 2,700 - 2,999                   | 1                     | 1.3                        | 0                     | 0.0                        |
| 2,400 - 2,699                   | 2                     | 2.6                        | 0                     | 0.0                        |
| 2,100 - 2,399                   | 3                     | 3.9                        | 0                     | 0.0                        |
| 1,800 - 2,099                   | 8                     | 10.4                       | 6                     | 12.2                       |
| 1,500 - 1,799                   | 20                    | 25.9                       | 21                    | 42.9                       |
| 1,200 - 1,499                   | 15                    | 19.5                       | 8                     | 16.3                       |
| 900 - 1,199                     | 16                    | 20.8                       | 10                    | 20.4                       |
| Below 900                       | 8                     | 10.4                       | 2                     | 4.1                        |
| <b>Total</b>                    | <b>77</b>             | <b>100.0</b>               | <b>49</b>             | <b>100.0</b>               |

The median for both classes was the same--\$1,500. Freshmen averaged \$1,470.77 and sophomores, \$1,463.98. The difference between the two classes was only \$6.79. Thus, if living costs remain stable, the cost for the sophomore year would be approximately the same as that for the freshman year. Six lower classmen (four freshmen and two sophomores) estimated their yearly expenses to be over \$3,000, while eight freshmen and two sophomores estimated yearly expenses to be less than \$900.

When one compares these averages with those published in the University catalog, it is interesting to note that the average expense figure quoted in the catalog is \$987.<sup>1</sup> This \$987 represents average costs for such basic items as tuition, books and supplies, room rent, board, laundry and dry cleaning. When compared with the above averages it is obvious that the average figure quoted in the University catalog was substantially below student estimates. A few of the major expenditures that the University neglected to mention were clothing, traveling expenses, pocket money, snacks, and various entertainment expenses. In view of this wide discrepancy, prospective students are misled--\$987 is approximately two-thirds of freshmen and sophomore estimated averages. ✓

## II. CALCULATED TOTAL EXPENSES

The calculated total expenses is the total amount spent by the students during the school year. It was derived by multiplying the

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<sup>1</sup>The University of Tennessee General Catalog of 1960-1962 (Knoxville: University of Tennessee Press, January, 1960), p. 38.

replies from the questionnaire by the length of time the student is in school. For example, if a student spent \$17.70 each week for food, his calculated total expenditure for this time would be \$619.50 or thirty-five weeks times \$17.70. When students were asked to give a monthly, instead of a weekly, figure, the calculated expense was obtained by multiplying the reply by eight and one-half for the eight and one-half months of the school year. Then the calculated costs were added to find the student's total expenditures. It should be remembered that these calculated figures include only expenses for food, rent, clothing, entertainment, tuition, books and supplies, personal grooming, and laundry and dry cleaning. It did not include University fees, travel expenses, health expenses, church and charitable contributions, and other miscellaneous expense items.

Shown in Table III is the distribution of the calculated total expense levels for freshmen and sophomore women students. When one compares the calculated expenses in this table with the estimated expenses in Table II, it is clear that the figures do not agree. Some of the freshmen and sophomore women gave a higher estimated figure for their expenses than the calculated figures totaled, while some gave a lower estimate. Thus, twenty-four freshmen girls, or 31.2 per cent, estimated that they spent less than \$1,200 for the school year. However, when these replies were calculated, only thirteen, or 16.6 per cent, actually did spend less than \$1,200. And in this connection it should be remembered that several previously mentioned items were not included in the calculated expenses. The range of calculated expense

TABLE III

**THE CALCULATED ANNUAL TOTAL EXPENSE LEVELS OF RESIDENCE HALL  
FRESHMEN AND SOPHOMORE FEMALE STUDENTS**

| Range of Expenses<br>in Dollars | Freshmen              |                            | Sophomores            |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$2,400 - 2,699                 | 0                     | 0.0                        | 1                     | 2.0                        |
| 2,100 - 2,399                   | 9                     | 11.7                       | 0                     | 0.0                        |
| 1,800 - 2,099                   | 9                     | 11.7                       | 7                     | 14.3                       |
| 1,500 - 1,799                   | 23                    | 30.0                       | 17                    | 34.7                       |
| 1,200 - 1,499                   | 23                    | 30.0                       | 14                    | 28.6                       |
| 900 - 1,199                     | 11                    | 14.0                       | 8                     | 16.3                       |
| Below 900                       | 2                     | 2.6                        | 2                     | 4.1                        |
| <b>Total</b>                    | <b>77</b>             | <b>100.0</b>               | <b>49</b>             | <b>100.0</b>               |

was from a high of \$2,439.10 to a low of \$670.90. Expense ranges from \$1,200 to \$1,499 and from \$1,500 to \$1,799 were the mode for freshmen students, which was higher than their estimates (see Table II, page 18). Calculations show that approximately 60 per cent of the freshmen women and 63 per cent of the sophomore women fell within these expense ranges.

The calculated median for the freshmen female students was \$1,543.00 and for the sophomore students, \$1,505.25. These figures indicate that the freshmen median was \$37.75 above that for the sophomores. This difference is not unreasonable, and it is perhaps too small to be meaningful. Again it would seem that sophomore expenditures are similar to those of freshmen expenditures. However, when the calculated averages for these two classes were compared, it was learned that there was a \$66.43 difference between them. Again it was the freshmen who were spending more. Their average amounted to \$1,555.05 and the sophomores, \$1,488.62. This variance may indicate that after a year's experience in college, sophomores become more careful of their spending. Also one-time purchases for items like typewriters, musical instruments, art supplies, and initiation dues do not recur after the freshman year.

A breakdown on the calculated figures as given by freshmen and sophomore females is presented in Table IV. In this table, is presented the total amount spent for various items each year as well as the average total cost per student. To illustrate, seventy-seven freshmen girls spent \$11,853.58 for entertainment during the 1959-60 school year. This averaged \$153.94 per student, or 9.9 per cent of the total.

cent, respectively, of the total calculated amount spent each year. Their combined annual dollar figure was \$37,150. The yearly averages were \$294.48 for freshmen and \$295.41 for sophomores, or only a 93¢ difference. This is contrary to the assumption that the "carry-over" wardrobe from the freshmen year lowers this expense for sophomores. However, apparently sophomore girls continue to be "up-to-date" dressers and consequently keep this expense high.

The typical, or modal, girl in both freshmen and sophomore classes was likely to spend between \$100 and \$299 for clothing as shown in Table VII. Ten, or 7.8 per cent, of freshmen and sophomore female students spent less than \$100, while one sophomore girl reported a \$1,200 clothing expenditure.

One of the most important questions to merchants trying to secure this business is, where are the clothes purchased, and how are they paid for? The majority (66.2 per cent) of the freshmen spent less than 30 per cent of their clothes dollar in Knoxville. On the other hand, the majority of the sophomores (59.2 per cent) spent 30 per cent or more of their clothes dollar in Knoxville. Fashion trends are set by local merchants, and this probably accounted for the increase. Many sophomores postpone purchases until they arrive in Knoxville so that they may keep in "style." Local merchants in the various home towns can compete with Knoxville stores by following college styles and catering to this market. Both Knoxville and home town merchants can effectively use direct mail advertising to reach these students. However, the home town merchant has two big advantages over the Knoxville merchant: the first is the advantage of familiarity with the customer, and the second is the knowledge

TABLE VII

**THE ANNUAL CLOTHING EXPENDITURES OF RESIDENCE HALL  
FRESHMEN AND SOPHOMORE FEMALE STUDENTS**

| Range of Expenses<br>in Dollars | Freshmen              |                            | Sophomores            |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| Over \$500                      | 15                    | 19.5                       | 7                     | 14.3                       |
| 400 - 499                       | 9                     | 11.7                       | 7                     | 14.3                       |
| 300 - 399                       | 10                    | 13.0                       | 7                     | 14.3                       |
| 200 - 299                       | 14                    | 18.2                       | 11                    | 22.5                       |
| 100 - 199                       | 24                    | 31.1                       | 12                    | 24.5                       |
| Below 100                       | 5                     | 6.5                        | 5                     | 10.1                       |
| Total                           | 77                    | 100.0                      | 49                    | 100.0                      |

of the customer's capacity to pay.

Presented in Tables VIII and IX is the per cent of clothes dollar spent in Knoxville and elsewhere by freshmen and sophomore female students. This information is provided to give the reader a more detailed and concise account of the amount spent for clothing by these two classes.

The per cent of clothes dollar spent by residence hall freshmen women students elsewhere is shown in Table VIII. Approximately 68 per cent of these students bought more than 70 per cent of their clothes away from Knoxville. No sophomore student said she bought all of her clothes away from Knoxville. However, 24.5 per cent did buy 90 to 99 per cent of their clothes elsewhere. But this is far less than the 41.5 per cent of freshmen girls who said the same thing.

It was found that 87.0 per cent of the freshmen females paid cash and 13.0 per cent charged their purchases in Knoxville. But when these same freshmen girls bought clothes elsewhere, 45.5 per cent charged their purchases and 54.5 per cent paid cash. Presumably the reason why credit sales were not as high in Knoxville as elsewhere was that many of these students had access to family charge accounts when they were home.

When sophomores bought their clothes in Knoxville, it was discovered that 65.3 per cent paid cash and 34.7 per cent said "charge it." A comparison of freshmen and sophomores charging purchases in Knoxville revealed that sophomores charged 21.1 per cent more than the freshmen. This increase may be attributed to the fact that many of them established a good credit rating during their freshmen year. When these identical sophomores bought clothes elsewhere, 49.0 per cent paid cash and 51.0 per cent charged.

## V. RENT AND TUITION

Of the major expenses listed in Table IV, rent was the expenditure which fluctuated the least. The reason is ascribed to the University officials in charge of housing who determine the amounts to be charged for the various types of accommodations. For example, if a woman student wishes to have a single room with a private bath it would cost her \$75 per quarter. On the other hand a woman student may live in a double room for as low as \$45 per quarter. Other prices which are available to the students are \$65, \$62.50, \$60, and \$50. The amount of rent a female student pays will depend upon the type of accommodation she desires, if it is available. Some students pay what they have to rather than what they wish.

Table X presents a breakdown of the freshmen and sophomores surveyed and the amount spent for their rooms. The most common room was the \$65 one. This type of room in the older dormitories is usually referred to as a suite because four girls (two to a room) share in an adjoining bath. In the new women's residence hall, this same priced room did not have the adjoining bath arrangement. Instead the occupants used a central bath.

Since the University of Tennessee is a land grant institution, in-state students do not pay tuition. However, all students do pay a \$75 maintenance fee per quarter, and for those students residing out of state an additional \$100 fee is required. Tuition was the only expense which did not vary. Of the eight expenses listed in Table IV, it ranked third. Sixteen per cent of the students' total expenses for both lower classes were for tuition.

TABLE X

**THE AMOUNT SPENT FOR ROOM RENT BY RESIDENCE HALL  
FRESHMEN AND SOPHOMORE FEMALE STUDENTS**

| Room Cost<br>Per Quarter | Freshmen              |                            | Sophomores            |                            |
|--------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                          | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$75.00                  | 7                     | 9.1                        | 1                     | 2.0                        |
| 65.00                    | 62                    | 80.5                       | 29                    | 59.3                       |
| 62.50                    | 0                     | 0.0                        | 1                     | 2.0                        |
| 60.00                    | 6                     | 7.8                        | 13                    | 26.5                       |
| 45.00                    | 2                     | 2.6                        | 5                     | 10.2                       |
| <b>Total</b>             | <b>77</b>             | <b>100.0</b>               | <b>49</b>             | <b>100.0</b>               |

## VI. ENTERTAINMENT

Before this type of expenditure is discussed, some interpretation of the words and phrases used is given. First, the term sports entertainment includes money spent on University athletic events as well as individual participation in sporting activities. Second, the word beverages includes both alcoholic and non-alcoholic drinks. Third, the phrase fraternity or sorority functions applies to dues and other expenses incurred from membership.

During the 1959-60 school year, freshmen and sophomore women students spent a combined total of \$18,154.52 for entertainment. Freshmen averaged \$153.94 per year, or almost 10 per cent of their total annual expenses. Sophomores averaged \$128.59 annually, or 8.6 per cent of the total. A breakdown of the yearly average figure by the amount spent monthly for each item is presented in Table XI. The monthly averages for both classes were obtained by dividing by the total number of freshmen (seventy-seven) and the total number of sophomores (forty-nine). The highest monthly entertainment expense for both freshmen and sophomores was sorority functions. Factors contributing to this were sorority pledge dances, sorority formals, bridge luncheons, and other activities. It was interesting to see that the monthly averages for this expense for freshmen and sophomores differed by only 2 $\frac{7}{8}$ %. Beverages were the second highest entertainment expense. The freshman monthly average exceeded that of the sophomores' by \$3.00 and constituted the primary difference between the total monthly averages for the freshmen girls. It is difficult to hazard a reason for this, but one may assume

**TABLE XI**

**THE TOTAL AMOUNT SPENT EACH MONTH ON ENTERTAINMENT BY RESIDENCE HALL  
FRESHMEN AND SOPHOMORE FEMALE STUDENTS**

| Item                 | Freshmen                   |                                | Sophomores                 |                                |
|----------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|
|                      | Amount Spent<br>Each Month | Monthly Average<br>Per Student | Amount Spent<br>Each Month | Monthly Average<br>Per Student |
| Sports entertainment | \$94.25                    | \$1.22                         | \$59.50                    | \$1.21                         |
| Movies               | 95.85                      | 1.25                           | 69.60                      | 1.42                           |
| Magazines            | 51.65                      | .67                            | 43.10                      | .88                            |
| Paperback (books)    | 34.80                      | .45                            | 8.50                       | .17                            |
| Books                | 25.50                      | .34                            | 15.00                      | .30                            |
| Beverages            | 414.50                     | 5.38                           | 117.10                     | 2.38                           |
| Sorority functions   | 581.00                     | 7.55                           | 356.50                     | 7.28                           |
| Phonograph records   | 97.00                      | 1.25                           | 73.33                      | 1.49                           |
| <b>Total</b>         | <b>\$1,394.55</b>          | <b>\$18.11</b>                 | <b>\$742.63</b>            | <b>\$15.13</b>                 |

that these beginning college students, in their attempt to become accepted by their fellow students, spent more time and money in the student center and in local "college hangouts" than did sophomores. Also, not having the family refrigerator near-by may have made this difference. The overall monthly averages for entertainment were, for both classes, nearly alike, except for this one item, beverages.

## VII. MISCELLANEOUS EXPENSES

These expenditures include the following: personal grooming, laundry and dry cleaning, and textbooks and supplies. As has been previously mentioned, although textbooks and supplies were not included on the questionnaire, it was felt that this expense item should have been included, and to get a fair figure the average quoted in the University catalog (85¢) was used.

The total amount spent by seventy-seven freshman women students for personal grooming was \$5,622.75 as compared to \$3,187.93 for forty-nine sophomores. The yearly average figure for freshmen was \$73.02, and for sophomores, \$65.06. For both classes, this represented approximately 4 per cent of their total expenses. The highest monthly sum reported for this expense was \$30.00, and the lowest, 75¢. The only explanation for the individual who reported 75¢ is that such items as soap, toothpaste, nail polish, combs, etc., were probably received from home. But such items as hair care, weekly appointments at the beauty parlor, cosmetics and other beautifying aids could easily amount to the high figure of \$30.00.

Laundry and dry cleaning accounted for approximately 2 per cent of the annual cost for freshmen and sophomores, and their combined dollar cost for the year was \$4,160.08. The range for this expenditure went from a low of 60¢ per month to a high of \$16.00. The freshmen averaged \$31.73 annually, and the sophomores, \$35.04. One factor which affected this figure was that some students sent their laundry home or took it to a near-by laundromat.

Eighty-five dollars was the average figure published in the University catalog for textbooks and supplies. This sum accounted for roughly 5 per cent of the students' cost during the school year for freshmen and sophomores.

#### VIII. SUMMARY

The estimated averages were \$1,470.77 and \$1,463.98 for freshmen and sophomore female students, respectively. The calculated average, obtained by multiplying the replies from the questionnaire by the length of time the student is in school, was \$1,555.05 for freshmen and \$1,488.62 for sophomores. There was not a great deal of difference between the estimated or calculated averages for either class. They were approximately \$80 for the freshmen and \$24 for the sophomores. Reasons why the calculated averages are higher, however, are that many respondents are poor estimators and that few of these students keep an account of their expenditures.

The percentages spent for the eight items, by both classes were considerably alike. Food, clothing, and tuition were the three highest expenses and accounted for approximately 65 per cent of total cost during

the 1959-60 academic year. Of the eight items, the amount and per cent spent for entertainment decreased more than any other item as freshmen became sophomores. Together, these two lower division female classes spent \$192,681.68 for the eight major items of expenditure.

## CHAPTER IV

### AN ANALYSIS OF THE SPENDING HABITS OF JUNIOR AND SENIOR FEMALE STUDENTS LIVING IN RESIDENCE HALLS

In this chapter, the spending habits of junior and senior female students are given and analyzed. Of the 200 junior female students living in residence halls, forty-six, or 23.0 per cent, were interviewed. Of the 108 senior female students living in residence halls, seventeen, or 15.7 per cent, gave replies.

#### I. ESTIMATED TOTAL EXPENSES

Presented in Table XII are the total expenses of junior and senior female students as they estimated them for the school year. As previously mentioned, the students did not actually compute their expenditures, but instead provided only an estimate of the total. Later they gave exact figures for various items of expense.

The highest estimate of total annual expenses given by a junior female was \$3,000, and the highest for a senior, \$2,800. The lowest estimates for a junior were \$800, and for a senior, \$600. Twenty-eight, or 60.8 per cent, of the junior females reported expenses from \$1,200 to \$1,799. The largest number of seniors, six, or 35.3 per cent, estimated their yearly expenditures to be from \$900 to \$1,199.

The estimated yearly average total for juniors was \$1,413.91, and for seniors, \$1,362.35. At this time one might note that each year in school the estimated average figure for total expenses declined. To

TABLE XII

**THE ESTIMATED ANNUAL TOTAL EXPENSE LEVELS OF RESIDENCE HALL  
JUNIOR AND SENIOR FEMALE STUDENTS**

| Range of Expenses<br>in Dollars | Juniors               |                            | Seniors               |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| Over \$3,000                    | 1                     | 2.2                        | 0                     | 0.0                        |
| 2,700 - 2,999                   | 1                     | 2.2                        | 1                     | 5.9                        |
| 2,400 - 2,699                   | 0                     | 0.0                        | 0                     | 0.0                        |
| 2,100 - 2,399                   | 0                     | 0.0                        | 0                     | 0.0                        |
| 1,800 - 2,099                   | 5                     | 10.9                       | 2                     | 11.8                       |
| 1,500 - 1,799                   | 14                    | 30.4                       | 4                     | 23.5                       |
| 1,200 - 1,499                   | 14                    | 30.4                       | 3                     | 17.6                       |
| 900 - 1,199                     | 10                    | 21.7                       | 6                     | 35.3                       |
| Below 900                       | 1                     | 2.2                        | 1                     | 5.9                        |
| Total                           | 46                    | 100.0                      | 17                    | 100.0                      |

illustrate, beginning with the freshmen year and continuing through the senior year, the estimated yearly averages were: \$1,470.77, \$1,463.98, \$1,413.91 and \$1,362.35, respectively. Possibly this indicates that students become more mature in their spending habits with each passing year, and that becoming "pinned" or engaged channels some money into other things.

Upon comparing the estimated yearly average of juniors and seniors with the average amount published in the University catalog (\$987), one recognizes that these students spent a considerable amount above this sum. However, it must be remembered that the University total excludes clothing, traveling expenses, pocket money, snacks and various entertainment expenses.

## II. CALCULATED TOTAL EXPENSES

Since the words calculated total expenses have already been explained in the previous chapter, no further explanation will be offered.

Shown in Table XIII are the calculated annual expenses for junior and senior female students. When this table was compared with Table XIV, it was evident that a few of the junior and senior women students underestimated their yearly expenses, while others over-estimated their costs. Reasons for this may be twofold. First, many do not keep adequate records of their expenses, and secondly, many are just poor estimators. For example, 54.3 per cent of the junior female students thought that they spent less than \$1,500 during the school year. However, after computing the figures on each questionnaire it was actually discovered

TABLE XIII

**THE CALCULATED ANNUAL TOTAL EXPENSE LEVELS OF RESIDENCE HALL  
JUNIOR AND SENIOR FEMALE STUDENTS**

| Range of Expenses<br>in Dollars | Juniors               |                            | Seniors               |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$2,400 - 2,699                 | 1                     | 2.2                        | 0                     | 0.0                        |
| 2,100 - 2,399                   | 3                     | 6.5                        | 0                     | 0.0                        |
| 1,800 - 2,099                   | 8                     | 17.4                       | 2                     | 11.8                       |
| 1,500 - 1,799                   | 15                    | 32.6                       | 9                     | 52.9                       |
| 1,200 - 1,499                   | 10                    | 21.7                       | 2                     | 11.8                       |
| 900 - 1,199                     | 9                     | 19.6                       | 3                     | 17.6                       |
| Below 900                       | 0                     | 0.0                        | 1                     | 5.9                        |
| <b>Total</b>                    | <b>46</b>             | <b>100.0</b>               | <b>17</b>             | <b>100.0</b>               |

that only 41.3 per cent spent less than this amount.

The mode for both classes was the expense range from \$1,500 to \$1,799. Fifteen, or 32.6 per cent, of the juniors and slightly over half, or 52.9 per cent, of the seniors are within this expense range. Viewing both classes as a unit, only one student spent less than \$900 and only four more than \$2,100. The calculated high was \$2,556.98 for juniors, and for seniors, \$2,804.50. The low was \$950.30 and \$886.50 for juniors and seniors, respectively.

The calculated median for the junior group was \$1,626.29, and the average, \$1,575.92. Senior female students had a calculated median expense of \$1,561.50 and a calculated average of \$1,504.07.

### III. FOOD

In Table XIV it is shown that food represents the highest yearly expenditure for both classes. Sixty-three junior and senior females consumed a food total of \$30,962.40 for the 1959-60 school year. The yearly averages were \$495.99 for the junior women and \$479.36 for the senior women. This expenditure represented approximately 31 per cent of the yearly average total for both classes. In Chapter III it was indicated that this same expense item accounted for roughly 30 per cent of the yearly average expenses for freshmen and sophomores.

To provide a better understanding of this expense, it is broken down further into weekly amounts. Considering the junior female students first, it was learned that their weekly average expenditure was \$14.17, and for the seniors, \$13.70. There was only a slight difference, 47¢, between

the two amounts. Five juniors, or 10.9 per cent, and only one senior, or 5.9 per cent, did not eat breakfast. Of the forty-six junior females interviewed, exactly one-half said they spent \$2.00 or less per week for breakfast. This percentage figure is, however, slightly less than the number of seniors reporting because in this group 58.8 per cent said they spent \$2.00 or less weekly for this meal.

All juniors and seniors said they ate lunch. The price range from \$3.01 to \$4.00 was the mode for the juniors, while the mode for the seniors was evenly divided between price ranges \$3.01 to \$4.00 and \$4.01 to \$5.00. These amounts may appear to be low, but many girls may have their lunches paid for by having "lunch dates" with fraternity members. Approximately 60 per cent of the juniors and 72 per cent of the seniors reported that they spent above \$5.00 each week for dinner. No student in both classes failed to eat dinner.

#### IV. CLOTHING

The yearly average amount spent for clothing by junior female students was \$280.33, and for seniors, \$250.29. A likely explanation for this \$30.00 difference is that many seniors realize that a considerable portion of their college wardrobe cannot be appropriately worn once they start working. Consequently, purchases are postponed until after graduation. Secondly, some students may decide that there are other things more important than buying additional clothing. For example, obtaining a subscription to certain periodicals.

Clothing expenses accounted for 17.8 per cent of the juniors' yearly average total and 16.6 per cent of the seniors' annual average total. Clothing was the second highest expense for freshmen, sophomores, and juniors but third for seniors. The second major expense for seniors was tuition.

In Table XVII is given the annual clothing expenditure by classes. This table provides a clear understanding of the range of expenditures for this item. The mode expenditure range for the junior female students was from \$100 to \$199 and contained 23.9 per cent of this class. Further examination of this table reveals that 30.4 per cent said they spent in excess of \$400 each year. The price range from \$300 to \$399 was the mode for senior women and represented 35.4 per cent of those surveyed. Only one senior girl said she spent above \$400 yearly for her clothes. This is far less than the thirty-four freshmen and fourteen sophomores who did.

Shown in Tables XVIII and XIX is the per cent of clothes dollar spent in Knoxville and elsewhere by junior and senior female students. As was evidenced by the figures in Table XVIII, 47.8 per cent of the juniors spent less than forty per cent of their clothes dollar in Knoxville. And seen in Table XIX, 41.2 per cent of the seniors said they spent less than thirty per cent of their clothes dollar in Knoxville. As might be expected, a higher percentage of the clothes dollar was spent outside of Knoxville by both classes. For example, fifteen, or 32.7 per cent, of the juniors bought more than eighty per cent of their clothes away from Knoxville.

TABLE XVII

**THE ANNUAL CLOTHING EXPENDITURES OF RESIDENCE HALL  
JUNIOR AND SENIOR FEMALE STUDENTS**

| Range of Expenses<br>in Dollars | Juniors               |                            | Seniors               |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| Over \$500                      | 7                     | 15.2                       | 0                     | 0.0                        |
| 400 - 499                       | 7                     | 15.2                       | 1                     | 5.9                        |
| 300 - 399                       | 5                     | 10.9                       | 6                     | 35.4                       |
| 200 - 299                       | 9                     | 19.6                       | 4                     | 23.5                       |
| 100 - 199                       | 11                    | 23.9                       | 3                     | 17.6                       |
| Below 100                       | 7                     | 15.2                       | 3                     | 17.6                       |
| <b>Total</b>                    | <b>46</b>             | <b>100.0</b>               | <b>17</b>             | <b>100.0</b>               |

Considering next the usual method of payment for clothes by these two classes, the reader must be cautioned first not to forget that the location of a student, home or in college, definitely had a bearing on this item.<sup>1</sup> To illustrate, when junior female students bought clothes in Knoxville, 78.3 per cent paid cash and 21.7 per cent charged their purchases. But when these same junior girls bought clothes elsewhere, 50.0 per cent paid cash, while the other half charged what they bought. The most logical reason for this increase in credit sales away from Knoxville is that students had access to family charge accounts. Seniors charged even less than juniors when they bought clothes in Knoxville. Approximately 12 per cent charged their purchases and 88 per cent paid cash. When senior female students bought clothes outside of Knoxville, 29.4 per cent charged what they bought.

Briefly reviewing this expenditure, it was noticed that most of the female students residing in dormitories, freshmen through seniors, spent a considerable amount of their clothes dollar away from Knoxville. For Knoxville retailers who wish to increase their student sales and obtain more of the money which is being spent away from Knoxville, a few possible remedies are: (1) direct mail advertising to the student telling her about the latest new fashion creations just received; (2) recruiting student salesladies to work on the campus and paying them a commission on every prospect that is sold; (3) writing to the parents informing them that they may open a convenient charge account for their

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<sup>1</sup>Refer to page 29 in Chapter III for further explanation.

daughter (this may include establishing a ~~maximum~~ amount); and (4) conducting bi-monthly fashion shows for these young ladies either in the student center or in sorority rooms.

## V. RENT AND TUITION

In the preceding chapter, it was mentioned that the expenditure for rent remained fairly constant due to the fact that the University administration determined the amounts. Naturally the more luxurious the room, the higher the price charged. Shown in Table XX is a breakdown of junior and senior female student expenditures for this item. Again it was the \$65 room per quarter which was the most common or more available.<sup>2</sup> For junior and senior female students rent accounted for 11.6 and 12.7 per cent, respectively of the total yearly expense average.

Tuition, which was the most nearly uniform fixed cost, represented approximately 17 per cent of the yearly average total for both classes. Approximately 75 per cent of the juniors' yearly average total expenses were for food, clothing, rent and tuition. Seniors spent 78 per cent for these same items.

## VI. ENTERTAINMENT

The average amount spent by junior and senior female students during the school year for entertainment was \$157.40 for the former and \$134.38 for the latter. This expenditure represented 10.0 per cent for

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<sup>2</sup>For a description of this room, refer to page 32 in Chapter III.

TABLE XX

**THE AMOUNT SPENT FOR ROOM RENT BY RESIDENCE HALL  
JUNIOR AND SENIOR FEMALE STUDENTS**

| Room Cost<br>Per Quarter | Juniors               |                            | Seniors               |                            |
|--------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                          | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$75.00                  | 0                     | 0.0                        | 2                     | 11.8                       |
| 65.00                    | 19                    | 41.3                       | 9                     | 52.9                       |
| 62.50                    | 15                    | 32.7                       | 5                     | 29.4                       |
| 60.00                    | 6                     | 13.0                       | 0                     | 0.0                        |
| 45.00                    | 6                     | 13.0                       | 1                     | 5.9                        |
| <b>Total</b>             | <b>46</b>             | <b>100.0</b>               | <b>17</b>             | <b>100.0</b>               |

the juniors' total yearly average and 8.9 per cent for seniors. Sorority functions were the number one entertainment expense for all female students, amounting to 41.7 per cent for freshmen, 48.1 per cent for sophomores, 42.2 per cent for juniors, and 33.4 per cent for seniors. This appears natural as many University female students consider their sorority to be a very important part of their college life. Table XXI shows the monthly breakdown of the yearly average sum spent for entertainment.

After expenses for sorority functions, beverages were the second highest item. This was also ranked number two by freshmen and sophomores. The monthly average spent for beverages by juniors was \$3.41, and by seniors, \$3.16. There was, however, a difference in these two classes as to the entertainment item which ranked third. Juniors rated the purchasing of phonograph records as their third expense and spent an average of \$1.86 per month. Seniors, on the other hand, averaged \$2.51 monthly for movies, making this item number three. Considering only the above expenditures, it was evident that well over 50 per cent of the money spent by juniors and seniors for entertainment went to these four items--sorority functions, beverages, phonograph records, and movies.

## VII. MISCELLANEOUS EXPENSES

One of the questions asked in the survey was directed towards determining the approximate amount spent monthly for personal grooming. The amounts mentioned ranged from as low as \$1.50 per month to as high as \$31.88 a month. The only explanation that the writer can provide for the \$1.50 student is that her parents probably sent most of her

**TABLE XXI**

**THE TOTAL AMOUNT SPENT EACH MONTH ON ENTERTAINMENT BY RESIDENCE HALL  
JUNIOR AND SENIOR FEMALE STUDENTS**

| Item                 | Juniors                    |                                | Seniors                    |                                |
|----------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|
|                      | Amount Spent<br>Each Month | Monthly Average<br>Per Student | Amount Spent<br>Each Month | Monthly Average<br>Per Student |
| Sports entertainment | \$76.00                    | \$1.65                         | \$26.00                    | \$1.53                         |
| Movies               | 70.35                      | 1.53                           | 42.60                      | 2.51                           |
| Magazines            | 42.30                      | .92                            | 21.75                      | 1.28                           |
| Paperback (books)    | 18.95                      | .41                            | 9.60                       | .56                            |
| Books                | 43.00                      | .93                            | 3.00                       | .18                            |
| Beverages            | 156.84                     | 3.41                           | 53.80                      | 3.16                           |
| Sorority functions   | 361.00                     | 7.85                           | 90.00                      | 5.29                           |
| Phonograph records   | 85.71                      | 1.86                           | 21.98                      | 1.29                           |
| Total                | \$854.15                   | \$18.56                        | \$268.73                   | \$15.80                        |

personal items to her. The reasons contributing to a student's spending \$31.88 per month are weekly appointments at the beauty parlor, hair care, cosmetics, and other beautifying aids. Looking at this expense from a yearly basis, the average spent by junior women students was \$78.08, and by seniors, \$70.12. Both amounts represented approximately 5 per cent of the yearly average total.

Roughly 2 per cent of the total yearly average went to laundry and dry cleaning for both classes. Approximately \$32.00 was the average spent by juniors and seniors during the school year. Two factors that lowered this expenditure were: (1) many students either sent their laundry or took it home on week-end visits or (2) they use local laundromats.

#### VIII. SUMMARY

For junior female students, the estimated yearly average was \$1,413.91, and the calculated yearly average was \$1,575.92. Senior female students had an estimated yearly average of \$1,362.35 and a calculated average of \$1,504.07. The differences between the estimated and calculated figures for each class is explained by the fact that some students made poor guesses, while others were unaware of how much they were spending.

Like the freshman and sophomore female students, food, clothing, and tuition were the three major expense items for junior and senior female students. These three expenditures represented roughly 65 per cent of the total cost for both classes. Considering all female classes,

there were only two expenditures that varied slightly from year to year. They were clothing and ~~entertainment~~. Reason for this may be that, of the eight items, these two could more easily be controlled. Consequently, a student may either economize or be extravagant on either item or on both. Together junior and senior female students spent \$98,061.76 on food, clothing, tuition, rent, ~~entertainment~~, textbooks and supplies, personal grooming, and laundry and dry cleaning during the 1959-60 school year.

## CHAPTER V

### AN ANALYSIS OF THE SPENDING HABITS OF FRESHMEN AND SOPHOMORE

#### MALE STUDENTS LIVING IN RESIDENCE HALLS

In Chapters III and IV the spending patterns and total expenditures for female students were given and analyzed. Chapters V and VI will give a similar examination and analysis of the spending patterns and totals for men students. Of the 245 freshmen male students living in residence halls, thirty-five, or 14.3 per cent, were surveyed. Of the 138 sophomore male students living in residence halls, twenty-eight, or 20.2 per cent, responded.

#### I. ESTIMATED TOTAL EXPENSES

Male students were asked to estimate their total annual expenses as were female students. The range of estimates as given are shown in Table XXII. The modal range for freshmen males was from \$1,500 to \$1,799 and for sophomore males, from \$1,200 to \$1,499. The modal range for freshmen included 37.1 per cent of the total number and for sophomores, 53.6 per cent. The highest estimate for freshmen was \$2,800, and for sophomores, \$2,000. The lowest was \$700 and \$900 for freshmen and sophomores, respectively. The median for freshmen was \$1,500, and for sophomores, \$1,300. The \$200 difference is almost the same amount as that between the two yearly averages, which were \$1,472.85 for freshmen and \$1,326.07 for sophomores. Probably the primary reason why freshmen men spent more than sophomore men is that these young men who had

TABLE XXII

**THE ESTIMATED ANNUAL TOTAL EXPENSE LEVELS OF RESIDENCE HALL  
FRESHMEN AND SOPHOMORE MALE STUDENTS**

| Range of Expenses<br>in Dollars | Freshmen              |                            | Sophomores            |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$2,700 - 2,999                 | 1                     | 2.9                        | 0                     | 0.0                        |
| 2,400 - 2,699                   | 0                     | 0.0                        | 0                     | 0.0                        |
| 2,100 - 2,399                   | 2                     | 5.7                        | 0                     | 0.0                        |
| 1,800 - 2,099                   | 3                     | 8.6                        | 4                     | 14.3                       |
| 1,500 - 1,799                   | 13                    | 37.1                       | 3                     | 10.7                       |
| 1,200 - 1,499                   | 9                     | 25.7                       | 15                    | 53.6                       |
| 900 - 1,199                     | 6                     | 17.1                       | 6                     | 21.4                       |
| Below 900                       | 1                     | 2.9                        | 0                     | 0.0                        |
| <b>Total</b>                    | <b>35</b>             | <b>100.0</b>               | <b>28</b>             | <b>100.0</b>               |

recently graduated from high school wanted very much to be accepted as "one of the boys." In their quest towards achieving this status, they overemphasize such things as dating, playing cards for money, lending money to their "buddies" (which is sometimes never repaid), and socializing in local pubs. It is also possible that some free spending freshmen were dropped for scholastic reasons and were not in the University as sophomores. When the yearly averages of these two male classes were compared with the medium expense figure of \$1,055, quoted in the University catalog, it is observed that a difference exists. But the University estimate excluded money spent for clothes and entertainment, two important expenditures.

## II. CALCULATED TOTAL EXPENSES

The calculated total expense is the amount spent annually by each student for eight classes of expenditures. These eight items were added to obtain the students' yearly sum. The calculated yearly average was obtained by dividing the grand total of the results from all of the questionnaires by the appropriate number of students. For freshmen male students, the divisor was thirty-five and for sophomores, twenty-eight. Presented in Table XXIII is the distribution of lower division men students according to their calculated total expenses.

There was a slight difference between these two classes as to the mode. The most frequent expense range for freshmen was from \$1,500 to \$1,799, and for sophomores, from \$1,200 to \$1,499. The former contained 31.4 per cent of the total and the latter 46.5 per cent. It may be noticed that the freshmen had a more widely varying distribution of expenses than did sophomores.

TABLE XXIII

**THE CALCULATED ANNUAL TOTAL EXPENSE LEVELS OF RESIDENCE HALL  
FRESHMEN AND SOPHOMORE MALE STUDENTS**

| Range of Expenses<br>in Dollars | Freshmen              |                            | Sophomores            |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| Over \$2,700                    | 1                     | 2.9                        | 0                     | 0.0                        |
| 2,400 - 2,699                   | 1                     | 2.9                        | 0                     | 0.0                        |
| 2,100 - 2,399                   | 4                     | 11.4                       | 1                     | 3.6                        |
| 1,800 - 2,099                   | 6                     | 17.1                       | 2                     | 7.1                        |
| 1,500 - 1,799                   | 11                    | 31.4                       | 8                     | 28.5                       |
| 1,200 - 1,499                   | 9                     | 25.7                       | 13                    | 46.5                       |
| 900 - 1,199                     | 2                     | 5.7                        | 4                     | 14.3                       |
| Below 900                       | 1                     | 2.9                        | 0                     | 0.0                        |
| <b>Total</b>                    | <b>35</b>             | <b>100.0</b>               | <b>28</b>             | <b>100.0</b>               |

When Tables XXII and XXIII are compared, it is evident that there is not much difference between the figures for estimated expenses and for calculated expenses. There were some students whose estimates were not accurate, and the majority of the inaccuracies appeared to be under estimates. Reason for this is that many are not aware of how much they spend when parents continuously deposit money in their son's checking account. In both tables, the mode was the same.

The median for calculated expenses was \$1,626.50 for freshmen and \$1,478.50 for sophomores. The two calculated averages were \$1,677.45 for the first-year men students and \$1,500.44 for the second-year male students. The highest calculated figure for freshmen was \$2,757.25, and for sophomores, \$2,166.70. The lowest was \$690.08 and \$1,129.00 for freshmen and sophomores, respectively.

To show how these two classes spent their money over a year's time, a breakdown of the calculated yearly average figure is shown in Table XXIV. An analysis of these expenditures is given below.

### III. FOOD

Food, which was the highest expense item for female students, was also the major expense for male students. Together, these two male classes spent \$33,479.60 for food during the 1959-60 school year. The freshmen yearly average was \$536.12, or 32.0 per cent, of the total yearly average expenses. Sophomores averaged \$525.55 per year, or 35.0 per cent of their total yearly average expenses. The weekly averages for these two classes were very similar. The freshmen figure

was \$15.32 and the sophomore, \$15.02. The small 30¢ difference does not warrant any explanation. A distribution of the weekly spending habits for food of these two groups is presented in Tables XXV and XXVI and shows how much was spent for breakfast, lunch, dinner, and snacks.

According to Table XXV, 13, or 37.1 per cent, of the freshmen interviewed replied that they did not eat breakfast. Of those who did eat, 14, or 40.0 per cent, spent between \$1.01 and \$3.00 each week. One-fourth of the sophomores said that they did not eat breakfast. Of those who did eat this meal, 15, or 53.5 per cent, spent from \$1.01 to \$3.00 weekly. Breakfast was the meal that students were most willing to economize on and in some cases even to forego entirely. The interviews indicated in most instances that students cherished an extra half-hour of sleep over the first meal of the day. Besides, they said that after an eight o'clock or nine o'clock class one could always get a cup of coffee and a package of doughnuts to "hold them over" until lunch.

Apparently this was why the number of freshmen and sophomores who did not eat lunch was below the number who did not eat breakfast. Forty per cent of the freshmen and fifty per cent of the sophomores spent between \$5.01 and \$7.00 weekly for the noon day meal. For dinner, the price range from \$6.01 to \$7.00 was the mode for freshmen male students with 31.4 per cent of the total number. For sophomores, the price ranges from \$5.01 to \$6.00 and from \$6.01 to \$7.00 each contained 25.0 per cent of the total number.

#### IV. CLOTHING

Although clothing was the second highest item of expenditure for most of the females, it was not for the male classes. Instead, entertainment ranked second for the freshmen class and tuition for the sophomore class. The yearly average clothing figures for freshmen and sophomores were \$193.71 and \$168.21, respectively. Each figure represented approximately 11 per cent of the total yearly average. Together these sixty-three lower division men spent, during the 1959-60 school year, \$11,490 for clothing.

The variance between the two averages was \$25.50 which was not high. Reasons for this closeness are: (1) male students are not "clothes conscious"--they wear khaki pants most of the time to class and a suit purchased during the freshman year had a good chance of being worn the remaining three years; and (2) men's fashions do not undergo any drastic changes from year to year forcing students to buy in order to be fashionable.

The annual amount spent by residence hall freshmen and sophomores for clothing during the 1959-60 year is given in Table XXVII. Roughly 71 per cent of the freshmen and sophomore men students spent less than \$200 per year. The highest amount for freshmen was approximately \$500 and for sophomores, \$300. For both classes the low was less than \$100 yearly. The mode was the price range from \$100 to \$199 for both groups with 48.6 per cent of the freshmen and 50.0 per cent of the sophomores.

In Tables XXVIII and XXIX the per cent of the clothes dollar spent by freshmen and sophomore male students, both inside and outside

TABLE XXVII

**THE ANNUAL CLOTHING EXPENDITURES OF RESIDENCE HALL  
FRESHMEN AND SOPHOMORE MALE STUDENTS**

| Range of Expenses<br>in Dollars | Freshmen              |                            | Sophomores            |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| Over \$500                      | 1                     | 2.9                        | 0                     | 0.0                        |
| 400 - 499                       | 2                     | 5.7                        | 0                     | 0.0                        |
| 300 - 399                       | 4                     | 11.3                       | 1                     | 3.6                        |
| 200 - 299                       | 3                     | 8.6                        | 7                     | 25.0                       |
| 100 - 199                       | 17                    | 48.6                       | 14                    | 50.0                       |
| Below 100                       | 8                     | 22.9                       | 6                     | 21.4                       |
| <b>Total</b>                    | <b>35</b>             | <b>100.0</b>               | <b>28</b>             | <b>100.0</b>               |

of Knoxville, is given. Forty per cent of the freshmen males spent less than 10 per cent of their clothes dollar in Knoxville. And almost one-half (13 or 46.4 per cent) of the sophomores spent less than 20 per cent of their clothes dollar in Knoxville. When freshmen male students bought clothes outside of Knoxville, seventeen, or 48.6 per cent of them, spent more than 90 per cent of their clothes dollar. And when sophomores bought elsewhere, eighteen, or 64.4 per cent of them spent more than 80 per cent of their clothes dollar. It is evident that retailers of Knoxville men's clothing stores were not obtaining much business from these students. Factors contributing to this condition may have been: (1) local owners considered the patronage of permanent residents more reliable; (2) students felt an allegiance to their home town stores; (3) it was easier to charge purchases to the family charge accounts in home town stores; (4) many students were unaware of the type of merchandise sold in Knoxville stores; (5) store owners did not actively try to obtain student business; or (6) store owners had little knowledge of the importance of the University market.

Cash was the favorite method of payment by both classes. Exactly 80 per cent of the freshmen and 92.8 per cent of the sophomores paid cash for purchases made in Knoxville. However, when these two lower division classes bought their clothes away from Knoxville, the percentage of cash sales decreases with an increase in credit purchases. Thirteen (37.1 per cent) freshmen charged their purchases when buying clothes outside of Knoxville, while seven (20.0 per cent) of them charged clothing sales in Knoxville. This was true with sophomores. Nine (32.2 per cent) charged

their clothes when buying outside of Knoxville, while two (7.2 per cent) of them charged their purchases in Knoxville. Reasons for higher credit sales for purchases out of Knoxville are: (1) access to a family charge account; (2) a feeling of allegiance to home town stores; and (3) lack of encouragement by Knoxville merchants to charge purchases. This may be due to past credit losses from students.

#### V. RENT AND TUITION

The University has two residence halls, Melrose Hall and Stadium Hall, for men students. In the Melrose Hall, the student may have a single room for \$85 per quarter or a double room for \$79.50 per quarter. In Stadium Hall, only double rooms exist at \$62.50 per quarter. Table XXX is a breakdown showing the types of rooms occupied by freshmen and sophomores.

The \$79.50 or double room in Melrose Hall was the most common for freshmen. The \$62.50 room, in Stadium Hall was the most common with sophomores. It must be remembered, however, that students do not always have a choice of rents. They must take what is available at the time they apply for a dormitory room.

Tuition, which fluctuated least of all, ranked third in amount as an expenditure with freshmen and second with sophomores. For the two classes tuition accounted for approximately 15 per cent of the total yearly average.

TABLE XXX

THE AMOUNT SPENT FOR ROOM RENT BY RESIDENCE HALL  
FRESHMEN AND SOPHOMORE MALE STUDENTS

| Room Cost<br>Per Quarter | Freshmen              |                            | Sophomores            |                            |
|--------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                          | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$85.00                  | 9                     | 25.7                       | 9                     | 32.1                       |
| 79.50                    | 15                    | 42.9                       | 3                     | 10.7                       |
| 62.50                    | 11                    | 31.4                       | 16                    | 57.2                       |
| Total                    | 35                    | 100.0                      | 28                    | 100.0                      |

## VI. ENTERTAINMENT

Freshmen rated ~~entertainment~~ as their second highest expense, and sophomores ranked it fifth. As mentioned earlier, freshmen may be awed with college life. This fascination lends itself to superfluous spending on entertainment during the first year in college. Many times these high spenders have to leave school because of poor grades. But when these freshmen become sophomores they seem to have a more complete understanding of college life, and consequently entertainment loses its high rating. This is true not only for sophomores but also for juniors and seniors.

However, a substantial amount was spent for this item by both classes. Collectively, the yearly total was \$13,599.61. Freshmen averaged \$259.98 and sophomores \$160.73 annually. These averages accounted for 15.5 per cent of the freshmen yearly average total and 10.7 per cent of the sophomore yearly average total. The manner in which freshmen and sophomore men spent their money for ~~entertainment~~ during a period of one month is shown in Table XXXI.

Fraternity functions were the number one expense item, and beverages were the second highest monthly expenditure for freshmen. Sophomores also mentioned the above two items as their two highest ~~entertainment~~ cost, but in reverse order--beverages first and fraternity functions second. For both, sports ~~entertainment~~ was the third highest expense. Movies also accounted for a fairly substantial amount and ranked fourth in both classes.

**TABLE XXXI**

**THE TOTAL AMOUNT SPENT EACH MONTH ON ENTERTAINMENT BY RESIDENCE HALL  
FRESHMEN AND SOPHOMORE MALE STUDENTS**

| Item                 | Freshmen                   |                                | Sophomores                 |                                |
|----------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|
|                      | Amount Spent<br>Each Month | Monthly Average<br>Per Student | Amount Spent<br>Each Month | Monthly Average<br>Per Student |
| Sports entertainment | \$211.00                   | \$6.03                         | \$89.50                    | \$3.20                         |
| Movies               | 149.00                     | 4.25                           | 88.20                      | 3.15                           |
| Magazines            | 57.75                      | 1.65                           | 30.05                      | 1.07                           |
| Paperback (books)    | 19.75                      | .56                            | 10.95                      | .39                            |
| Books                | 11.00                      | .31                            | 10.50                      | .38                            |
| Beverages            | 286.90                     | 8.19                           | 163.65                     | 5.84                           |
| Fraternity functions | 302.00                     | 8.63                           | 100.50                     | 3.59                           |
| Phonograph records   | 33.10                      | .94                            | 34.00                      | 1.21                           |
| Total                | \$1,070.50                 | \$30.56                        | \$527.35                   | \$18.83                        |

## VII. MISCELLANEOUS EXPENSES

Of the yearly average total, approximately 3 per cent was spent for personal grooming by freshmen and sophomore men residence hall students. The yearly averages were \$49.76 for the freshmen and \$46.07 for the sophomores. These averages appear to be rather low but one must not forget that some personal grooming items purchased by men students last awhile. For example, a 79¢ can of shaving cream may last from three to four months.

Laundry and dry cleaning represented roughly 5 per cent and 4 per cent of the total yearly average expenses for freshmen and sophomores, respectively. The first-year students averaged \$83.55 for this item, and sophomores, less, or \$64.51. These averages were considerably higher than those of lower division women students, but when shirts have to be laundered at the going rate of 25¢ a shirt, this definitely influences this item.

## VIII. SUMMARY

The estimated yearly average for freshmen male students was \$1,472.85, and the calculated yearly average was \$1,677.45. Sophomore male students estimated yearly average was \$1,326.07, and the calculated average was \$1,500.44. The reasons these differences existed between estimated and calculated figures are: first, inaccurate estimates by the students, and second, the absence of records as to the amounts spent. Most male students seem to under-estimate expenses. The calculated expense range from \$1,500 to \$1,799 was the mode for freshmen, while

for sophomores it was from \$1,200 to \$1,499.

Food, entertainment, and tuition were the three major expenses for freshmen males, accounting for approximately 62 per cent of total cost. The top three items of expenditure for sophomores were food, tuition, and room rent, which represented exactly 65 per cent of the total cost. Entertainment was the only item which showed any appreciable change between the two classes. The percentages of total cost spent by freshmen and sophomores for entertainment were 15.5 and 10.7, respectively. There was little difference, however, between the percentages spent by these two classes for the other seven items.

During the 1959-60 school year these two lower division male classes (sixty-three) spent \$100,723.00 for food, clothing, entertainment, room rent, tuition, textbooks and supplies, laundry and dry cleaning, and personal grooming.

## **CHAPTER VI**

### **AN ANALYSIS OF THE SPENDING HABITS OF JUNIOR AND SENIOR MALE STUDENTS LIVING IN RESIDENCE HALLS**

In this chapter the analysis and examination of the spending habits of junior and senior male residence hall students is given. Of the 126 junior male students living in dormitories, twenty, or 15.9 per cent, returned questionnaires. Of the fifty-six senior male students in residence halls, eight, or 14.3 per cent, replied.

#### **I. ESTIMATED TOTAL EXPENSES**

Presented in Table XXXII are the estimated total expenses for junior and senior male students. Expense range from \$1,200 to \$1,499 was the mode for both classes with eleven juniors (55.0 per cent) and three seniors (37.5 per cent). The median for junior male students was \$1,400 and their estimated yearly average, \$1,370. For senior men students the median was \$1,600 and their estimated yearly average, \$1,487.50. The highest amount reported was \$1,800 and \$2,200 for juniors and seniors, respectively. The lowest amount reported was \$1,000 for juniors and \$900 for seniors.

A comparison of the preceding two averages with the medium expense figure (\$1,055) published in the University catalog indicates that the University sum was substantially lower than the estimated yearly averages for both groups. The University figure excludes clothing, traveling expenses, pocket money, snacks, and various entertainment expenses.

TABLE XXII

**THE ESTIMATED ANNUAL TOTAL EXPENSE LEVELS OF RESIDENCE HALL  
JUNIOR AND SENIOR MALE STUDENTS**

| Range of Expenses<br>in Dollars | Juniors               |                            | Seniors               |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$2,100 - 2,399                 | 0                     | 0.0                        | 1                     | 12.5                       |
| 1,800 - 2,099                   | 1                     | 5.0                        | 1                     | 12.5                       |
| 1,500 - 1,799                   | 6                     | 30.0                       | 2                     | 25.0                       |
| 1,200 - 1,499                   | 11                    | 55.0                       | 3                     | 37.5                       |
| 900 - 1,199                     | 2                     | 10.0                       | 1                     | 12.5                       |
| Below 900                       | 0                     | 0.0                        | 0                     | 0.0                        |
| <b>Total</b>                    | <b>20</b>             | <b>100.0</b>               | <b>8</b>              | <b>100.0</b>               |

In view of this, the two estimated yearly averages would be similar to those appearing in the catalog.

## II. CALCULATED TOTAL EXPENSES

Expense ranges \$900 to \$1,199, \$1,200 to \$1,499, and \$1,500 to \$1,799 each contained six or a total of 90.0 per cent of the twenty junior respondents. This may be seen in Table XXXIII. These three expense ranges form a mode from \$900 to \$1,799. The mode for senior men students was the range from \$1,200 to \$1,499; this expense range contained three, or 37.5 per cent, of the seniors. The highest calculated total amount was \$1,961.00 for juniors and \$2,293.10 for seniors. The lowest calculated total amount was \$1,134.75 and \$990.25 for juniors and seniors, respectively.

A comparison of Tables XXII and XXXIII indicates that the distribution of senior male students was approximately the same in the various expense ranges. However, after comparing the distribution of junior students, it was learned that a marked difference occurred in certain expense ranges. To illustrate, only two, or 10.0 per cent, of the juniors estimated their yearly expenses to fall between \$900 and \$1,199. According to Table XXXIII, in which calculated expenses are shown, there were three times that number, or six (30.0 per cent). Eleven, or 55.0 per cent, of them estimated their annual expenses to be from \$1,200 to \$1,499. This was high when compared to the calculated amounts which indicated only six, or 30.0 per cent, did. Apparently the reason why some students under-estimated their expenses, while

TABLE XXXIII

**THE CALCULATED ANNUAL TOTAL EXPENSE LEVELS OF RESIDENCE HALL  
JUNIOR AND SENIOR MALE STUDENTS**

| Range of Expenses<br>in Dollars | Juniors               |                            | Seniors               |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$2,100 - 2,399                 | 0                     | 0.0                        | 1                     | 12.5                       |
| 1,800 - 2,099                   | 2                     | 10.0                       | 1                     | 12.5                       |
| 1,500 - 1,799                   | 6                     | 30.0                       | 1                     | 12.5                       |
| 1,200 - 1,499                   | 6                     | 30.0                       | 3                     | 37.5                       |
| 900 - 1,199                     | 6                     | 30.0                       | 2                     | 25.0                       |
| Below 900                       | 0                     | 0.0                        | 0                     | 0.0                        |
| <b>Total</b>                    | <b>20</b>             | <b>100.0</b>               | <b>8</b>              | <b>100.0</b>               |

others over-estimated theirs, is that many of them do not make an effort to determine how much they are spending. When there is a bill to be paid, a check is written, and when there is additional money needed in the checking account, a letter is written home.

The calculated medians were \$1,410.00 for juniors and \$1,497.25 for seniors. The calculated averages were \$1,429.90 and \$1,500.37 for juniors and seniors, respectively. Seniors surpassed juniors in both figures, but not by any large amount. The difference between the two averages was \$70.47 and the two medians, \$87.25. These moderate variances may be attributed to additional spending by these graduating seniors on such items as class rings, engagement rings, and graduation expenses.

In Table XXXIV is the calculated total expenses during the 1959-60 school year for junior and senior male residence hall students. This table shows how much the students spent for food, tuition, rent, clothing, entertainment, textbooks and supplies, laundry and dry cleaning, and personal grooming. It also contains the yearly average for each item per student and what per cent of the total yearly average goes towards each of the eight items.

### III. FOOD

Again, food was the number one expense item--as it has been for all classes. Junior men students spent a total of \$10,347.75 during the 1959-60 school year for this item. Their yearly average was \$517.39 per student, which accounted for 36.2 per cent of the total yearly average. Senior men students spent \$4,613.63 and their yearly average

was \$576.63, which represented 38.4 per cent of the total average. The reader may notice that each year the percentage spent for food increased. In review, the approximate percentages spent for this item were 32 per cent for freshmen, 35 per cent for sophomores, 36 per cent for juniors, and 38 per cent for seniors. This upward trend may be credited to: (1) the student's becoming older and realizing the importance of a well-balanced diet, and (2) the upper classmen's paying frequently for their date's meals. When filling out their questionnaires, some girls mentioned that they ate at fraternity houses repeatedly.

The average weekly amount spent for food was \$14.78 and \$16.48 for juniors and seniors, respectively. Shown in Tables XXXV and XXXVI is the distribution of these upper division male students as to the amounts spent weekly for the three meals of the day, plus snacks. Considering junior male students first, there were four, or 20.0 per cent, who did not eat breakfast. Price range from \$1.01 to \$2.00 was the mode with seven, or 35.0 per cent, of the respondents. Only one senior failed to eat breakfast, and as with juniors the price range from \$1.01 to \$2.00 was the mode with three, or 37.5 per cent, of those surveyed. Ten, or 50.0 per cent, of the juniors spent more than \$2.00 but less than \$4.00 each week for lunch, and no junior student missed eating this meal. When seniors bought their lunch, four, or 50.0 per cent, of the total spent from \$5.01 to \$6.00 weekly for this item. For dinner the price range \$6.01 to \$7.00 was the most common with both classes containing ten, or 50.0 per cent of the juniors, and six, or 75.0 per cent of the seniors.

#### IV. CLOTHING

Clothing accounted for 10.2 per cent of the total yearly average for juniors and 10.0 per cent for seniors. The juniors' annual average was \$146.25, while seniors averaged \$150.63 per year. Together these twenty-eight male residence hall students spent \$4,130 for clothing during the 1959-60 academic year. Presented in Table XXXVII is the distribution of juniors and seniors as to the amount spent annually for clothing.

The price range from \$100 to \$199 was the mode for juniors and contained twelve, or 60.0 per cent of those surveyed. For seniors, the price ranges from \$100 to \$199 and under \$100 each contained three, or 37.5 per cent of the respondents. No upper classman said he spent more than \$300 a year for this item. This, however, was not the case with lower division men classes, because in Table XXVII it may be seen that there were seven freshmen and one sophomore who spent more than \$300 yearly for clothing. A reason why juniors and seniors spent less than lower division male students is that purchases made during the earlier college years did not need replacing and remained fashionable.

Shown in Tables XXXVIII and XXXIX is the per cent of clothes dollar spent by junior and senior male students in and out of Knoxville. Forty-five per cent of the junior men students spent less than 10 per cent of their clothes dollar in Knoxville. And, as might be expected, fifty-five per cent bought more than 90 per cent of their clothes out of Knoxville.

TABLE XXXVII

**THE ANNUAL CLOTHING EXPENDITURES OF RESIDENCE HALL  
JUNIOR AND SENIOR MALE STUDENTS**

| Range of Expenses<br>in Dollars | Juniors               |                            | Seniors               |                            |
|---------------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                                 | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$200 - 299                     | 3                     | 15.0                       | 2                     | 25.0                       |
| 100 - 199                       | 12                    | 60.0                       | 3                     | 37.5                       |
| Below 100                       | 5                     | 25.0                       | 3                     | 37.5                       |
| <b>Total</b>                    | <b>20</b>             | <b>100.0</b>               | <b>8</b>              | <b>100.0</b>               |

Four, or 50.0 per cent, of the seniors reporting spent less than 20 per cent of their clothes dollar in Knoxville, and like the juniors many (50.0 per cent) of them bought most of their wardrobe needs out of Knoxville. In view of this, local men's haberdashers are plagued with the same problem that confronted many of the local women's shops--that of not obtaining a reasonable share of the student's clothes dollar. If merchants of Knoxville men's stores wish to secure a higher percentage of the clothes dollar spent by residence hall male students, they may: (1) try to obtain the R.O.T.C. altering uniforms contract to create a flow of customers into the store; (2) create a favorable consumer image by charging a minimum fee for alterations when goods are purchased elsewhere; (3) employ members of large fraternities to sell merchandise to fellow fraternity members as well as to classmates; (4) use direct mail advertising to students informing them that the latest college fashions have arrived and how convenient it would be to buy them in Knoxville; and (5) write to parents informing them that they may open a charge account for their son.

Nineteen, or 95.0 per cent, of the juniors paid cash regardless of where they bought their clothes. None of the senior male students charged clothing purchases in Knoxville. But five, or 62.5 per cent, of them used either their own or family charge account when buying clothes outside of Knoxville. Two main reasons why credit sales were higher elsewhere are: (1) access to family charge accounts, and (2) a feeling of allegiance to home town stores.

## V. RENT AND TUITION

According to Table XL, the \$62.50 room was the most common with both junior and senior male students. Eleven, or 55.0 per cent, of the juniors and four, or 50.0 per cent, of the seniors preferred this type of accommodation. However, it could have been that this was the only type of room available when these students requested a room in a dormitory. One junior and senior received their room rent in exchange for working as residence hall counselors. These positions are available only to upper classmen. Rent represented 14.2 per cent of the juniors total yearly average and for seniors, 12.6 per cent.

Tuition ranked second as an expense item with both classes. This item accounted for approximately 16 and 18 per cent of the total cost for juniors and seniors, respectively.

## VI. ENTERTAINMENT

During the 1959-60 school year, roughly \$4,000 was spent for entertainment by these upper division male students. Juniors averaged \$146.97 per year and ranked this item fourth, while seniors spent \$132.65 annually and ranked it fifth. For juniors this item represented 10.3 per cent of the total yearly average and for seniors, 8.8 per cent. When comparing these percentages with lower division male classes, it may be noticed that there is a steady decline. Beginning with freshmen and continuing through with seniors, the percentages are approximately 16, 11, 10, and 9 per cent of the total yearly average. This decline may be attributed to the fact that as students become more

TABLE XL

THE AMOUNT SPENT FOR ROOM RENT BY RESIDENCE HALL  
JUNIOR AND SENIOR MALE STUDENTS

| Room Cost<br>Per Quarter | Juniors               |                            | Seniors               |                            |
|--------------------------|-----------------------|----------------------------|-----------------------|----------------------------|
|                          | Number of<br>Students | Per Cent of<br>Total Group | Number of<br>Students | Per Cent of<br>Total Group |
| \$85.00                  | 6                     | 30.0                       | 3                     | 37.5                       |
| 79.50                    | 2                     | 10.0                       | 0                     | 0.0                        |
| 62.50                    | 11                    | 55.0                       | 4                     | 50.0                       |
| 0.00                     | 1                     | 5.0                        | 1                     | 12.5                       |
| Total                    | 20                    | 100.0                      | 8                     | 100.0                      |

educated and mature they decide that every entertainment event, or magazine, or glass of beer with the boys is not necessary. For example, the monthly average spent for sports entertainment by residence hall male students dropped every year. Freshmen spent \$6.03, sophomores \$3.20, juniors \$2.55, and seniors \$1.31.

Table XII presents a breakdown of the yearly average figure by the amount spent monthly for each item. The four most popular entertainment expenses for both juniors and seniors were exactly alike but in different order. Juniors had them listed in this manner: fraternity functions, movies, beverages, and sports entertainment. Seniors ranked them in this order: beverages, movies, sports entertainment and fraternity functions. There was not a great deal of difference between the monthly averages spent by these two classes for movies or sports entertainment. However, for the other two expenditures there was some variance. Seniors averaged \$7.00 per month for beverages as compared to \$2.89 for juniors. And for fraternity functions the monthly averages for juniors and seniors were \$5.40 and \$1.25, respectively.

## VII. MISCELLANEOUS EXPENSES

Approximately 4 per cent of the total yearly average went towards laundry and dry cleaning for both classes. The yearly averages were \$62.79 for the junior men students and \$68.00 for seniors. The highest amount recorded for this item was \$136.00 per year, and the lowest was \$17.00. Personal grooming accounted for 3.1 per cent of the total yearly average for juniors and for seniors, 2.5 per cent. The average

TABLE XLI

THE TOTAL AMOUNT SPENT EACH MONTH ON ENTERTAINMENT BY RESIDENCE HALL  
JUNIOR AND SENIOR MALE STUDENTS

| Item                 | Juniors                    |                                | Seniors                    |                                |
|----------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|
|                      | Amount Spent<br>Each Month | Monthly Average<br>Per Student | Amount Spent<br>Each Month | Monthly Average<br>Per Student |
| Sports entertainment | \$51.00                    | \$2.55                         | \$10.50                    | \$1.31                         |
| Movies               | 83.00                      | 4.15                           | 33.25                      | 4.16                           |
| Magazines            | 16.50                      | .83                            | 2.60                       | .33                            |
| Paperback (books)    | 4.50                       | .23                            | .50                        | .06                            |
| Books                | 20.00                      | 1.00                           | 4.00                       | .50                            |
| Beverages            | 57.80                      | 2.89                           | 56.00                      | 7.00                           |
| Fraternity functions | 108.00                     | 5.40                           | 10.00                      | 1.25                           |
| Phonograph records   | 5.00                       | .25                            | 8.00                       | 1.00                           |
| Total                | \$345.80                   | \$17.30                        | \$124.85                   | \$15.61                        |

amount spent for this item during the school year by these two classes was \$43.02 for juniors and \$35.58 for seniors.

### VIII. SUMMARY

The estimated yearly average for junior residence hall male students was \$1,370.00, and the calculated yearly average was \$1,429.90. Senior male students estimated yearly average was \$1,487.50, and their calculated yearly average was \$1,500.37. The primary reason why a difference existed between the estimated and calculated averages was the absence of records as to the amounts spent.

There were three calculated expense ranges that contained six, or 30.0 per cent, of the junior respondents. They were expense ranges from \$900 to \$1,199, \$1,200 to \$1,499 and \$1,500 to \$1,799. The mode for senior male students was the expense range from \$1,200 to \$1,499 with three of 37.5 per cent of those surveyed.

Food, tuition, and room rent were the three major items of expenditure for both classes. These three items represented approximately 66 and 68 per cent of total cost for juniors and seniors, respectively. There was considerable similarity by both classes as to the percentages spent on each item.

Collectively, these twenty-eight upper division men students spent \$40,601.04 on food, tuition, room rent, clothing, entertainment, textbooks and supplies, laundry and dry cleaning, and personal grooming during the 1959-60 academic year.

## CHAPTER VII

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

#### I. SUMMARY

This chapter includes: (1) a comparison between this study and that conducted by the Office of Education; (2) an examination of the University market; and (3) conclusions and recommendations.

There appears to be a correlation between the cost of living index and the cost of a college education. When the Office of Education conducted its "Cost of Attending College" study in 1953, the cost of living index was 115.5, and the yearly average cost for students living in publicly controlled college operated dormitories was \$1,297. When "An Analysis of the Spending Habits of Residence Hall Students at the University of Tennessee" study was completed in 1960, the cost of living index was 127.5, and the yearly average cost was \$1,543.10. (From 1953 to 1960, there was a 10.4 increase in the cost of living index. A comparison of the 1953 national yearly average for residence hall students (\$1,297) with the 1960 yearly average for University of Tennessee residence hall students (\$1,543.10) reveals a 19.0 per cent increase between the two averages. ✓

These yearly averages indicate that from 1953 to 1960 college costs rose approximately 9.0 per cent more than living cost. There are, however, two factors that must be considered when comparing the percentage change in the cost of living and the percentage change in college

costs during this period. They are: (1) the \$1,297 average includes students in low-cost colleges attended predominantly by Negroes, thereby lowering the national average of dormitory students; and (2) it is also possible that the University of Tennessee dormitory students are heavy spenders when compared to dormitory students in other publicly controlled institutions. Both this study and the Office of Education study revealed that food, clothing, tuition, entertainment, and rent were the major items of expenditure for students in publicly controlled schools.

The total yearly average for male students in University residence halls was \$1,553.01 and for female students, \$1,538.33 during the 1959-60 academic year. However, individual student expenditures vary widely from the above averages. This study showed that the high and low figures for male students for one year were \$2,757.25 and \$690.08, respectively. For female students the high was \$2,804.50 and the low, \$670.90. Students were able to attend college on limited budgets because: (1) they economized when buying food or did not eat certain meals, such as breakfast; (2) they rented inexpensive rooms or received their room rent in exchange for working as residence hall counselors; (3) they worked for their meals in the school cafeteria or faculty club; (4) they spent very little on snacks, refreshments, formals, and entertainment; (5) their wardrobe contained a limited assortment of clothes; and (6) some students economized by doing their own laundry at local laundromats or by sending it home.

Considering once again, the yearly average for men (\$1,533.01) and women (\$1,538.33), it is safe to assume that the average cost of a four-year program for either sex will be approximately \$6,000. But as previously shown there are some students who will spend far above this, while there will be others who will spend much less. The two most common total expense ranges were from \$1,200 to \$1,499 and from \$1,500 to \$1,799.) Of the 280 students surveyed, the former contained 80, or 28.6 per cent, while the latter contained 90, or 32.1 per cent.

Food was the highest expense for residence hall students. Together these 280 students spent \$138,251.65 during the 1959-60 school year, an average on a yearly basis of \$493.76 per student. ✓  
Men devoted more money to this item than did women.

Clothing was the second highest expense. Female students averaged \$287.30 per year, while male students averaged \$171.65 annually. Collectively, these residence hall students spent \$69,920 for this item. Close behind clothing was tuition; the yearly average spent for this item was only \$3.28 less than the average spent for clothes. Room rent was fourth, accounting for approximately 13.0 per cent of the total yearly average.

Entertainment, which ranked third with other students in publicly controlled institutions, was fifth with residence hall students. Male students spent \$193.41 per year for entertainment, while female students spent \$146.45. Fraternity functions, beverages, and movies were the major expense items for the men students, while sorority functions, and beverages represented the major items of expenditure for female students.

When the University opens its new residence hall next year, the total number of dormitory students will be approximately 2,700. These additional students will offer Knoxville merchants a tremendous new source of income. Since tuition, room rent, and textbooks and supplies will be of minor significance to these merchants, they will not be considered a part of the University market. Only food, clothing, entertainment, personal grooming, and laundry and dry cleaning will be included.

The total amount spent during the 1959-60 academic year by residence hall students (280) for food, clothing, entertainment, personal grooming, and laundry and dry cleaning was \$283,968.48, a yearly average of \$1,014.17 per student. If \$1,014.17 was the average spent during the 1959-60 school year, and for illustration purposes will be nearly the same amount next year, these 2,700 residence hall students will be spending approximately \$2,700,000 for the above five items. There will be some money spent at home, but for industrious Knoxville merchants the opportunity for added sales is "just around the corner."

However, there appears to be some unfavorable factors for certain Knoxville retailers. For example, 153, or 54.6 per cent, of the respondents reported that they bought less than 30.0 per cent of their clothes in Knoxville. It seems that after a student has been at the University for two or more years that the percentage spent for clothing, both inside and outside of Knoxville, should change more than it does. It does not, and a plausible explanation for this is that Knoxville retailers are either unaware of this market or do not know how to reach it. These merchants fail to realize that 280 students spent, in one year, \$69,920

for clothing, or a yearly average of \$249.71. When this average (\$249.71) is applied to the 2,700 students who will shortly be on the University campus, the total potential that will be spent for clothing amounts to \$674,217.00 per year. If Knoxville merchants can secure fifty per cent of this potential, a significant increase in sales volume will result. The future of Knoxville merchants dealing in personal services and those offering food and drink for sale will continue to be stable and more profitable.

## II. CONCLUSIONS

- ✓ 1. The cost of attending the University of Tennessee for a residence hall student during the 1959-60 academic year averaged \$1,543.10. ✓
2. Male students spent more than female students in attending the University.
3. Student budgets ranged from a low of \$670 to a high of \$2,800 per year.
4. The pattern of spending by male and female students differed significantly on clothing, personal grooming, and laundry and dry cleaning. The yearly average per cent spent by male students was 10.7 per cent for clothing, 2.9 per cent for personal grooming, 4.6 per cent for laundry and dry cleaning. For female students the yearly average percentages were 18.3 per cent for clothing, 4.8 per cent for personal grooming and 2.3 per cent for laundry and dry cleaning.

5. Educational cost (tuition, books, and supplies) accounted for 21.5 per cent of the yearly average per student while living cost represented 78.5 per cent.
6. The approximate total average for a four-year program at the University is \$6,000.
7. There appears to be a correlation between the cost of living index and college expenses.
8. Tuition or fees are an important expense item.
9. Food remains the number one item of expenditure and clothing the number two for residence hall students at the University of Tennessee as well as for those in other publicly controlled institutions.
10. There is considerable similarity between University of Tennessee residence hall students and students in other public institutions as to the ranking of expenditures.
11. The University market will continue to increase. However, the amount students spend in Knoxville will largely depend upon the ability of local merchants to appeal to this market.
12. Knoxville clothing merchants are not obtaining as much student business as is possible.

### III. RECOMMENDATIONS

1. Recommendations to University officials:
  - (a) List the eight items of expenditure in the University catalog and give the yearly average per item. This will provide parents and prospective students with a

more complete understanding of college expenses.

- (b) Encourage students to eat all of their meals in University operated cafeterias.
- (c) Encourage similar studies to be conducted in the future. This will enable University officials to record percentage changes that have occurred in the yearly average as well as the eight items of expenditure.
- ✓ (d) Have the findings of this study made known or available to parents who have children in the University so that they may compare their children's spending with the overall averages.
- (e) Make it known to students in lower income family groups that it is possible to attend the University for approximately \$700 per year.

## 2. Recommendations to Knoxville merchants:

- ✓ (a) Advertise consistently to these students through newspaper, radio, and direct mail.
- ✓ (b) When feasible employ University students to work on campus.
- (c) Encourage parents to open limited charge accounts for their son and/or daughter.
- (d) Conduct fashion shows in sorority rooms or in the student center to appeal to female students.
- (e) Display men's clothing in fraternity houses.

## 3. Recommendations to parents:

- ✓ Take a more active interest in their children's spending habits.

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## **APPENDIX**

TABLE XLII

See p. 20

**TOTAL EXPENDITURES OF 280 MALE AND FEMALE RESIDENCE  
HALL STUDENTS, 1959-60** ( $5\frac{1}{2}$  mo.)

1974  
\$  
per  
mo.12  
mos.

| Item                       | Total Amount<br>Spent | Average       |                   | Per Cent of    |                |        |
|----------------------------|-----------------------|---------------|-------------------|----------------|----------------|--------|
|                            |                       | per mo.       | quarters          | Per Student    | Total Expenses |        |
| Food F                     | \$138,251.65          | 58.09         | \$493.76          | 658.35         | 32.0           | 106.74 |
| Clothing C                 | 69,920.00             | 29.38         | 249.71            | 332.95         | 16.2           | 44.66  |
| Tuition T                  | 69,000.00             | 28.99         | 246.43            | 328.57         | 16.0           |        |
| Rent R                     | 55,299.00             | 23.24         | 197.50            | 263.34         | 12.8           |        |
| Entertainment E            | 45,279.31             | 19.02         | 161.71            | 215.61         | 10.5           | 29.15  |
| Textbooks and supplies Tx. | 23,800.00             | 10.00         | 85.00             | 113.33         | 5.5            | 15.33  |
| Personal grooming P        | 17,771.58             | 7.47          | 63.47             | 84.63          | 4.1            | 11.38  |
| Laundry and dry cleaning L | 12,745.94             | 5.35          | 45.52             | 60.69          | 2.9            | 8.36   |
| <b>Total</b>               | <b>\$432,067.48</b>   | <b>181.54</b> | <b>\$1,543.10</b> | <b>2057.47</b> | <b>100.0</b>   |        |

|      |                                 |           |                          |
|------|---------------------------------|-----------|--------------------------|
| I.   | average Total Expenditures      | \$ 514.37 | per quarter per student  |
| II.  | " " " "                         | # 2057.47 | per 4 quarters per stud. |
| III. | " exclusive of R. and T.        | # 1465.56 | "                        |
| IV.  | " exclusive of R, T, and L.     | # 1404.87 | "                        |
| V.   | " exclusive of R, T, L, and P.  | # 1320.24 | "                        |
| VI.  | " exclusive of R, T, L, P, & F. | # 661.89  | "                        |

## QUESTIONNAIRE

**Note:** Please answer EACH question carefully and notice if the question states either WEEK, MONTH OR YEAR.

1. How much do you usually spend on the following each WEEK?

- (a) Breakfast \_\_\_\_\_
- (b) Lunch \_\_\_\_\_
- (c) Supper \_\_\_\_\_
- (d) Snacks \_\_\_\_\_

2. What per cent of your clothes dollar is spent in

- (a) Knoxville \_\_\_\_\_
- (b) Elsewhere \_\_\_\_\_ (Figures should total 100 per cent)

3. How much do you usually spend for buying clothes each YEAR both in Knoxville and elsewhere:

Check one of the following:

- (a) Under \$100.00 \_\_\_\_\_
- (b) \$100.00 to \$199.00 \_\_\_\_\_
- (c) \$200.00 to \$299.00 \_\_\_\_\_
- (d) \$300.00 to \$399.00 \_\_\_\_\_
- (e) \$400.00 to \$499.00 \_\_\_\_\_
- (f) \$500.00 \_\_\_\_\_

4. When you purchase clothes in Knoxville, do you usually

- (a) Pay cash \_\_\_\_\_
- (b) Charge \_\_\_\_\_

5. When you purchase clothes elsewhere, do you usually

- (a) Pay cash \_\_\_\_\_
- (b) Charge \_\_\_\_\_

6. How much rent do you pay each QUARTER \_\_\_\_\_?

7. Approximately how much do you spend on laundry and dry cleaning each MONTH \_\_\_\_\_?

8. Approximately how much do you spend on personal grooming each MONTH \_\_\_\_\_?  
Include such things as: toothpaste, soap, cosmetics, haircuts, etc.

9. Approximately how much do you spend on the following each MONTH?  
(Answer ALL parts either with correct figure or 0)

- (a) Sports entertainment \_\_\_\_\_
- (b) Movies \_\_\_\_\_
- (c) Magazines \_\_\_\_\_
- (d) Pocket (paperback) books \_\_\_\_\_
- (e) Books (NOT TEXTBOOKS, best sellers, etc.) \_\_\_\_\_
- (f) Beverages \_\_\_\_\_
- (g) Fraternity or sorority functions \_\_\_\_\_
- (h) Phonograph records \_\_\_\_\_

10. Approximately what are your total expenses for the YEAR; include everything--tuition, textbooks, meals, clothes, rent, etc.

11. Please check the following:

- (a) Male \_\_\_\_\_ or female \_\_\_\_\_
- (b) Freshman \_\_\_\_\_, Sophomore \_\_\_\_\_, Junior \_\_\_\_\_, Senior \_\_\_\_\_, or Graduate student \_\_\_\_\_
- (c) Tennessee student \_\_\_\_\_ or out-of-state \_\_\_\_\_
- (d) College \_\_\_\_\_ (Example: Agriculture, Business Administration)