

# The Ledger

Federal Reserve Bank of Boston's Economic Education Newsletter

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**Are we better off  
than we were?**

# The Ledger

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Digital Vision/Getty Images

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## editor's note

# Are we better off than we were?

**By comparison with the conveniences and comforts widely available in developed economies at the end of the 20th century, everyday life two centuries ago was most akin to what we know today as “camping out.”**

—Richard A. Easterlin  
“The Worldwide Standard of Living Since 1800”  
*Journal of Economic Perspectives*, Winter 2000

**Almost without fail, one generation’s indulgence becomes the next generation’s necessity. Thin buttons, window glass, rugs, fermented juice, the color purple, door handles, lace, enamel, candles, pillows, mirrors, combs, umbrellas.”**

—James B. Twitchell  
Quoted in “Burgher Deluxe,” by Sandra Tsing Loh  
*The Atlantic*, December 2003

**The good old days were “good” because we were all younger back then.**

—Anonymous



Andersen Ross/Getty Images

Americans are healthier, wealthier, and wiser (or at least more educated) than ever.

### Healthier

- An American born in 1900 could expect to live 47 years. An American born in 2000 could expect to live past 77.

### Wealthier

- The U.S. homeownership rate hit a record high of 69 percent in 2004.
- Between 1900 and 2000, the number of motor vehicles registered in the United States went from 8,000 to more than 221 million, most of which are safer, cleaner, better-equipped, and more reliable than ever before.

### And maybe wiser

- In 1910, only 13.5 percent of the U.S. population had graduated from high school, but by 2000 more than 84 percent were high school grads.

So, why do we sometimes wonder if we’re really better off or happier than our parents or grandparents were? With all the things we have, all the progress we’ve made, and all the comforts we enjoy, why should there be any doubt whatsoever?

And let’s not forget one of the oldest questions of all: Can we buy happiness?

These are not, strictly speaking, questions of pure economics. But they’re worth exploring because our response to them will influence how we choose to spend our time, money, and energy—not only in our personal lives but in a larger societal context as well.

One last thing before we begin: Although we’re raising these questions, we can’t answer them for you. Ultimately, we each need to find our own answers . . . and that can take a lifetime. ■



# The survey says . . .

Are things better or worse than they used to be? Take this survey to learn more about the differences in living standards over time.



July 4, 1893, Medford, Massachusetts. Courtesy of Society for the Preservation of New England Antiquities.

**This survey can help you figure out if you believe things are better or worse than they used to be.**

## Part 1. What do you think?

Part 1 has no right or wrong answers.

1. American life is physically easier than it was in 1900.

- ☐ Strongly agree
- ☐ Agree somewhat
- ☐ Disagree somewhat
- ☐ Strongly disagree

2. Americans are happier now than they were in 1900.

- ☐ Strongly agree
- ☐ Agree somewhat
- ☐ Disagree somewhat
- ☐ Strongly disagree

3. Americans are happier now than they were in 1960.

- ☐ Strongly agree
- ☐ Agree somewhat
- ☐ Disagree somewhat
- ☐ Strongly disagree

4. The next generation of Americans will live better than we do.

- ☐ Strongly agree
- ☐ Agree somewhat
- ☐ Disagree somewhat
- ☐ Strongly disagree

5. On the whole, how satisfied are you with the life you lead?

- ☐ Very satisfied
- ☐ Fairly satisfied
- ☐ Not very satisfied
- ☐ Not at all satisfied

## Part 2. Just the facts

The next 12 questions highlight some of the ways in which everyday life has changed over the years. (The answers are on page 24.)

1. In 2000, more than 99 percent of all U.S. households had electricity. In 1900, the number was approximately \_\_\_ percent.

- A. 3
- B. 13
- C. 23
- D. 33

2. In 1900, approximately \_\_\_ percent of all births in the U.S. took place in hospitals.

- A. 5
- B. 25
- C. 45
- D. 65

3. In 1900, fewer than 6 percent of married American women worked outside the home. By the year 2000, the number had risen to just over — percent.

- A. 30
- B. 40
- C. 50
- D. 60

4. Without running water, housewives in the late 1800s had to haul — gallons a year into the kitchen, laundry, and bath.

- A. 1,000
- B. 5,000
- C. 10,000
- D. 20,000

5. In 1900 the average American workweek was — hours.

- A. 69
- B. 59
- C. 49
- D. 39

6. Today, it takes approximately 4 hours to drive from Boston to New York. In 1800, the trip took just over — by stagecoach.

- A. one day
- B. two days
- C. three days
- D. four days

7. In 1929, Americans spent 23.5 percent of their disposable household income on food (groceries and meals eaten away from home). In 2002, we spent approximately — percent.

- A. 5
- B. 10
- C. 20
- D. 30

8. In 1920, Americans slept an average of 8.8 hours per night. In 2000, we averaged — hours per night.

- A. 5.9
- B. 6.9
- C. 7.9
- D. 8.9

9. In 1990, there were approximately 5.3 million cell phone subscribers in the U.S. By the end of 2004, there were approximately — million.

- A. 8.5
- B. 18.5
- C. 80.5
- D. 180.5

10. Almost 20 million American kids attended high school proms in 2003. They spent an average of \$638 each — or more than \$1200 per couple. Question: In how many of the world's 208 countries did people have an average annual income of \$1200 or less in 2003?

- A. 20
- B. 40
- C. 60
- D. 80

11. The percentage of America's grade-school children that walked or pedaled a bike to class went from 60 percent in the 1960s to — percent in 2003.

- A. 13
- B. 23
- C. 33
- D. 43

12. According to the web site [toiletpaperworld.com](http://toiletpaperworld.com), which one of the following items was NOT used as "toilet paper" in early America?

- A. leaves
- B. corncobs
- C. mussel shells
- D. the frayed end of an old anchor cable



Courtesy of Society for the Preservation of New England Antiquities.

# Catching Swifty:

## *When our dreams become reality*

*Note: Swifty is the mechanical rabbit that sets the pace at dog tracks, and no matter how fast the dogs run, they never catch him. Except for this one time...*

The greyhound had just finished a routine workout and couldn't believe his good fortune. There stood his longtime quarry. Motionless!

Before you could say "daily double," he broke away from his handler and . . . chomp! He'd finally caught Swifty.

A split-second after that, he keeled over and breathed his last.

The official cause of death was listed as "heart failure," but all the old-timers at the track knew better. The poor dog had died of disappointment.

You wonder what was going through his head as he sank his teeth into the mechanical rabbit. Was there an instant when he realized he'd spent the better part of his life panting after a fake?

Maybe the story is just another urban legend. Who knows? In the end, it really doesn't matter because lessons are where we find them, and this one seems especially well-suited to our times.

We live in an age when more of us than ever before have a chance to "catch Swifty." Our overall level of material wealth and the variety of choices available to us exceed the wildest dreams of our ancestors.

Yet we also live with greater potential for disappointment than they did. We can catch Swifty, but what if he doesn't taste as sweet as we'd hoped? What if we go to school for 15 years and then hate being a lawyer? What if we move to an upscale neighborhood and then miss our old neighbors? What if we spend a small fortune on a "dream vacation" only to discover that our destination isn't the paradise we'd imagined?

Of course, maybe these concerns are simply a measure of how far we've come. Our great-grandparents would have traded their problems for ours in a heartbeat.

For most of human history, scarcity was the norm, and lack of choice was the rule. If

we'd asked people in 1800 if more material wealth would make them happy, they would have answered with an unambiguous "yes." And then they probably would have told us to stop wasting their time with foolish questions.

The same is true for the variety of choices we have in our daily lives. Abundance of choice was seldom an issue in the pre-industrial world. For most people, the future course of life was set at birth, and their only real option was to make the best of whatever came their way.

The small decisions that occasionally paralyze us – What should I wear today? What should I have for dinner? Where should I go on vacation? – rarely, if ever, gave our pre-industrial ancestors pause. Their wardrobes were sparse, their diet was limited, and their free time was almost nonexistent.

By way of comparison, we need only walk into a supermarket or a clothing store to see how much more varied modern life is. And the variety isn't limited to the choices we make as consumers. When it comes to choosing how we want to live our lives, we have lots of options. We don't have to follow in the footsteps of our mothers and fathers if we don't want to. Nor do we have to spend our entire lives within a few miles of where we were born.

The downside, however, is that we have to cope with the anxiety and uncertainty that can come with making choices and pursuing dreams. And all too often we never really know if we've chosen wisely and pursued the dream that's right for us until after we've "caught Swifty" and taken our first bite.

Which is why it's worth taking the time and trouble to figure out what has genuine value to us and why it's worth asking ourselves if acquiring more stuff will make us happier than our grandparents were, or if "GDP per person" is the only way, or even the best way, to measure how well we're living.



John D. Eddy in Butte, Montana, with his prizewinning greyhound dog, 1942. Photograph by Russell Lee. Courtesy of Library of Congress Prints and Photographs Division.





# Can we Buy happiness?

James Darell/Getty Images

Can we buy happiness? Will more wealth make us happier?

Few questions are older or tougher to resolve. Which is why we wouldn't dream of trying to answer them for you. Instead, we'll offer a few thoughts to get you started on finding your own answers.

Almost everyone agrees that it's difficult, if not impossible, to be happy in a state of abject poverty. When you don't know where your next meal is coming from, survival is a more immediate concern than happiness. "It's a kind of spiritual snobbery that makes people think they can be happy without money," is how author and existentialist Albert Camus put it.

But how much money? And is there a point after which the money won't buy additional happiness?

One school of thought holds that the amount of money it takes to make us happy depends on how much wealth others have. Our level of wealth in absolute terms matters less than our ability to stay ahead of the Joneses. Economist Robert Frank observes that this is more or less the view H.L. Mencken

took when he defined wealth as "any income that is at least one hundred dollars more a year than the income of one's wife's sister's husband."

Frank has a different take on the link between money and happiness. "Considerable evidence suggests that if we use an increase in our incomes, as many of us do, simply to buy bigger houses and more expensive cars, then we do not end up any happier than before," writes Frank.

To support this view, he and others point to findings that "the average satisfaction level reported by survey respondents in Japan remained essentially unchanged between 1958

and 1986, a particularly striking finding in view of the fact that per capita income rose more than fivefold during that period."

In part, says Frank, that's because we "adapt swiftly not just to losses but also to gains." But he also contends that an increase in our absolute level of income can have an impact on happiness — depending on how we spend it:

If we use an increase in our incomes to buy more of certain inconspicuous goods — such as freedom from a long commute or a stressful job — then the evidence paints a very different picture. The less we spend on conspicuous consumption goods, the better we can afford to alleviate congestion; and the more time we can devote to family and friends, to exercise, sleep, travel, and other restorative activities. On the best available evidence, reallocating our time and money in these and similar ways would result in healthier, longer — and happier — lives.

So, what's the answer? Can we buy happiness or not?

When all is said and done, the answer just might be that no single answer applies to everyone. Some of us will be at our happiest when we're out shopping to fill our oversized houses with more stuff — regardless of how hard we have to work to get it. (And we'll really enjoy having the stuff, too.) Others of us will be at our happiest when we're out for a weekend walk in the woods, content in the knowledge that we don't need to spend our Saturdays working overtime in order to buy more stuff. ■

# Ten reasons why today might be better than the "Good Old Days"





## Reason 1

### You don't have to empty chamber pots or walk to the outhouse.

Before you set the time-machine dial for “the good old days,” try this exercise. We'll call it a “historical reenactment” of using an outhouse:

Get out of bed just before dawn on a February morning when the ground is blanketed by snow and the thermometer reads 25 degrees. Walk around to the backyard, as if you were heading to the outhouse, and . . . We're betting that most of you won't even make it out the door. But don't despair. There's an alternative. Grab a pot from the kitchen, and . . . oh, forget it. You wouldn't be happy in a world without indoor plumbing. Take our word for it.

Of course, if you had lived in 1800, when no one had a flush toilet, or 1900 when they were still a luxury, using outhouses and chamber pots would have been a normal part of everyday life. You wouldn't have been unhappy about it.



Outhouse. Courtesy of Library of Congress.

Unhappiness wouldn't set in until most of your neighbors had a flush toilet and you didn't. The same goes for running water, central heating, refrigeration, and all the other comforts of modern life that we sometimes take for granted.

## PERCENT OF OCCUPIED HOUSING UNITS IN U.S. WITH:

	1800	1900	1950	2000
Flush toilets	0	10	76	99
Central heat	0	8	50	94
Electricity	0	3	94	99
Refrigerators	0	0	80	99
Washing machines	0	0	47	81
Air conditioning	0	0	0	75

Sources: *The First Measured Century*, Theodore Caplow, Louis Hicks, and Ben J. Wattenberg, AEI Press, 2001.  
*Pursuing Happiness*, Stanley Lebergott, Princeton University Press, 1993.  
*Statistical Abstract of the United States*: 2002.  
*American Housing Survey*: 2001, U.S. Census Bureau.

## Reason 2

### You don't have to grow your own food, if you don't want to.

An old Guy Clark song tells us there are, “Only two things that money can't buy. That's true love and homegrown tomatoes.”

We're not sure about “true love,” but he was right about homegrown tomatoes. And for those of us that spend our days in offices, factories, and other indoor workplaces, growing our own tomatoes is a labor of love. But if we had to grow all our own food — if we had no other choice and our survival depended on the fickleness of nature — our enjoyment would diminish.

Over the past 200 years, the increase in agricultural productivity has freed most of us from the burden of growing our own food. And cheaper, faster transportation has given consumers access to more varieties of food at a lower cost.

Another plus: Thanks to thermostat-controlled ovens, microwaves, and refrigerators, we no longer need to spend as much of our day preparing the food we eat. One example: In 1900, only 25 percent of the bread consumed in the United States was commercially baked. (source: Harvey Green, *The Light of the Home*).

True, few things can compare with freshly baked, homemade bread, but it loses some of its appeal when you *have* to bake it, whether you want to or not.

## PERCENT OF LABOR FORCE WORKING IN AGRICULTURE

1800	1900	2000
73.7	40.2	2.3

Source: *Historical Statistics of the United States*, U.S. Census Bureau, and *Statistical Abstract of the United States*, 2001.

## Reason 3 Anesthesia, Antibiotics, and Immunization

If you ever get a chance to visit Plimoth Plantation, Old Sturbridge Village, Colonial Williamsburg, or any of the other living history

## FOOD EXPENDITURES

*Percent of Household Income*

	1929	2002
At home	20.3	6.2
Away from home	3.1	4.0
Total	23.4	10.2

Source: Economic Research Service, U.S. Department of Agriculture.



First public demonstration of anesthesia, Massachusetts General Hospital, 1846.  
Courtesy of Massachusetts General Hospital.

programs, better pre-natal care, municipal water and sewer projects, efficient trash management, automobile safety improvements, workplace safety programs, and smoking cessation campaigns have all led to measurable progress. Just look at the numbers:

- In 1920, measles killed 7,575 Americans. In 2000, there was one reported death from measles in the United States.

Source: U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES CENTERS FOR DISEASE CONTROL

- In 1900, 194 of every 100,000 U.S. residents died from tuberculosis. In 2000, the TB death rate was 5.8 per 100,000.

Source: U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES CENTERS FOR DISEASE CONTROL

- Since 1972, U.S. death rates from coronary heart disease have decreased more than 50 percent.

Source: *STATISTICAL ABSTRACT OF THE UNITED STATES: 1999* AND *STATISTICAL ABSTRACT OF THE UNITED STATES: 2002*

- At the beginning of the 20th century, for every

1,000 live births, six to nine U.S. women died of pregnancy-related complications. One hundred years later, the maternal mortality rate was less than 0.1 per 1,000 live births.

Source: U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES CENTERS FOR DISEASE CONTROL

- Since 1980, the U.S. infant mortality has fallen by 45 percent.

Source: "SMILE, THESE ARE GOOD TIMES. TRULY" *THE ECONOMIST*, 3/11/04

### But other health-related news is more open to interpretation . . .

- Use of cholesterol lowering statins in the U.S. quadrupled during the period from 1995/96 to 2001/02.

Source: U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES CENTERS FOR DISEASE CONTROL

From one perspective, you could say that our modern diet and sedentary lifestyle have led to a big increase in the number of Americans with dangerously high cholesterol levels. (Not a good thing.) But a more optimistic view might be that more Americans are undergoing cholesterol screening, and medical research has led to a drug that helps control high cholesterol.

- Use of antidepressant drugs in the U.S. tripled during the 1990s.

Source: U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES CENTERS FOR DISEASE CONTROL

You might see this statistic as yet another indication that modern life is incredibly stressful. (Not a good thing.) But there's also cause for optimism because more people are actively seeking help for depression, and

## U.S. WORKERS KILLED ON THE JOB

	1913	1970	2000
Number	23,000	13,800	5,200
Rate per 100,000 workers	61	18	4

Sources: Bureau of Labor Statistics and *Statistical Abstract of the United States*, 2002.



there's an effective form of treatment available to them.

- More than 45 million Americans were without health insurance in 2004. That's close to 16 percent of the U.S. population.

Source: U.S. CENSUS BUREAU

No matter how you look at it, this is not a good thing. The only bright spot is that access to affordable health care is a major national concern, and Americans are talking about how best to address the problem.

## Reason 4

### You don't have to spend your whole life in one place if you don't want to.

Ah, for the good old days when people lived in close-knit communities where everyone knew your name and people always looked out for one another. . . . And peeked out their windows to check on what you were doing . . . and poked their noses into your business . . . and put tremendous pressure on you to behave exactly as they did. (Hey, if you want the comfort of a close-knit community, you have to take the whole package.)

One advantage of living in the modern world is that we're not stuck in one place if we don't want to be. We don't think twice about driving 100 miles to go for a hike in the mountains or driving 50 miles to get a good deal on a TV or flying across the country to attend a wedding.



Ryan McVay/Getty Images

That's in sharp contrast to pre-industrial times when people often lived and died within a few miles of where they were born because travel was slow, costly, uncomfortable, and dangerous. There were no simple trips. A shopping excursion to a market town 10 miles away could turn into a daylong odyssey.

Travel conditions had a big impact on commercial life. Prices were high and selection was limited because the distribution of goods was expensive and time-consuming. Three examples:

- A ton of goods could be brought 3,000 miles from Europe to America for about nine dollars, and for the same sum it could be moved only 30 miles overland in this country.

Source: U.S. SENATE COMMITTEE REPORT, 1816

- In 1812, a freight wagon drawn by four horses took 75 days to travel from Worcester, MA, to Charleston, SC.

Source: *THE TRANSPORTATION REVOLUTION*, GEORGE ROGERS TAYLOR

- In the 1840s, the voyage from Boston to San Francisco took 150 to 200 days aboard a conventional sailing ship or 110 days by clipper ship. Today, commercial jets make the trip in under five hours.

Source: *THE TRANSPORTATION REVOLUTION*, GEORGE ROGERS TAYLOR



Courtesy of the Federal Highway Administration.



## TV WATCHING

*Average Daily Hours per Household with a TV*

1955	1965	1975	1985	2000
4.9	5.5	6.1	7.1	7.4

Source: U.S. Census Bureau

Until the mid-19th century, travelers were mainly people that needed to leave home to earn a living: sailors, whalers, trappers, itinerant peddlers. And, for the most part, they would have been bewildered by the notion of traveling for pleasure.

Railroads and steamboats gave pleasure travel a boost, but from about 1850 to 1950, travel, particularly foreign travel, was a pleasure reserved mainly for the well-to-do. The democratization of long-distance pleasure travel had to wait until the 1960s, when commercial jets began to have an impact on the cost of getting from point A to point B.

Today, when we hear people say they're going to Paris or some island paradise, we no longer assume they're related to someone named Vanderbilt, Rockefeller, or Gates. In fact, we've reached the stage where seasoned travelers sometimes grumble about overbuilding and overcrowding at popular vacation destinations.

But if you find yourself elbow-to-elbow with other tourists on your next trip to Venice or Honolulu, just remember this: If we were back in the days when those places were "unspoiled," chances are that you and I

probably wouldn't have been among the happy few traveling to them.

### Reason 5

**You can talk to almost anyone, anywhere, anytime.**

In 1800, news and information traveled at the speed of a rider on horseback or a sailing ship, which is to say, not very fast. By 1900, the telephone had increased the speed of information transfer, but fewer than 10 percent of U.S. households had a phone, and long distance calls were expensive, scratchy, hit-or-miss propositions.

Today, of course, we can exchange information in the time it takes to press "enter" on a keyboard or hit a speed-dial button on a cell phone. And unlike our ancestors, we're no longer limited to exchanging ideas with people who live nearby or accessing only the information in our local library. We can communicate instantly with those who share our interests, regardless of where they live, and we can do this conveniently and inexpensively.

For the most part, faster communication is a tremendous improvement that has increased our capacity to access information for commercial and scientific purposes or simply for the purpose of entertaining ourselves. But there is a downside. Mobile phones and e-mail can sometimes serve as an electronic leash that keeps us constantly tethered to our work. Television and the Internet can isolate and alienate us from our physical surroundings and erode our sense of community. "We may," observes Penn State professor Jorge Reina Schement, "feel closer to a disembodied communicant on a chat line than we do to the grocery clerk, the gas station attendant, or the mail carrier."

We also live in an age where "information overload" is a very real



Courtesy of Library of Congress.

## AVERAGE ANNUAL HOURS WORKED IN 2002

South Korea	2,447
Japan	1,848
Australia	1,824
United States	1,815
Canada	1,778
Ireland	1,668
Sweden	1,625
France	1,545
Germany	1,444
Norway	1,342

Source: International Labor Organization, United Nations. Cited on CNNmoney web site.

possibility. We receive so much information that making even a simple consumer choice can be stressful. In *The Paradox of Choice*, psychologist Barry Schwartz tells of shopping for blue jeans and facing the daunting task of having to choose among 36 varieties. Ultimately, he left with a pair that fit him better than any he'd ever worn, but the experience was thoroughly draining.

And if you feel as if you are receiving more cues to buy, shop, and spend . . . well . . . you are.

So, is choice a good thing? The answer seems to be “yes, but . . .” Few of us would want a return to the days when choice was either extremely limited or nonexistent, but beyond a certain point the number of choices we face in everyday modern life can sometimes overwhelm us.

## Reason 6

### Your work doesn't have to be your whole life unless you want it to be.

“Spare time” and “spare time activities” are fairly modern concepts—at least as they apply to the majority of people. The wealthy have always enjoyed the freedom to pursue interests that weren't related to earning a living, but until recently almost everyone else lacked the time, money, or energy to think about anything other than the basics: food, clothing, and shelter.

Today that's no longer the case. It isn't unusual for an avocation or a leisure time activity to engage us more completely than our jobs do. We may earn our living as lawyers, nurses, accountants, systems analysts, and heavy



Courtesy of Library of Congress, Lewis W. Hine Collection

equipment operators, but our true passion might be gardening, golfing, gourmet cooking, book group discussions, or any of a thousand other things. We can even waste every evening watching mindless TV if that's what we want to do. (And, yes, that's a value judgment.)

## Reason 7

### Kids get to do homework instead of factory work.

Economic historians Claudia Goldin and Kenneth Sokoloff estimate that in 1820, children under 15 years of age accounted for 23 percent of all manufacturing workers in the northeastern United States. In 1836, the Massachusetts legislature passed a law requiring at least three months of formal education for children working in factories, but enforcement was often spotty. More than a century would pass before the U.S. Congress would pass the Fair Labor Standards Act (1938), which established a national standard for regulating child labor.

But well before that, communities were beginning to invest in public education. An article in *The Wall Street Journal* (September 3, 2003) noted that the number of public high schools in the United States went from 40 in 1860 to 6,005 in 1900.

## U.S. COLLEGE GRADUATES

Four-Year Colleges/Percent of Population

1910	1960	2000
2.7	7.7	25.6

Source: *Statistical Abstract of the United States*, 1999, and *Statistical Abstract of the United States*, 2002.

## U.S. HIGH SCHOOL GRADUATES

Percent of Population

1910	1960	2000
13.5	41.0	84.2

Source: *Statistical Abstract of the United States*, 1999, and *Statistical Abstract of the United States*, 2002.



Children play in city streets circa 1900. Courtesy of Library of Congress.

So, kids, the next time you're feeling bad about getting out of bed and dragging yourself to school, think about this: If you were a 14-year-old in 1900, chances are you would have been getting up even earlier to work in a factory, where you might well have spent the rest of your working life doing the same thing day after day after day . . .

## Reason 8 Cleaner Streets, Cleaner Air, Cleaner Water

Maybe there was a time when our air and water were cleaner, but that time wasn't 1890. In *The Good Old Days—They Were Terrible*, Otto Bettmann cited this fact: In the 1890s, there were approximately three million horses in American cities, each producing 20 to 25 pounds of manure a day.

### Bonus Feature

Here's a chance to sharpen your math skills. If 3 million horses each produce 20 pounds of manure, how many pounds is that in total? What's the total tonnage? (There are 2,000 pounds in a ton.)

True, we now have our own problems with smog and polluted beaches, but we've also passed laws and spent money to curb air pollution and clean up our rivers, lakes, and coastal waters. We've banned some of the most dangerous pesticides and industrial chemicals, and we've taken steps to protect wetlands and wildlife habitats.

Washington, D.C. It was a sweet piece delivered by someone who obviously had a wonderful childhood in a lovely neighborhood where, among other things, none of the mothers worked, so they were able to look out for one another's children.

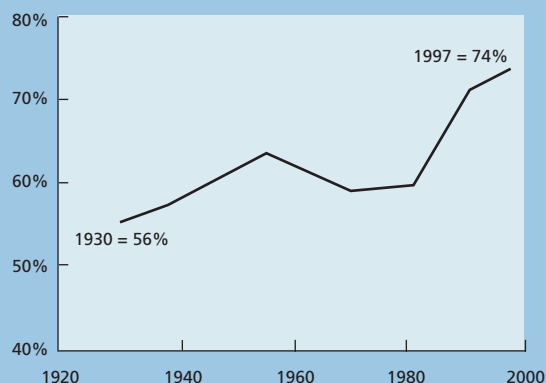
H m m m . Sounds nice, but let's think this one through. A museum of the 1950s? Sure. There's no harm in a little nostalgia for '57 Chevies, carhops, sock hops, drive-in movies, and "Father Knows Best" neighborhoods . . . as long as visitors walk out the museum doors knowing that lots of Americans never had an opportuni-

None of these measures would have been possible if we hadn't achieved a certain level of material prosperity through economic growth. And while you might be thinking that industrialization was responsible for polluting our environment in the first place, you might also want to consider that the pre-industrial world had its share of "all natural" death and disease—cholera, dysentery, typhoid fever—caused by contaminated drinking water, inadequate sewage treatment, and improper waste disposal.

## Reason 9 Opportunity: More Seats at the Table

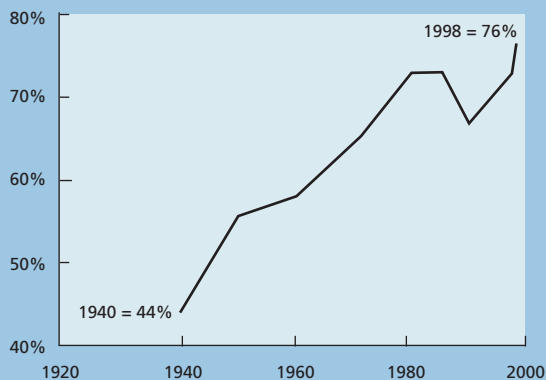
Not long ago, a commentator on one of the Sunday morning news shows advanced the notion that there ought to be a museum of the 1950s, and it ought to be a lot like his old neighborhood in a Maryland suburb of

### Women's Earnings as a Percent of Men's Earnings Year-Round Full-time Employees



Source: *The First Measured Century*, Theodore Caplow, Louis Hicks, and Ben J. Wattenberg, AEI Press, 2001.

### Black Earnings as a Percent of White Earnings Year-Round Full-time Male Employees



Source: *The First Measured Century*, Theodore Caplow, Louis Hicks, and Ben J. Wattenberg, AEI Press, 2001.



ty to “sit at the table” and enjoy their slice of the 1950s “good life.”

### Gender bias

The stay-at-home moms that kept the neighborhood together would have had few job options if they had decided they wanted to work outside the home. They also would have faced considerable pressure to “stop being so selfish” and think about how their desire for a career would affect their children’s well-being. And if their daughters wanted to play a sport in school or grow up to be engineers, well, there would have been little doubt that the end of civilization was near at hand.

### Racial discrimination

The 1950s were a time when racial segregation was still legal in many states, and, in practical terms, opportunities for people of color were sharply restricted in every state. To get an idea of how much things have changed, think about this: There were no black stars on prime-time TV until 1965, when Bill Cosby played Rhodes Scholar/world-class tennis player/secret agent Alexander Scott in *I Spy*. And that was a very big deal.

## Women and the “Good Old Days”

Life is far from perfect for women in the early 21st century. There’s still an earnings gap, and a “glass ceiling” still limits upward mobility in certain organizations. And at home, women still get stuck with more than their share of housework and child care responsibilities. But if anyone thinks that a return to the past would be an improvement, here are a few points to consider:

- In the 1890s, “without running water, housewives had to haul 10,000 gallons a year into the kitchen, laundry, or bath.”

Source: *Pursuing Happiness*  
Stanley Lebergott

- “In 1900, fewer than 5 percent of women worked outside the home. The rest spent an average of 58 hours a week on housework. “

Source: “Microwave Oven Liberation”  
Steven Landsburg  
*Slate*, 01/03/2001

- “[A] typical housewife’s laundry day in 1900: First, our heroine ports water to the stove and heats it by burning wood or coal. Then she cleans the clothes by hand, rinses them, wrings them out (either by hand or with a mechanical wringer), then hangs them to dry and moves on to the oppressive task of ironing, using heavy flatirons that are heated continuously on the stove. By 1945 things had changed: About 60 percent of households had washing machines (though essentially none had dryers). How dramatically did that change affect women’s lives? In 1945, government researchers undertook to find out. The researchers observed a farm wife named Mrs. Verett while she did a 38-pound load of laundry. Without electric appliances, Mrs. Verett spent 4 hours washing and 4 1/2 hours ironing, and she walked 6,303 feet along the way. After she got a washing machine and an electric iron, she spent 41 minutes washing and 1 3/4 hours ironing, walking only 665 feet along the way.”

Source: “Microwave Oven Liberation”  
Steven Landsburg  
*Slate*, 01/03/2001

- American women didn’t have full legal voting rights until 1920.
- Until the mid 20th century, a woman often had difficulty obtaining credit in her own name.
- In the 1970s, many American newspapers still ran separate “Help Wanted” sections for men and women.



Courtesy of the Boston Globe Newspaper Company, Inc.

## Religious discrimination

In the 1950s, a number of country clubs, resort hotels, and even some housing developments were “restricted,” which was code for “no Jewish members allowed.”

## Discrimination based on national origin

In the 1950s, we still had immigration quotas that heavily favored people from European countries. Africans, Asians, and Latin Americans had far less chance of being admitted to the United States as legal immigrants.

## Disability rights

None of those pleasant, tree-shaded 1950s streets would have had curb cuts or any other provisions for people who depended on a wheelchair for mobility. Nor were there many (any?) legal safeguards to guarantee that persons with disabilities would have access to the same opportunities as everyone else.

So, if you're feeling nostalgic for the 1950s, go out and rent a Doris Day movie or restore an old Chevy. That way you can enjoy the fantasy without experiencing the full reality.

## Reason 10

### You have a safety net.

Although Americans don't have the same level of cradle-to-grave security available in a number of European countries, our social safety net offers us far more protection than our ancestors had.

## Social Security

There's been a lot of discussion recently as to whether or not Social Security needs saving. We're not weighing in on that one, thank you. We'd just like to point out that in 1905, few Americans had the option of looking forward to retirement. For most, the retirement age was death or disability, and those who were unable to work had to rely completely on the kindness of family members or the benevolence of local politicians and philanthropists. And if you're feeling nostalgic for the days when family members “took care of their own,” here's a reminder that relying on the kindness of relatives has its downside:

## A Dog's Life

Even if you're not 100 percent sure whether or not we're happier or better off today than we were 100 years ago, one thing is certain: America's pets have never had it so good. In an article for *The Atlantic* (December 2003), Sandra Tsing Loh wrote that “83 percent of American pet owners call themselves ‘Mommy’ or ‘Daddy’ when talking to their pets.” That's up from 55 percent in 1995. And “almost two-thirds celebrate their pets' birthdays.”

And in a story that's music to dogs' ears, National Public Radio's Scott Simon interviewed musician and producer Skip Haynes, who created a CD for dogs, *Ask the Animals: Songs to Make Dogs Happy!* According to Mr. Haynes, “Squeaky-Deakey!” is the favorite track of most dogs. Some of the other tracks include “You're a Good Dog,” “Scratch My Back,” and “I Love Food.”



Digital Vision/Getty Images

"Rich relations give you.  
Crust of bread and such.  
You can help yourself.  
But don't take too much"

Billie Holiday, Singer  
"God Bless the Child"

## Federal insurance on bank deposits

The Federal Deposit Insurance Corporation has protected bank deposits since 1934. In all that time, no one has lost FDIC-insured funds. During the pre-FDIC 1920s, American banks failed at an average rate of 600 per year. At the slightest hint or rumor that a bank might be in difficulty, depositors often panicked and rushed to withdraw their money—and with good reason. If they weren't among the lucky few to get there fast enough to withdraw their funds, they risked losing everything, with little hope of ever recovering their loss.

## Crime and Punishment

*U.S. Homicide Rate (per 100,00 of population)*

1900	1980	2000
1.2	10.7	5.5

## U.S. Incarceration Rate

*(State and federal per 100,000 of population)*

1980	2001
139	470

Source: *The First Measured Century*, Theodore Caplow, Louis Hicks, and Ben J. Wattenberg, AEI Press, 2001 and U.S. Department of Justice.

## Money Facts

### 2003

Real median household income (U.S./all)	\$43,318
Real median household income (black)	\$30,000
Real median household income (non-Hispanic white)	\$48,000
Real median household income (Asian)	\$55,500
Real median household income (Northeast/all)	\$46,742
Official poverty threshold (individual)	\$9,393
Official poverty threshold (family of four)	\$18,810
Poverty rate (U.S.)	12.5 percent
Number of Americans below official poverty threshold	35.9 million

Source: U.S. Census Bureau.

## Workplace safety regulations

Government regulations don't always make sense, nor do they always produce the desired outcome. But the government regulations intended to protect workers' health and safety have helped to make the workplace far less dangerous than it was.

## Auto safety regulations

The National Highway Traffic Safety Administration estimates that government-mandated safety equipment in automobiles helps save more than 25,000 lives a year (reported in *The Wall Street Journal*, 1/19/05). True, these regulations have added to the cost of a car. But your life is worth it, right? ■

# What Is It?

### Here are three clues:

- It dates back to early 19th century New England.
- It's made of iron.
- It's not a magazine rack. (The people that owned it probably wouldn't have had any magazines to put in it.)

The answer is on page 23.



Courtesy of Memorial Hall Museum, Deerfield, Massachusetts.



# How do we know how GOOD things are?

The accepted measure for “standard of living” is average GDP per person. Simply speaking, you take the total value of goods and services produced within a country’s borders and divide that number by the total number of people in the country. Although it’s an imperfect way to gauge how well people live, at least it’s measurable, and that’s an important consideration.

But how do we measure “better off”? How do we quantify “happiness”? Do people in countries with a higher “average GDP per person” live better than people in countries where average GDP per person is not quite so high?

Economists often shy away from such questions, in part, because of the difficulty in devising valid or accurate measures. And while that’s a big concern, the questions are still worth considering.

## The world’s best country

Staff members at the Economist Intelligence Unit, which is part of the same group that publishes *The Economist*, devised a 2005 “quality-of-life” index for 111 of the world’s countries. A summary of the group’s conclusions appeared under a headline that was unequivocal: “The world’s best country.” No question mark; no hint of uncertainty.

Four countries in sub-Saharan Africa, four former Soviet republics, Russia, and Haiti were

at the bottom of the list. No real surprises there. All have experienced varying degrees of economic weakness, economic dislocation, political uncertainty, a cavernous gap between rich and poor, and inability to provide their citizens with an adequate level of essential services.

Almost all of the top ten were European democracies that offer their citizens a comprehensive set of medical and social services. Again, no big surprises, except that: (1) the country that ranked number one in quality of life wasn’t Sweden or Switzerland or Denmark, but Ireland, which until recently lost legions of its young people to the lure of economic

## Something to Think About

*The Economist Intelligence Unit’s Quality-of-Life Determinants*

What do you think? Are these the determinants you’d use to evaluate quality of life? If not, what would you substitute?

1. Material well-being: GDP per person
2. Health: life expectancy at birth
3. Political stability and security: ratings devised by *Economist* staff
4. Family life: divorce rate
5. Community life: rate of religious-service attendance and trade-union membership
6. Climate and geography: latitude, to distinguish between warmer and colder climes
7. Job security: unemployment rate
8. Political freedom: average of indices of political and civil liberties
9. Gender equality: ratio of average male and female earnings

opportunity in other places, and (2) the United States, which has the world's second-highest GDP per person (after Luxembourg) ranked thirteenth in quality of life.

Of course, any rating system intended to measure something amorphous, especially something as amorphous as quality-of-life, is bound to trigger a certain amount of healthy skepticism—even in the top-ranked country. Shortly after the report came out, an article in *The New York Times* reflected some of this feeling in a quote from Irish novelist Joseph O'Connor: "If Ireland is the best place to live," Mr. O'Connor said good-naturedly, "God help us all."

Which isn't to say that the top ranking is unfounded, or even undeserved. *The Times* article noted that Ireland's "gross domestic product per person, not quite 70 percent of the European Union average in 1987, sprang to

136 percent of the union's average by 2003, while the unemployment rate sank to 4 percent from 17 percent." In a country where poverty and pessimism once seemed endemic, these numbers are nothing short of spectacular.

Yet, along with prosperity has come a certain degree of ambivalence and apprehension. There are philosophical concerns over the erosion of traditional values and excessive materialism. And then there are concerns of a less spiritual nature: sprawl, rising prices, gridlocked traffic, torturous commutes to work.

But as Joseph O'Connor also remarked to *The Times*: "Yes, people are commuting long distances now, but not nearly so long as the commute to, say, Australia, which is where many people had to go to find a job a generation ago."

- According to the Federal Reserve's Survey of Consumer Finances, more than 50 percent of American families own stock, either directly or through mutual funds and retirement accounts.

- According to Elizabeth Warren, co-author of *The Two-Income Trap: Why Middle-Class Parents Are Going Broke*, fixed costs eat up 75 percent of the income of a dual-income, American middle-class family in the early 21st century. Ms. Warren defines "fixed costs" as mortgage, child care, health insurance, car, and taxes. She calculates that these costs absorbed about 50 percent of a middle-class family's income in the early 1970s. And that's for a single-income middle-class family.



Ryan McVay/Getty Images



trboto/Getty Images

# RESOURCES

**Note:** Many of these listings appeared in our Winter 2003 issue, but we thought they were worth repeating.

## Books

*American Standard of Living 1918-1988*, Clair Brown — Not an easy book to find, but it's worth the effort. According to Brown, the economic forces behind improved living standards include the following: mass production of goods with continuous automation of production; introduction of new goods and services as a result of technological innovation; development of credit and mass marketing systems; development of worldwide communication and information systems; and integration of the global economy.

*Everyday Life in America Series* — Sights, sounds, and smells of daily life instead of dates, battles, and "great men." The Everyday Life Series gives you a feel for what it would have been like to be you in a different time period.

- *The Reshaping of Everyday Life*, 1790-1840, Jack Larkin
- *The Expansion of Everyday Life*, 1860-1876, Donald E. Sutherland
- *Victorian America: Transformations in Everyday Life*, 1876-1915, Thomas J. Schlereth
- *The Uncertainty of Everyday Life*, 1915-1945, Harvey Green



*The First Measured Century: An Illustrated Guide to Trends in America, 1900-2000*, Theodore Caplow, Louis Hicks, and Ben J. Wattenberg <http://www.pbs.org/fmc/> — The 20th century was the first to produce an extensive statistical record, and *The First Measured Century* uses that record to survey the extraordinary changes that took place in American life between 1900 and 2000. The web site features an online teachers guide, and, for those with time and patience, there's a free download of *The First Measured Century* book.

*The Good Old Days -- They Were Terrible!* Otto L. Bettmann — Filled with compelling images and fascinating facts, this book is an instant cure for nostalgia.

*Historical Atlas of Massachusetts*, Richard W. Wilkie and Jack Tager, 1991 <http://www.geo.umass.edu/faculty/wilkie/Wilkie/maps.html> — Nice collection of maps and charts (in color!): population distribution, transportation, communication, and much more.

*Material World: A Global Family Portrait*, Peter Menzel — Profiles of 30 “statistically average” families from different nations. The large family portraits are unforgettable. They show families outside their houses, surrounded by all their material possessions.

*More Work for Mother: The Ironies of Household Technology from the Open Hearth to the Microwave*, Ruth Schwartz Cowan — Cowan argues that even after industrialization and the introduction of “labor-saving” devices, women were still spending as much time as ever keeping house.

*Never Done: A History of American Housework*, Susan Strasser — The reaction of an online reviewer: “I dreamt life 100 years ago was so much better than today. So simple, so lovely . . . but Strasser's book blew that theory out of the water.”

*Nickel and Dime*, Barbara Ehrenreich — Essayist and social critic Barbara Ehrenreich worked at a variety of low-wage jobs to get a feel for what people go through when they try to make ends meet on \$6 to \$7 an hour.

*The Paradox of Choice*, Barry Schwartz — More choices means greater freedom, right? Maybe not says Barry Schwartz.

*Pursuing Happiness*, Stanley Lebergott — Here's what *Washington Post* book critic Jonathan Yardley said about *Pursuing Happiness*: “Writing with lucidity, wit, and forthrightness . . . Lebergott argues that the great American shopping spree is not mere self-indulgence but an essential part of what has been a remarkably successful pursuit of happiness.”

*Their Lives & Numbers: The Condition of Working People in Massachusetts, 1870-1900*, edited by Henry F. Bedford — Interviews with people who worked in the mills and factories of Massachusetts during the late 19th century. Most of the interviews originally appeared in annual reports issued by the Massachusetts Bureau of Statistics of Labor, and they provide a good baseline for measuring the improvement in our material standard of living.

*The Transportation Revolution, 1815-1860*, George R. Taylor — Historians consider Taylor's book a classic. Here's an excerpt that will bring you back to reality when you're “exhausted” after a seven-hour drive on the interstate: “In 1812, a wagon loaded with cotton cards and drawn by four horses took 75 days to travel from Worcester, MA to Charleston, SC.”

## Articles

“America the Richest — Depending on How You Count,” David Francis, *The Christian Science Monitor*, July 1, 2004

Maybe some of our ambivalence over whether or not we're “better off” stems from our tendency to equate standard of living with quality of life. They are not the same. This article explains the major differences.

“Don't Blame Wal-Mart,” Robert Reich, *The New York Times*, February 28, 2005

These days, a lot of things might seem to be beyond our control, but the economic, political, and social choices we make can still have an impact. Two sample quotes from Robert Reich's article:

- “The fact is, today's economy offers us a Faustian bargain: it can give consumers deals largely because it hammers workers and communities.”
- “The problem is, the choices we make in the market don't fully reflect our values as workers or as citizens. I didn't want our community bookstore to close . . . yet I still bought lots of books from Amazon.com. In addition, we may not see the larger bargain when our own job or community isn't directly at stake. I don't like what's happening to airline workers, but I still try for the cheapest fare I can get.”

“Eliminating Child Labor,” Miriam Wasserman, *Regional Review*, Quarter 2 2000 - Vol. 10, No. 2

<http://www.bos.frb.org/economic/nerr/rr2000/q2/kidlabor.htm>

“Today's debates on child labor and international trade echo arguments heard in the United States less than a century ago.”

“How Not to Buy Happiness,” Robert Frank, *Daedalus*, Vol. 133, Issue 2, The MIT Press

<http://mitpress.mit.edu/catalog/item/default.asp?ttype=6&tid=14403>

In this essay Robert Frank contends that “gains in happiness that might have been expected to result from growth in absolute income have not materialized because of the ways in which people in affluent societies have generally spent their incomes.”



Boston Public Library, Courtesy of Boston Public Library.

"Last 100 Years Show Growth of Luxury, Greed," Cynthia Crossen, *The Wall Street Journal*, November 27, 2000

The evolution of holiday gift-giving, 1900 to 2000.

"Lessons Learned from the History of Social Indicators," Clifford W. Cobb and Craig Rixford, *Redefining Progress*, November 1998  
<http://www.rprogress.org/publications/pdf/SocIndHist.pdf>

A highly readable piece on the use and gathering of social statistics.

"A (Mild) Defense of Luxury," James B. Twitchell, *The Chronicle of Higher Education*, March 15, 2002

<http://chronicle.com/free/v48/i27/27b00701.htm>

Twitchell has fun making the case that "consuming the unnecessary" can be "liberating and democratic."

"Standard of Living," Catherine Hennessey  
 Ms. Hennessey was not pleased when a study reported that all 50 U.S. states and every

Canadian province except Newfoundland enjoyed a higher standard of living than her home province of Prince Edward Island.  
<http://www.catherinehennessy.com/onestory.php3?number=66>

"Suddenly Rich, Poor Old Ireland Seems Bewildered," Lizette Alvarez, *The New York Times*, February 2, 2005.

An interesting perspective on the ambivalence that often follows sudden prosperity. A sample quote echoes what many in the U.S. have been saying about American life over the past 40 years: "Many of us recoil at the vulgar fest that is much of modern Ireland, [Irish government official] Ms. O'Reilly begins, before going on to cite its plunge into materialism, foul language, random violence, moral poverty and the culture of immediate gratification."

"The World's Best Country," Laza Kekic

The Economist Intelligence Unit's quality-of-life index ranks more than 100 countries by overall "quality of life" and "standard of living." It includes an explanation of the determinants used in the rankings.

[http://www.economist.com/theworldin/international/displayStory.cfm?story\\_id=3372495&d=2005](http://www.economist.com/theworldin/international/displayStory.cfm?story_id=3372495&d=2005)

"The Worldwide Standard of Living Since 1800," Richard A. Easterlin, *Journal of Economic Perspectives*, Winter 2000

Access to the *Journal of Economic Perspectives* online archive is limited to members, but you might be able to find this article elsewhere on the web if you run a search.

## Papers, Studies, and Speeches

“EU versus USA,” Fredrik Bergstrom and Robert Gidehag, published by Timbro, 2004

Timbro is a Swedish research organization that compared 15 members of the European Union with the 50 American states and found that in the majority of EU countries GDP per capita was lower than in most of the individual American states.

<http://www.timbro.com/euvsusa/>

“Imagining the Future – An Irish Perspective,” address by Emily O’Reilly, delivered at the 7th Annual Ceifin Conference, November 3, 2004

<http://www.charleville.com/food.htm>

“Quality of Life in Europe: Life Satisfaction in an Enlarged Europe,” published by European Foundation for the Improvement of Living and Working Conditions, March 2004

[http://www.eurofound.eu.int/living/qual\\_life/satisfaction.htm](http://www.eurofound.eu.int/living/qual_life/satisfaction.htm)

## More Web Resources

“America’s Housing: 1900-2010,” *Housing Facts, Figures and Trends*, The National Association of Home Builders,

[http://www.nahb.com/housing\\_issues/facts.htm](http://www.nahb.com/housing_issues/facts.htm)

Includes a concise comparison of American housing in 1900, 1950, and 2000.

“How Much Is That?”

<http://www.eh.net/hmit/>

Two highlights:

- What is the Relative Value? Five Ways to Compare the Worth of a United States Dollar, 1789 – Present.
- Purchasing Power of the United States Dollar, 1665–2001

“Overwork in America: When the Way We Work Becomes Too Much,” Ellen Galinsky, James T. Bond, Stacy S. Kim, Lois Backon, Erin Brownfield, Kelly Sakai

<http://familiesandwork.org>

Public Broadcasting System

Two resources on the PBS web site:

• *Frontier House*

<http://www.pbs.org/wnet/frontierhouse/>

PBS cameras recorded the experiences of three contemporary American families as they tried to live as Montana homesteaders did in the 1880s. It wasn’t always pretty. (Be sure to click on the Resources section.)

• *The 1900 House*, <http://www.pbs.org/wnet/1900house>

A British family volunteered to live the way middle-class Londoners did in 1900: no shampoo, very little hot water, a temperamental oven, and corsets. It didn’t look like fun. (The web site has online lesson plans.)

“Teaching With Documents Lesson Plan—Photographs of Lewis Hine: Documentation of Child Labor,” National Archives

[http://www.archives.gov/digital\\_classroom/lessons/hinephotographs/hinephotographs.html](http://www.archives.gov/digital_classroom/lessons/hinephotographs/hinephotographs.html)

The National Archives web site uses the photos of Lewis Hine as the basis for a lesson plan on child labor.

“Worksheet on GDP and Standard of Living,”

Student Version:

<http://www.bized.ac.uk/stafsup/options/works1.htm>

Teacher Version:

<http://www.bized.ac.uk/stafsup/options/works2.htm>

Online worksheets that cover standard of living variables and serve as a basis for making comparisons between countries. The worksheets are straightforward and easy to use.

## Answer to: What Is It?

**This is an early 19th century toasting iron.**

Even those of you with minimal kitchen skills can make toast. All you need to do is check the setting on your toaster, drop in two slices of bread, and in a matter of minutes you have toast. If you’re a “retro grouch,” you can bake your own bread and slice it, but, remember, you’re doing that because you want to, not because you have to.

But as you can see by looking at the early 19th century iron, making toast wasn’t always so simple a task. You had to:

1. Bake your own bread. (Even in 1900, only 25 percent of the bread consumed in the United States was commercially baked.)
2. Make sure that the fire in your fireplace was at the proper strength.
3. Stand there and watch the toast to be sure it didn’t burn.
4. And then, if you wanted to spread butter or jam on your toast, you needed to think of it well in advance because you had to make it yourself.

Phew! Let’s not even think about what it would take to make a grilled cheese sandwich.



Courtesy of Memorial Hall Museum, Deerfield, Massachusetts.



# Answers to “Just the Facts”

## Question 1

According to the U.S. Census Bureau, the correct answer is **3 percent**.

Think about that for a minute, and then try this exercise: Go through your living space and list all the things that require electric power; then try to imagine how different your life would be without each item.

**Example:** Electric refrigerator. Without it you would need to shop for food every day, leaving you less time to do other things. Food would take a bigger bite out of your household income because you'd be buying smaller quantities and throwing more food away. You'd also face greater risk of illness from eating spoiled food.

## Question 2

In 1900, only **5 percent** of all U.S. births took place in hospitals — no epidural anesthesia and no sophisticated equipment to deal with complications. (Source: *Lying-In: A History of Childbirth in America*, Richard W. Wertz and Dorothy C. Wertz, Yale University Press, 1989)

## Question 3

By the end of the 20th century, **more than 60 percent** of married American women were part of the paid labor force. The figure is even higher for single women: 68.9 percent. (Source: U.S. Census Bureau, *Statistical Abstract of the United States, 2004-2005*, Table 578)

There's still an earnings gap between men and women: In 1998, women earned only 74 percent as much as men. But more different types of jobs are open to women than ever before. And think about this: As recently as the 1970s, major metropolitan daily newspapers still had separate “Help Wanted” sections for women.

## Question 4

Believe it or not, the correct answer is **10,000 gallons** a year. That's a lot of water, but it averages out to just 27 gallons a day for the entire household. Today, a four-person household in the U.S. uses an average of 350 gallons a day, or 127,750 gallons a year. And you thought it was tough carrying two or three jugs of Poland Spring Water. (Sources: *Pursuing Happiness*, by Stanley Lebergott; and American Water Works Association)

## Question 5

In 1900, the average American workweek was **59 hours**—10-hour days during the week and slightly shorter hours on Saturday. Today the average workweek hovers around 40 hours, but there's debate as to how meaningful that number really is. In recent years, employees have been feeling increased pressure to work unpaid overtime, especially in the services sector and non-unionized industries.

## Question 6

In 1800, the trip from Boston to New York took **just over three days** by stagecoach. The coach had neither heat nor air conditioning, no suspension to ease the bumps, and most passengers probably hadn't had a bath since Adam was in rags.

## Question 7

This may surprise you, but in 2002, Americans spent **10.1 percent** of their disposable household income on food: 5.4 percent for groceries and 4.7 percent on meals eaten away from home. (Source: USDA/Economic Research Service)

## Question 8

According to the National Sleep Foundation, “Before Thomas Edison's invention of the light bulb, people slept an average of 10 hours a night; today Americans average **6.9 hours** of sleep on weeknights and 7.5 hours per night on weekends.” So, if you're feeling tired, that may be why.

## Question 9

According to the Cellular Telecommunications & Internet Association, there were **approximately 180.5 million** cell phone subscribers in the United States at the end of 2004. (There are no figures on how many of them were using their minutes to do anything other than order a pizza or create a public nuisance.)

## Question 10

People in **80** of the world's 208 countries make less in a year than the average American teen couple spends on prom night. Which isn't to say that the people in those 80 countries would be any better off if American kids skipped prom night. But the figures give us something to think about. (Source: Conde Nast as reported in “Teens spending billions for prom magic,” CNN.com, May 27, 2003)

## Question 11

The correct answer is **13 percent**. And maybe that's an indication that (1) traffic is a lot heavier than it used to be, and (2) parents may have become more fearful of letting their kids venture out alone and unsupervised. (Source: *Bicycling* magazine)

## Question 12

Leaves, corncobs, mussel shells, the frayed end of an old anchor cable—none of these options sound very appealing, but the correct answer is **“the frayed end of an old anchor cable.”** And technically, “all of the above” would have been a correct answer because, although the anchor cable wasn't used in early America, it was used by Portuguese and Spanish sailors. At least that's what [toiletpaperworld.com](http://toiletpaperworld.com) says.