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CANADA

DEPARTMENT OF TRADE AND COMMERCE

DOMINION BUREAU OF STATISTICS

INTERNAL TRADE BRANCH

FAMILY BUDGETARY EXPENDITURES

Reported by 53 Dominion Civil
Service Employees

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AN ANALYSIS OF DETAILED FAMILY BUDGETARY EXPENDITURES
REPORTED BY 53 DOMINION CIVIL SERVICE EMPLOYEES

FACTS RELATING TO DATA OBTAINED

The period covered by this investigation extended from May 1st, 1931, to April 30th, 1932. Schedules were sent to 344 civil servants in all parts of the Dominion, of whom it was known that they kept expense accounts, and 53 of the returns gave sufficient detail to be of use. This was considered a favourable response for voluntary returns involving a great amount of labour. At the same time such a sample is far from being adequate for an authoritative budgetary study, and the following results are published only because of the complete lack of any comprehensive statistical investigations of this type based upon Canadian data.

Of the 53 schedules used, 34 showed expenditures ranging from \$1,500 to \$2,499, and centering around \$1,900. The number of persons per family related to different income groups is shown in Table "A" following:

TABLE "A" - SIZE OF FAMILY RELATED TO AMOUNT OF INCOME

<u>Income Range</u>	<u>Distribution of Families</u>	
	<u>Size</u>	<u>Number of cases</u>
\$1000 - \$1499	2 persons	3
	3 persons	3
	4 persons	1
	5 persons	1
	6 persons or over	2 10
\$1500 - \$1999	2 persons	4
	3 persons	5
	4 persons	10
	5 persons	0
	6 persons or over	1 20
\$2000 - \$2499	2 persons	3
	3 persons	6
	4 persons	4
	5 persons	1
	6 persons or over	0 14
\$2500 - and over	2 persons	3
	3 persons	1
	4 persons	3
	5 persons	2
	6 persons or over	0 9
TOTAL		53

In all except seven cases, families of more than two persons have been composed solely of parents and children. There were eight dependents such as fathers, sisters, etc., of parents in these seven families. In 11 families from one to three sons and daughters had reached maturity and were not members of the household, although in eight of the 11 there were still one or two children left at home, of which account was taken in this investigation. Details regarding the composition and size of families follow in Table "B".

TABLE "B" - COMPOSITION OF 53 FAMILIES INCLUDED IN THE INVESTIGATION

Number of Persons	Families with no Dependents	Families with one Dependent	Total
2	13	0	13
3	13	2	15
4	15	3	18
5	4	0	4
6	0	0	0
7	1	1 x	2
8	0	1	1
TOTAL	46	7	53

x Family with two dependents and three children past maturity, no longer members of the household.

The above table covers a total of 186 persons, made up of 106 parents, 72 children, and 8 dependents. The ages of the children are shown in Table "C" following, which also indicates the relation of family income to the number of children. This is somewhat misleading, since the incomes of families reporting were concentrated for the most part between \$1,000 and \$2,000, so that there could not be a very large percentage of children in the higher income groups, simply because very few cases fell within them. The number of children in these groups, however, was roughly proportional to the number of cases, as will be seen from the percentage distribution of families and children according to income ranges which follows:

Income Group	\$1,000- \$1,499	\$1,500- \$1,999	\$2,000- \$2,499	\$2,500 and over
Percentage of families included	19	38	26	17
Percentage of children included	24	37	22	17

TABLE "C" - AGE DISTRIBUTION OF CHILDREN RELATED TO FAMILY INCOME GROUPS

Income Group	\$1,000- \$1,499	\$1,500- \$1,999	\$2,000- \$2,499	\$2,500 and over	Total
Age					
1	2	3	4	-	9
2	1	4	-	-	5
3	-	-	1	1	2
4	2	1	3	1	7
5	1	1	-	-	2
6	-	2	-	2	4
7	2	2	3	1	8
8	-	1	-	1	2
9	1	-	-	-	1
10	3	4	-	2	9
11	3	2	1	1	7
12	1	2	1	-	4
13	-	2	-	-	2
14	1	-	-	-	1
15	-	-	-	-	-
16	-	-	1	1	2
17	-	1	-	-	1
18	-	-	1	1	2
19	-	1	-	1	2
20	-	1	1	-	2
Total	17	27	16	12	72

It has been possible to obtain for 41 of the 53 families reporting, a comparison of income and expenditure, which unfortunately does not cover quite the same period as the present investigation. These data are given in Table "D" following, which despite the meagre number of cases included, shows fairly clearly the difference in financial position between the low and moderate income groups. Only 10 out of 24 families with an income of less than \$2,000 have balanced budgets, while in the \$2,000-\$2,999 group 14 out of 17 families apparently were able to show credit balances for the year.

TABLE "D" -- INCOME EXPRESSED AS A PERCENTAGE OF EXPENDITURE, CLASSIFIED ACCORDING
TO INCOME GROUPS^x

\$1,000- \$1,499	\$1,500- \$1,999	\$2,000- \$2,499	\$2,500- \$2,999
2 persons	2 persons	2 persons	3 persons
92.0	97.1	96.7	103.0
98.8	105.7	114.5	4 persons
100.2	107.6	3 persons	110.8
3 persons	3 persons	100.1	116.6
94.2	86.8	100.8	5 persons
100.0	90.7	112.9	101.7
4 persons	95.5	113.9	
87.7	105.5	116.5	
5 persons	4 persons	4 persons	
97.8	80.4	89.1	
	91.7	100.0	
	94.3	100.1	
	98.2	100.6	
	98.6	116.5	
	100.0	5 persons	
	100.0	88.1	
	100.0		
	100.1		
	109.8		

x Each percentage figure represents an individual family.

Since the range in expenditure and size of family was considerable, it was decided to use the data obtained to build up budgets for two and four person families with expenditures typical of the \$1,500-\$2,499 group mentioned above.

The basic material has been furnished from family expense accounts, and where these had not been organized along the same lines as the schedule used in the inquiry, estimates have been made from them where possible by the families reporting.

EXPLANATION OF PROCEDURE IN CALCULATING BUDGETS

A. FOOD

In order that all data available might be used, the food budget was constructed from estimates of consumption per person, and cost per unit of each item. This made possible the use of all schedules, instead of the number actually returned by two and four person families with expenditures between \$1,500 and \$2,499. The average age of the eldest child was found to be slightly over eight years, and that of the average second child, about six years. This information was considered necessary since children at different ages consume varying amounts of food. The U.S. Bureau of Labor Statistics has reckoned the food consumption of children from 7 to 10 years of age at an average of 75 p.c. of the consumption of a typical adult male, and has made a similar estimate of 40 p.c. for children of 4 to 6 years. In the light of these figures and calculations made by Dr. Graham Lusk in his treatise on

"The Fundamental Basis of Nutrition" the first child has been credited with consuming 60 p.c. of an average adult's food allowance, and the second child's consumption has been placed at 40 p.c. This made the food consumption of the four person family equivalent to that for three adults, so that the food items in Table "F" are only 50 p.c. greater for the four person family than for the two person family.

B. SHELTER

This amount has been based upon the more comprehensive data of a recent investigation which showed results for 264 families of two persons, 361 families of three persons, and 170 families of four persons with incomes ranging from \$1,500 to \$2,499.

C. FUEL AND LIGHT

In view of the numerous combinations of fuels used, consumption figures of average amounts of all fuels listed would be meaningless. Calculations have been made for each major heating fuel plus average amounts of electricity and gas used. They indicate that costs in the same area vary between small limits for heating by means of hard coal, soft coal, and coke.

D. CLOTHING

The two person family budget consists of annual cost figures for husband and wife. In the four person budget average costs shown for first and second children are added. To obtain these, boys and girls are given equal weight. Figures shown for boys and girls were quite similar, so that differing weights would have affected final results very little. All clothing data were used, as no correlation between clothing expenditure and size of income was discernible, due no doubt to the limited range of incomes covered.

E. MISCELLANEOUS ITEMS

Since there was an appreciable difference between outlays under this heading for the various expenditure groups, only those cases where incomes ranged between \$1,500 and \$2,499 were used. (That is, the results were based on 32 schedules, of which 7 were for two person families and 25 were for three and four person families.) The correspondence between expenditures for three and four person families was considered sufficiently close to warrant placing them together in order to broaden the sample available. Average costs for each item were determined by dividing aggregate expenditure by the total representing all cases in the sub-group.

SUMMARY OF RESULTS

TABLE "E" - BUDGETARY EXPENDITURE BY GROUPS FOR TWO PERSON AND FOUR PERSON FAMILIES

Two Persons			Four Persons		
	\$	p.c.		\$	p.c.
Food	296.76	16.00	Food	440.06	22.44
Shelter	420.00	22.62	Shelter	450.00	22.95
Fuel & Light	140.37	7.56	Fuel & Light	140.37	7.16
Clothing -			Clothing -		
(Husband)	99.60)		(Husband)	99.60)	
(Wife)	132.53)		(Wife)	132.53)	
(1st Child)			(1st Child)	52.24)	
(2nd Child			(2nd Child	35.33)	
Total	232.13	12.50	Total	319.70	16.31
Miscellaneous ...	767.12	41.32	Miscellaneous ...	610.45	31.14
TOTAL	\$1,856.38	100.00	TOTAL	\$1,960.58	100.00

The most noticeable feature of the above table is the large proportion of the two person budget devoted to miscellaneous items. The figures for food and clothing seem very small, but are reasonable for two people. In the four person family budget, it will be seen that food and clothing ratios are larger, and that the miscellaneous section has suffered as a consequence.

GROUP BUDGETS

FOOD

TABLE "F" - FOOD BUDGETS

Item	Family of Two Persons		Family of Four Persons	
	Amount	Cost	Amount	Cost
Beef, fresh	68.4 lbs.	\$ 15.25	102.6 lbs.	\$ 22.88
Pork, "	33.8 "	6.39	50.7 "	9.58
Veal, "	20.4 "	4.00	30.6 "	6.00
Mutton, "	44.2 "	11.18	66.3 "	16.77
Bacon	17.2 "	4.39	25.8 "	6.58
Ham	17.6 "	4.03	26.4 "	6.04
Sausages	16.8 "	3.28	25.2 "	4.91
Prepared meats	8.6 "	3.43	12.9 "	5.15
Fish, fresh	20.2 "	3.78	30.3 "	5.67
Salmon, canned	7.4 "	1.96	11.1 "	2.94
Fish, dried or cured	10.0 "	1.58	15.0 "	2.37
Poultry	13.4 "	4.02	20.1 "	6.03
Eggs, fresh	52.0 doz.	13.36	78.0 doz.	20.05
Milk, fresh	363.4 qts.	36.70	545.1 qts.	55.05
Lard and shortening	21.0 lbs.	2.56	31.5 lbs.	3.84
Butter	88.8 "	23.62	133.2 "	35.43
Cheese	13.6 "	3.58	20.4 "	5.36
Flour, wheat	68.6 "	2.61	102.9 "	3.91
Roll ed oats	18.8 "	1.39	28.2 "	2.09
Oth r breakfast foods	-	5.36	-	8.04

TABLE "F" - FOOD BUDGETS (Cont'd.)

Item	Family of Two Persons		Family of Four Persons	
	Amount	Cost	Amount	Cost
Bread	284.2 lbs.	\$ 18.19	426.3 lbs.	\$ 27.28
Other bakery products	-	4.96	-	7.44
Soda biscuits	9.2 "	1.32	13.8 "	1.99
Macaroni, Vermicelli, etc.	2.8 "	.32	4.2 "	.48
Rice	9.4 "	.79	14.1 "	1.18
Tapioca	3.4 "	.39	5.1 "	.59
Corn Starch	3.6 "	.45	5.4 "	.68
Sugar, granulated	114.4 "	5.83	171.6 "	8.75
Sugar, yellow	15.8 "	.93	23.7 "	1.40
Salt	13.4 "	.79	20.1 "	1.18
Pepper .....	.7 "	.42	1.05 "	.63
Chocolate	3.2 "	1.15	4.8 "	1.72
Tea	10.2 "	5.44	15.3 "	8.15
Coffee	5.8 "	2.88	8.7 "	4.31
Cocoa	2.4 "	.88	3.6 "	1.32
Vinegar	6.4 qts.	1.23	9.6 qts.	1.84
Potatoes	7.4 bush.	3.38	11.1 bush.	5.07
Onions	19.8 lbs.	1.21	29.7 lbs.	1.81
Other fresh vegetables	82.2 "	7.56	123.3 "	11.34
Beans, dried	8.0 "	.43	12.0 "	.65
Beans, canned	19.6 "	1.82	29.4 "	2.73
Corn, canned	23.0 "	1.86	34.5 "	2.79
Peas, canned	20.6 "	1.69	30.9 "	2.53
Tomatoes, canned	58.4 "	3.97	87.6 "	5.96
Soup, canned	74.4 tins	7.66	111.6 tins	11.49
Peaches, canned	16.4 lbs.	2.48	24.6 lbs.	3.71
Syrup and Honey	16.0 "	1.94	24.0 "	2.90
Other fruit canned	16.8 "	2.20	25.2 "	3.30
Molasses	4.2 "	.47	6.3 "	.70
Jam	12.8 "	1.92	19.2 "	2.88
Marmalade	8.2 "	1.15	12.3 "	1.72
Currants	5.2 "	.77	7.8 "	1.15
Raisins	11.2 "	1.57	16.8 "	2.35
Prunes	11.4 "	1.20	17.1 "	1.79
Apples, fresh	15.0 gals.	3.81	22.5 gals.	5.71
Oranges	20.0 doz.	7.04	30.0 doz.	10.56
Bananas	14.8 "	3.77	22.2 "	5.66
Other fresh fruit	-	6.56	-	9.84
Ice	2000 lbs.	10.00	2000 lbs.	10.00
Baking supplies	-	3.12	-	4.68
Confectionery	-	6.30	-	9.45
Meals away from home	-	5.94	-	8.91
Other Items	-	8.50	-	12.75
Total	-	\$ 296.76	-	\$ 440.06

The above budgets give a very large place to fruits and vegetables. A combined total of meats and fish amounts to 21.6 p.c. of these budgets, while fruits and vegetables account for 21.8 p.c. Dairy products make up a further 21.8 p.c. of the total. Other expenditure percentages are: Eggs 4.6, bread and bakery products 7.9, groceries 13.1, and miscellaneous items 9.3. It is of interest to note the importance

of canned goods indicated. The percentage spent on canned vegetables is shown as 5.9 against 4.1 for fresh vegetables, and corresponding figures for fruits are 4.5 (canned) and 7.2(fresh).

SHELTER

The proportion of total expenditure devoted to shelter depends more upon the personal factor than possibly that of any other budget group. Emphasis placed upon comfort, location, etc., make it difficult to arrive at a representative shelter cost figure. There is undoubtedly a concentration for families of moderate income, however, between 20 p.c. and 25 p.c. of total expenditure. The figures of 22.62 p.c. for a two person family, and 22.95 p.c. for a four person family as shown above, are therefore, quite reasonable.

As indicated in Table "G" below, a large proportion of families were living in six room single houses, with 24 premises possessing garages, although only 16 automobiles were indicated by motor operating costs data. Hot air heating systems were prevalent, while heating by stoves appeared to be still common in smaller centres. It is interesting to note that approximately 70 p.c. of the homes covered had radios, which were almost as numerous as phonographs and pianos combined, and actually in excess of the number of telephones reported. Electric stoves and electric refrigerators were comparatively few in number.

TABLE "G" - PARTICULARS REGARDING TYPE AND SIZE OF HOME AND HOUSEHOLD EQUIPMENT
OF 52 FAMILIES.^x

Single Houses	34
Double Houses	3
Duplexes	6
Terraces	2
Flats	4
Apartments	3
Number of Rooms Occupied	-
2 families in 3 room dwellings	
5 " " 4 " "	
8 " " 5 " "	
23 " " 6 " "	
8 " " 7 " "	
3 " " 8 " "	
2 " " 9 " "	
Garages	24
Hot Water Heating	6
Hot Air Heating	29
Steam Heating	1
Stove Heating	16
Radios	36
Phonographs	17
Vacuum Cleaners	22
Pianos	21
Telephones	32
Electric Stoves	17
Electric Refrigerators	3
Gas Water Heaters	14
Electric Water Heaters	9

x One schedule failed to show the type of dwelling and two omitted the number of rooms.

FUEL AND LIGHT

Such a large proportion of families for which returns were received, lived in six room single houses, that this type of dwelling was used as the basis for all heating calculations. Three fuel and light budgets are presented below in Table "H". The items for electricity and gas are identical in all three and show the average expenditure for electricity and gas for all families, and not only for those families using these fuels. A small amount of this represents gas and electricity used for water heaters with the balance used for cooking and lighting. The gas bill is too small for families using gas alone for cooking, but it gives an idea of the ratio of expenditure for gas as compared with that for electricity used for all purposes. The heating fuel in the first budget is anthracite coal, which is typical of consumption in Ontario and Quebec. Coke is also used considerably in this area, and the amount specified in the third budget would be applicable to climatic conditions there. Soft coal is burned extensively in the Maritimes and British Columbia, and the second budget includes an amount of it normally sufficient for a six room house in those parts. For the Prairies another two tons of anthracite coal, or from three to four more tons of soft (domestic) coal would be necessary.

Returns actually did not indicate any rigid adherence to one heating fuel, but one fuel generally predominated in each case and the budgets shown below are closely in line with actual expenditures reported for fuel. Many families in addition to coal or coke, burned from one half cord to two cords of wood during the year.

TABLE "H" - FUEL AND LIGHT BILLS

Anthracite (Typical of Ontario and Quebec)

6 tons at \$15.15	\$ 90.90
Gas	14.25
Electricity	35.22
	<u>\$ 140.37</u>

Soft Coal (Typical of the Maritimes and British Columbia)

8 tons at \$11.11	\$ 88.88
Gas	14.25
Electricity	35.22
	<u>\$ 138.35</u>

Coke (Coke is used extensively in eastern Canada)

6 tons at \$11.79	\$ 70.74
Gas	14.25
Electricity	35.22
	<u>\$ 120.21</u>

CLOTHING

Two sets of clothing budgets were compiled, one based on actual expenditures in the year under review, and the other calculated from prices reported during the year, weighted by average annual replacement figures. The first represents actual purchases, while the second may be expected to approximate closely to purchases under normal or average conditions. The proportions of these figures, both as to amounts bought and average cost per item were very moderate. It may be seen that husbands averaged only one overcoat every three years, while they usually bought but one suit and one pair of leather shoes a year. Annual consumption of socks at six pairs, underwear at three sets, three shirts, and three ties, also appears far from extravagant. The wife likewise averaged one top coat every three years, but was able to procure annually two house dresses, and two street dresses, and an evening dress almost every year for a little more than the husband's suit cost. It will be noted that the average cost of evening dresses reported was very low (\$20.94). Two hats, six pairs of hose, and two pairs of shoes were other major items listed in the wife's average annual replacement budget.

Summaries of these budgets for two and four person families follow:

TABLE "I" - CLOTHING BUDGETS

Members of Family	Budget from Actual Expenditure Reported		Average Annual Replacement Budget	
	2 persons	4 persons	2 persons	4 persons
Husband	\$ 99.60	\$ 99.60	\$ 92.66	\$ 92.66
Wife	132.53	132.53	135.93	135.93
1st Child	-	52.24	-	52.24x
2nd Child	-	35.33	-	35.33x
Total	\$ 232.13	\$ 319.70	\$ 228.59	\$ 316.16

x No replacement figures were procured for children.

Details of budgets for husband and wife calculated by both methods are given below.

TABLE "J" - CLOTHING BUDGET, HUSBAND (FROM ACTUAL EXPENDITURES)

Item	Number per year	Average Cost	Total Cost
Overcoats .....	.63	\$ 24.46	\$ 15.41
Suits	1.03	28.18	29.02
Raincoats .....	.26	9.05	2.35
Sweaters .....	.34	3.58	1.22
Overalls .....	.28	2.25	.63
Socks and Stockings	6.70	.58	3.88
Underwear, Summer	2.00	1.18	2.36
Underwear, Winter	1.37	2.45	3.36
Pyjamas	1.17	1.74	2.03
Shirts	4.06	1.73	7.02
Collars	3.11	.29	.90
Ties	3.40	.72	2.45
Handkerchiefs	5.91	.21	1.24
Scarves and Mufflers .....	.43	2.28	.98
Gloves and Mitts	1.28	1.96	2.51
Hats	1.03	4.12	4.24
Caps .....	.46	1.61	.74
Shoes, leather	1.43	5.80	8.29
Shoes, canvas .....	.37	1.85	.68
Rubbers	1.11	.97	1.08
Shoe Repairs	-	-	2.31
Cleaning and Pressing	-	-	3.72
Other Items	-	-	2.57
Total			\$ 99.60

TABLE "K" - CLOTHING BUDGET, WIFE (FROM ACTUAL EXPENDITURES)

Item	Number per year	Average Cost	Total Cost
Suits .....	.50	\$ 21.41	\$ 10.70
Top Coats .....	.79	24.25	19.16
Raincoats .....	.12	5.25	.63
House Dresses	2.68	1.68	4.50
Street and Afternoon Dresses	2.12	8.89	18.85
Evening Dresses .....	.53	20.94	11.10
Sweaters .....	.59	2.99	1.76
Aprons	2.44	.72	1.76
Blouses and Smocks .....	.68	2.54	1.73
Skirts .....	.29	4.13	1.20
Hats	2.50	3.41	8.52
Stockings	6.53	1.11	7.25
Nightgowns	1.23	1.42	1.75
Pyjamas .....	.41	1.41	.58
Vests	1.62	.82	1.33
Bloomers	2.56	.94	2.41
Slips	1.73	1.38	2.39
Gloves	1.91	1.57	3.00
Scarves .....	.70	1.78	1.25
Handkerchiefs	6.03	.18	1.08
Purses .....	.76	2.83	2.15
Dry Cleaning	-	-	2.48
Dress Shoes	1.68	5.29	8.89
Sports Shoes .....	.44	4.29	1.89
Overshoes .....	.65	2.84	1.85
Rubbers .....	.73	.90	.66
Shoe Repairs	-	-	1.75
Goods by the yard for Clothing ..	6.45	.52	3.35
Other Items	-	-	8.56
Total			\$ 132.53

TABLE "L" - CLOTHING BUDGET, HUSBAND (FROM ANNUAL REPLACEMENT DATA)

Item	Number per year	Average Cost	Total Cost
Overcoats .....	.33	\$ 24.46	\$ 8.15
Suits	1.00	28.18	28.18
Raincoats .....	.33	9.05	3.02
Sweaters .....	.42	3.58	1.50
Overalls	1.00	2.25	2.25
Socks and Stockings	6.00	.58	3.48
Underwear, Summer	2.00	1.18	2.36
Underwear, Winter	1.00	2.45	2.45
Pyjamas	2.00	1.74	3.48
Shirts	3.00	1.73	5.19
Collars	4.00	.29	1.16
Ties	3.00	.72	2.16
Handkerchiefs	6.00	.21	1.26
Scarves and Mufflers .....	.50	2.28	1.14
Gloves and Mitts	1.00	1.96	1.96
Hats	1.00	4.12	4.12
Caps	1.00	1.61	1.61
Shoes, leather	1.00	5.80	5.80
Shoes, canvas .....	.75	1.85	1.39
Rubbers	1.00	.97	.97
Shoe Repairs	-	-	2.87
Cleaning and Pressing	-	-	4.83
Other Items	-	-	3.33
Total			\$ 92.66

TABLE "M" - CLOTHING BUDGET, WIFE (FROM ANNUAL REPLACEMENT DATA)

Item	Number per year	Average Cost	Total Cost
Suits .....	.50	\$ 21.41	\$ 10.70
Top Coats .....	.33	24.25	8.08
Raincoats .....	.33	5.25	1.75
House Dresses	2.00	1.68	3.36
Street and Afternoon Dresses ...	2.00	8.89	17.78
Evening Dresses .....	.75	20.94	15.70
Sweaters .....	.50	2.99	1.49
Aprons	3.00	.72	2.16
Blouses and Smocks	1.00	2.54	2.54
Skirts	1.00	4.13	4.13
Hats	2.00	3.41	6.82
Stockings	6.00	1.11	6.66
Nightgowns	1.00	1.42	1.42
Pyjamas .....	.50	1.41	.70
Vests	2.00	.82	1.64
Bloomers	3.00	.94	2.82
Slips	2.00	1.38	2.76
Gloves	2.00	1.57	3.14
Scarves	1.00	1.78	1.78
Handkerchiefs	6.00	.18	1.08
Purses .....	.50	2.83	1.41
Dry Cleaning	-	-	3.65
Dress Shoes	2.00	5.29	10.58
Sport Shoes .....	.75	4.29	3.22
Overshoes .....	.50	2.84	1.42
Rubbers	1.00	.90	.90
Shoe Repairs	-	-	1.80
Goods by the yard for clothing .	-	-	7.10
Other items	-	-	9.34
Total			\$135.93

MISCELLANEOUS ITEMS

The relation of sub-group expenditures listed under miscellaneous items affords a valuable sidelight upon living standards. A summary of such expenditures for two and four person families is given below (Table "N") in the form of percentages of total expenditure. It will be noted that figures for necessities such as household equipment and health maintenance are large when compared with luxuries. The item for insurance stands as the largest single item of the 4 person family group, every schedule having indicated an expenditure for insurance. A less desirable feature of the returns is the small amount spent upon educational requirements as compared with expenses for amusement and luxuries.

It is necessary to keep in mind when considering figures listed in Table "O", that they represent the average expenditure for all families in the group, and not only for those reporting expenditures under each separate heading. Thus the average expenditure for motor operating costs shown for all (eight) two person families is \$59.55, but an average based on the number of families possessing cars (four) is \$119.10. As noted above, only 16 of the 53 families reporting, owned motor cars.

Expenditures by two person families for items which may be broadly classed as luxuries, exceed those indicated for four person families in the majority of instances. This is so for tobacco and spirits, amusements and recreation, holidays and travelling costs, books and magazines, and gifts outside the family. The larger amount spent by two person families upon household equipment appears to be due to the establishment of new homes. Four person family expenses are relatively large for doctors' fees, medicine, casual service, and cleaning supplies. It is of interest that only three families in 53 employed a domestic servant regularly. Payment of fees to dentists was reported by nearly all families, which makes difficult an explanation of the greater amount for two person than for four person families. It is possible, however, that in the latter case, children, on account of their low average age, required little costly attention, while parents were forced to forego the best of care due to other demands upon the family purse. Hospital expenses given cannot be taken as typical because of the limited sample. Only nine families listed hospital bills among their expenses, six of these being of four persons, and one of two persons.

TABLE "N" - SUMMARY PERCENTAGES OF MISCELLANEOUS EXPENDITURE RELATED TO TOTAL EXPENSES

Sub-group	Two Person Family	Four Person Family
Household Equipment	7.08 p.c.	4.79 p.c.
Health Maintenance	2.45	3.07
Educational Expenditure	1.15	1.25
Amusement and Recreation	5.84	2.64
Luxuries	8.17	5.62
Taxes (other than on property) ...	1.41	1.01
Gifts, Charity, Dues, etc.	4.97	3.60
Insurance	7.85	7.47
Miscellaneous	2.50	1.71
	41.32 p.c.	31.16 p.c.

The details of these sub-groups are given in the following table:

TABLE "O" - DETAILED MISCELLANEOUS EXPENDITURES

Item	Two Person Family	Four Person Family x
Furniture	\$ 83.67	\$ 47.09
Household Furnishings	33.43	30.84
Carfare	19.21	18.81
Dentists' Fees	14.65	13.71
Doctors' Fees	15.87	18.28
Hospital Bills	6.25	8.87
Medicine	8.69	19.28
Tobacco and Spirits	34.78	14.75
Amusement and Recreation	36.48	15.44
Amusements (Toys, sporting goods, etc.).	3.17	8.98
Holidays and Travelling Costs	71.92	36.40
Stationery and Postage	5.47	5.14
Newspapers	10.38	10.84
Books and Magazines	10.95	5.16
Education of Children (Music, etc.)	-	8.52
Telephone	26.29	24.54
Motor Operating Costs (Cash only)	59.55	24.05
Domestic Service (Regular	-	6.52
(Casual	1.50	10.62
Barber	11.39	8.20
Beauty Parlour	5.37	4.33
Laundry sent out	9.66	8.10
Toilet Supplies and Cosmetics	8.38	6.47
Cleaning Supplies	5.91	9.52
Taxes (other than on property)	9.04	9.57
Water rates	15.25	10.19
Insurance (Life	138.35	137.32
(Other	7.41	9.13
Gifts outside family	29.96	21.38
Church	38.12	23.16
Charity	14.97	15.86
Organization dues	9.27	10.16
Other items	21.78	9.52
Total	\$ 767.12	\$ 610.45

x Includes also results given by nine families of three persons.

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