



CANADA

DOMINION BUREAU OF STATISTICS

# Family Income and Expenditure in Canada 1937-1938

(A Study of Urban Wage-Earner Families, including  
Data on Physical Attributes)

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PUBLISHED BY AUTHORITY OF  
THE HON. JAMES A. MACKINNON, M.P.,  
MINISTER OF TRADE AND COMMERCE

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OTTAWA  
EDMOND CLOUTIER  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1941

*Price, 50 Cents*





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## PREFACE

In January, 1938, the late Honourable Norman Rogers, then Minister of Labour and Acting Minister of Trade and Commerce, was responsible for the formation of an inter-departmental committee to discuss the need for statistical data on family living expenditures. Besides representatives of the departments which Mr. Rogers then headed, the Department of Agriculture, the Department of Pensions and National Health, and the National Research Council were represented upon this Committee which was made up as follows:

*Chairman*—Dr. R. H. COATS, Dominion Statistician

Dr. G. S. H. BARTON, Deputy Minister of Agriculture.

Dr. R. E. WODEHOUSE, Deputy Minister of Pensions and National Health.

Dr. J. F. BOOTH, Dr. W. C. HOPPER and Dr. J. M. SWAINE of the Dominion Department of Agriculture.

Dr. J. J. HEAGERTY and Dr. C. A. MORRELL of the Dominion Department of Pensions and National Health.

Dr. R. NEWTON and S. J. COOK of the National Research Council.

C. W. BOLTON of the Dominion Department of Labour.

J. B. RUTHERFORD and H. F. GREENWAY of the Dominion Bureau of Statistics.

This committee discussed at length the purposes to be considered in collecting family living expenditure data and methods of sampling best suited to such a project. Subject to the limitation of available resources, the recommendations of the committee have been followed in securing the data presented in this report.

In conducting its first family living expenditure survey, the Dominion Bureau of Statistics received valuable aid from many sources, including staff members of the principal universities in the Dominion and Provincial Departments of Agriculture and Health, and the Canadian Broadcasting Corporation. The Bureau particularly acknowledges the helpful efforts of Miss Laura C. Pepper of the Dominion Department of Agriculture, and Miss Ethel Pipes, Director of Dietetics, Vancouver General Hospital.

Within the Bureau, recognition is due to the late M. C. MacLean, to J. B. Rutherford, and to Nathan Keyfitz for their contributions in determining the sampling basis and in the actual organization of the project. The general conduct of the survey was under the direction of H. F. Greenway, who was assisted by D. L. Ralston in the preparation of this report.

R. H. COATS,  
*Dominion Statistician.*

October, 1940.



## INTRODUCTION

The main body of this report has been divided into three sections, the first on family financial position, the second on family expenditure, and the third on physical attributes and background material related to the family. The final section might logically head the list, but because of its incomplete nature, and the primary emphasis of the survey upon income and expenditure, the latter have been considered first.

Four principal objectives were kept in view when plans were being laid for the collection of family expenditure records. The first of these was to provide satisfactory budgetary material for the construction of wage-earner family budgets and living cost index numbers. Data on the purchases of foods were wanted also for extensive nutritional analysis to be related to the intensive studies organized by the Canadian Council on Nutrition. This same material on foods along with purchase records of other family needs was considered as potential source material for marketing studies of individual products and groups of products. Finally, the survey was considered as a source of material for international comparisons of living standards. With this end in view, data were collected on the qualitative aspects of housing, and transportation, and the arrangement of the schedules was made after close study of British and United States schedules recently used.

Plans for the collection of records were carefully formulated after the general purposes had been agreed upon. At the outset it was decided to limit the investigation to urban households in view of the limited resources available and the relative costliness of rural surveys of this kind. The first problem was to decide what type of families to approach and where to look for them in order to obtain a group of records which might be considered typical of Canadian urban households. The type of family and the cities to be surveyed were determined from the results of a special study of 1931 urban census records. The following family attributes were considered in making this selection:

- (1) Percentage of population in private families with married wage-earner heads.
- (2) Percentage of ordinary households with male wage-earner heads.
- (3) Percentage of male wage-earner householder tenants.
- (4) Median value of homes owned by male wage-earners.  
(5, 6, 7 and 8 for households with husband and wife living together and the family head a tenant and wage-earner).
- (5) Median monthly rent.
- (6) Average monthly earnings of head.
- (7) Average number of lodgers.
- (8) Average size of household.
- (9) Average number of weeks male-wage earner heads were unemployed.
- (10) Percentage of the population British and French.

This analysis led to the selection of Charlottetown, P.E.I., Halifax, N.S., Saint John, N.B., Quebec and Montreal in Quebec, Toronto and London in Ontario, Winnipeg, Man., Saskatoon, Sask., Edmonton, Alta., and Vancouver, B.C., to represent Canada's urban wage-earner homes. Ottawa was added to this list because international living standard comparisons often are made in terms of conditions in capital cities. In Quebec City the sample was limited to French families, while in Montreal three groups of records representing French, British and other racial origins were required. The Winnipeg sample contained two groups representing British and other racial origins, while in the remaining cities only families of British origin were included.

Within these centres, it was decided to concentrate efforts further by selecting families possessing certain characteristics which were typical of urban households. These limitations were four in number.



- (1) All families were to be of the wage-earner type with husband and wife living together as joint heads.
- (2) All families were to have from one to five children living in the home, with not more than one additional lodger or domestic (except for Quebec and Montreal where no limitation was made concerning number of children).
- (3) Family earnings during the survey year ending September 30, 1938, were to range from \$450 to \$2,500, and all families were to be self-supporting during this period.
- (4) All families were to be living in a self-contained dwelling unit, not sharing any living amenities with other families.

Families satisfying these conditions were located by a preliminary survey in which all households in a random selection of census sub-districts were approached for information concerning the composition of the household, racial origin, tenure, and earnings. From returns satisfying the sampling controls enumerated above, a random selection of families was made for the complete budgetary record.

The field work of the survey was conducted by a specially selected staff of approximately 90 field agents working under the direction of city supervisors. The field staff was composed mainly of graduates in household science and of social service workers. City supervisors attended regional meetings or were visited individually by members of the Bureau's staff prior to the survey in order that duties might be clearly understood. In addition, each city staff was visited twice during the actual progress of record collection, to discuss difficulties and to make sure that a uniform interpretation was placed upon the detailed printed instructions which each field agent received.

Records from the preliminary survey, more than 45,000 in number, were forwarded directly to Ottawa and a list of 6,252 families satisfying sampling controls was compiled. Only families included in this list were approached for expenditure records in the final survey.

All expenditure records were checked by the supervisor or an assistant before being sent to Ottawa where they were checked a second time. If not satisfactory, the supervisor was advised concerning the deficiency, or in some cases families were written to directly from Ottawa, in order to secure information necessary to correct the faulty schedule.

In addition to an annual schedule of living expenditures\* completed by the field agent from information provided by the homemaker and other family members, a second schedule was used for food purchases covering one complete week in October-November, 1938, a second week in February, 1939, and a third in June, 1939. The food schedule contained a separate page for each day of the week upon which the home-maker was instructed to enter purchases day by day as they were made. She was visited by a field agent several times during the week to make sure that the task was not left until the conclusion of the period and then done from memory.

The office compilation of living expenditure and food purchase records in Ottawa was done partly by mechanical means and partly by hand. A summary of data for each family was placed upon punch cards which could be cross-classified according to any two sets of facts upon the card. This made possible a very complete study of the inter-play of influences affecting living expenditures. Results from a considerable number of these cross-classifications may be found in the chapters on "Family Attributes" and "Family Living Expenditure Patterns." Others have not been published due to limitations of space. A complete list of mechanical tabulations is contained in Appendix C. All detail shown on family expenditure schedules has been tabulated by hand according to cities and according to family income per person groups. It has been necessary to omit some of this material also from the chapters which follow.

\* See Appendix A.

# PART I

## FINANCIAL POSITION

### CHAPTER I

#### SOURCES OF FAMILY INCOME

For the present analysis, family income has been considered under two main headings, with sub-divisions under each one as follows:

(A) *Net Income*

- (1) Earnings of family head and other members.
- (2) Value of payments in kind.
- (3) Income from investments.
- (4) Other cash received.

(B) *Gross Income*

- (1) All items of *net income* as listed above.
- (2) Loans and credit outstanding (for purchases in the survey year only).
- (3) Reduction in bank savings and investments.
- (4) Value of trade-in allowances.

The average net income of British wage-earner families amounted to \$1,433. Of this amount fully 92 p.c. represented earnings of the family head. Other family earnings amounted to 4 p.c. of the total, and income from investment returns and other cash received, made up the remaining 4 p.c. The corresponding proportions of family net income for the French sample were almost identical. The average net income of \$1,315 was 91 p.c. from earnings of the family head, 5 p.c. other family earnings, and 4 p.c. other income.

**Table 1.—Composition of Urban Wage-Earner Family Net Income**

	1,135 British Families		211 French Families	
	Amounts	Per-centage of Total	Amounts	Per-centage of Total
<b>EARNINGS</b>	\$		\$	
Earnings of Family Head.....	1,323.2	92.4	1,195.2	90.9
Other Family Earnings.....	57.7	4.0	72.1	5.5
<b>OTHER INCOME</b>				
Value of Payments in Kind.....	8.6	0.6	2.2	0.2
Income from Investments.....	4.6	0.3	8.3	0.6
Other Cash.....	38.7	2.7	37.4	2.8
<b>Total Net Income.....</b>	<b>1,432.8</b>	<b>100.0</b>	<b>1,315.2</b>	<b>100.0</b>

Gross income, of course, was comprised mainly of items included in the above table. However, approximately 8 p.c. was obtained from credit and loans, withdrawals from assets, and trade-in allowances. The following table shows the relative importance of these items as a source of purchasing power to wage-earner families.



Table 2.—Composition of Urban Wage-earner Family Gross Income

	1,135 British Families		211 French Families	
	Amounts	Per-centage of Total	Amounts	Per-centage of Total
	\$		\$	
Net Income (From Table 1).....	1,432.8	91.9	1,315.2	90.1
Credit and Loans*.....	81.8	5.2	85.1	5.8
Reductions in Savings and Investments.....	33.0	2.1	58.3	4.0
Trade-in Allowances.....	11.6	0.8	1.7	0.1
<b>Total Gross Income.....</b>	<b>1,559.2</b>	<b>100.0</b>	<b>1,460.3</b>	<b>100.0</b>

\* Amounts for credit and loans represent unpaid balances at the end of the survey year on credit and loans received during that year. They are likely to be lower than the total value of credit and loans utilized during the year, and probably somewhat less also than the total value of all credit and unpaid loan balances outstanding, since no account has been taken of loans and credit for periods prior to the survey year. These were reduced by instalment payments during the survey year, such amounts being considered as savings from current income.

### Reductions in Assets

This portion of gross income has been considered as a debit item in the financial balance sheet of urban wage-earner families. It is dealt with briefly in this chapter since decreases in assets cannot be classified with debt obligations to which a separate section of a later chapter has been devoted. Reductions in assets indicate the extent to which wage-earner families have drawn upon accumulated resources for current expenses or other purposes. Withdrawals from bank balances were the main sources of such income, and accounted for more than three-fourths of all asset decreases of British families during the survey year. Sales of stocks, bonds, and property supplied the remainder. For French families, withdrawals from bank balances amounted to almost 90 p.c. of the total income from liquidation of assets.

Table 3.—Urban Wage-earner Family Gross Income from Decreases in Assets

	1,135 British Families			211 French Families		
	Per-centage of Families Reporting	Average Amount for 1,135 Families	Per-centage of Total Decrease in Assets	Per-centage of Families Reporting	Average Amount for 211 Families	Per-centage of Total Decrease in Assets
		\$			\$	
Decrease in Bank Balance.....	17.3	25.8	78.2	21.3	50.9	87.3
Sale of Stocks or Bonds.....	1.4	2.3	7.0	2.8	3.5	6.0
Sale of Property.....	4.8	4.9	14.8	2.4	3.9	6.7
<b>Total Decrease in Assets.....</b>	<b>-</b>	<b>33.0</b>	<b>100.0</b>	<b>-</b>	<b>58.3</b>	<b>100.0</b>

### Composition of Net Income at Progressive Income Levels

#### (a) Income per Family

Practically the full amount of income for British families in the net income range between \$400 and \$799 per family was supplied by earnings of the family head. Only 2 p.c. was obtained from other sources. For families with net incomes of \$2,400 and over, however, receipts from other

sources rose to almost 12 p.c. of the total. The earnings of other family members increased from 0.7 p.c. of the total to 4.4 p.c. and income from investments, etc., advanced from 1.3 to 7.4 p.c. between these same income ranges. French families reported a more pronounced rise in secondary sources of income, and for families with net incomes of \$2,000 and over, earnings of the family head accounted for only 84 p.c. of the total. This increase in other family earnings was associated with larger numbers of gainfully employed children in the higher income ranges for French families, but not to any appreciable extent in the case of British families.

**Table 4.—Composition of Family Net Income at Progressive Levels of Family Income**  
(1,135 British Families)

Income per Family	\$400-799	\$800-999	\$1,000-1,199	\$1,200-1,399	\$1,400-1,599	\$1,600-1,799	\$1,800-1,999	\$2,000-2,399	\$2,400+	Average
Persons per Family.....	4.5	4.3	4.4	4.3	4.3	4.3	4.6	4.7	4.6	4.4

## DOLLAR AVERAGES

Earnings of Family Head.....	690	868	1,024	1,202	1,377	1,555	1,701	1,950	2,323	1,323
Other Family Earnings.....	5	23	31	48	56	65	100	113	115	58
Other Income.....	9	17	27	33	50	67	72	80	194	52
<b>Total.....</b>	<b>704</b>	<b>908</b>	<b>1,082</b>	<b>1,283</b>	<b>1,483</b>	<b>1,687</b>	<b>1,873</b>	<b>2,143</b>	<b>2,632</b>	<b>1,433</b>

## PERCENTAGES

Earnings of Family Head.....	98.0	95.6	94.6	93.7	92.8	92.1	90.8	91.0	88.2	92.4
Other Family Earnings.....	0.7	2.5	2.9	3.7	3.8	3.9	5.3	5.3	4.4	4.0
Other Income.....	1.3	1.9	2.5	2.6	3.4	4.0	3.9	3.7	7.4	3.6
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## (211 French Families)

Income per Family	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000+	Average
Persons per Family.....	4.2	4.9	5.1	6.6	6.9	5.3

## DOLLAR AVERAGES

Earnings of Family Head.....	635	974	1,246	1,547	1,869	1,195
Other Family Earnings.....	25	35	58	148	170	72
Other Income.....	5	14	43	74	190	48
<b>Total.....</b>	<b>665</b>	<b>1,023</b>	<b>1,347</b>	<b>1,769</b>	<b>2,229</b>	<b>1,315</b>

## PERCENTAGES

Earnings of Family Head.....	95.5	95.2	92.5	87.5	83.9	90.9
Other Family Earnings.....	3.8	3.4	4.3	8.3	7.6	5.5
Other Income.....	0.7	1.4	3.2	4.2	8.5	3.6
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**(b) Income per Person**

Since the number of persons in wage-earner families showed a decided decrease at higher levels of income per person, the proportions of net income supplied by family members other than the head did not experience the marked increase noted in the case of progressive levels of income per family. Residual earnings amounted to 3.7 p.c. of the total net income for British families with incomes between \$100 and \$199 per person, and only 2.4 p.c. for those with incomes of \$600 and over. Income received from other sources increased steadily, however, and accounted for 1.9 and 5.8 p.c. respectively in the above groups. Net income for French families was observed to be higher than that of British families in the low income per person groups. This was due in part to larger contributions of children in French families, and also to higher average earnings of French family heads in this income range.

**Table 5.—Composition of Family Net Income at Progressive Income per Person Levels  
(1,135 British Families)**

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+
Persons per Family.....	5.7	4.9	4.2	3.8	3.6	3.4
DOLLAR AVERAGES						
Earnings of Family Head.....	869	1,142	1,312	1,522	1,677	2,109
Other Family Earnings.....	34	47	71	60	73	55
Other Income.....	18	42	43	55	88	133
Total.....	921	1,231	1,426	1,637	1,838	2,297
PERCENTAGES						
Earnings of Family Head.....	94.4	92.8	92.0	93.0	91.2	91.8
Other Family Earnings.....	3.7	3.8	5.0	3.7	4.0	2.4
Other Income.....	1.9	3.4	3.0	3.3	4.8	5.8
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
(211 French Families)						
<hr/>						
Income per Person	\$100-199	\$200-299	\$300-399	\$400-499		
Persons per Family.....	6.5	5.6	4.4	3.6		
DOLLAR AVERAGES						
Earnings of Family Head.....	963	1,210	1,327	1,396		
Other Family Earnings.....	59	80	91	50		
Other Income.....	18	54	52	72		
Total.....	1,040	1,344	1,470	1,512		
PERCENTAGES						
Earnings of Family Head.....	92.6	90.0	90.3	91.9		
Other Family Earnings.....	5.7	6.0	6.2	3.3		
Other Income.....	1.7	4.0	3.5	4.8		
Total.....	100.0	100.0	100.0	100.0		

**Composition of Family Net Income according to Age of Father**

The net income of British wage-earner families in which the father was under 25 years of age, averaged \$1,169. This amount increased steadily to \$1,541 for families in which the father's age centred around 50 years, and then dropped back to \$1,451 for those with fathers between 55 and 64 years of age. In the lowest age group the earnings of the father accounted for 97 p.c. of the total net income, while in the group between 55 and 64 years of age, they formed only 83 p.c. Proportions supplied by other family members rose from 2 p.c. to 11 p.c., and income from other sources advanced from less than 1 p.c. to 6 p.c. It should be noted that the average number of children increased from 1.2 to 4.0 in these respective age groups, and the average age of the children rose from 5 to 16 years.

**Table 6.—Composition of Family Net Income according to Age of Father**

(1,135 British Families)

Age of Father	24	25-34	35-44	45-54	55-64
DOLLAR AVERAGES					
Earnings of Family Head.....	1,135	1,251	1,384	1,383	1,203
Other Family Earnings.....	27	33	43	87	158
Other Income.....	7	33	44	71	90
<b>Total.....</b>	<b>1,169</b>	<b>1,319</b>	<b>1,471</b>	<b>1,541</b>	<b>1,451</b>
PERCENTAGES					
Earnings of Family Head.....	97.1	94.8	94.1	89.7	82.9
Other Family Earnings.....	2.3	2.5	2.9	5.7	10.9
Other Income.....	0.6	2.7	3.0	4.6	6.2
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Composition of Net Income according to Size of Family and Ages of Children**

In the foregoing sections it has been shown that the proportion of total net income earned by the family head from regular employment bore an inverse relationship to the size of wage-earner families. This was clearly apparent also from data on family net income classified according to the number of children in survey families, but as will be noted in the following section the amounts of other family earnings were related more closely to the ages of the children, than to the number per family. Earnings of the family head supplied 94 p.c. of the total net income for families with one child, and 88 p.c. for those with five children. The proportion made up from other family earnings increased from 2.9 p.c. to 7.8 p.c. in these groups. Income from other sources showed no marked rise among large-sized families, although there was a slight increase in proportionate amounts from 2.9 to 4.2 p.c. between the one-child and five-child family groups.



**Table 7.—Composition of Family Net Income According to Size of Family**  
(1,135 British Families)

Number of Children	1	2	3	4	5
DOLLAR AVERAGES					
Earnings of Family Head.....	1,311	1,379	1,327	1,346	1,242
Other Family Earnings.....	40	49	70	80	107
Other Income.....	41	56	49	56	58
<b>Total.....</b>	<b>1,392</b>	<b>1,484</b>	<b>1,446</b>	<b>1,482</b>	<b>1,377</b>
PERCENTAGES					
Earnings of Family Head.....	94.2	92.9	91.8	90.8	88.0
Other Family Earnings.....	2.9	3.3	4.8	5.4	7.8
Other Income.....	2.9	3.8	3.4	3.8	4.2
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

The ages of children naturally have a greater apparent influence upon family income than number of children. This conclusion is supported by income data related to different family types, and stages of the life cycle. The basis of the following analysis is explained in detail in a later chapter, viz. Family Living Expenditure Patterns. For the present purpose, data on two and three children families have been used in the accompanying tables on net income composition, but the same tendencies appeared in records for families with other numbers of children.

**Distribution of British Wage-Earner Families according to Type\***

Two Children—Ages—(a) Two, up to 3 years

(b) one, up to 3, and one, 4-12 years

(c) two, 4-12 years

(d) one, 4-12, and one, 13-18 years

(e) two, 13-18 years

(f) one, 13-18, and one, 19 or over

Three Children—Ages—(a) two, up to 3 years, and one 4-12, or one, up to 3, and two, 4-12 years

(b) three, 4-12 years

(c) two, 4-12, and one, 13-18 years

(d) one, 4-12, and two, 13-18 years

(e) three, 13-18, or two, 13-18 and one, 19 or over, or one, 13-18 and two, 19 or over

In each of the foregoing sub-groups with the same number of children, the average family net income advanced quite steadily as the life span of the family lengthened. For example, net income for two-child families in which the ages of the children were both under 4 years, amounted to \$1,348. This increased to \$1,549 for two-child families in which the childrens' ages were between 13 and 18 years, and still higher to \$1,660 in the group in which one child was 19 years or over and the other between 13 and 18. However, there was a marked difference in the composition of family income in these age groups. In the youngest age group noted above for two-child families, earnings

\*See Page 183, Family Living Expenditure Patterns.

of the family head accounted for 97 p.c. of average net income, while in the oldest they comprised only 83 p.c. Other family earnings rose from less than 1 p.c. of the total to 12.5 p.c., and income from other sources showed a moderate increase from approximately 2 to 5 p.c. Similar increases in supplementary sources of income were noted in other family groups as the ages of the children advanced.

**Table 8.—Composition of Family Net Income According to Number and Ages of Children**  
(361 British Two-Child Families)

Ages of Children (See Page 14)	(a)	(b)	(c)	(d)	(e)	(f)
DOLLAR AVERAGES						
Earnings of Family Head.....	1,310	1,388	1,350	1,410	1,430	1,370
Other Family Earnings.....	7	18	26	39	82	207
Other Income.....	31	46	60	78	37	83
<b>Total.....</b>	<b>1,348</b>	<b>1,452</b>	<b>1,436</b>	<b>1,527</b>	<b>1,549</b>	<b>1,660</b>
PERCENTAGES						
Earnings of Family Head.....	97.2	95.6	94.0	92.3	92.3	82.5
Other Family Earnings.....	0.5	1.2	1.8	2.6	5.3	12.5
Other Income.....	2.3	3.2	4.2	5.1	2.4	5.0
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(199 British Three-Child Families)

Ages of Children	(a)	(b)	(c)	(d)	(e)
DOLLAR AVERAGES					
Earnings of Family Head.....	1,264	1,275	1,302	1,336	1,362
Other Family Earnings.....	17	26	40	47	214
Other Income.....	36	22	36	89	53
<b>Total.....</b>	<b>1,317</b>	<b>1,323</b>	<b>1,378</b>	<b>1,473</b>	<b>1,629</b>
PERCENTAGES					
Earnings of Family Head.....	96.0	96.3	94.5	90.8	83.6
Other Family Earnings.....	1.3	2.0	2.9	3.2	13.1
Other Income.....	2.7	1.7	2.6	6.0	3.3
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## CHAPTER II

### FAMILY EARNINGS AND EXPENDITURE

The 1,439 family expenditure records secured during the survey were collected from a broader list of 6,252 families satisfying sampling controls relating to type of family and earnings. As noted in the introduction of this report, the broader list represented a stratified-random selection within the control limits established. The distribution of earnings reported by the 6,252 families may be considered as fairly representative of wage-earner families in the 12 survey cities, and provides an approximate basis of judging how representative were the income and expenditure records of families contributing to the final survey. The number of records was not proportionate to total city population, but it is believed that a sufficient minimum number was collected to give a representative distribution of family earnings in each city.

In addition to a consideration of the distribution of family earnings, this chapter contains a description of city expenditure averages. Data are presented for the complete sample, and for the \$200-299 income per person group in several cities. Thus a basis is established for comparing average wage-earner family expenditures from city to city, and also for inter-city comparisons of expenditures of families at comparable income levels.

#### The Distribution of Family Earnings in 12 Cities

The most characteristic range of British wage-earner family earnings was between \$1,200 and \$1,599. For French families in Montreal and Quebec it was from \$800 to \$1,199, while the sample of other racial origins in Montreal and Winnipeg was mainly concentrated in the lower earnings brackets from \$400 to \$1,199. The great majority of families earned less than \$1,600 as may be observed from the following percentage distribution statement of earnings for 6,252 families.

Table 9.—Proportions of Families in Specified Earnings Ranges

City	Families in Total Preliminary Sample	Percentage of Families Earning—		
		\$400-799	\$800-1,599	\$1,600-2,499
Charlottetown.....	173	28.9	48.0	23.1
Halifax.....	354	17.2	61.3	21.5
Saint John.....	354	29.7	53.2	17.1
Quebec.....	593	24.5	63.9	11.6
Montreal—French.....	836	18.3	61.9	19.8
British.....	314	13.7	63.1	23.2
Other.....	209	34.0	51.2	14.8
Ottawa.....	339	6.5	47.5	46.0
Toronto.....	463	8.4	61.7	29.9
London.....	361	7.8	67.3	24.9
Winnipeg—British.....	737	5.7	67.1	27.2
Other.....	283	25.4	66.5	8.1
Saskatoon.....	211	7.1	66.4	26.5
Edmonton.....	338	6.2	71.9	21.9
Vancouver.....	687	11.4	62.1	26.5

Earnings distributions for survey families compared closely with distributions for the larger list of families in nearly all cases. In most cities, however, the final selection yielded a smaller proportion of families in the lowest earnings



group from \$400 to \$799, a larger proportion in the middle earnings range from \$800 to \$1,599, and slightly less than a proportionate number in the earnings range from \$1,600 upward. This excess of returns in the middle earnings group reflected a more favourable reception to field workers than among families at higher earnings levels. The deficiency at low earnings levels was due mainly to the discarding of records because of incomplete information.

Although deficiencies in low and high earnings ranges were compensating in effect, family average earnings of the final sample differed somewhat from the broader sample. The percentage relation of earnings averages for survey families to the preliminary sample is shown in the following statement.

**Table 10.—Family Earnings Averages of Survey Families as a Percentage of Corresponding Averages from the Preliminary Sample of 6,252 Families**

Charlottetown.....	103.8
Halifax.....	104.0
Saint John.....	108.2
Quebec.....	103.2
Montreal—French.....	106.1
British.....	98.9
Other.....	100.9
Ottawa.....	92.0
Toronto.....	97.8
London.....	83.5
Winnipeg—British.....	93.7
Other.....	109.9
Saskatoon.....	93.9
Edmonton.....	92.7
Vancouver.....	97.1

Survey earnings averages apparently were slightly high in Quebec and Maritime cities, and a little low in Ontario and Western cities, with the exception of the Winnipeg group of foreign origin. Only in the case of London, however, did the difference in the two averages exceed 10 p.c. Presumably London expenditure averages shown following are somewhat too low to reflect average conditions. Differences shown between the two sets of earnings averages should be borne in mind when comparing expenditure data presented in later sections. These are not sufficiently large, however, in any city to make significant differences in family living expenditure patterns.

#### **Urban Wage-earner Family Characteristics according to Cities**

Expenditure data indicated that the principal budget outlays of wage-earner families were affected not only by income but by size of family, conditions of tenure, etc. For this reason, some of the more important family attributes observed in the final city samples are worthy of note.

Family income averages within the sample earnings limits of \$450 and \$2,500 were distributed between \$1,571 for Ottawa and \$1,200 for Quebec. The average number of persons in survey families was fairly consistent, and for British families varied only from 4.8 in Montreal to 4.0 in London. Families of French origin averaged 5.6 persons per family in Montreal and 4.9\* in Quebec. Home-ownership appeared most prevalent among families in western cities. Almost 48 p.c. of survey families in Winnipeg lived in their own homes, and very similar proportions of 46 p.c. and 44 p.c. in Vancouver and Edmonton, respectively. Tenancy was characteristic of Montreal and Quebec where comparatively few families were home-owners. Car ownership was most common among survey families in Ontario cities. About 45 p.c. of the Ottawa, Toronto and London sample families operated automobiles, as compared with approximately 30 p.c. of the families in western cities, and about one-fifth in the Maritimes.

\* Quebec survey families were smaller on the average than indicated by the 1931 Census.

Table 11.—Comparison of Urban Wage-Earner Family Attributes

City	Char- lotte- town	Hali- fax	Saint John	Quebec	Montreal			Ottawa	Toronto	London	Winnipeg		Saska- toon	Ed- monton	Van- couver
					French	British	Other				British	Other			
Number of Families.....	54	70	78	70	141	69	48	95	129	65	184	45	122	101	168
Income per Family..... \$	1,356	1,450	1,317	1,200	1,372	1,396	1,320	1,571	1,537	1,302	1,447	1,339	1,449	1,401	1,403
Persons per Family.....	4.7	4.6	4.5	4.9	5.6	4.8	5.1	4.5	4.3	4.0	4.3	4.5	4.3	4.3	4.4
Children per Family.....	2.4	2.5	2.4	2.8	3.5	2.7	2.9	2.3	2.2	1.8	2.2	2.4	2.2	2.2	2.3
Age of Father.....	39	38	41	38	40	40	40	41	38	40	43	39	40	40	42
Rooms per Household.....	5.5	5.3	5.5	4.8	4.9	5.2	4.9	5.9	5.3	5.4	4.9	4.7	5.3	4.7	4.8
Rooms per Person.....	1.2	1.2	1.2	1.0	0.9	1.1	1.0	1.3	1.2	1.3	1.1	1.0	1.2	1.1	1.1
Percentage of Families Owning Homes.....	18.5	27.4	7.7	5.7	6.4	1.5	8.3	17.9	29.5	30.8	47.8	57.8	34.6	43.6	46.4
Percentage of Families Owning Motor Cars.....	29.6	20.0	20.5	11.4	9.2	15.9	8.3	46.3	42.6	44.6	30.4	24.4	31.9	33.7	29.2

### City Comparisons of Wage-earner Family Living Expenditures

The following remarks are concerned with comparisons of (a) average living expenditure per family, (b) average living expenditure per person, and (c) average living expenditures in families with annual income ranging from \$200 to \$299 per person. This material provides a starting point for inter-city comparisons of family living levels.

Average family living expenditures showed some notable differences in the twelve cities covered by the survey, despite the earnings limit of \$450 and \$2,500 within which all families were grouped. Total annual outlay ranged from \$1,541 for Toronto families to \$1,215 for those in Quebec. Differences in expenditure among British families in the western cities of Winnipeg, Saskatoon, Edmonton and Vancouver were comparatively slight, actual outlays varying within the narrow limits of \$1,429 for Saskatoon families, and \$1,410 for those in Winnipeg. Expenditure of \$1,391 for French families in Montreal was somewhat higher than the \$1,215 average for Quebec. Survey families in Halifax recorded the highest budget outlay of Maritime cities, amounting to \$1,468. Families of foreign racial origin in Montreal and Winnipeg showed a marked similarity in their total expenditures, averaging \$1,391 and \$1,375 respectively.

When family expenditures were reduced to a per person basis, some noteworthy changes in city relationships occurred. Average living expenditures ranged from \$358 per person for Toronto families with an average of 2.2 children, to \$248 per person for both Montreal and Quebec French families with 3.5 and 2.8 children respectively.

Table 12.—Average Living Expenditures of Urban Wage-Earner Families

City	Number of Families	Persons per Family	Expendi- ture per Family	Expendi- ture per Person
			\$	\$
Charlottetown.....	54	4.7	1,385	295
Halifax.....	70	4.6	1,468	319
Saint John.....	78	4.5	1,282	285
Quebec.....	70	4.9	1,215	248
Montreal—French.....	141	5.6	1,391	248
British.....	69	4.8	1,394	290
Other.....	48	5.1	1,391	273
Ottawa.....	95	4.5	1,530	340
Toronto.....	129	4.3	1,541	358
London.....	65	4.0	1,339	335
Winnipeg—British.....	184	4.3	1,410	328
Other.....	45	4.5	1,375	305
Saskatoon.....	122	4.3	1,429	332
Edmonton.....	101	4.3	1,418	330
Vancouver.....	168	4.4	1,410	323

In turning to the principal groups of family living expenditures, similarities between cities were more impressive than differences. This was particularly true of the basic groups, food, shelter and clothing. Differences were most pronounced for transportation and welfare and gift costs.

Appreciable regional variations occurred within a few expenditure groups. Average fuel costs per family, for example, were relatively low in Quebec and Montreal, due presumably to the prevalence in these cities of flat dwellings heated by stoves. On the other hand, household operation costs for French families were relatively high. Transportation costs in Ontario cities were above the 12-city average because of the more general use of motor cars by Ontario wage-earner families. Average food expenditures per family showed a positive relationship to the size of the city, while shelter costs apparently were affected

more by income levels than any other observable factor. Marked differences in shelter costs still remained when they were computed upon a per person rather than upon a per family basis.

### Differences in Proportions of Family Expenditure Devoted to Principal Budget Groups

The consistency of proportions of total family living expenditure used for different budget groups may be observed from the following statement. The second figure opposite each budget section has been obtained by subtracting the lowest city percentage from the highest city percentage. For example, Montreal British origin families spent the largest proportion of total outlay upon food, i.e., 34.8 p.c., while Ottawa families spent the lowest among survey cities, i.e., 27.6 p.c. The food figure shown in Column 2 is the difference between these percentages, i.e., 7.2 p.c. This was the largest difference, followed by housing and transportation, for which the range of city expenditure percentages was 6.4 and 6.3 p.c. respectively. The smallest range of 0.6 was for personal care expenditure.

The size of differences cited above was, of course, influenced by the relative importance of budget group expenditures in relation to total expenditure. A range of 0.6 for personal care which accounted for an average of only 1.7 p.c. of total expenditure in all cities indicated a much greater degree of variability than would be the case for an 0.6 range in food expenditures which accounted for an average of 31.9 p.c. of total expenditure for all survey families. To obtain an approximate comparison of expenditure variability from city to city in each budget group, the range between high and low city percentages was expressed as a proportion of the group average percentage expenditure for all cities. This procedure ranked food as the group in which expenditure variability was lowest. Other necessity groups including clothing and shelter also showed a relatively small degree of variability. The greatest amount occurred for welfare and gifts, and transportation expenditures. The relatively wide range of percentages for welfare and gifts was due very largely to the unusual proportion of expenditure under this heading for Saint John families who were subject to a municipal income tax.

Table 13.—Family Living Expenditures in 12 Cities Ranked according to Variability

Budget Group	1 Average Expendi- ture Per- centages for 12 Cities	2 Absolute Difference Between High and Low City Group Per- centages of Column 1	3 Column 2 as a Per- centage of Column 1
Food.....	31.9	7.2	23
Clothing.....	12.0	3.2	27
Shelter.....	19.2	6.4	33
Personal Care.....	1.7	0.6	35
Recreation.....	5.8	2.4	41
Fuel and Light.....	6.4	3.6	56
Health.....	4.3	2.5	58
Household Operation.....	9.1	5.9	65
Education and Vocation.....	1.6	1.2	75
Transportation.....	5.6	6.3	113
Welfare and Gifts.....	2.4	3.1	129 (a)

(a) 58 if Saint John excluded.



### Comparison of Living Expenditure Patterns for Families with Annual Income Ranging from \$200 to \$299 per Person

Expenditure patterns discussed in the preceding section naturally were affected by variations in average levels of family income in different cities. In the present section expenditure patterns at comparable levels of income per person are examined in relation to "all family" averages, representing all families with earnings between \$450 and \$2,500 during the survey year. The group of families with annual income per person ranging from \$200 to \$299 was chosen for this purpose, since it represented the most typical range of family income per person. A restricted list of six cities was used in order to maintain a minimum of 20 families in each group.

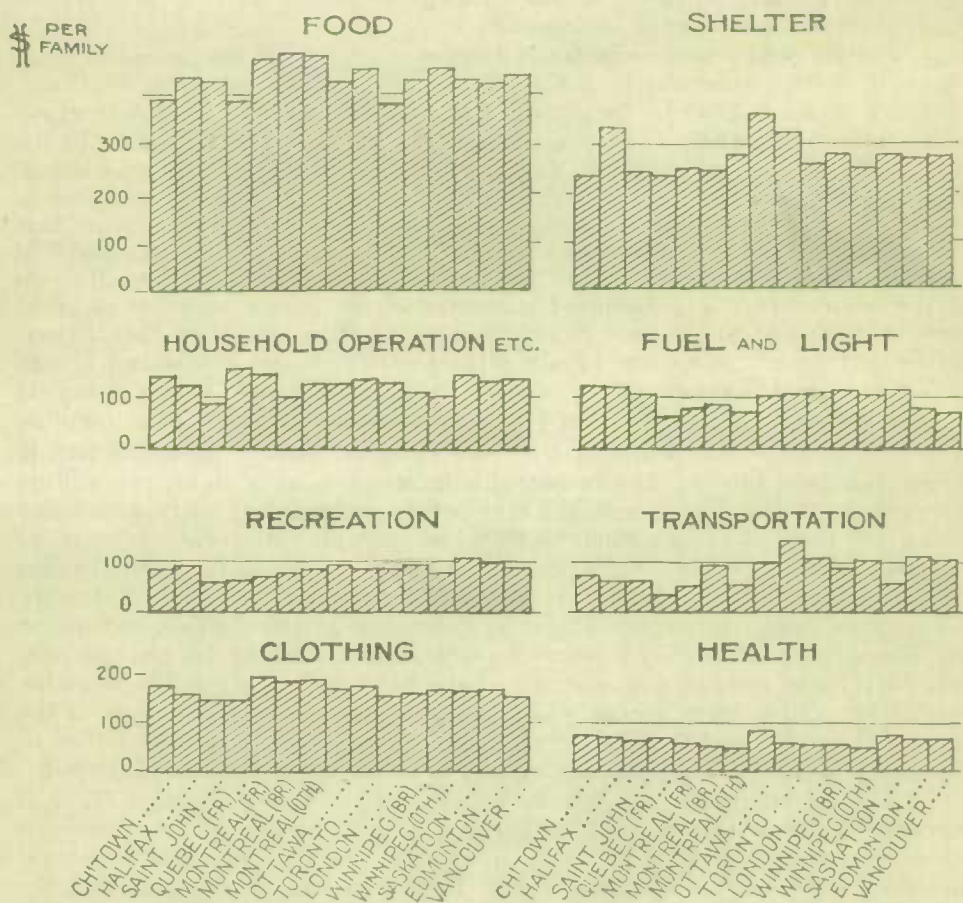
As noted earlier in the chapter, the range of average living expenditure per person in survey cities was from \$248 for French families in the Montreal and Quebec samples to \$358 for families in Toronto, with 9 of the 15 family group averages exceeding \$300. This comparatively narrow range was influenced by the family earnings limits of \$450 and \$2,500 within which all families were selected, and would have been somewhat wider for wage-earner families if no earnings limits had been imposed. Census data for 1931 and 1936, however, indicate that the increase in this range of city averages would not have been substantial if earnings limits had been removed. It has been shown also in the introduction of the chapter that a pronounced concentration of family earnings occurred between \$800 and \$1,599, and in only one of 12 cities did more than 30 p.c. of the preliminary sample of family earnings fall between \$1,600 and \$2,500. It is reasonable, therefore, to consider expenditure per person for the complete samples as fairly representative of city average levels for wage-earner families. Hence, if average income levels were the cause of substantial differences in living standards, this should be observable in comparisons of living expenditure patterns of the complete sample and that portion with earnings within the same limits for each city, i.e., \$200 to \$299 per person. However, it must be remembered that closely similar living expenditure patterns in different cities for families with the same income per person form no guarantee of exactly comparable living standards. Regional differences in price levels may affect the comparison. This might occur, for example, if clothing in the east was relatively cheap compared to clothing in the west, while an opposite situation existed for certain other groups such as foods. Appreciable differences in the city patterns of the \$200-299 per person income group is evidence either of different price levels, different consumption levels, or a combination of the two.

The third alternative is probably reflected in the high percentage for food purchased by Saint John families. Other data provide evidence of relatively high prices in that city co-incidental with lower than average purchases of several important foods such as milk and fruits. Further comparisons suggest that the high rental percentage for Toronto reflects a high rental level rather than unusually high housing standards at this income level. Low percentages for fuel in Quebec and Vancouver were associated with smaller than average fuel purchases, due in the case of Quebec to the extensive use of stoves for heating, and in Vancouver to a mild climate and to cheap fuel. A high proportion of expenditure for clothing by Montreal French families suggested an unusual emphasis upon apparel, since Montreal is one of the principal centres of clothing manufacture in the Dominion. French families also devoted a relatively high proportion of expenditure to furniture and household furnishings, although there was no evidence of high prices for these goods in Montreal.

Differences in other budget expenditure percentages were generally greater than for the groups already mentioned, personal care being a noteworthy exception. In the case of transportation, these represented considerable variation in the prevalence of motor cars and in carfare as between large and smaller cities.

CHART 1\*

### CITY COMPARISONS OF PRINCIPAL URBAN FAMILY LIVING EXPENDITURES



It would be difficult, however, to relate such differences to material variations in physical well-being, and quite impossible to discover in what degree they were associated with variations in human satisfactions. They serve to show a wide range of emphasis upon non-physical requirements, and also that minor differences presumably exist in the case of purchases for the more primary physical needs. The instance of low fuel costs in Quebec and Vancouver, however, suggested that local conditions may create variations in the physical need for such expenditures. This possibility should be canvassed before inferences concerning living standards are drawn from the data which follow.

\* Data from Table 16.

Turning to Table 14, showing differences between expenditure percentages in the \$200-299 income per person group and those for all families in the sample, it is at once apparent that the Montreal French group is differently situated from others included. The Montreal French family average expenditure per person of \$246 for the \$200-299 income per person group was almost identical with the average expenditure per person of \$248 for all families, and so also were the corresponding living expenditure patterns. For the other five cities the average expenditure per person was from \$30 to \$120 higher for the "all family" group, and living expenditure patterns showed appreciable differences for some expenditure groups.

The most easily discernible difference was that for foods, percentages in the \$200-299 per person income group exceeding "all family" percentages by amounts ranging from 4.0 for Saskatoon to 6.4 for Toronto. Tests for Saint John and Winnipeg indicated that actual quantities purchased per person in the \$200-299 per person income group compared favourably with "all family" averages in most cases. Differences in food expenditure percentages, therefore, must have been in the main, a reflection of differences in income levels between the \$200-299 per person income group and the "all family" average. They are not sufficiently marked to suggest any material differences between average food consumption levels in the six cities covered, with the possible exception of Montreal. In Montreal the absolute level of food expenditure per person and the "all family" food expenditure percentages were relatively high. Quantitative data on foods compared favourably with most other cities but a lower proportion of expenditure was available for remaining budget groups.

Differences between shelter percentages for "all family" and the \$200-299 income per person groups were mixed. Montreal and Toronto, with the greatest differences in income per person, were alone in showing percentages for the \$200-299 group slightly higher than "all family" percentages. In Saint John and the western cities, an opposite relationship occurred. The most reasonable explanation for these differences appeared to be a greater flexibility in the housing accommodation in the latter group of cities. Similarity of relationships for Toronto and Montreal did not mean similar rental levels or housing standards in the two cities. The average tenant rental in Toronto was considerably higher than in Montreal and a higher proportion of wage-earners lived in owned houses with shelter costs usually above those of tenants with comparable income. It is of interest, however, that despite lower average rentals, dwellings of Montreal tenants were more completely equipped with kitchen sinks, flush toilets and bath tubs than those of Toronto tenants at comparable income levels.

Expenditures for fuel and light and clothing in most cases required slightly higher proportions of income from the \$200-299 group than from the "all family" sample. These differences were very narrow and of no apparent significance as an indication of consumption differences. The same was true of differences for expenses of household operation, furniture, welfare and gifts, which took a slightly larger proportion of "all family" living expenditures.

The only other noteworthy difference in expenditure proportions was for transportation costs in Saint John and Toronto, where the "all family" percentages were moderately higher than those for the \$200-299 income per person group. For the former city, however, this was an indication of relatively low transportation costs in the \$200-299 group rather than a high average for the city. Toronto reported an unusually high proportion of wage-earner families with motor cars.



The foregoing observations support the conclusion that the average plane of living among urban wage-earner families is fairly comparable in different parts of Canada. The most marked variations appeared in housing which, although primarily related to income, were also related to climate, available building materials, and to some extent to regional and racial tradition.

**Table 14.—Differences between Expenditure Percentages for the \$200-299 Income per Person Group and All Survey Families\***

(+ and - indicate \$200-299 percentage higher or lower than the "All Family" Percentage)

	Saint John	Montreal French	Toronto	Winnipeg British	Saska- toon	Van- couver
Food.....	+4.2	-0.4	+6.4	+4.6	+4.0	+4.3
Shelter.....	-0.9	+0.6	+0.3	-1.9	-2.4	-1.6
Fuel and Light.....	+0.3	0.0	+1.6	+0.6	+1.1	+0.2
Clothing.....	+1.2	+0.6	+0.5	0.0	-0.1	+0.1
Household Operation.....	-0.3	-0.7	-1.9	-0.8	-1.5	-1.3
Health.....	-0.7	+0.1	-0.6	+0.8	0.0	+0.9
Personal Care.....	+0.1	0.0	+0.3	+0.2	+0.1	-0.1
Transportation.....	-2.7	+0.4	-5.0	-0.8	-0.8	-1.3
Recreation.....	+0.2	-0.7	-0.6	-1.1	0.0	-0.7
Education, Vocation.....	-0.1	+0.3	-0.1	-0.7	+0.3	+0.1
Welfare, Gifts.....	-1.3	-0.2	-0.8	-1.1	-0.7	-0.6
<b>Average Expenditure per Person—</b>						
All Families..... \$	285	218	358	328	332	323
\$200-299 Income Group..... \$	257	246	239	249	261	248

\* Compare with Tables 15 and 16 on Pages 25-26.

Table 15.—Distribution of Urban Wage-Earner Family Living Expenditures  
(\$200-299 Income per Person Group for Specified Cities)

Budget Groups	Saint John	Montreal (Fr.)	Toronto	Winnipeg (Br.)	Saskatoon	Vancouver	Saint John	Montreal (Fr.)	Toronto	Winnipeg (Br.)	Saskatoon	Vancouver
	DOLLAR AVERAGES						PERCENTAGES					
Food.....	479.3	488.1	420.0	446.1	417.4	428.8	37.3	33.6	35.8	35.2	34.0	35.3
Shelter.....	228.0	268.2	243.6	225.0	202.8	218.7	17.8	18.5	20.8	17.7	16.5	18.0
Fuel and Light.....	107.7	79.8	95.9	106.8	110.0	66.5	8.4	5.5	8.2	8.4	9.0	5.5
Clothing.....	156.1	207.3	134.8	138.0	135.8	129.1	12.2	14.3	11.5	10.9	11.1	10.6
Household Operation.....	80.2	139.8	78.2	88.0	105.4	99.0	6.3	9.7	6.7	7.0	8.6	8.2
Health.....	53.6	64.4	37.4	62.9	63.0	63.6	4.2	4.4	3.2	5.0	5.1	5.3
Personal Care.....	21.0	24.7	23.3	25.6	20.3	19.8	1.6	1.7	2.0	2.0	1.7	1.6
Transportation.....	32.8	60.0	48.0	68.5	34.2	73.2	2.5	4.1	4.1	5.4	2.8	6.0
Recreation.....	64.1	64.4	58.5	67.6	88.8	65.4	5.0	4.4	5.0	5.3	7.2	5.4
Education and Vocation.....	13.7	29.7	10.5	16.9	22.0	23.1	1.1	2.1	0.9	1.3	1.8	1.9
Welfare and Gifts.....	46.7	24.9	21.0	23.3	26.7	26.2	3.6	1.7	1.8	1.8	2.2	2.2
<b>Total.....</b>	<b>1,283.2</b>	<b>1,451.3</b>	<b>1,171.2</b>	<b>1,268.7</b>	<b>1,226.4</b>	<b>1,213.4</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



## Tests of Family Expenditure Variability

Expenditures of individual families in Montreal and Winnipeg for certain expenditure groups and for savings were examined to observe the extent of variations within the complete sample and in the \$200-299 income per person group. Food, shelter, clothing and recreation were used along with savings for this purpose. Standard deviations from expenditure averages were computed, indicating the range in dollars within which approximately two-thirds of individual family expenses were located on either side of the group average. The co-efficients of variation were then computed expressing the standard deviation as a percentage of expenditure averages. This procedure yielded the following results :—

Table 17.—Measures of Variability in Family Living Expenditures

Budget Group	Expenditure Averages				Co-efficients of Variation			
	Montreal-French		Winnipeg-British		Montreal-French		Winnipeg-British	
	All Families	\$200-299 per Person Income	All Families	\$200-299 per Person Income	All Families	\$200-299 per Person Income	All Families	\$200-299 per Person Income
	\$	\$	\$	\$	p.c.	p.c.	p.c.	p.c.
Food—Weekly.....	10.0	10.8	9.3	10.0	36.1	29.9	36.5	32.9
Shelter—Annual.....	249.4	268.2	276.2	225.0	39.6	42.0	44.5	41.0
Clothing—Annual....	190.5	207.3	153.6	138.0	55.8	53.9	53.4	46.1
Recreation—Annual..	70.7	64.4	90.6	67.6	79.0	77.6	65.5	62.0
Savings—Annual....	149.0	159.9	151.5	107.5	75.7	68.4	83.0	72.0

It will be observed that co-efficients of variation were slightly lower for the \$200-299 income per person groups than for the "all family" groups with the exception of shelter costs for Montreal French families. The relationship in this instance was reversed by a small number of cases in the \$200-299 group with annual shelter costs in excess of \$400 a year, although there was a pronounced concentration between \$200 and \$249. Variability was lowest in food expenditures, with shelter next, and clothing highest among the budget groups representing physical needs. All three were lower than recreation and savings which showed successively greater degrees of variation. Differences between Montreal French and Winnipeg British families generally were not large. However, Montreal co-efficients of variation for recreation were noticeably higher than those for Winnipeg, although actual recreation expenditure percentages for Winnipeg families were materially higher than those for Montreal families.



## CHAPTER III

### FAMILY FINANCING

A statement of goods and services purchased in any given period does not provide an accurate gauge of a family's level of living. Some families habitually strain credit resources to the limit, while others adjust their levels of living to make provision for the future and may continue to do so in the face of repeated reductions in income. Some families are faced with unlooked for outlays due to sickness or accidents while others receive equally unexpected windfalls of cash from legacies, insurance policies, or gifts. Expenditure statements, therefore, become more revealing when viewed against the background of a complete record of change in family financial position during the period.

To make such a statement it is necessary to balance against each other all debit and credit items resulting from transactions during the statement period, the year ending September 30, 1938, in the present instance. This procedure results in the grouping of strange bed-fellows. Among the credit entries, additions to bank savings appear alongside of payments on debts incurred prior to the survey year. The latter are considered as saved from current income. Among the debit entries, unpaid balances due on merchandise purchases, medical bills, etc., are grouped with reductions in bank savings, sales of property, and trade-in allowances. From a financial point of view, the last three items represent a depletion of assets, considered as tantamount to borrowing from a fund of past savings instead of from a loan company.

In the first section following, families have been grouped to show the proportions reporting debit and savings balances for the survey year. These proportions are shown for cities and family income groups. In the second and third sections, debit and savings items are examined under the headings of gross debt and gross savings. Further distinctions are made between saving from current income to pay for past outlays and saving for the future. Likewise gross debt is broken down to show withdrawals from past saving separate from debt which involves repayment commitments out of future income.

From the data outlined above it is possible to consider family finances from several angles. The primary object has been to gain some idea of the net improvement or deterioration of family economic position. This can be obtained by balancing all debit items, i.e., survey year loans and credit outstanding, sales of property, reductions in bank balances, and trade-in allowances against all savings items, i.e., purchases of property and securities, increases in bank balances, life insurance payments, and payments on debts incurred prior to the survey year. It is also possible to consider separately debits which involve repayment commitments, in relation to net savings which strengthen the families' financial position for the future, i.e., those items customarily considered as savings in relation to ordinary debts.

#### **Proportions of Families Reporting Debit and Savings Excesses**

Approximately one family in every three reported a debit excess over savings, i.e., a net increase in debts during the survey year ending September 30, 1938. Practically all the remainder ended the year with a net increase in savings. Although proportions of families with debit increases generally became smaller at higher income levels, city proportions of families with debit and savings excesses bore no close relationship to city averages of family income. In Saint John, where family income was somewhat below an average for the

12 survey cities, only 19.2 p.c. of families reported debit excesses. In Quebec City where earnings averages were also comparatively low, 45.6 p.c. of families recorded debit excesses. In Ottawa and Toronto in which earnings levels were above average, 37.9 and 27.1 p.c. of families respectively, showed net debit increases. These figures reflected a different attitude towards the use of credit either by wage-earner families or by merchants of the various cities. In Ottawa, for example, where credit accounts are easy to establish, debit increases were numerous despite the relatively high earnings levels of survey families.

**Table 18.—Percentages of Families Reporting Financial Positions Less Favourable, Unchanged or Improved**

City	Percentage of Families Reporting—		
	Net Debit Increase	Budget Balanced (to within one p.c.)	Net Savings Increase
	p.c.	p.c.	p.c.
Charlottetown.....	50.0	1.9	48.1
Halifax.....	43.4	—	56.6
Saint John.....	19.2	6.5	74.3
Quebec.....	45.6	1.5	52.9
Montreal—French.....	39.0	2.1	58.9
British.....	26.5	2.9	70.6
Other.....	68.1	—	31.9
Ottawa.....	37.9	—	62.1
Toronto.....	27.1	1.6	71.3
London.....	38.5	1.5	60.0
Winnipeg—British.....	26.6	1.1	72.3
Other.....	44.4	—	55.6
Saskatoon.....	33.6	1.0	65.4
Edmonton.....	38.6	2.0	59.4
Vancouver.....	36.1	3.1	60.8
<b>All Families.....</b>	<b>36.3</b>	<b>1.7</b>	<b>62.0</b>

### Financial Position in Relation to Income

The proportion of families showing net debit increases tended to decline at progressively higher levels of income per person. Almost 50 p.c. of families with annual income of less than \$200 per person reported debit increases during the year. This ratio declined irregularly to 21.7 p.c. in the \$500-599 income per person group and to 24.6 p.c. in the group with income of \$600 or more per person.

**Table 19.—Percentages of Families Reporting Net Debit and Savings Increases at Progressive Levels of Income per Person**

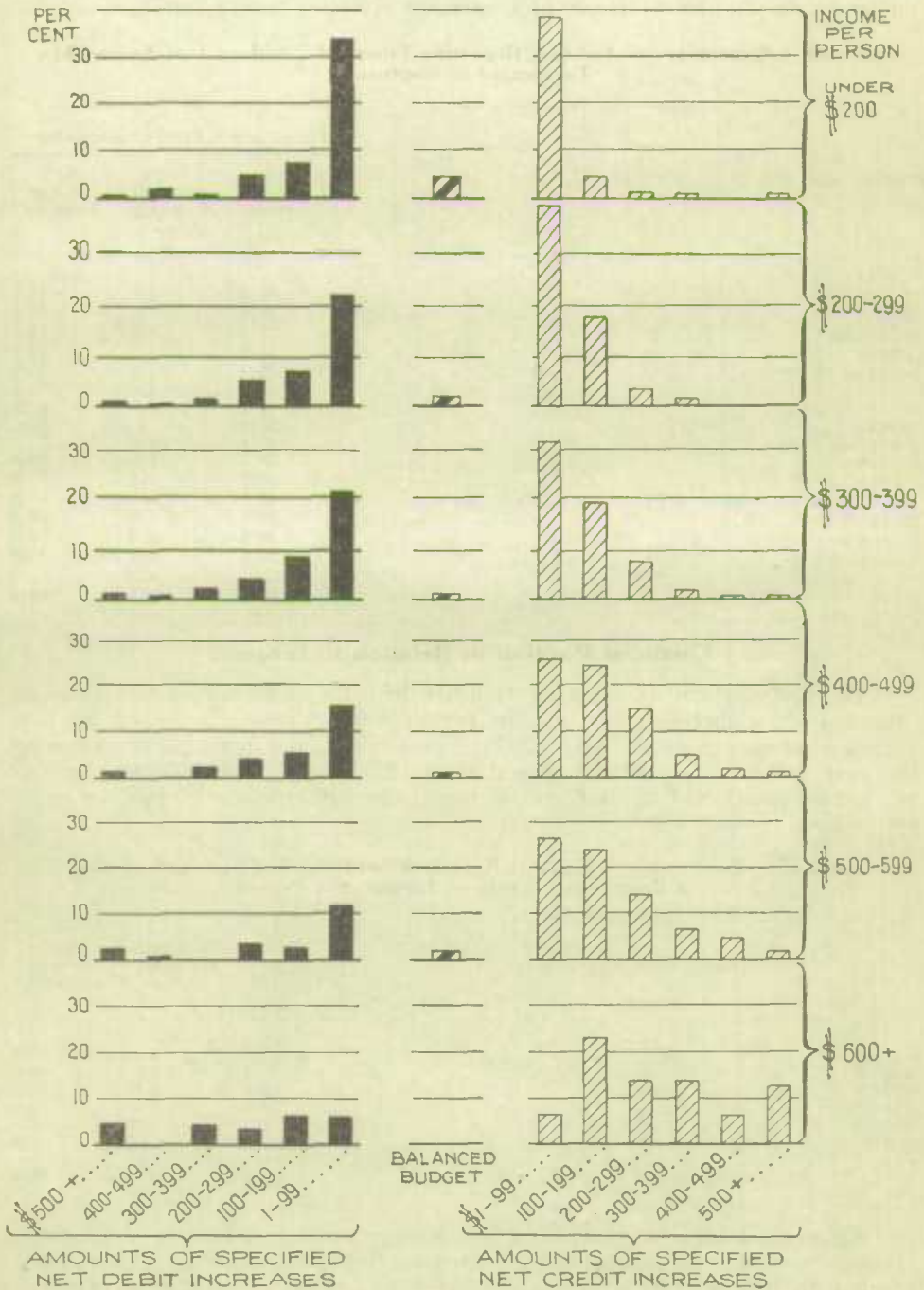
Family Income per Person	Net Debit Increase	Budget Balanced (to one p.c.)	Net Savings Increase
\$ 1-199.....	49.8	4.9	45.3
200-299.....	37.5	1.8	60.7
300-399.....	38.8	1.0	60.2
400-499.....	28.6	0.4	71.0
500-599.....	21.7	1.8	76.5
600 +.....	24.6	—	75.4
<b>All Families.....</b>	<b>36.3</b>	<b>1.7</b>	<b>62.0</b>

Although a high proportion of low-income families added to debits, the amounts were usually small. Of the 49.8 p.c. reporting debit increases in the group with less than \$200 per person, 34.0 p.c. reported amounts of \$100 or

# DEBIT AND CREDIT BALANCES OF URBAN WAGE-EARNER FAMILIES AT PROGRESSIVE INCOME PER PERSON LEVELS

PERCENTAGES OF FAMILIES REPORTING SPECIFIED  
NET DEBIT AND CREDIT INCREASES

CHART 2





less per family. As income per person increased, proportions of families with fairly large net debit increases also moved higher. Increases of \$300 or more per family occurred for only 3.5 p.c. of families with income per person of less than \$200 a year, as compared with 9.2 p.c. of families with \$600 or more per person. This same tendency was apparent to a lesser extent among families reporting net savings.

As income per person increased, the distribution of families on the savings side of the ledger remained comparatively normal, with gradual decreases in the proportion of families in successively higher savings brackets. On the debit side, however, the distribution of families became decidedly irregular. The wide differences in net savings and debits reported within narrow income ranges reveals more strikingly than living expenditure patterns the importance of personal preferences in determining family living expenditures. As might be expected, these differences become more pronounced at progressively higher levels of income per person.

**Table 20.—Summary of Debit and Savings Balances at Progressive Income per Person Levels\***

Family Income per Person	Percentages of Families Reporting Net Debit Increases of—						
	All Amounts	\$500+	\$400-499	\$300-399	\$200-299	\$100-199	\$1-99
Under \$200.....	49.8	0.5	2.0	1.0	4.9	7.4	34.0
200-299.....	37.5	1.4	0.2	1.6	5.1	7.1	22.1
300-399.....	38.8	1.3	1.0	2.1	4.2	8.6	21.6
400-499.....	28.6	1.7	—	2.1	4.2	5.4	15.2
500-599.....	21.7	2.7	0.9	—	3.6	2.7	11.8
600+.....	24.6	4.6	—	4.6	3.1	6.2	6.1
<b>All Families.....</b>	<b>34.3</b>	<b>1.5</b>	<b>0.7</b>	<b>3.5</b>	<b>6.9</b>	<b>2.7</b>	<b>21.0</b>

Family Income per Person	Percentages of Families Reporting Net Savings Increases of—						
	\$1-99	\$100-199	\$200-299	\$300-399	\$400-499	\$500+	All Amounts
Under \$200.....	38.9	4.4	1.0	0.5	—	0.5	45.3
200-299.....	38.9	17.4	3.2	1.2	—	—	60.7
300-399.....	31.5	18.7	7.6	1.8	0.3	0.3	60.2
400-499.....	25.2	24.0	14.3	4.6	1.7	1.2	71.0
500-599.....	28.4	23.7	13.6	6.4	4.6	1.8	76.5
600+.....	6.2	23.0	13.9	13.8	6.2	12.3	75.4
<b>All Families.....</b>	<b>32.2</b>	<b>17.7</b>	<b>7.2</b>	<b>2.8</b>	<b>1.0</b>	<b>1.1</b>	<b>62.0</b>

Families at low income per person levels used credit to a lesser extent than more favourably situated families and, of course, could not generally finance the purchase of motor cars, new homes, etc. Debit increases for this type of purchase became considerably more numerous in the \$200-299 and \$300-399 income per person group. The tendency was sufficiently pronounced in the latter group to check the rise in average net savings per family at this point.

\* For percentages of balanced budgets see Table 19, Page 29.

Average net debits or net savings at progressive levels of income per person may be observed in the following statements. Debit items have been summarized under two headings, (a) debt increases, i.e., increases in credit and loans outstanding, and (b) decreases in assets such as bank balances, securities, etc. The average increase in debt per family was quite pronounced between the \$100-199 and \$200-299 income per person groups. In the middle income range, centring around \$400-499 per person, the average debt increase per family showed a slight tendency to decline, but averages above that level continued upward. The check to increasing debt in the middle income range was due to lower amounts of credit outstanding. Withdrawals from assets rose steadily at progressive income levels.

**Table 21.—Family Gross† Debits at Progressive Levels of Family Income per Person**  
(1,135 British Families)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	All Families*
DOLLAR AVERAGES							
New credit and loans outstanding.....	57.3	77.6	88.2	82.1	84.5	132.3	81.8
Decrease in assets.....	8.3	24.4	45.7	62.9	68.5	115.1	44.6
<b>Total.....</b>	<b>65.6</b>	<b>102.0</b>	<b>133.9</b>	<b>145.0</b>	<b>153.0</b>	<b>247.4</b>	<b>126.4</b>

**Table 22.—Family Gross† Savings at Progressive Levels of Income per Person**  
(1,135 British Families)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	All Families*
DOLLAR AVERAGES							
Life Insurance Premiums.....	37.4	60.2	75.2	99.7	109.7	144.3	77.7
Old Debt re-payments (incurred prior to October 1, 1937).....	22.9	34.1	42.1	50.7	37.9	83.8	41.2
Bank Savings and Investments.....	3.5	12.4	19.5	46.1	71.8	91.6	29.4
<b>Total.....</b>	<b>63.8</b>	<b>106.7</b>	<b>136.8</b>	<b>196.5</b>	<b>219.4</b>	<b>319.7</b>	<b>148.3</b>

**Table 23.—Financial Balance of British Families at Progressive Levels of Family Income per Person**

(Minus indicates average net debt increase, plus indicates net savings increase)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	All Families*
Number of families.....	114	320	312	220	106	61	1,135
Change in financial status.....\$	-1.8	+4.7	+2.9	+51.5	+66.4	+72.3	+21.9

\* Includes 2 families with incomes from \$1-99 per person.

† Related only to expenditure and savings in the survey year, ended September 30, 1938. These figures do not include earlier debts or savings.

Paralleling the rise on the debit side of the balance sheet, considerably sharper increases were recorded for savings, including life insurance premiums, bank savings and investment increases, and amounts repaid on old debts. Life insurance premiums were the most important, with debt repayments coming second, and bank savings third. It is of note that reported debt repayments on accounts incurred prior to October 1, 1937, averaged only \$41.2 as compared with \$81.8\* for new debts outstanding as the year closed. Life insurance premiums and savings increased rapidly as income per person advanced, but the corresponding rise in debt repayments was more gradual and less regular.

It is realized that a considerable proportion of life insurance payments are for risk. It has been impossible, however, to distinguish between the risk and investment elements involved, so that savings averages are really too large by the amount of risk represented in life insurance premium payments. On the other hand, debt repayments may be somewhat understated. That item over a period of time must balance new debts outstanding, but as already noted the latter were reported as considerably larger. An understatement of debt repayment would tend to balance the risk element in insurance savings. Omissions from asset decreases and new savings appear about equally likely. Hence the net results of debt-savings comparisons may be considered as reasonably accurate.

### GROSS DEBT INCREASES

Questions concerning debt were limited to transactions during the survey year ending September 30, 1938. In the section following only additions to gross debt during this period are examined. The same families may report savings items such as life insurance premiums or property purchases co-incidental with increases in indebtedness due to merchandise purchases, medical care, etc. The net financial position of survey families, including records of withdrawals from savings has already been considered, and the present reference is to debt items alone. Since only those debts incurred during the survey year are considered, data presented do not show total debts of survey families.

The average new debt accumulation by British wage-earner families during the survey year was \$82. For French families in Montreal and Quebec this amount averaged slightly higher at \$85. Credit on goods and services obtained in 1938 accounted for close to three-fourths of this increase, while loans made up the remainder. This ratio was fairly consistent for the majority of cities, although merchandise credit amounted to as high as 90 p.c. of the average debt increase of Montreal families, and as low as 60 p.c. for those of Toronto.

Medical services and purchases of household furniture and equipment were mainly responsible for credit obtained during the survey year. Approximately one-third of British wage-earner families showed indebtedness as a result of medical care, and the average amount per family of \$13 formed 16 p.c. of all new debts. New credit outstanding on furniture averaged \$9 per family, and other furnishings and equipment \$13, the combined amounts accounting for more than one-fourth of all debt increases. Although less than 6 p.c. of British families reported indebtedness for motor car purchases in 1937-38, this item ranked next to medical care and furnishings as a proportion of total credit, and amounted to 10 p.c. of all new debt increases.

Credit purchases of furniture and other household equipment formed almost one-third of total debt increases shown by families of French origin. Clothing accounted for 11 p.c., medical care 10 p.c., and motor car purchases only 4 p.c. The amount of new loans outstanding was similar for both race groups, with French families averaging a slightly smaller amount borrowed on insurance, but greater loans from other sources.

\* 1937 was the most prosperous year since the depression of 1929-33, and conditions then affected income in 1938. It would be reasonable to expect an increase in credit purchases under such conditions, particularly after a series of comparatively lean years.



Table 24.—Composition of Urban Wage-Earner Family Gross Debt Increases

	1,135 British Families			211 French Families		
	Per-centage of Families Reporting	Amount per Family (1,135 Families)	Per-centage of Total Debt Increases	Per-centage of Families Reporting	Amount per Family (211 Families)	Per-centage of Total Debt Increases
<b>CREDIT</b>		\$			\$	
Groceries.....	10.0	2.8	3.4	17.1	7.4	8.7
Clothing.....	16.5	4.5	5.5	20.4	9.4	11.0
Furniture.....	16.1	8.6	10.5	25.6	16.5	19.4
Other Furnishings and Equipment.....	23.3	12.9	15.8	12.8	10.3	12.1
Automobile.....	5.7	8.2	10.0	2.8	3.6	4.2
Medical Care.....	32.0	13.2	16.1	25.6	8.5	10.0
Other.....	21.8	8.9	10.9	9.5	3.7	4.4
<b>Total Credit.....</b>	—	<b>59.1</b>	<b>72.2</b>	—	<b>59.4</b>	<b>69.8</b>
<b>LOANS</b>						
Borrowed on Insurance.....	8.5	9.7	11.9	10.9	7.9	9.3
Other Sources.....	6.1	13.0	15.9	5.2	17.8	20.9
<b>Total Loans.....</b>	—	<b>22.7</b>	<b>27.8</b>	—	<b>25.7</b>	<b>30.2</b>
<b>Total Debt Increase.....</b>	<b>76.0</b>	<b>81.8</b>	<b>100.0</b>	<b>56.9</b>	<b>85.1</b>	<b>100.0</b>

### Credit in Relation to Family Income per Person

Changes in the income position of wage-earner families naturally affect the extent to which credit can be used to secure desired goods and services. It will be observed from the following table that the types of merchandise and services for which credit is obtained likewise show noticeable differences with changes in income. Medical care accounted for close to 30 p.c. of the average increase in credit during the survey year for families with incomes between \$100 and \$199 per person. Groceries comprised 23 p.c., and clothing another 11 p.c. As the income position of wage-earner families improved, the proportions of total credit formed by these items showed a decided drop. For families with incomes of \$600 and over per person, medical care constituted only 7.3 p.c. of all new credit outstanding, while grocery accounts were reduced to a fractional percentage of 0.2, and clothing dropped to 3.4.

In contrast to the smaller proportions of credit at higher income levels on the above goods and services, increasing amounts of indebtedness were noted as a result of purchases of motor cars, and household furniture and equipment. Debt incurred from motor car purchases during the survey year formed only 1.4 p.c. of the total credit increases of families with incomes between \$100 and \$199 per person. However, for those with incomes of \$600 and over per person, this item comprised 33 p.c. of new credit outstanding. Credit obtained on household furniture and equipment constituted the largest item in all income groups with the exception of that from \$100 to \$199 per person. In this group it formed 16.4 p.c. of the total, but rose sharply to 37.1 p.c. in the \$200-299 group, and at the \$600 and over income per person level it comprised 45 p.c.

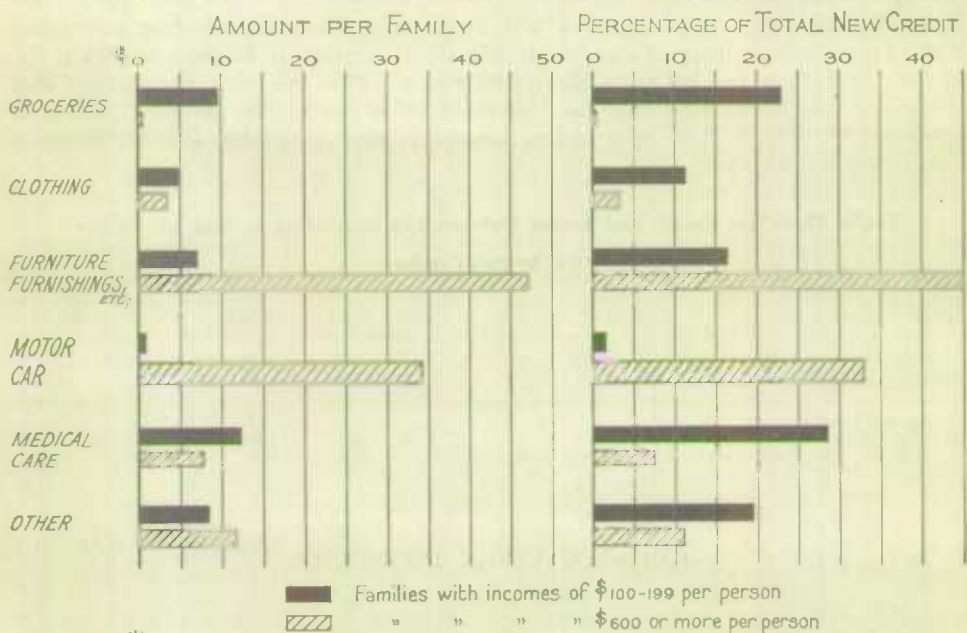


**Table 25.—Distribution of Credit at Progressive Levels of Income per Person**  
(1,135 British Families)

Income per Person	\$100- 199	\$200- 299	\$300- 399	\$400- 499	\$500- 599	\$600+	Average
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
Groceries.....	22.9	0.7	2.8	2.2	0.7	0.2	4.7
Clothing.....	11.4	6.8	5.9	10.8	9.7	3.4	7.6
Furniture and Furnishings.....	16.4	37.1	37.2	38.5	29.7	45.2	36.4
Automobile.....	1.4	3.1	16.2	17.5	23.1	32.9	13.9
Medical Care.....	28.5	29.3	21.7	18.3	24.6	7.3	22.3
Other.....	19.4	17.0	16.2	12.7	12.2	11.0	15.1
<b>Total..... P. C.</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>..... \$</b>	<b>42.8</b>	<b>54.2</b>	<b>64.3</b>	<b>60.0</b>	<b>56.6</b>	<b>101.2</b>	<b>59.1</b>
New Credit Outstanding as Percentage of Income.....	4.6	4.4	4.5	3.7	3.1	4.5	4.1

CHART 3

\*  
**DISTRIBUTION OF NEW CREDIT OUTSTANDING**  
**AT LOW AND HIGH INCOME PER PERSON LEVELS**



\* Obtained during the year ending September 30, 1938 and still outstanding on that date.

**Debt Increases in Relation to Certain Family Attributes**

Wage-earner family debt increases were examined in relation to size of family, and age of father. This analysis does not give the complete picture of the amount of debt incurred by different types of wage-earner families, but provides a record of relationships between debt and two factors having a direct bearing upon it.

**Size of Family**

Additions to accounts outstanding during the survey year were greatest among families with large numbers of children. Between one and five child families there was an average difference of \$31 per family. The amount of credit and loans outstanding reported by British families with one child averaged \$70, while families with five children showed an average of \$101.

**Table 26.—New Credit and Loans Outstanding According to Number of Children per Family**

(1,135 British Families)

Number of Children	1	2	3	4	5
Average Gross Debt Increase per Family..... \$	70	81	78	85	101
Percentage of Family Net Income.....	5.0	5.5	5.4	5.7	7.3

**Age of Father**

An inverse relationship was observed between the amount of debt increase for survey families and the ages of family heads. Families in which the father's age centred around 30 years reported new credit and loans outstanding averaging \$92. This amount dropped steadily to \$58 for the group of families in which the age of the father was between 55 and 64 years. This tendency apparently was related to the advancing ages of the children as well, who became less of a financial burden as they approached maturity, and were able to contribute to family income in some cases.

**Table 27.—New Credit and Loans Outstanding According to Age of Father**

(1,119\* British Families)

Age of Father.....	25-34	35-44	45-54	55-64
Average Age of Children.....	5	9	13	16
Earnings of Wife and Children..... \$	33	43	87	158
Credit and Loans				
Outstanding—Actual Amount..... \$	92	75	72	58
—Percentage of Net Income.....	7.0	5.1	4.7	4.0

\* 13 families with fathers under 25, and 3 above 64 years of age.

**GROSS SAVINGS INCREASES**

As noted earlier, gross savings of wage-earner families from current income included bank savings and investments, life insurance premiums, and repayments of debts incurred prior to the survey year. This last item was considered as being saved from current income. Gross savings for British families averaged \$148 per family, and for French families \$138. More than one-half of the above amount for British families consisted of life insurance premiums, and about 28 p.c. was comprised of debt repayments. Increases in bank balances and purchases of stocks, bonds, annuities, etc., accounted for the remainder of close to 20 p.c. The gross savings of French families showed a higher proportion for life insurance premiums and less for debt repayments and investments.

Table 28.—Composition of Gross\* Savings of Urban Wage-Earner Families

	1135 British Families			211 French Families		
	Percent- age of Families Report- ing	Average Amount for 1135 Families	Percent- age of Gross Savings	Percent- age of Families Report- ing	Average Amount for 211 Families	Percent- age of Gross Savings
<b>SAVINGS AND INVESTMENTS</b>		\$			\$	
Increase in bank balance.....	12.2	12.0	8.1	8.1	8.6	6.2
Purchase of stocks and bonds.....	1.9	1.2	0.8	1.4	3.3	2.4
Purchase of property.....	1.1	2.7	1.8	—	—	—
Purchase of annuities, pensions, etc.....	28.8	11.2	7.6	14.7	12.4	9.0
Other.....	5.5	2.3	1.5	1.4	0.3	0.2
<b>Total</b> .....	—	<b>29.4</b>	<b>19.8</b>	—	<b>24.6</b>	<b>17.8</b>
Life insurance premiums.....	87.8	77.7	52.4	90.5	85.0	61.5
Debt repayments.....	46.7	41.2	27.8	33.7	28.6	20.7
<b>Gross Savings</b> .....	—	<b>148.3</b>	<b>100.0</b>	—	<b>138.2</b>	<b>100.0</b>

\* From current income only.

## Gross Savings in Twelve Cities

Gross savings ranged from \$181 per family in Ottawa to \$96 for families of foreign racial origin in Montreal. However, the proportions of total net income going into savings showed a marked similarity in the majority of cities, and for British and French families varied within a narrow range between 11.6 p.c. in Charlottetown and 9.5 p.c. in Saint John. Families of foreign racial origin in Montreal and Winnipeg showed somewhat lower ratios of savings to total net income, and averaged 7.3 and 8.1 p.c. respectively.

Table 29.—City Comparison of Wage-Earner Family Gross Savings

City	Gross Savings per Family	Percent- age of Family Net Income
	\$	
Charlottetown.....	157	11.6
Halifax.....	158	10.9
Saint John.....	126	9.5
Quebec.....	117	9.7
Montreal—French.....	149	10.9
" —British.....	134	9.6
" —Other.....	96	7.3
Ottawa.....	181	11.5
Toronto.....	151	9.8
London.....	146	11.2
Winnipeg—British.....	152	10.5
" —Other.....	108	8.1
Saskatoon.....	152	10.5
Edmonton.....	140	10.0
Vancouver.....	137	9.8

## Gross Savings in Relation to Income per Person

Family gross savings in the form of investments, life insurance and debt repayments, all experienced a substantial increase at progressive levels of income per person. Increases in bank balances, and purchases of bonds,

annuities, etc., averaged only \$4 for families with incomes between \$100 and \$199 per person. This amount rose to \$92 for families with incomes of \$600 and over per person. Life insurance premiums mounted from \$37 per family to \$144 between these groups, and debt repayments from \$23 to \$84. Proportionate amounts of total gross savings formed by the different items at various income levels were also worthy of note. Life insurance premiums accounted for close to 60 p.c. of all savings at the \$100-199 income per person level, and dropped steadily to 45 p.c. in the \$600 and over group, while debt repayments showed an irregular decline from 36 p.c. to 26 p.c. These reductions were offset by increasing proportions of income going into bank savings, annuities, bonds, superannuation payments, etc.

**Table 30.—Composition of Gross\* Savings Increases at Progressive Income per Person Levels**

(1,135 British Families)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+
DOLLAR AVERAGES						
Savings and Investments—						
Increase in bank balance.....	1.8	3.8	6.7	17.1	38.1	37.4
Purchase of stocks and bonds.....	—	0.5	0.7	1.8	1.6	10.4
Purchase of property.....	—	0.2	1.4	6.6	2.8	12.1
Purchase of annuities, pensions, etc..	1.7	6.1	8.9	16.5	24.7	30.4
Other investments.....	—	1.8	1.8	4.1	4.6	1.3
<b>Total.....</b>	<b>3.5</b>	<b>12.4</b>	<b>19.5</b>	<b>46.1</b>	<b>71.8</b>	<b>91.6</b>
Life insurance premiums.....	37.4	60.2	75.2	99.7	109.7	144.3
Debt repayments.....	22.9	34.1	42.1	50.7	37.9	83.8
<b>Total Gross Savings.....</b>	<b>63.8</b>	<b>106.7</b>	<b>136.8</b>	<b>196.5</b>	<b>219.4</b>	<b>319.7</b>

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+
PERCENTAGES						
Savings and investments.....	5.5	11.6	14.3	23.5	32.7	28.7
Life insurance premiums.....	58.6	56.4	55.0	50.7	50.0	45.1
Debt repayments.....	35.9	32.0	30.7	25.8	17.3	26.2
<b>Total Gross Savings.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* From current income only.

### Gross Savings in Relation to Family Income

More than nine-tenths of British wage-earner families with net incomes between \$400 and \$799 reported gross savings of less than \$100, and almost 60 p.c. were below \$50. Amounts increased substantially at successive income levels, and for families with incomes of \$2,400 or more, only 5 p.c. showed gross savings of less than \$100, and almost 40 p.c. reported amounts ranging upward from \$400. The average gross savings per family rose from \$43 to \$362 between these income groups, and corresponding proportions of gross savings to total net income advanced 6.1 p.c. to 13.8 p.c.



**Table 31.—Gross\* Savings at Progressive Levels of Income per Family**  
(1,135 British Families)  
(Percentage of Families Reporting Specified Amounts of Gross Savings)

Income per Family	\$400- 799	\$800- 999	\$1,000- 1,199	\$1,200- 1,399	\$1,400- 1,599	\$1,600- 1,799	\$1,800- 1,999	\$2,000- 2,399	\$2,400+
<b>SAVINGS</b>									
\$ 0- 49.....	57.8	38.0	30.4	17.0	11.8	6.8	3.3	1.0	2.4
50- 99.....	33.3	34.3	33.7	26.7	22.2	17.8	3.3	5.0	2.4
100-149.....	6.7	19.4	22.3	25.0	22.6	18.6	19.7	11.0	4.9
150-199.....	-	4.6	6.0	14.0	18.9	22.9	25.3	12.0	17.1
200-249.....	2.2	2.8	3.3	11.4	13.2	12.7	14.3	11.0	9.8
250-299.....	-	-	2.2	2.1	7.5	10.2	13.2	11.0	7.3
300-349.....	-	-	1.6	1.3	0.5	5.1	5.5	13.0	9.8
350-399.....	-	0.9	0.5	0.8	1.4	1.7	7.7	9.0	7.3
400-449.....	-	-	-	0.9	0.5	1.7	5.5	10.0	14.6
450-499.....	-	-	-	-	0.9	-	1.1	5.0	-
500-549.....	-	-	-	0.4	-	1.7	-	6.0	7.3
550-599.....	-	-	-	-	-	-	1.1	2.0	4.9
600+.....	-	-	-	0.4	0.5	0.8	-	4.0	12.2
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Gross Savings per Family..... \$	43	69	84	121	143	176	218	307	362
Percentage of Family Net Income.....	6.1	7.6	7.8	9.4	9.6	10.4	11.6	14.3	13.8

\* From current income only.

### Gross Savings and Persons per Family

The amount of gross savings apparently was not influenced nearly as much by changes in the size of wage-earner families as by differences in their relative income positions. However, large-sized families reported smaller amounts of savings than those with a small number of children. British families with one child reported average gross savings of \$145, and those with two children a slightly higher amount of \$165. For families with five children, gross savings dropped to \$125 per family. In relation to total net income, these amounts differed by not more than 2 p.c. in any of the child groups. Percentages for one and two child families averaged 10.4 and 11.1 respectively, and subsequent proportions dropped successively in each group to 9.1 p.c. for families with five children.

**Table 32.—Gross\* Savings in Relation to Number of Children per Family**  
(1,135 British Families)

Number of Children	1	2	3	4	5
Gross savings per family..... \$	145	165	140	142	125
Percentage of total net income.....	10.4	11.1	9.7	9.6	9.1

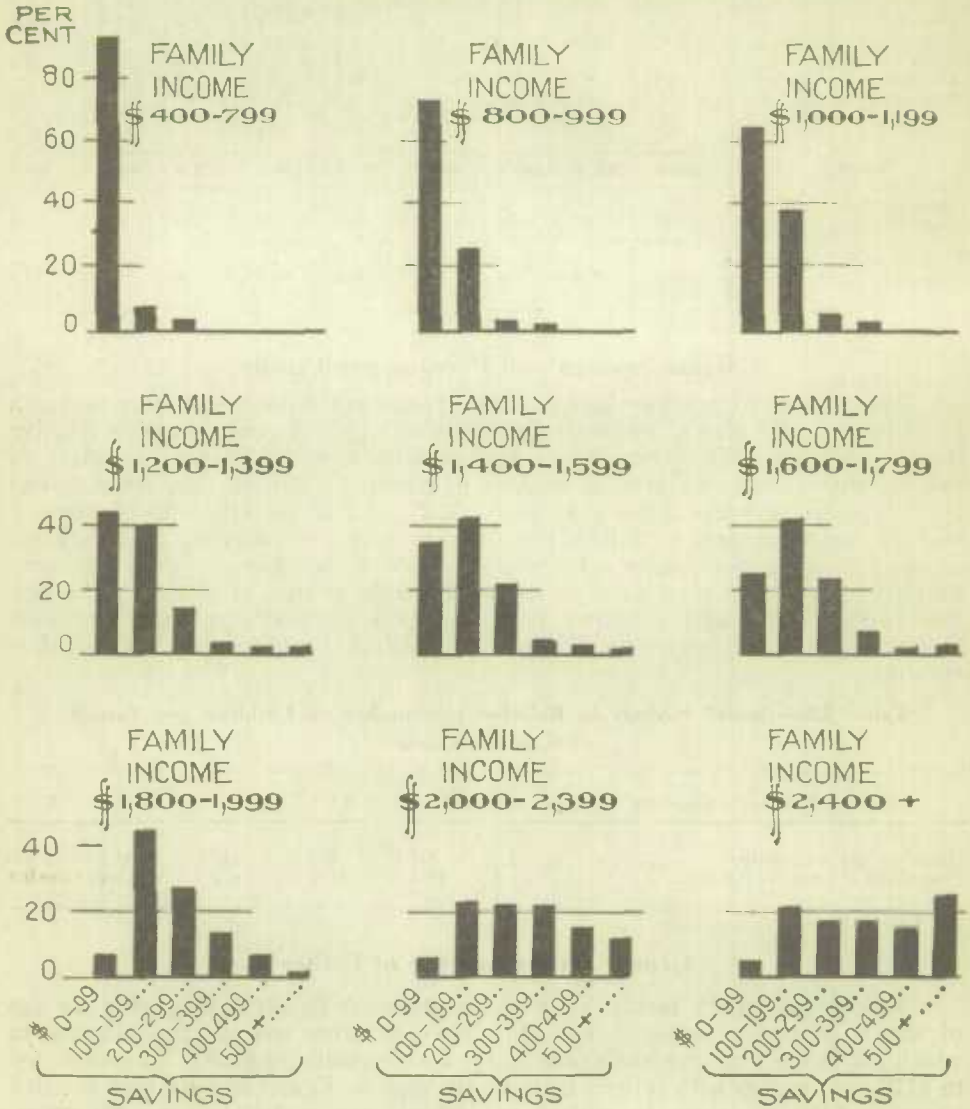
\* From current income only.

### Gross Savings and Age of Father

Another secondary factor related to the trend of family savings was the age of the wage-earner family head. The average gross savings for families in which the father's age centred around 30 years amounted to \$128. This increased to \$170 for families with fathers between the ages of 45 and 54, and then receded again to \$128 for those in which the father's age centred around 60 years. Proportions of total net income devoted to savings also followed this trend and rose from 9.7 to 11.0 p.c. between the first two groups noted above, and dropped to 8.8 p.c. in the last one.

CHART 4

# GROSS SAVINGS OF URBAN WAGE-EARNER FAMILIES AT PROGRESSIVE INCOME PER FAMILY LEVELS (PERCENTAGES OF FAMILIES REPORTING SPECIFIED AMOUNTS OF SAVINGS)



**Table 33.—Gross\* Savings in Relation to Age of Father**  
(1,135 British Families)

Age of Father (years)	25-34	35-44	45-54	55-64
Gross savings per family..... \$	128	154	170	128
Percentage of total net income.....	9.7	10.5	11.0	8.8

\*From current income only.

### Family Characteristics and Living Expenditures in Relation to Gross Savings per Family

The most common amount reported for gross savings in British wage-earner homes centred between \$50 and \$100 during the survey year. However, almost 60 p.e. of families showed an amount for savings above this range, and only 18 p.e. were below. There was a surprisingly low correlation between gross savings and family income. Average income for families with gross savings of less than \$50 amounted to \$1,136 and increased gradually to \$2,131 where savings amounted to \$450 or more. A difference of 2900 p.e. in savings was accompanied by a difference in income levels of less than 100 p.e. Other family data failed to explain this relationship. The average age of the father was 42 years in the \$450+ savings group, as compared with 40 years where savings fell below \$50, and the average number of children per family of 2.1 and 2.3 at these respective savings levels was substantially the same. Larger amounts of gross savings were accompanied by higher proportions of families living in their own homes and driving motor cars. Between the \$0-49 and \$450+ savings levels, proportions of owned homes increased from 20.4 p.e. to 51.4 p.e., and the proportion of families with motor cars from 23.4 p.e. to 59.5 p.e.

The above data and the living expenditure patterns of families at low and high savings levels point strongly to wide differences in thrift among wage-earner families. At the highest savings levels families were able to effect their savings by careful attention to practically all budget groups. Between the \$0-49 and \$450+ savings levels, only transportation, household operation and the relatively small groups of education, welfare and gifts increased by proportionate amounts greater than corresponding income averages; i.e., 87.5 p.e. Meanwhile, savings showed an increase of more than 30 fold.

Table 34.—Attributes of British Families at Progressive Levels of Gross Savings

Gross Savings	\$0-49	\$50-99	\$100-149	\$150-199	\$200-249	\$250-299	\$300-349	\$350-399	\$400-449	\$450+	Total
Number of Families.....	201	254	225	158	108	63	35	28	26	37	1,135
Net Income per Family..... \$	1,136	1,241	1,387	1,592	1,581	1,722	1,895	1,881	2,095	2,131	1,433
New credit and loans outstanding from year ending September 30, 1938..... \$	56	64	73	85	94	87	160	114	140	95	82
Age of father.....	40	39	41	41	41	44	40	40	42	42	41
Number of children.....	2.3	2.2	2.4	2.2	2.2	2.3	2.1	2.4	2.2	2.1	2.3
Rooms per person.....	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.2	1.3	1.3	1.2
Percentage of families owning homes.....	20.4	28.3	28.4	40.5	37.0	46.0	22.9	42.9	53.8	51.4	32.0
Percentage of families owning motor cars.....	23.4	26.8	35.6	35.5	36.1	39.7	34.3	46.4	61.5	59.5	32.0



Table 35.—Family Living Expenditures in Groups with Gross\* Savings of \$0-49 and \$450+

Budget Group	Expenditure Averages for Families with Savings of		Per Cent Increase
	\$0-49	\$450+	
	\$	\$	
Food.....	403	476	18.1
Shelter.....	239	324	35.6
Fuel and light.....	85	127	49.4
Clothing.....	130	209	60.8
Household operation.....	87	167	92.0
Health.....	61	77	26.2
Personal care.....	20	30	50.0
Transportation.....	52	163	213.5
Recreation.....	76	123	61.8
Education and vocation.....	13	29	123.1
Welfare and gifts.....	26	72	176.9
<b>Total.....</b>	<b>1,192</b>	<b>1,797</b>	<b>50.8</b>
Savings.....	20	602	2,910.0

\*From current income only.

## PART II

### FAMILY EXPENDITURE

#### CHAPTER IV

#### FAMILY FOOD PURCHASES

Data on family food purchases have been divided into three sections:

- (a) Annual food expenditures.
- (b) Weekly food expenditures in three seasons of the year
- (c) Weekly quantities and costs of individual family food purchases.

At the time family budget records were collected in October and November, 1938, estimates were obtained of annual food expenditures in the year ending September 30, 1938. These amounts were transferred to expenditure summary cards and were cross-classified by mechanical means with certain family data and with other budget group expenditures. This material is described in the first section.

The second section is based upon a hand tabulation of exact weekly expenditure data taken from journals kept by home-makers for three separate weeks; one in October-November, 1938, one in February, 1939, and one in June, 1939. In addition to an examination of proportions of expenditure devoted to different food groups, regional, seasonal, and per capita income comparisons have been made.

In the third section, quantity data taken from the same three sets of weekly journals are described. Average purchases per person form the basis of comparison rather than one of the several consumption units commonly used for this purpose. Tests were made with three of the better known units, however, and comparisons are presented. Sections two and three were based mainly upon records of families in the \$200-399 per capita income range having completed satisfactory food journals in all three survey seasons. This income range represented 56 p.c. of all survey families.

The relation between actual averages of persons per family and corresponding averages of man value units was computed according to the Canadian Dietary Standard, the League of Nations Health Organization, and the Lusk scales. Comparative results are shown in the following statement.

**Table 36.—Comparison of Average Numbers of Persons Per Family with Equivalent Man Value Unit Averages Computed from Specified Dietary Scales\***

(\$200-399 income per person group)

City	Saint John	Montreal (French)	Toronto	Winnipeg (British)	Vancouver
Number of Families.....	14	27	12	38	44
Average Number of Persons per Family.....	5.1	5.7	5.2	4.9	4.9
Average Number of Man Value Units:—					
Lusk.....	4.2	4.4	4.0	4.0	3.9
Canadian Dietary Standard.....	4.6	4.7	4.3	4.3	4.2
League of Nations.....	3.9	4.0	3.7	3.8	3.6

\* For calories required.

Average numbers of persons per family for each city group in the table are, of course, materially higher than any of the related man value unit averages. It will be noted that absolute values computed from these scales might show material differences since equivalent man value averages vary appreciably according to the scale employed. However the use of a dietary scale would have placed inter-city comparisons upon a slightly more accurate basis, since all three scales agreed closely as to relative differences in man value units in the four city groups used for the test.

### ANNUAL FOOD EXPENDITURE

Annual expenditure on food by families of British racial origin averaged approximately \$430 and comprised about 30 p.c. of total living expenses. Exactly one-half of survey families spent annual amounts on food ranging between \$400 and \$599, while more than 40 p.c. spent less than \$400 and only about 10 p.c. reported expenditures larger than \$600.

City average outlays for food varied from \$485 for British families in Montreal, to \$381 for those in London. These differences, of course, were influenced by the relative sizes of wage-earner families as evidenced by the fact that food costs for the Montreal British families with 2.7 children averaged \$101 per person, and for London families with an average of 1.8 children, only slightly lower at \$95 per person. Outside limits of food costs per person were \$106 for Toronto families and \$80 for those in Quebec. Food outlays were noticeably uniform in Western cities. Average food costs per person in Winnipeg, Saskatoon, Edmonton and Vancouver differed by not more than \$4. In the Maritimes, food costs of Halifax and Saint John families, averaging \$95 and \$94 per person respectively, were somewhat higher than those shown by Charlottetown families at \$83 per person.

Table 37.—Annual Food Expenditures of Urban Wage-Earner Families According to Cities

City	Food Expenditure per Family	Food Expenditure per Person	Percentage of Total Living Expenditure
	\$	\$	
Charlottetown.....	391	83	28.2
Halifax.....	438	95	29.8
Saint John.....	424	94	33.1
Quebec.....	390	80	32.1
Montreal—French.....	472	84	34.0
British.....	485	101	34.8
Other.....	483	95	34.7
Ottawa.....	421	94	27.6
Toronto.....	454	106	29.5
London.....	381	95	28.4
Winnipeg—British.....	431	100	30.6
Other.....	457	102	33.2
Saskatoon.....	429	100	30.0
Edmonton.....	419	98	29.5
Vancouver.....	440	100	31.0

### Annual Food Expenditures in Relation to Income

Average outlay for food among British families showed a considerable increase from low to high income levels, and advanced from \$288 in the \$400-799 income group, to \$535 where incomes were \$2,000 and over. Proportions of food outlay to total expenditure declined more sharply than those for other necessity budget groups and fell from 39.3 p.c. to 24.5 p.c. between the above

income ranges. Average food costs per person among families with incomes of \$2,000 or more were almost double those in the group from \$400 to \$799, amounting to \$116, as compared with \$64 at the lower income level.

Table 38.—Food Expenditures at Progressive Levels of Family Income\*

(1,135 British Families)

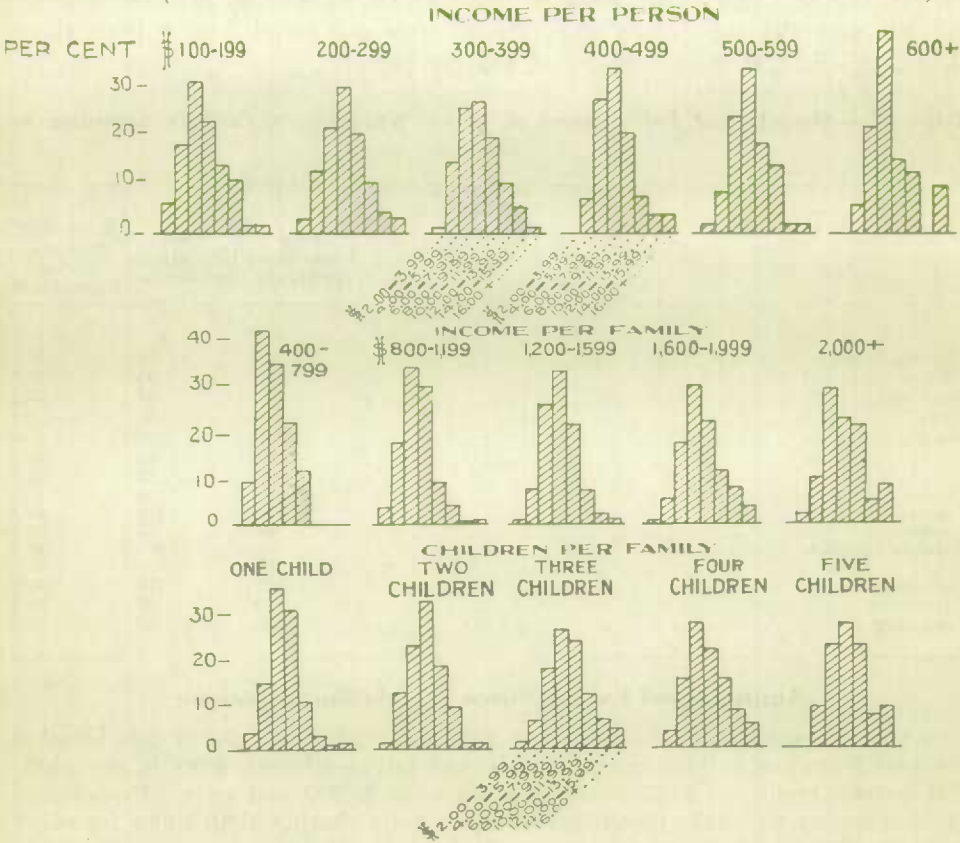
Income per Family	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000+	Average
Expenditure per Family . . . . . \$	288	369	430	488	535	413
Expenditure per Person . . . . . \$	64	86	100	108	116	98
Percentage of Total Living Expenditure.	39.3	35.3	30.9	27.9	24.5	30.2

\* Similar trends for families of French origin may be observed in the chapter "Family Living Expenditure Patterns."

CHART 5

DISTRIBUTION OF FAMILIES ACCORDING TO WEEKLY FOOD EXPENDITURE IN RELATION TO INCOME PER PERSON INCOME PER FAMILY AND CHILDREN PER FAMILY

(PERCENTAGES OF FAMILIES REPORTING SPECIFIED FOOD COSTS PER WEEK)





### Food Expenditures and Size of Family

Food expenditures naturally were related to the size of wage-earner families. Those with one child spent 27·2 p.c. of total living outlay for food, while families with five children spent the materially higher proportion of 38·2 p.c. These percentages represented an increase in expenditure from \$381 to \$534. Food costs per person, however, experienced a steady decline as the size of the family moved upward. One-child families spent an average of \$123 per person for food, while families with five children showed a smaller outlay of \$72 per person.

Table 39.—Food Expenditures According to Number of Children Per Family

(1,135 British Families)

Number of Children	1	2	3	4	5
Expenditure per Family..... \$	381	426	459	510	534
Expenditure per Person..... \$	123	104	90	84	72
Percentage of Total Living Expenditure.....	27·2	29·0	31·8	34·5	38·2

### WEEKLY FOOD EXPENDITURE

The great bulk of food purchases are for consumption in the home within a comparatively short space of time. These purchases have been segregated for purposes of expenditure classification under the heading "Purchases for Regular Use". In addition, however, there are residual amounts of food purchased and eaten out of the home, and further amounts of bulk purchases for storage to meet needs over a period of weeks or months. Expenditure records would be incomplete without reference to the former group, and would be distorted if the latter were not considered separately. To complete the record of food available for consumption, it was necessary to take account of foods not paid for in cash such as home garden produce and gifts. These distinctions have been considered in the first sections devoted to weekly food expenditures. Later sections on the relation between food expenditure and income, regional and seasonal differences in food purchases, and quantities of foods purchased by individual families have all been based upon "Purchases for Regular Use".

### Weekly Food Expenditure of Individual Families

The first statement following shows that typical food expenditures moved upward as income increased. At the same time typical expenditures became less clearly defined in the higher family income brackets, pointing to the greater play of family preference in relation to food consumption. The average number of children per family did not vary materially as between income brackets in the British family sample, but the influence of this factor can be observed from French family food expenditures. As numbers of children and income per family increased together the shift upward in food expenditures was much more marked than for British families. These comments have been based upon total family food expenditures reported for one week in October-November, 1938.

**Table 40.—Percentage Distribution of Families in Relation to Weekly Food Costs and Income per Family****(1,135 British Families—October-November, 1938)**

Family Annual Income	\$400- 799	\$800- 1,199	\$1,200- 1,599	\$1,600- 1,999	\$2,000+
Number of Families*	41	259	415	198	135
<b>FAMILY EXPENDITURE PER WEEK</b>	<b>PERCENTAGES</b>				
\$ 2.00-\$ 3.99.....	9.8	3.9	0.7	0.5	-
4.00- 5.99.....	41.5	18.5	8.0	5.6	2.2
6.00- 7.99.....	34.1	33.2	25.8	18.2	10.4
8.00- 9.99.....	12.2	29.3	32.5	29.3	28.9
10.00- 11.99.....	2.4	9.7	21.7	22.2	22.9
12.00- 13.99.....	-	4.2	7.7	12.1	21.5
14.00- 15.99.....	-	0.4	2.4	8.1	5.2
16.00- 17.99.....	-	0.8	0.5	1.0	6.7
18.00- 19.99.....	-	-	0.7	2.5	-
20.00- 21.99.....	-	-	-	-	1.5
22.00+.....	-	-	-	0.5	0.7
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**(211 French Families)**

Family Annual Income	\$400- 799	\$800- 1,199	\$1,200- 1,599	\$1,600- 1,999	\$2,000+
Number of Families*	24	55	55	29	15
<b>FAMILY EXPENDITURE PER WEEK</b>	<b>PERCENTAGES</b>				
\$ 2.00-\$ 3.99.....	-	3.6	1.8	-	-
4.00- 5.99.....	41.7	12.7	9.1	-	-
6.00- 7.99.....	33.3	23.6	25.5	3.5	-
8.00- 9.99.....	8.3	38.2	18.2	20.7	13.3
10.00- 11.99.....	12.5	16.4	20.0	37.9	13.3
12.00- 13.99.....	4.2	5.5	10.9	6.9	26.7
14.00- 15.99.....	-	-	12.7	6.9	13.3
16.00- 17.99.....	-	-	1.8	10.3	20.0
18.00- 19.99.....	-	-	-	6.9	6.7
20.00- 21.99.....	-	-	-	-	-
22.00+.....	-	-	-	6.9	6.7
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Number of families differs somewhat from other family income distribution tables because some families did not complete the weekly food record.

The influence of successively larger numbers of children per family was to increase the typical food expenditure by moderate amounts and to increase quite definitely the scatter in amounts spent by larger families. In the one child British family group, weekly food expenditures of 35.3 p.c. of the families were concentrated between \$6 and \$8 and only 4.4 p.c. spent \$12 or more. In the five child family group the highest expenditure concentration range was between \$10 and \$12, while 39.5 p.c. of the families spent \$12 per week or more.

**Table 41.—Percentage Distribution of Families in Relation to Weekly Food Purchases and Number of Children per Family****(1,135 British Families—October-November, 1938)**

Number of Children	1	2	3	4	5
Number of Families .....	320	358	220	107	43
FAMILY EXPENDITURES PER WEEK	PERCENTAGES				
\$ 2.00-3 3.99.....	3.5	1.1	1.3	-	-
4.00- 5.99.....	15.0	12.9	6.4	3.8	-
6.00- 7.99.....	35.3	23.2	18.2	15.9	9.3
8.00- 9.99.....	30.9	32.1	26.8	28.0	23.3
10.00-11.99.....	10.9	18.7	24.1	22.4	27.9
12.00-13.99.....	2.8	9.2	12.3	15.9	23.2
14.00-15.99.....	0.6	1.4	6.8	8.4	7.0
16.00+.....	1.0	1.4	4.1	5.6	9.3
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

### **Weekly Food Expenditure for Regular Consumption by Families with Income of \$200-399 per Person**

Data presented in this section will include average costs in certain cities for regular consumption purchases both at home and away from home. Such purchases give the closest possible approximation to normal food expenditures. The \$200-399 income per person range was typical of survey families.

Cost averages per family and per person were affected by differences in price levels and in food preferences from city to city. Their uses will be mainly to show average food expenditures for wage-earner families, and seasonal differences in family food bills.

City average expenditures per family reflected differences in numbers of persons per family, but with the exception of the Montreal French group averaging \$10.82, October-November, 1938 averages were within limits of \$7.31 for Edmonton and \$9.05 for Toronto. When corresponding expenditures per person were computed, the Montreal French group still headed the list at \$2.09, and other city averages ranged downward to \$1.67 per person for the Edmonton sample. Inter-city relationships in February and June, 1939 were substantially the same as for the preceding fall period.

Expenditure averages for the October-November week, were generally a few cents per person lower than corresponding February figures (London, Winnipeg, and Saskatoon excepted), and June averages in the majority of cases were higher than those for either of the fall or winter weeks.

Table 42.—Summary of Regular Food Expenditures for Families with Annual Income per Person of \$200-399

(For consumption at home and away from home)

City	Number of Families	Average Number of Persons per Family	Average Weekly Food Expenditure per Family			Average Weekly Food Expenditure per Person		
			Oct.-Nov., 1938	Feb., 1939	June, 1939	Oct.-Nov., 1938	Feb., 1939	June, 1939
			\$	\$	\$	\$	\$	\$
Saint John.....	26	4.7	8.72	8.92	9.92	1.87	1.91	2.12
Montreal (French).....	48	5.3	10.82	11.74	12.26	2.09	2.27	2.37
Ottawa.....	46	4.9	8.99	9.28	9.08	1.82	1.88	1.84
Toronto.....	35	4.8	9.05	9.08	10.03	1.89	1.90	2.09
London.....	32	4.0	7.75	7.39	7.60	1.95	1.86	1.91
Winnipeg (British).....	76	4.5	8.71	8.62	8.81	1.96	1.94	1.98
Saskatoon.....	41	4.6	8.41	7.97	9.25	1.87	1.77	2.05
Edmonton.....	47	4.4	7.31	7.60	8.71	1.67	1.74	2.00
Vancouver.....	81	4.6	8.52	8.83	9.71	1.88	1.94	2.14



### **Estimated Value of Supplementary Foods**

Comparisons in this section have been made for the same cities and income per person range used in analysing food purchases for regular use. Values for foods used but not paid for in cash were based upon market prices in each city.

#### **(a) Purchases for Storage**

The weekly value of foods purchased for storage was almost negligible in eastern cities (excluding Charlottetown) and reached its highest level among British families in Winnipeg during the fall season. The value of such purchases averaged 54 cents per family. In the fall season purchases for storage included potatoes and other vegetables as well as flour, sugar, butter, eggs, etc. Purchases of this kind seldom exceeded 2 p.c. of expenditure on foods for regular use even in the fall season when they were reported most frequently. Of the 1,569 families contributing records in October-November, 1938, there were 246 making purchases for storage.

#### **(b) Food Purchased and Consumed Away from Home**

Foods purchased and consumed away from home cost a relatively small fraction of amounts spent on regular purchases for home consumption, usually from 5 to 10 p.c. Such amounts centred closely around an average of 45 cents a week per family in the fall period, 47 cents in February, and 57 cents in June. Expenditures of this type for French families in Montreal were materially above averages for other cities.

#### **(c) Estimated Value of Foods Used from Storage, Own Produce and Gifts**

Amounts under this heading were usually from 5 to 10 p.c. of the value of food purchases during the survey week. In contrast to the cost of foods purchased and consumed away from home, the estimated value of this residual group was largest in the smaller cities, where it tended to exceed the value of purchases for consumption out of the home. In the larger cities the value of food purchases consumed out of the home usually exceeded the value of foods from storage, etc. The latter included considerable quantities of preserved fruits, pickles, jam, etc. as well as potatoes, and, in the fall period, an assortment of home grown produce. These two groups also showed seasonal differences. Food purchases consumed away from home were highest in the June weeks, while the estimated value of foods from storage, etc. was highest in the October-November period and lowest in June. These amounts centred around 71 cents per family in the fall period, 53 cents in February, and 28 cents in June.

### **Percentage Distribution of Expenditure on Foods for Regular Use**

Dairy products, meats and cereal products accounted for a little more than 60 p.c. of the typical urban wage-earner family food budget. Dairy products led with 25 p.c., meats followed next with nearly 20 p.c., and cereals came third with a little more than 16 p.c. Next in order of budgetary importance were vegetables, fruits, sugar, eggs, beverages, fish, fats and oils.

Regional differences were not large. However, the cost of meat purchases formed a slightly higher proportion of food expenditures in eastern than in western cities. Outlay on fish was somewhat larger in Maritime cities and Vancouver than for inland cities. Dairy product proportions were slightly higher in Prairie cities and Vancouver, than in the east, and Prairie cities were highest also for sugar products.

Appreciable seasonal differences were confined to meats, eggs, dairy products, fruits and vegetables. Meat percentages were highest in the fall and lowest

Table 43.—Expenditure on Foods for Regular Use in Relation to the Value of Other Purchases and Available Food Supplies

(432 Families with Annual Income from \$200 - \$399 per Person)

City	Purchases for Regular Use			Purchases for Storage			Foods Purchased and Consumed Away from Home			Total Purchases			Estimated Value of Foods Used but Not Paid for in Cash		
	Oct.- Nov., 1938	Feb., 1939	June, 1939	Oct.- Nov., 1938	Feb., 1939	June 1939	Oct.- Nov., 1938	Feb., 1939	June, 1939	Oct.- Nov., 1938	Feb., 1939	June, 1939	Oct.- Nov., 1938	Feb., 1939	June, 1939
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Saint John.....	8.34	8.58	9.38	0.10	0.39	0.04	0.38	0.34	0.54	8.82	9.31	9.96	0.93	0.62	0.26
Montreal (French).....	9.98	10.64	11.11	0.25	0.06	0.12	0.84	1.10	1.15	11.07	11.80	12.38	0.49	0.23	0.08
Ottawa.....	8.64	9.00	8.72	0.12	0.03	0.04	0.35	0.28	0.36	9.11	9.31	9.12	0.43	0.50	0.24
Toronto.....	8.62	8.69	9.39	0.09	-	0.05	0.43	0.39	0.64	9.14	9.08	10.08	0.49	0.12	0.23
London.....	7.31	7.10	7.11	0.15	0.17	-	0.44	0.29	0.49	7.90	7.56	7.60	0.71	0.73	0.30
Winnipeg (British).....	8.25	8.16	8.40	0.54	0.03	0.14	0.46	0.46	0.41	9.25	8.65	8.95	0.71	0.58	0.25
Saskatoon.....	7.99	7.55	8.78	0.36	0.39	0.37	0.42	0.42	0.47	8.77	8.36	9.62	1.01	0.71	0.40
Edmonton.....	7.01	7.29	8.48	0.23	0.15	0.06	0.30	0.31	0.23	7.54	7.75	8.77	1.15	1.06	0.56
Vancouver.....	8.04	8.21	8.88	0.18	0.21	0.09	0.48	0.62	0.83	8.70	9.04	9.80	0.47	0.26	0.23

in the summer. The same was true of eggs, but differences appeared more closely related to prices than to quantities purchased. Dairy product expenditures were highest in February and lowest in June, while the opposite was true of fruits. Vegetable cost proportions were lowest in the fall and highest in June, as were costs for sugar products. It will be pointed out in a later section that the nutritive value of expenditures under the different headings noted were not always proportional to the amounts expended.

**Table 44.—Percentage Distribution of Expenditure on Foods for Regular Use**  
(432 Families—Annual Income, \$200-399 per Person)

Food Group	October-November, 1938	February, 1939	June, 1939
Meats.....	20.7	19.6	18.3
Fish.....	2.1	2.5	2.2
Eggs.....	5.5	4.7	4.3
Dairy Products.....	25.6	26.0	24.2
Cereal Products.....	16.8	16.5	16.5
Sugar.....	5.9	6.0	6.3
Vegetables.....	8.4	9.7	12.7
Fruits.....	7.6	7.2	8.5
Fats and Oils.....	1.6	1.4	1.2
Beverages.....	4.0	4.1	3.7
Miscellaneous.....	1.8	2.3	2.1
<b>Total Weekly Cost per Person</b>	<b>100 p.c. = \$1.78</b>	<b>100 p.c. = \$1.81</b>	<b>100 p.c. = \$1.93</b>

### The Relation of Income to Expenditure upon Principal Food Purchases

(Records from four cities in October-November, 1938)

The comments which follow have been based upon autumn purchase records from Montreal, Toronto, Winnipeg and Vancouver. These records have been examined to discover the relationship between family income and the amount of expenditures upon the principal types of foods. Under the headings of fruits and vegetables are included all purchases regardless of whether they be fresh, dried, or preserved. Jams and marmalade were grouped under sugar products. Cereals include a wide range of items such as flour, bread, breakfast foods, rice, tapioca, etc.

The proportion of income devoted to foods declined sharply from 38.3 p.c. in the \$100-199 group to 18.8 p.c. in the \$600+ income per person group of British families. Corresponding annual expenditures, however, increased from \$68 to \$146 per person. In the autumn survey period, weekly expenditures per person mounted from \$1.43 to \$2.46 between these low and high income groups in the four cities noted above.

The statement immediately following shows that proportions of weekly expenditure upon dairy products and cereals declined moderately at higher income levels, but for meats, corresponding proportions tended to mount slightly. This was attributable as much to higher quality as to increases in the quantity of purchases. The greatest differences in proportions of food expenditure in relation to income occurred for fruits, eggs and vegetables.

Differences in the cost of purchases in relation to family income per person were clearly apparent when costs at each income level were expressed as a percentage of the average expenditure for all families in the sample. Between the \$100-199 and the \$600+ income per person groups, fruit expenditure nearly tripled, while egg and vegetable costs were more than doubled. Increases for meats and dairy products were somewhat less than 100 p.c., while those for cereals and sugar products were comparatively small. Similar comparisons of expenditures for beverages, fish, and fats and oils showed moderate but irregular responses to higher income levels.

Table 45.—Group Expenditures as a Percentage of Total Food Costs at Progressive Income per Person Levels—Average of 4 Cities

Montreal (French), Toronto, Winnipeg, Vancouver—October-November, 1938

Food Group	Annual Income per Person					
	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +
			PERCENTAGES			
Fruits.....	6.3	7.1	7.6	8.2	9.2	10.2
Eggs.....	4.2	5.3	5.6	6.4	6.3	5.7
Vegetables.....	8.4	7.6	9.6	10.0	10.8	10.2
Meats.....	18.9	20.6	21.7	21.9	20.4	21.1
Dairy Products.....	26.6	25.9	23.2	23.3	21.7	24.0
Cereal Products.....	19.6	17.1	16.7	15.5	15.0	13.8
Sugar Products.....	6.3	6.5	5.6	4.6	5.4	4.1
Average Cost of Purchases per Person for One Week*	\$1.43	\$1.70	\$1.98	\$2.19	\$2.40	\$2.46

Table 46.—Group Expenditures at Progressive Income per Person Levels Expressed as Percentages of Average Expenditure for all Families—Averages of 4 Cities

(Montreal (French), Toronto, Winnipeg, Vancouver—October-November, 1938)

Food Group	Average Expenditure per Person in One Week	Annual Income per Person					
		\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +
	\$			PERCENTAGES			
Fruits.....	0.14	64.3	85.7	107.1	128.6	157.1	178.6
Eggs.....	0.10	60.0	90.0	110.0	140.0	150.0	140.0
Vegetables.....	0.17	70.6	76.5	111.8	129.4	152.9	147.1
Meats.....	0.38	71.1	92.1	113.2	126.3	128.9	136.8
Dairy Products.....	0.45	84.4	97.8	102.2	113.3	115.6	131.1
Cereal Products.....	0.31	90.3	93.5	106.5	109.7	116.1	109.7
Sugar Products.....	0.10	90.0	110.0	110.0	100.0	130.0	100.0
All Foods*	1.83	78.1	92.9	108.2	119.7	131.1	134.4

\*Includes fats, oils etc.

## REGIONAL DIFFERENCES IN FOOD PURCHASES

Regional similarities were more striking than regional differences in the weekly records of food purchases made by survey families. There were, however, a number of interesting deviations from all-city averages which will be commented upon briefly. These were most frequent for French families in Quebec City and Montreal. Purchases per person in this group were noticeably above average for meats, white bread, potatoes, canned vegetables, and bananas. They were below average for brown bread, cheese, milk and oranges. Maritime cities, and more particularly Charlottetown, also showed a considerable number of divergences from other regions. Maritime purchases were relatively high for fish and canned beans, but low for veal, milk, butter, cheese, jam and marmalade. Ontario purchases of vegetables, bacon and cheese were noticeably above average, while quantities of fish bought were unusually low. In Prairie cities butter, jam and marmalade ranked above average and pork was definitely low. Vancouver purchases of eggs were comparatively large, but very low for jam and marmalade. The foreign origin groups in Montreal and Winnipeg both purchased large quantities of meats, eggs and coffee, but were low for butter.



For some foods city seasonal patterns varied, but this could not be related clearly to regional divisions. The following comparisons, therefore, have been made from October-November, 1938 weekly records which provided a broader basis of comparison than the February or June figures. Comments relate mainly to five groups of cities, viz., those in the Maritimes, French families in Quebec and Montreal, Ontario cities, Prairie cities and Vancouver. In many cases Vancouver purchase averages were similar to those for the Prairie cities, and in these instances references are made to the West. In view of the large amount of material, comments have been confined only to the most noteworthy differences in regional purchases. A study of Table 47 will reveal many points not mentioned.

*Meats and Fish.*—Purchases of fresh beef averaged between three quarters and one pound per person per week in most cities, with no appreciable indication of regional differences. Fresh pork consumption was highest in Quebec at about one-half pound per person, and lowest in the West where it averaged less than one-sixth of a pound. Fresh veal purchases of about one-quarter pound per person in Quebec were relatively high, while near at hand in the Maritimes very little veal was bought. Quebec was lowest in bacon purchases, with Ontario highest. Apart from French families in Quebec and Montreal and the foreign origin group in Winnipeg, purchases of all meats ranged between 1.57 pounds for Saint John, and 1.94 pounds per person for Ottawa families. French families in Quebec averaged over 2 pounds per person and the Winnipeg foreign group nearly 2½ pounds per person.

Fresh fish purchases were usually four or five times greater than the combined total of cured fish and canned salmon. The former averaged about one-quarter pound per person in the Maritimes, and about one-sixth of a pound in Vancouver. Montreal families of foreign origin bought more than British and French families in the same city. Fish purchases were lowest in Ontario cities.

*Eggs.*—Regional differences in egg purchases were small. Average weekly purchases per person were highest in Vancouver, and among families of foreign origin in Montreal and Winnipeg at about 4 eggs per person. For all other cities averages remained fairly close to 3 eggs per person.

*Dairy Products.*—Families in Maritime cities and French families in Quebec purchased an average of less than 2 quarts of milk per person. For Montreal and farther west, corresponding averages ranged from 2 to 2½ quarts per person or approximately two-thirds of a pint per day. Western butter averages were relatively high and unusually consistent, centring around .65 pounds per person. Maritime cities averaging .55 pounds were comparatively low, but foreign origin families in Montreal and Winnipeg were lowest, approximating .40 pounds per person. Purchases of cheddar cheese exceeded those for processed cheese in most cities, but totals of the two seldom exceeded .10 pounds per person. Maritime and Quebec averages were consistently low.

*Cereal Products.*—Purchases of white bread were highest among Quebec French families, averaging nearly 3 pounds per person. For Ontario and western cities, corresponding averages centred around 2 pounds per person, but were lower in the Maritimes. Charlottetown, with an extreme low of one pound, showed unusually large quantities of flour purchased in bulk, and presumably much of this would be made into bread. Brown bread purchases were lowest for Quebec French families and highest for foreign origin families in Montreal and Winnipeg. Brown bread purchases were seldom more than one-sixth of those for white bread. Evidence of similarities within regions for other cereal products was not great. Maritime flour purchases were comparatively high with western averages next in line. Compensating for large bread purchases, Quebec French

outlay on flour was low. Maritime city rolled oats purchases were uniform at .13 pounds per person, while other city averages ranged between .06 and .24 pounds per person.

*Sugar products.*—City average purchases of white sugar ranged between .70 and 1.14 pounds per person. There was little evidence of regional uniformity. Charlottetown, Quebec City and Saskatoon families bought unusually large amounts in bulk, averaging about one fifth of a pound per person. Yellow sugar purchases ranged between .08 and .30 pounds per person. Jam and marmalade purchases were negligible in the Maritimes, while Prairie averages centring around .15 pounds per person were relatively high. Vancouver families averaged .04 pounds per person, which was substantially below the all-city average.

*Vegetables.*—Averages of vegetable purchases for Ontario cities were unusually consistent, particularly for fresh vegetables. In most cases also, they were above an all-city average. Potato purchases were largest in Quebec, and also quite high in Charlottetown, where the quantity of vegetables bought was generally much lower than in other cities. Charlottetown showed little similarity to Halifax and Saint John in the matter of expenditure on vegetables, either fresh or canned. Lettuce and cabbage purchases were largest in Ontario and in the West. Quebec French families bought large quantities of canned vegetables, leading the regional list in canned tomatoes and corn, but being relatively low for peas and soups. Montreal British families recorded the highest canned soup average in the list. Maritime cities led in amounts of canned beans bought. Purchases of tomato juice sometimes exceeded averages of factory canned tomatoes, but more frequently ranged from one-third to one-half of the latter.

*Fruits.*—Regional consistence of fruit purchases was more pronounced than for most foods. For example, all three Maritime cities reported .10 dozen oranges per person, and Ontario cities were almost as consistent, two averaging .13 and one .12 dozen per person. French families were lowest with .04 dozen for those in Quebec and .05 for the Montreal group, but Montreal British and foreign origin families recorded high averages of .15 and .16 dozen respectively. Purchases of apples centred around one-quarter of a gallon per person all across the Dominion. Banana purchases were lowest in the Maritimes at approximately .10 pounds per person, and highest for Quebec French families at approximately .25 pounds per person. Purchases of canned fruits were unusually large in Halifax, and above an all-city average in the West. They were lowest for Quebec French families. Peaches were generally popular, with pears enjoying a preference in the West, but rating very low in the Maritimes and among Quebec French families.

*Beverages.*—Tea enjoyed a definite preference over coffee, particularly in the Maritimes. Coffee was most popular among the foreign origin families of Montreal and Winnipeg. Quebec French family purchases of both beverages were relatively low, and so also were those of Ottawa families. Tea purchases centred around .10 pounds per person, and coffee purchases around .04 pounds per person.

**Table 47.—Average Quantities of Food Purchases per Person for Regular Use**  
(By Wage-Earner Families for One Week during the period October 3—November 10, 1935)

City	Charlotte- town	Halifax	Saint John	Quebec	Montreal Fr.	Montreal Br.	Montreal Other	Ottawa	Toronto	London	Winnipeg Br.	Winnipeg Other	Saska- toon	Edmon- ton	Van- couver
Number of Families.....	62	89	86	86	130	75	42	106	163	80	188	43	126	107	186
Average Number of Persons per Family.....	4.8	4.5	4.8	4.9	5.5	4.7	4.8	4.4	4.4	3.9	4.3	4.4	4.3	4.2	4.3
<i>Meats—</i>															
Beef, Fresh..... lb.	1.04	0.91	0.80	1.04	0.90	0.86	0.91	0.74	0.98	0.88	1.02	1.03	0.94	1.13	0.97
Pork, Fresh..... "	0.21	0.27	0.26	0.52	0.43	0.26	0.13	0.34	0.16	0.26	0.11	0.29	0.10	0.11	0.16
Veal, Fresh..... "	0.01	0.03	0.02	0.24	0.25	0.13	0.17	0.09	0.06	0.12	0.21	0.53	0.18	0.15	0.12
Mutton and Lamb, Fresh..... "	0.10	0.15	0.15	0.07	0.04	0.22	0.02	0.23	0.13	0.06	0.11	0.02	0.11	0.07	0.13
Poultry..... "	0.09	0.06	0.13	0.11	0.04	0.05	0.47	0.08	0.06	0.12	0.11	0.22	0.07	0.06	0.03
Sausage..... "	0.13	0.11	0.05	0.20	0.12	0.15	0.07	0.17	0.12	0.10	0.13	0.18	0.11	0.14	0.10
Liver, Kidney, Heart, etc..... "	0.06	0.07	0.03	0.02	0.04	0.07	0.07	0.10	0.04	0.09	0.07	0.09	0.05	0.06	0.07
Bacon..... "	0.09	0.10	0.11	0.06	0.03	0.10	0.02	0.14	0.16	0.15	0.12	0.08	0.07	0.13	0.10
Ham..... "	0.04	0.02	0.02	0.07	0.15	0.01	0.01	0.05	0.05	0.03	0.03	0.04	0.04	0.02	0.04
Total Meats*..... "	1.77	1.72	1.57	2.33	2.00	1.85	1.87	1.94	1.76	1.81	1.91	2.48	1.67	1.87	1.72
<i>Fish—</i>															
Fresh..... lb.	0.25	0.29	0.20	0.20	0.08	0.14	0.25	0.08	0.10	0.10	0.13	0.11	0.06	0.11	0.16
Cured..... "	0.04	0.04	0.02	0.01	—	—	0.06	0.01	0.01	0.01	0.01	0.02	0.02	0.01	0.01
Canned Salmon..... "	0.03	0.02	0.03	0.06	0.03	0.04	0.07	0.05	0.04	0.07	0.04	0.03	0.05	0.03	0.02
Eggs..... doz.	0.27	0.24	0.22	0.18	0.20	0.29	0.33	0.22	0.26	0.20	0.29	0.36	0.29	0.28	0.36
<i>Dairy Products—</i>															
Fluid Milk—															
Standard..... qt.	1.95	1.89	1.96	1.81	1.84	2.23	2.14	2.45	2.19	2.44	2.26	2.55	2.39	2.28	2.32
Fluid Milk—															
Other..... "	0.33	0.06	0.02	0.09	(1)	0.02	—	0.04	0.06	0.03	0.06	0.03	0.08	0.10	0.05
Cream..... pt.	0.07	0.11	0.03	0.07	0.06	0.05	0.11	0.05	0.03	0.04	0.12	0.17	0.13	0.07	0.02
Butter..... lb.	0.55	0.54	0.55	0.58	0.60	0.57	0.37	0.62	0.54	0.67	0.66	0.48	0.65	0.64	0.64
Cheese—Cheddar..... "	0.06	0.03	—	0.02	0.03	—	—	0.05	0.04	0.10	0.06	0.02	0.07	0.08	0.06
Cheese—Packaged, etc..... "	0.01	0.02	—	0.04	0.02	—	—	—	0.06	0.01	0.04	0.09	0.02	0.02	0.04
<i>Cereal Products—</i>															
Bread—White..... "	1.01	1.81	1.75	2.91	2.81	2.31	2.03	2.29	2.19	2.44	2.03	2.16	1.96	1.99	1.96
Bread—Brown..... "	0.14	0.36	0.17	0.04	0.05	0.12	0.70	0.34	0.30	0.21	0.40	0.57	0.29	0.25	0.25
Bread—Other..... "	0.02	0.07	0.02	0.03	0.02	0.03	0.01	0.03	0.06	0.03	0.05	0.02	0.04	0.07	0.01
Flour—White..... "	0.34	0.81	0.77	0.44	0.35	0.58	0.51	0.75	0.60	0.99	0.61	1.30	0.93	0.66	0.61
Flour—Graham, etc..... "	0.01	0.02	0.02	(1)	0.01	—	0.01	—	0.01	(1)	0.05	—	0.01	0.08	0.05
Rolled Oats..... "	0.13	0.12	0.13	0.11	0.06	0.20	0.11	0.14	0.16	0.08	0.24	0.14	0.12	0.21	0.19
Rice..... "	0.02	0.02	0.01	0.05	0.08	0.06	0.12	0.07	0.04	0.05	0.05	0.07	0.02	0.03	0.03

(1) Less than 0.01 of specified unit.



Table 47.—Average Quantities of Food Purchases per Person for Regular Use—*Con.*  
(By Wage-Earner Families for One Week during the period October 3—November 10, 1938)—*Concluded*

City	Charlotte- town	Halifax	Saint John	Quebec	Montreal Fr.	Montreal Br.	Montreal Other	Ottawa	Toronto	London	Winnipeg Br.	Winnipeg Other	Suska- toon	Edmon- ton	Van- couver
<i>Sugar Products—</i>															
White Sugar..... lb.	0.73	1.04	1.07	0.77	0.70	1.07	0.90	0.72	0.82	0.92	1.03	1.06	1.02	1.14	0.94
Yellow Sugar..... "	0.30	0.15	0.23	0.14	0.14	0.08	—	0.17	0.14	0.17	0.18	0.12	0.15	0.10	0.14
Jam..... "	0.02	0.02	0.02	0.01	0.08	0.08	0.05	0.04	0.10	0.05	0.12	0.10	0.16	0.10	0.04
Marmalade..... "	0.01	0.02	—	0.05	(1)	0.08	0.01	0.02	0.02	0.01	0.02	0.06	0.05	0.03	—
Syrup..... "	0.02	0.04	0.01	0.09	0.03	0.02	0.03	0.05	0.06	0.05	0.06	0.04	0.03	0.04	0.05
Molasses..... qt.	0.09	0.05	0.03	0.02	0.04	0.01	(1)	0.01	(1)	0.01	(1)	—	—	0.01	0.01
Honey..... lb.	—	—	0.01	(1)	0.08	0.09	(1)	0.14	0.05	0.05	0.08	0.02	0.07	0.04	0.04
<i>Vegetables—</i>															
Potatoes—Regular.... pk.	0.14	0.22	0.26	0.29	0.30	0.34	0.18	0.20	0.19	0.19	0.09	0.13	0.19	(2) 0.02	0.22
Potatoes—Bulk..... "	0.83	0.05	0.04	0.47	0.08	0.01	0.06	0.11	0.02	0.10	0.37	0.12	0.06	0.04	0.03
Onions..... lb.	0.10	0.18	0.20	0.06	0.16	0.17	0.30	0.20	0.23	0.23	0.25	0.05	0.13	0.18	0.23
Tomatoes..... "	0.08	0.05	0.03	0.10	0.03	0.04	0.29	0.07	0.07	0.07	0.07	0.04	0.06	0.15	0.12
Lettuce..... "	(1)	0.06	0.01	0.03	0.04	0.07	0.16	0.10	0.08	0.10	0.10	0.06	0.06	0.06	0.09
Cabbage..... "	0.10	0.15	0.13	0.13	0.06	0.09	0.13	0.19	0.29	0.21	0.22	0.20	0.11	0.05	0.19
Dried Beans..... "	0.07	0.04	0.05	0.03	0.05	0.02	0.05	0.05	0.03	0.04	0.01	(1)	0.01	(1)	0.02
Dried Peas..... "	—	0.02	(1)	0.04	0.02	0.02	0.02	0.03	0.01	—	0.01	(1)	—	—	0.02
Canned Tomatoes.... os.	0.26	0.81	1.40	4.24	6.46	1.88	2.65	2.32	1.02	0.94	1.28	1.47	1.28	2.48	1.64
<i>Vegetables—Con.</i>															
Canned Tomato Juice. oz.	0.37	1.01	0.95	0.75	1.37	0.60	0.38	1.30	0.79	0.94	0.52	0.56	1.13	0.43	0.83
Canned Beans..... "	1.85	2.94	2.06	1.93	1.42	1.60	0.66	1.64	1.60	2.16	1.57	1.42	1.34	1.22	1.40
Canned Corn..... "	0.68	1.54	1.08	1.44	1.37	1.18	0.10	1.02	0.97	1.14	1.99	0.67	1.28	0.97	1.06
Canned Peas..... "	0.70	2.48	1.96	1.32	1.78	2.23	1.42	2.44	2.23	2.23	3.05	1.30	1.79	1.71	1.70
Canned Soups..... "	0.95	1.76	1.34	1.35	0.47	5.29	1.81	3.04	3.16	3.34	2.16	1.51	1.66	1.51	2.73
<i>Fruits—</i>															
Oranges..... doz.	0.10	0.10	0.10	0.04	0.05	0.15	0.16	0.12	0.13	0.13	0.10	0.18	0.16	0.09	0.11
Lemons..... "	(1)	0.01	0.01	(1)	(1)	0.01	(1)	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02
Apples..... gal.	0.15	0.22	0.24	0.19	0.24	0.21	0.26	0.28	0.26	0.22	0.31	0.26	0.22	0.26	0.26
Bananas..... lb.	0.11	0.12	0.09	0.25	0.22	0.16	0.21	0.15	0.23	0.21	0.16	0.18	0.18	0.07	0.15
Dried Currants, Rais- ins and Prunes..... "	0.07	0.10	0.07	0.02	0.03	0.12	0.14	0.11	0.08	0.12	0.10	0.10	0.10	0.08	0.08
Canned Peaches..... oz.	0.24	1.13	0.35	0.04	0.26	0.71	0.32	0.34	1.03	0.71	0.55	0.50	0.24	0.12	0.63
Canned Pears..... "	—	0.56	0.16	—	0.07	0.09	0.28	0.10	0.46	0.06	0.63	0.42	0.15	0.26	0.23
Canned Pineapple..... "	0.18	1.19	0.23	0.13	0.32	0.45	0.32	0.52	0.32	0.55	0.69	0.24	0.41	0.43	0.88
Canned Pineapple Juice "	0.04	0.34	—	—	—	—	0.21	0.05	0.13	—	0.09	—	—	—	0.11
<i>Fats and Oils—</i>															
Lard..... lb.	0.05	0.01	0.03	0.06	0.04	0.04	0.11	0.04	0.03	0.04	0.03	0.01	0.03	0.07	0.03
Vegetable Oils and Shortening..... "	0.18	0.17	0.18	0.06	0.17	0.08	0.04	0.15	0.12	0.17	0.18	0.31	0.14	0.10	0.15
<i>Beverages—</i>															
Tea..... "	0.09	0.10	0.08	0.04	0.05	0.09	0.07	0.08	0.11	0.10	0.12	0.02	0.09	0.10	0.10
Coffee..... "	0.01	0.02	0.03	0.03	0.04	0.04	0.05	0.02	0.05	0.04	0.05	0.07	0.06	0.04	0.05
Cocoa..... "	(2)	0.03	0.02	0.01	0.02	0.03	0.03	0.01	0.01	0.01	0.02	0.02	0.01	0.02	0.02

\* Exclusive of canned and prepared meats.

(1) Less than 0.01 of the specified unit.

(2) An unusually large proportion of families reported quantities from their own gardens. These averaged 0.16 pecks per person in one week.



### Seasonal Differences in Food Purchases

In order to isolate so far as possible the influence of the seasons upon food purchases, a special tabulation was made from the records of 135 families with 692 persons. All of these families contributed weekly food purchase data for each of the three survey periods October-November, 1938, February, 1939, and June, 1939. They were families of approximately the same economic circumstances having an average family income per person of between \$200 and \$299. All geographic regions were represented with records coming from Saint John, Montreal, Toronto, Winnipeg and Vancouver.

The mean temperature recorded at stations in the above areas was  $+49^{\circ}$  Fahrenheit in October 1938; in February 1939 it was  $+13^{\circ}$ , and in June 1939, it was  $+60^{\circ}$ . These monthly means compared closely with long period averages for the same months of  $+45^{\circ}$ ,  $+15^{\circ}$ , and  $+60^{\circ}$ , respectively, so that no abnormalities in food purchases could be attributed to unusual temperature conditions. Total hours of sunshine in the three months noted were 164, 101, and 225, as compared with a thirty year monthly average of 162 hours.

Except for foods having pronounced seasonal variability in supply such as veal, lamb, fresh vegetables, etc., seasonal differences in food purchases were remarkably small. For meats in general, fish, butter, sugar, jam, marmalade etc., and canned fruits as a group, seasonal variations could scarcely be considered significant. Eggs, milk and bread showed successive small advances in February and June over preceding October levels. February purchases of flour and canned vegetables were appreciably above average, as were June purchases of bananas. The extent of actual differences recorded may be observed from Chart 6 and Table 48.

CHART 6

# SEASONAL COMPARISONS OF FOOD PURCHASES PER PERSON PER WEEK

OCTOBER QUANTITIES = 100

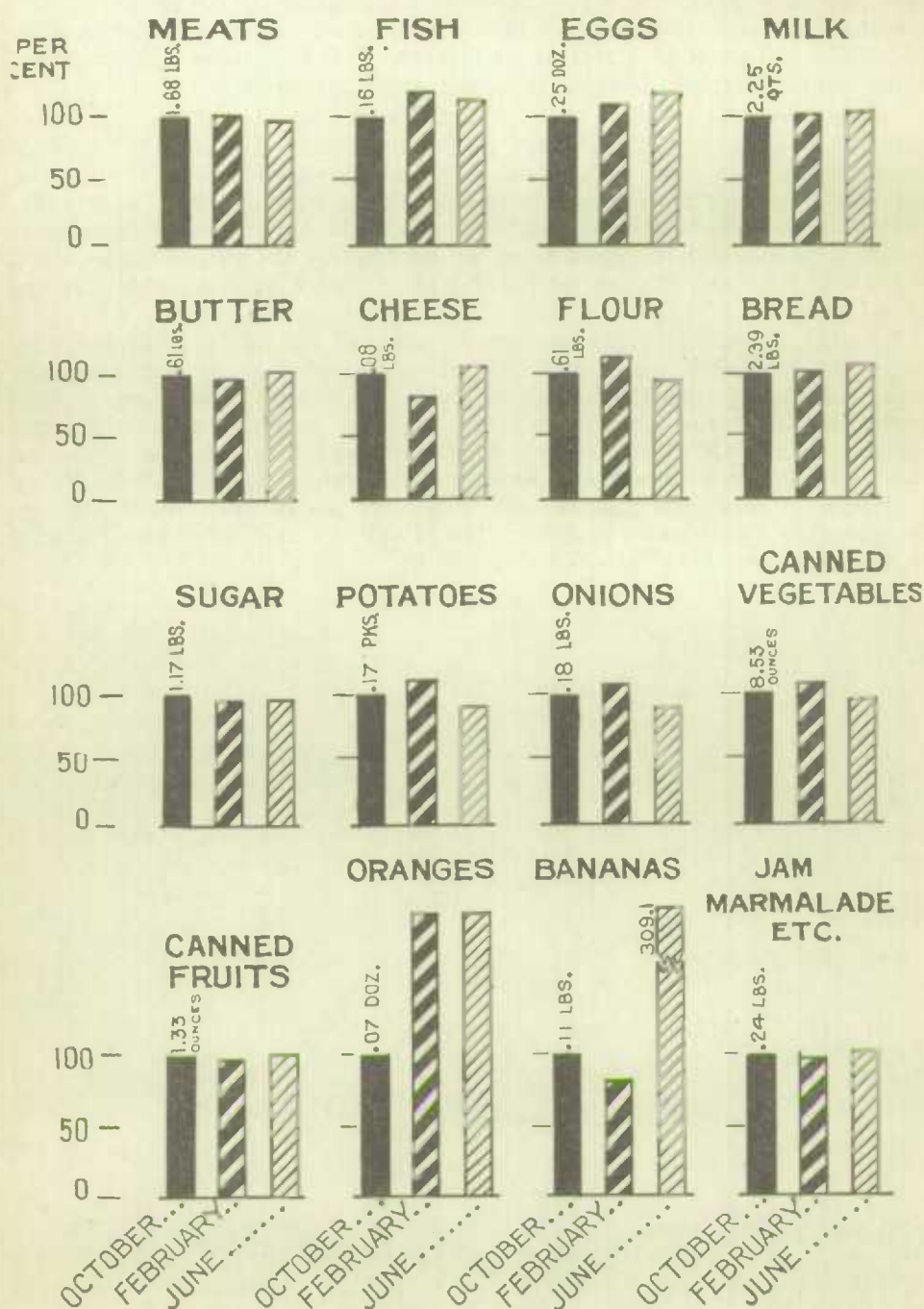


Table 48.—Average Food Purchases per Person for One Week in October-November, 1938, February, 1939, and June 1939

(135 Families in the \$200-299 Income per Person Group—Saint John, Montreal, Toronto, Winnipeg and Vancouver)

Food	Unit	October, 1938	February, 1939	June, 1939	February, Averages as Percentage of October Averages	June Averages as Percentage of October Averages
Meat.....	pounds	1.68	1.74	1.66	103.6	98.8
Fish.....	pounds	0.16	0.22	0.20	137.5	125.0
Lard.....	pounds	0.07	0.05	0.06	71.4	85.7
Eggs.....	dozen	0.25	0.30	0.34	120.0	136.0
Fresh Milk.....	quarts	2.25	2.31	2.39	102.7	106.2
Butter.....	pounds	0.61	0.59	0.64	96.7	104.9
Cheese.....	pounds	0.08	0.05	0.09	62.5	112.5
Bread.....	pounds	2.39	2.53	2.74	105.9	114.6
Flour.....	pounds	0.61	0.77	0.57	126.2	93.4
Rolled Oats.....	pounds	0.19	0.17	0.04	89.5	21.1
Sugar.....	pounds	1.17	1.08	1.09	92.3	93.2
Jam, Marmalade, Honey, Syrup and Molasses.....	pounds	0.24	0.23	0.26	95.8	108.3
Canned Vegetables*	ounces	8.53	10.13	8.02	118.8	94.0
Potatoes.....	pecks	0.17	0.21	0.14	123.5	82.4
Oranges.....	dozen	0.07	0.16	0.16	228.6	228.6
Bananas.....	pounds	0.11	0.07	0.34	63.6	309.1
Canned Fruits.....	ounces	1.33	1.27	1.36	95.5	102.3

\* Tomatoes, beans, corn, peas and soups.

### QUANTITIES OF WEEKLY FOOD PURCHASES PER PERSON IN RELATION TO INCOME PER PERSON

The number of foods considered individually under this heading has been governed by two major limitations. In order that relationships to income may be clearly discernible it is necessary that possibilities of quality variation should be small. Milk purchases show this relationship to income much more clearly, for example, than those for other items such as beef or tea which may vary widely in quality. It is also necessary in a sample of this size that a high proportion of families make purchases at fairly frequent intervals. Once again milk may be cited in contrast to such items as canned pears or honey. October-November, 1938, records have been used for the following comparisons of purchases at progressive levels of income per person up to \$400-499. Records for higher income families were not sufficiently numerous to provide reliable averages.

#### Commodities for which Quantities Purchased were not Responsive to Increases in Income per Person

In this group have been placed arbitrarily foods for which quantities purchased did not increase by 50 p.c. between the \$100-199 and \$400-499 income per person ranges. To keep pace with increasing income, purchases would have had to increase approximately 300 p.c. These commodities which were generally unresponsive to income changes were mainly staples, and included beef, fresh milk, butter, bread, flour, sugar, potatoes, canned tomatoes and tea. Purchases per person of beef, bread, and sugar actually decreased slightly in the higher income ranges as nutritive sources became more diversi-

fied, and emphasis shifted from cheapness to quality. The influence of changing emphasis upon quality is apparent from quantity and cost data for beef purchases. Whereas quantities per person declined slightly in the higher income ranges, expenditure per person for beef increased by 18 p.c. between the \$100-199 and the \$400-499 family income per person groups. Increases in milk and butter purchases between these income levels approximated 35 p.c. in both instances, but milk purchases even at the upper level were considerably below optimum levels established in the Canadian Dietary Standard.\*

### Commodities for which Quantities Purchased were Responsive to Increases in Income per Person

Quantity per person increases for commodities included under this heading ranged from 50 to 271 p.c. between the \$100-199 and \$400-499 income per person groups. Listed in ascending order of magnitude, these percentage increases in quantity were as follows: fresh fish 50, canned peaches 63, fresh apples 65, eggs 95, fresh pork 107, bacon 117, and bananas 271.

The contrast between beef and pork purchases was quite marked. The average price per pound of fresh pork changed but little in successively higher income groups, while that for beef mounted steadily. The sharp increase in bananas came mostly between the \$100-199 and \$200-299 income groups with comparatively slight changes at higher income levels. Canned peaches showed a decline in purchases per person at Toronto and Vancouver in the \$400-499 group, reducing the increase which otherwise would have been shown for this fruit. Both cities are adjacent to large fruit raising areas.

**Table 49.—Weekly Purchases per Person of Specified Foods in Relation to Family Income per Person**

(Averages for Montreal (French), Toronto, Winnipeg, and Vancouver Families in October-November, 1938)

Income per Person	Unit	\$100-199	\$200-299	\$300-399	\$400-499
Fresh Beef .....	pound	0.96	0.90	1.05	0.94
Fresh Pork .....	pound	0.15	0.19	0.20	0.31
Bacon .....	pound	0.06	0.10	0.11	0.13
Fresh Fish .....	pound	0.10	0.11	0.12	0.15
Eggs .....	dozen	0.19	0.25	0.29	0.37
Milk, Fresh .....	quart	1.75	2.22	2.16	2.35
Butter .....	pound	0.52	0.59	0.61	0.70
White Bread .....	pound	2.26	2.38	2.14	2.18
White Flour .....	pound	0.63	0.69	0.69	0.71
White Sugar .....	pound	0.86	0.98	0.94	0.76
Potatoes .....	peck	0.18	0.15	0.22	0.23
Tomatoes, Canned .....	ounce	1.80	2.06	2.84	2.21
Apples, Fresh .....	pound	0.20	0.23	0.32	0.33
Bananas .....	pound	0.07	0.20	0.22	0.26
Peaches, Canned .....	ounce	0.41	0.58	0.92	0.67
Tea .....	pound	0.08	0.09	0.10	0.11

### QUANTITIES OF FAMILY FOOD PURCHASES

Data for the more important foods have been examined to discover relationships between quantities purchased in different seasons, in different regions, and at different family income per person levels. For a restricted number of staples a record was also made of the number of families buying different amounts for one week in October-November 1938. A statement of the foods used in various sections of this analysis is given following together with average purchases per person for one week (an average of three weekly records in October-November 1938, February 1939 and June 1939). The cost of these foods amounted to approximately 75 p.c. of average family expenditure on foods for regular use.

\*See "Nutritive Values of Wage-Earner Family Food Purchases"—Dominion Bureau of Statistics, 1940.



**Table 50.—Average Weekly Purchases per Person of Specified Foods**  
(An average for three weekly periods in October-November, 1938, February, 1939, and June, 1939)

Commodity	Unit	Purchases per Person	Commodity	Unit	Purchases per Person
<i>Dairy Products—</i>			<i>Dry Groceries—</i>		
Whole Milk.....	quart	2.28	Sugar, Granulated.....	pound	0.91
Butter.....	pound	0.61	Sugar, Yellow.....	pound	0.14
Cheese.....	pound	0.08	Tea.....	pound	0.09
Eggs.....	dozen	0.30	Coffee.....	pound	0.05
<i>Meats and Fish—</i>			Cocoa.....	pound	0.02
Beef, Fresh.....	pound	0.92	Salt.....	pound	0.11
Pork, Fresh.....	pound	0.30	<i>Vegetables—</i>		
Veal, Fresh.....	pound	0.21	Potatoes.....	peck	0.18
Mutton and Lamb, Fresh...	pound	0.07	Beans, Dried.....	pound	0.04
Bacon.....	pound	0.10	Onions.....	pound	0.18
Fish, Fresh.....	pound	0.13	Tomatoes, Canned.....	ounce	2.81
Salmon, Canned.....	pound	0.04	Peas.....	ounce	2.48
Fish, Cured.....	pound	0.01	Corn.....	ounce	1.35
Lard.....	pound	0.05	Beans.....	ounce	1.85
<i>Cereals—</i>			<i>Fruits and Fruit Products—</i>		
Bread.....	pound	2.62	Bananas.....	pound	0.26
Flour.....	pound	0.63	Oranges.....	dozen	0.16
Roll'd Oats.....	pound	0.10	Lemons.....	dozen	0.02
Rice.....	pound	0.06	Peaches, Canned.....	ounce	0.63
			Jam.....	pound	0.12
			Marmalade.....	pound	0.03
			Corn Syrup.....	pound	0.05
			Raisins.....	pound	0.05
			Currants.....	pound	0.02
			Prunes.....	pound	0.02

### REGIONAL DIFFERENCES IN FOOD PURCHASES OF INDIVIDUAL FAMILIES

It is of considerable importance to know whether individual family purchases cluster closely around composite averages or whether they are widely scattered. This is revealing as to the buying habits of the families and also indicates the representativeness of computed averages. October-November, 1938 individual records of 465 families with income per person ranging from \$200-299 were examined to observe differences in the distribution of purchases occurring in five regional groups, i.e. French families in Quebec, and British families in the Maritimes, Quebec and Ontario, Prairie provinces, and Vancouver. This income range was typical of wage-earner families generally, and there is no reason to believe that the selection of autumn records would give an unrepresentative basis of comparing regional differences.

#### Expenditure per Person for Principal Food Groups

Total weekly food expenditures per person were evenly distributed around a central range from \$1.51 to \$2.00 per person. This range included 40 p.e. of family records, with 28.7 p.e. below it, and 31.3 p.e. above. Individual records varied from 75 cents to well over \$3.00 per person, although the \$200-299 income range allowed for possible upper and lower limits in total living expenditure per week of approximately \$6 and \$4 per person. Food costs per person, and data presented in the first section of this chapter pointed to much wider variation in food expenditure at higher income levels.

None of the more important food groups showed the same even distribution about a central range as occurred for total food expenditure. As may be observed from Table 51, concentration ranges for individual groups were generally for very low amounts with comparatively small proportions of expenditures higher than the typical range, and sometimes none below it. This was true of sugar, vegetables, and fruits. The greatest degree of scatter in family expenditures occurred for dairy products, meats and fish.

All families reported some expenditure on dairy products with typical amounts concentrated between 30 cents and 50 cents per person for the week. This included outlay for eggs as well as milk, butter, cheese, ice cream, etc. Maritime costs per person averaged slightly higher than those in other regions. Nearly 60 p.c. of all families in this group spent between 30 and 50 cents per person and over 97 p.c. spent not more than 70 cents per person on dairy products for the week.

Meat costs per person in the Maritimes, Quebec, and Ontario most commonly fell between 31 and 40 cents, and between 21 and 30 cents for Prairie cities and Vancouver. Quantity purchases in the west, however, compared favourably with those in the east. More than 50 p.c. of all families in the \$200-299 income per person group spent between 21 and 40 cents per person for meats.

Outlay for cereal products (including cakes, pies, pastry, etc., as well as flour, bread, breakfast foods, rice and tapioca) was predominantly between 21 and 40 cents per person. Nearly 58 p.c. of all families in the \$200-299 income per person group fell within this range. Proportions for cities of Ontario and those farther east were highly concentrated between 21 and 30 cents, while in western cities the main concentration of expenditures per person was fairly evenly distributed between 21 and 40 cents.

Distributions of expenditure per person on sugar products differed materially between cities of inland and coastal areas. In the latter, expenditure was highly concentrated below 10 cents per person, while in Prairie cities nearly 30 p.c. of families reported expenditure per person in excess of 20 cents and about the same number, less than 10 cents. Nearly 14 p.c. of families in the \$200-299 income per person group reported no purchases of sugar products during the week, which may be taken as an indication of relatively long intervals between expenditures of this type as compared with those for meats, dairy products, etc. Regional differences in the proportions of families at different expenditure levels were undoubtedly related to regional price differentials since purchase averages for the principal items in the group showed no corresponding variations.

In contrast to their record for sugar products, Prairie city families spent less for vegetables than those in any other area, nearly 50 p.c. of them recording 10 cents or less per person. In Vancouver, and also in the east, vegetable expenditures centred between 11 and 20 cents. Families of Prairie cities provided a greater proportion of their fall vegetable supply from home gardens than did families in other areas.

The most common expenditure range for fruits was also 10 cents or less per person. Proportions of families reporting no expenditure under this heading were slightly higher in the Maritime and Quebec French family groups than for others examined. However, families in the Maritime cities reported the highest typical expenditure for those making purchases, i.e. 11 to 20 cents per person.

### **Per Person Quantities of Foods Purchased by Individual Families**

Quantities of individual family purchases were also examined for certain basic foods. The distribution of families according to amounts purchased per person was observed for such staples as beef, pork, milk, bread, butter, cheese, and eggs.

Weekly purchases of fresh beef were most commonly reported between .76 lbs. and 1.0 lb. per person. However, this range embraced only 19 p.c. of all families in the \$200-299 income per person group. Approximately 10 p.c. of the families showed no purchases of beef during the week, and another 7 p.c. bought less than .25 lbs. per person. One-fourth of all families were within the range from .26 to .75 lbs. per person, while almost 40 p.c. reported purchases of over 1.0 lb. per person. Purchases of individual French families in Quebec were the most widely scattered, with between 11 p.c. and 14 p.c. of the families reporting purchases in each of the quarter pound quantity ranges from .26 lbs. to 1.50 lbs. per person. In addition, 20 p.c. of French families showed purchases

amounting to over 1.75 lbs. per person. Prairie families showed the greatest concentration, with almost 50 p.c. of purchases falling between .51 lbs. and 1.25 lbs. per person.

Purchases of fresh pork during the survey week were made by only 35 p.c. of families in the \$200-299 group. This proportion averaged somewhat higher among families in Eastern cities, and included one-half of the families in the Maritimes and those of French origin in Quebec. About 42 p.c. of British families in Quebec and Ontario cities reported purchases, but only 18 p.c. and 17 p.c. of those in the Prairie provinces, and Vancouver, respectively. The most common purchases were amounts of less than .25 lbs. per person, although among families in Eastern cities there was a fairly wide scatter. The most notable of these were the purchases of French families in Quebec, with 5 p.c. less than .25 lbs. per person, almost one-fourth between .26 and .75 lbs., and 20 p.c. ranging above this amount. As already noted, half of the Quebec families made no purchases of pork.

Quantity purchases of the staple commodities of milk and bread were scattered over a wide range. About 46 p.c. of milk purchases were distributed between 1.51 and 2.50 quarts per person. Approximately one-fifth of the families showed purchases of less than this amount, another fifth was between 2.51 and 3.0 quarts per person, and almost 15 p.c. purchased upwards of 3 quarts per person per week. Purchases appeared heaviest among families in western cities, with two-thirds of Prairie families, and 60 p.c. of those in Vancouver purchasing over 2.0 quarts per person. This proportion dropped to between 40 and 50 p.c. for families in Eastern regions. Less than one-fifth of all families made purchases of cream, these being mostly by families in Eastern cities, and principally those in the Maritimes and French families in Quebec. The majority of purchases was for amounts of less than .25 pints per person per week.

Bread purchases showed even less concentration than milk and substantial proportions of families made purchases ranging all the way from less than 1.0 lb. per person, to upwards of 3.75 lbs. per person. French families in Quebec reported the largest purchases, with more than 20 p.c. buying upwards of 3.75 lbs. per person per week. Approximately one-fifth of families bought brown bread as compared with 97 p.c. buying white bread. The brown bread purchases were made principally by families in Western areas and the Maritimes, with the majority of purchases amounting to less than 1.0 lb. per person.

Butter purchases were heavily concentrated between .26 lbs. and .75 lbs. per person. More than 60 p.c. of purchases fell within this range, while almost one-fourth was for greater amounts, 8 p.c. was less than .25 lbs. per person, and 7 p.c. reported no purchases. Purchases were heaviest among French families in Quebec, and British families in the Prairie provinces.

Less than one-half of survey families in the \$200-299 income per person group reported purchases of cheese and almost all such purchases amounted to less than .25 lbs. per person per week. Proportions of families in the Maritimes and those of French origin in Quebec reporting purchases were somewhat lower than in other sections.

About 80 p.c. of families reported egg purchases which tended to centre between 1 and 3 eggs per person. Purchases in Prairie cities and Vancouver were larger than in eastern Canada. Less than 8 p.c. of families purchased more than 6 eggs per person during the survey week.



Table 51.—Weekly Purchases per Person of Specified Foods

(\$200-299 Family Income per Person—465 Records for October-November, 1938)

Item	Percentage of Families Reporting No Purchases	Typical Purchase per Person Range	Percentage of Families		
			Below Typical Purchase Range	In Typical Purchase Range	Above Typical Purchase Range
		\$			
Expenditures—					
All Foods.....	0.0	1.51-2.00	28.7	40.0	31.3
Dairy Products.....	0.0	0.31-0.50	13.8	58.3	27.9
Meats.....	0.2	0.21-0.40	15.9	51.6	32.3
Cereal Products.....	0.4	0.21-0.40	22.6	57.9	19.1
Sugar Products.....	13.8	-0.20	—	73.8	12.4
Vegetables.....	5.0	-0.20	—	77.8	17.2
Fruits.....	12.0	-0.20	—	68.0	20.0
Quantities—					
Fresh beef.....	10.5	0.76-1.00 lbs.	32.9	18.9	37.7
Fresh pork.....	65.8	-0.25 lbs.	—	11.0	23.2
Fresh milk.....	1.3	1.51-2.50 qts.	18.5	46.2	34.0
Cream.....	82.6	-0.25 pts.	—	12.9	4.5
White bread.....	3.2	1.26-2.50 lbs.	14.2	47.6	35.0
Brown bread.....	78.7	-1.00 lbs.	—	12.9	8.4
Butter.....	7.3	0.26-0.75 lbs.	7.7	61.3	23.7
Cheese.....	51.8	-0.25 lbs.	—	42.4	5.8
Eggs.....	19.4	1-3 eggs	—	48.2	32.4

Table 52.—Percentages of Families Spending Specified Amounts per Person in One Week

(\$200-299 Income per Person Group—465 Families\*)

(Percentages)

—	Maritimes	Quebec (French)	Quebec and Ontario (British)	Prairies	Vancouver	All Cities
Total Families.....	56	78	108	130	67	* 465

## TOTAL COST OF FOOD PURCHASES

Cost per Person per Week						
No Purchases.....	—	—	—	—	—	—
\$0.01-0.75.....	1.8	—	—	0.8	1.5	0.7
0.76-1.00.....	—	1.3	3.7	3.1	3.0	2.8
1.01-1.25.....	12.5	11.5	4.6	11.6	10.4	9.3
1.26-1.50.....	19.7	15.4	10.2	17.7	17.9	15.9
1.51-1.75.....	25.0	12.8	22.2	19.2	25.4	19.8
1.76-2.00.....	10.7	21.8	25.9	19.2	22.4	20.2
2.01-2.25.....	12.5	15.4	13.9	14.6	6.0	13.3
2.26-2.50.....	8.9	7.7	5.6	6.2	10.4	7.7
2.51-2.75.....	1.8	9.0	4.6	3.8	3.0	4.7
2.76 +.....	7.1	5.1	9.3	3.8	—	5.6
Total.....	100.0	100.0	100.0	100.0	100.0	100.0

\* Includes 26 additional families of foreign racial origin.



**Table 52.—Percentages of Families Spending Specified Amounts per Person in One Week**  
(October-November, 1938—\$200-299 Income per Person Group—465 Families\*)

(Percentages)

	Maritimes	Quebec (French)	Quebec and Ontario (British)	Prairies	Vancouver	All Cities
Total Families.....	56	78	108	130	67	*465

## DAIRY PRODUCTS

Cost per Person per Week						
No Purchases.....	—	—	—	—	—	—
\$0.01-0.20.....	—	3.8	0.9	—	3.0	1.3
0.21-0.30.....	17.9	16.7	8.3	13.8	6.0	12.5
0.31-0.40.....	25.0	29.5	32.4	26.2	37.3	28.8
0.41-0.50.....	37.5	26.9	26.9	25.4	32.8	29.5
0.51-0.60.....	8.9	15.4	23.2	20.8	11.9	17.8
0.61-0.70.....	7.1	6.4	7.4	11.5	1.5	7.3
0.71 +.....	3.6	1.3	0.9	2.3	7.5	2.8
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## MEATS

Cost per Person per Week						
No Purchases.....	—	—	—	0.8	—	0.2
\$0.01-0.10.....	—	—	3.7	6.2	6.0	3.4
0.11-0.20.....	10.7	6.4	9.2	19.2	14.9	12.5
0.21-0.30.....	19.6	20.5	21.3	26.2	34.3	24.3
0.31-0.40.....	44.6	23.1	25.0	25.4	26.8	27.3
0.41-0.50.....	17.9	21.8	16.7	13.8	6.0	15.1
0.51-0.60.....	1.8	12.8	16.7	6.9	9.0	10.5
0.61 +.....	5.4	15.4	7.4	1.5	3.0	6.7
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## CEREAL PRODUCTS

Cost per Person per Week						
No Purchases.....	—	—	—	—	3.0	0.4
\$0.01-0.10.....	16.1	—	0.9	5.4	7.4	5.0
0.11-0.20.....	23.2	15.4	13.0	21.5	13.4	17.6
0.21-0.30.....	30.4	34.6	41.7	27.7	26.9	32.5
0.31-0.40.....	12.5	25.6	28.7	27.7	26.9	25.4
0.41-0.50.....	8.9	18.0	12.0	13.8	19.4	14.4
0.51 +.....	8.9	6.4	3.7	3.9	3.0	4.7
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## SUGAR PRODUCTS

Cost per Person per Week						
No Purchases.....	5.4	10.3	12.0	16.1	20.9	13.8
\$0.01-0.10.....	55.4	43.6	38.9	28.5	52.2	40.9
0.11-0.20.....	32.1	41.0	40.7	26.9	26.9	32.9
0.21-0.30.....	7.1	3.8	5.6	20.8	—	9.2
0.31-0.40.....	—	—	1.9	5.4	—	2.1
0.41-0.50.....	—	1.3	0.9	2.3	—	1.1
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Includes 26 families of foreign racial origin.

**Table 52.—Percentages of Families Spending Specified Amounts per Person in One Week (October-November, 1938—\$200-299 Income per Person Group—465 Families\*) (Percentages)**

—	Maritimes	Quebec (French)	Quebec and Ontario (British)	Prairies	Vancouver	All Cities
Total Families.....	56	78	108	130	67	465*
VEGETABLES						
Cost per Person per Week						
No Purchases.....	—	1.3	1.8	12.3	1.5	5.0
\$0.01-0.10.....	37.5	34.6	22.2	48.5	32.8	35.9
0.11-0.20.....	46.4	46.2	49.1	30.8	46.3	41.9
0.21-0.30.....	10.7	14.1	16.7	8.4	14.9	12.7
0.31+.....	5.4	3.8	10.2	—	4.5	4.5
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
FRUITS						
Cost per Person per Week						
No Purchases.....	14.3	20.5	6.5	13.1	10.4	12.0
\$0.01-0.10.....	28.5	43.6	30.8	30.8	53.7	38.1
0.11-0.20.....	37.5	19.2	28.7	34.6	25.4	29.9
0.21-0.30.....	14.3	11.5	22.2	15.4	9.0	15.3
0.31-0.40.....	3.6	2.6	1.9	4.6	—	2.6
0.41-0.50.....	1.8	2.6	0.9	1.5	1.5	2.1
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 53.—Percentages of Families Reporting Specified Quantities of Food Purchases per Person**

—	Maritimes	Quebec (French)	Quebec and Ontario (British)	Prairies	Vancouver	All Cities
Total Families.....	56	78	108	130	67	465*
FRESH BEEF						
Pounds per Person per Week						
No Purchases.....	7.1	10.3	8.3	11.5	13.4	10.5
0.01-0.25.....	8.9	3.8	6.5	8.5	7.5	6.9
0.26-0.50.....	12.5	11.5	19.4	9.2	10.5	12.7
0.51-0.75.....	19.7	14.1	13.0	12.3	11.9	13.3
0.76-1.00.....	16.1	11.5	20.4	23.8	17.9	18.9
1.01-1.25.....	8.9	11.5	11.1	13.1	14.9	11.4
1.26-1.50.....	17.9	14.1	13.0	8.5	13.4	12.7
1.51-1.75.....	1.8	2.6	4.6	3.1	4.5	3.7
1.76-2.00.....	—	10.3	2.8	5.4	3.0	4.7
2.01+.....	7.1	10.3	0.9	4.6	3.0	5.2
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
FRESH PORK						
Pounds per Person per Week						
No Purchases.....	50.0	50.0	58.3	81.5	83.5	65.8
0.01-0.25.....	19.7	5.1	14.8	10.0	4.5	11.0
0.26-0.50.....	10.7	14.1	11.1	5.4	—	8.6
0.51-0.75.....	3.6	10.3	2.8	0.8	3.0	3.7
0.76-1.00.....	5.3	3.8	6.5	2.3	4.5	4.3
1.01-1.25.....	5.3	9.0	4.6	—	4.5	4.1
1.26-1.50.....	—	5.1	1.9	—	—	1.3
1.51-1.75.....	3.6	—	—	—	—	0.6
1.76-2.00.....	1.8	2.6	—	—	—	0.6
2.01+.....	—	—	—	—	—	—
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Includes 26 additional families of foreign racial origin.

Table 53.—Percentages of Families Reporting Specified Quantities of Food Purchases per Person—*Continued*

(\$200-299 Income per Person Group—October-November, 1938)

(Percentages)

	Maritimes	Quebec (French)	Quebec and Ontario (British)	Prairies	Vancouver	All Cities
Total Families.....	56	78	108	130	67	465*
FRESH MILK						
Quarts per Person per Week						
No Purchases.....	3.6	—	—	2.3	1.5	1.3
0.01-1.00.....	5.4	6.4	—	2.3	4.5	3.0
1.01-1.25.....	5.4	20.5	2.8	5.4	3.0	6.9
1.26-1.50.....	7.1	11.6	12.0	5.4	7.5	8.6
1.51-1.75.....	10.7	14.1	17.6	10.7	11.9	12.9
1.76-2.00.....	23.2	5.1	13.9	6.2	11.9	11.0
2.01-2.25.....	14.3	5.1	11.1	15.4	6.0	10.5
2.26-2.50.....	8.9	12.8	9.3	13.1	17.9	11.8
2.51-2.75.....	1.8	2.6	8.3	6.2	3.0	5.4
2.76-3.00.....	3.6	9.0	12.0	19.2	17.9	13.8
3.01 +.....	16.0	12.8	13.0	13.8	14.9	14.8
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
CREAM						
Pints per Person per Week						
No Purchases.....	73.2	70.5	87.0	86.2	95.5	82.6
0.01-0.25.....	23.2	23.1	10.2	6.9	4.5	12.9
0.26-0.50.....	3.6	3.8	2.8	6.9	—	4.1
0.51 +.....	—	2.6	—	—	—	0.4
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
WHITE BREAD						
Pounds per Person per Week						
No Purchases.....	8.9	—	—	2.3	10.4	3.2
0.01-1.00.....	26.8	1.3	3.7	10.0	19.3	10.8
1.01-1.25.....	3.6	1.3	5.5	3.1	1.5	3.4
1.26-1.50.....	14.3	15.4	14.8	8.5	7.5	12.1
1.51-1.75.....	3.6	3.8	8.3	8.5	6.0	6.2
1.76-2.00.....	8.9	7.7	11.1	14.6	14.9	11.8
2.01-2.25.....	7.1	3.8	10.2	8.5	7.5	8.2
2.26-2.50.....	1.8	14.1	9.3	10.8	7.5	9.3
2.51-2.75.....	—	7.7	6.5	3.8	10.4	5.8
2.76-3.00.....	8.9	9.0	12.0	9.2	1.5	8.2
3.01-3.25.....	1.8	1.3	1.9	6.9	1.5	3.0
3.26-3.50.....	3.6	9.0	3.7	4.6	3.0	4.9
3.51-3.75.....	—	3.8	6.5	4.6	3.0	4.3
3.76 +.....	10.7	21.8	6.5	4.6	6.0	8.8
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
BROWN BREAD						
Pounds per Person per Week						
No Purchases.....	80.4	96.2	85.2	73.9	73.1	78.7
0.01-1.00.....	19.6	3.8	10.2	16.9	12.0	12.9
1.01 +.....	—	—	4.6	9.2	14.9	8.4
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Includes 26 additional families of foreign racial origin.

Table 53.—Percentages of Families Reporting Specified Quantities of Food Purchases per Person—*Concluded*

(\$200-299 Income per Person Group—October-November, 1938)

(Percentages)

	Maritimes	Quebec (French)	Quebec and Ontario (British)	Prairies	Vancouver	All Cities
Total Families.....	56	78	108	130	67	465*

## BUTTER

Pounds per Person per Week						
No Purchases.....	5.4	10.3	2.8	9.2	9.0	7.3
0.01-0.25.....	16.1	1.3	5.6	6.9	7.4	7.7
0.26-0.50.....	21.4	32.1	40.7	27.7	26.9	31.8
0.51-0.75.....	32.1	24.3	32.4	26.9	38.8	29.5
0.76-1.00.....	21.4	26.9	16.7	20.0	11.9	18.3
1.01-1.25.....	1.8	3.8	0.9	6.2	4.5	3.7
1.26-1.50.....	1.8	1.3	—	2.3	1.5	1.3
1.51+.....	—	—	0.9	0.8	—	0.4
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## CHEESE

Pounds per Person per Week						
No Purchases.....	60.7	65.4	45.4	50.8	47.8	51.8
0.01-0.25.....	33.9	25.6	52.8	40.8	49.2	42.4
0.26-0.50.....	5.4	7.7	1.8	8.4	3.0	5.6
0.51+.....	—	1.3	—	—	—	0.2
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

## EGGS

Eggs per Person per Week						
No Purchases.....	12.5	23.1	16.7	26.9	13.4	19.4
1-3.....	62.5	55.1	56.5	33.8	43.3	48.2
4-6.....	16.1	19.2	23.1	28.5	31.3	24.9
7-9.....	7.1	1.3	2.8	8.5	9.0	5.8
10-12.....	1.8	1.3	0.9	2.3	3.0	1.7
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Includes 26 additional families of foreign racial origin.



## CHAPTER V

### SHELTER

Survey families spent an average of 19·2 p.c. of their total outlay on shelter. Expenditures amounted to \$283 per family of British origin and \$245 for French families in Montreal and Quebec. Considerable regional variations were observed in the amount of expenditure devoted to shelter. Survey families in Ottawa showed the heaviest expense, averaging close to \$360 per family, or 23·3 p.c. of the average budget. This excess over other cities was due chiefly to higher average rentals paid by tenant householders. Families in Halifax also showed a relatively high shelter cost of \$326 per family, due in part to large payments by families purchasing homes. Shelter costs for Halifax families averaged 22·2 p.c. of all expenditures. Toronto families reported fairly high rentals among tenants, and showed an average cost of \$316 per family, or 20·5 p.c. of the family budget. Among survey families in other Eastern cities, such as Charlottetown, Saint John, Quebec and Montreal, shelter costs centred around \$240. They ranged from \$234 per family in Charlottetown to \$249 in Montreal for families of French origin, with corresponding proportions of expenditure on housing of 16·9 p.c. and 17·9 p.c. respectively. Western averages were moderately higher, approximating \$275. Averages for British families varied within narrow limits from \$270 for families in Saskatoon and Edmonton, to \$279 for those in Vancouver. Families of foreign origin in Winnipeg spent an average of \$246, as compared with \$276 spent by families of British origin in the same city. Proportionate housing expenditures for British families in Western cities ranged from 18·9 p.c. of living costs in Saskatoon, to 19·6 p.c. for British families in Winnipeg and Vancouver.

**Table 54.—City Comparisons of Wage-Earner Family Expenditure for Shelter**

City	Expenditure per Family	Expenditure per Person	Percentage of Total Living Expenditure
	\$	\$	
Charlottetown.....	234	50	16·9
Halifax.....	326	71	22·2
Saint John.....	239	53	18·7
Quebec.....	235	48	19·4
Montreal—French.....	249	45	17·9
British.....	245	51	17·6
Other.....	275	54	19·8
Ottawa.....	357	79	23·3
Toronto.....	316	73	20·5
London.....	257	64	19·2
Winnipeg—British.....	276	64	19·6
Other.....	246	55	17·9
Saskatoon.....	270	63	18·9
Edmonton.....	270	63	19·0
Vancouver.....	279	63	19·6

#### Shelter Costs in Relation to Income

##### *(a) Income per Person*

A marked advance in shelter costs occurred at successively higher income levels. British families with annual incomes of \$100 to \$199 per person spent an annual average of \$183 on shelter. Those earning upwards from \$600 per person spent the appreciably larger sum of \$438. Proportions of expenditure devoted to housing, however, showed little variation within this income range.

The proportion of home purchasers increased sharply as income per person mounted, and correspondingly larger average home payments per family held shelter expenditure percentages between 21.6 and 18.9 throughout this income per person range. Shelter costs for French families varied between 18.8 p.c. and 17.6 p.c. of total living expenditures between \$100-199 and \$400-499 income per person groups. There were comparatively few families in the French sample purchasing homes.

**Table 55.—Shelter Costs at Progressive Income Per Person Levels**

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	Average
<b>(1,135 British Families)</b>							
Shelter Costs per Family..... \$	183	235	283	323	387	438	283
Shelter Costs per Person..... \$	32	48	67	85	107	129	64
Percentage of Total Living Expenditure..	19.5	18.9	19.6	20.2	21.6	19.6	19.8
<b>(211 French Families)</b>							
Shelter Costs per Family..... \$	206	250	259	271	(1)	(1)	245
Shelter Costs per Person..... \$	32	45	59	75	(1)	(1)	46
Percentage of Total Living Expenditure..	18.8	18.3	17.6	18.7	—	—	18.4

(1) Insufficient records.

### **(b) Income per Family**

Housing costs as a proportion of total living expenditures fell gradually as income per family mounted. British families with annual incomes from \$400 to \$799 spent 22.6 p.c. of their living costs on shelter, while those having \$2,000 or more spent 19.5 p.c. These percentages represented almost the same rise in actual cash outlay as noted at progressive levels of income per person. Family expenditure on shelter increased from \$165 to \$425 in the above family income groups, and from \$183 to \$438 between the \$100-199 and \$600+ income per person groups. By reducing all costs to a per person basis, however, shelter expenditures increased from \$37 to \$92 per person from the lowest to the highest income per family group, while from the \$100-199 to the \$600+ income per person level, shelter costs advanced from \$32 to almost \$130 per person.

French families in Montreal and Quebec showed a decline in proportionate shelter costs similar to that of British families, and shelter cost proportions dropped from 22.6 p.c. at the lower income per family level to 17.3 p.c. at the \$2,000+ income level.

**Table 56.—Shelter Costs at Progressive Income per Family Levels**

Income per Family	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000+
<b>(1,135 British Families)</b>					
Shelter Costs per Family..... \$	165	213	279	330	425
Shelter Costs per Person..... \$	37	50	65	73	92
Percentage of Total Living Expenditure.....	22.6	20.4	20.0	18.9	19.5
<b>(211 French Families)</b>					
Shelter Costs per Family..... \$	167	211	248	287	377
Shelter Costs per Person..... \$	40	43	49	43	55
Percentage of Total Living Expenditure.....	22.6	20.0	18.4	16.3	17.3

### Shelter Costs in Relation to Size of Family

It was observed in the chapter on family food expenditure, that an increase in the size of wage-earner families resulted in a rise in proportionate expenditures on foods. However, the reverse was the case with family shelter costs. British families with one child spent an average of \$298 for shelter, while those with five children spent \$239. Proportions of food expenditure rose from 27.2 p.c. to 38.2 p.c. between the above child groups, but housing costs dropped from 21.2 p.c. to 17.1 p.c. Shelter costs for French families showed a slight increase from \$228 to \$267 between the one and five child groups, with these amounts forming 21.3 p.c. and 16.4 p.c. of corresponding living expenditure averages.

Table 57.—Shelter Costs According to Size of Family

(1,135 British Families)

Number of Children	1	2	3	4	5
Shelter Costs per Family..... \$	298	300	260	267	239
Shelter Costs per Person..... \$	96	73	51	44	32
Percentage of Total Living Expenditure.....	21.2	20.5	18.0	18.1	17.1

(211 French Families)

Shelter Costs per Family..... \$	228	240	234	263	267
Shelter Costs per Person..... \$	74	57	46	43	33
Percentage of Total Living Expenditure.....	21.3	19.0	17.8	18.9	16.4

### Shelter Costs in Relation to Tenure

Families living in rented dwellings spent 20.0 p.c. of total living expenditure for shelter. Those residing in their own homes paid out a slightly lower proportion of 19.3 p.c. However, it should be noted that the average income for owner families was more than 11 p.c. greater than that for tenant families, and these percentages represented cash outlays of \$297 for owners as compared with \$279 for tenant families.

Shelter costs for British owner and tenant families in the various cities revealed some noteworthy differences. Although the average housing expenditures of owner families for all cities was higher than that for tenants, nevertheless, for families in four of the twelve cities the average tenant housing cost showed an excess over that for owners. This occurred for families in Toronto, Winnipeg, Ottawa and London. In Halifax, Saint John, Saskatoon, Edmonton and Vancouver, owner shelter costs were appreciably greater than those of tenant families, while in Charlottetown the average amounts spent by these two types of families were almost identical.

The differences between shelter costs of owners and tenants were generally more pronounced for the cities in which owner families showed a relatively high expenditure of principal and interest on homes being purchased. Housing costs for owner families in Saskatoon, Edmonton and Vancouver averaged about \$50 higher than the corresponding amounts for tenants. In Halifax they averaged \$147 higher, and in Saint John, where tenant costs were low, the excess of owner expenditures amounted to \$130. In cities where the tenant housing cost was larger than that of owners, differences ranged from \$74 for London families to \$4 for those in Charlottetown. Shelter costs for Ottawa tenants averaged \$27 higher than for owners, while in Toronto the corresponding difference was \$25, and in Winnipeg \$22.



Table 58.—City Comparisons of Shelter Costs in Relation to Tenure

City	Owner Families as Percentage of Total Families	Owner Shelter Cost per Family	Tenant Shelter Cost per Family	Percentage of Owners Reporting Payments on Homes
		\$	\$	
Charlottetown.....	18.5	230	234	60.0
Halifax.....	27.4	438	291	81.8
Saint John.....	7.7	359	229	66.7
Quebec*.....	—	—	225	—
Montreal*—French.....	—	—	233	—
Montreal*—British.....	—	—	247	—
Montreal*—Other.....	—	—	280	—
Ottawa.....	17.9	335	362	58.8
Toronto.....	29.5	298	323	82.1
London.....	30.8	206	280	55.0
Winnipeg—British.....	47.8	265	287	64.8
Winnipeg—Other.....	57.8	230	209	61.5
Saskatoon.....	34.6	302	254	62.2
Edmonton.....	43.6	303	247	46.3
Vancouver.....	46.4	309	255	64.1

\* Too few home-owners in the sample to provide significant averages.

### Housing Expenditure of Owner Families

The following brief examination is presented to give a general idea of the importance of the different constituents entering into the shelter costs of home-owners. In any given year these may vary considerably as indicated by the number of families reporting outlays for different shelter purposes during the survey period. Less than two-thirds of owner families reported repair bills, and about 3 p.c. showed no tax bills. These were mostly families who purchased homes during the survey year, and had not yet received tax notices. A summary of owner shelter expenditures is shown in Table 59.

Table 59.—Distribution of Shelter Costs for 364 British Owner Families

	Percentage Reporting	Averages Based on Families Reporting	Averages Based on 364 Owner Families	Percentage of Total Owner Shelter Cost	Percentage of Total Owner Family Expenditure
		\$	\$		
Payments on Home.....	62.6	254	159†	53.5†	10.3
Cost of Repairs.....	58.3	56	32	10.8	2.1
Additions to Property.....	17.9	83	15	5.1	1.0
Property Taxes.....	96.4	76	74	24.9	4.8
Water Taxes.....	89.6	12	11	3.7	0.7
Fire Insurance, etc.....	48.1	13	6	2.0	0.4
<b>Total Shelter Cost.....</b>	<b>100.0</b>	<b>297*</b>	<b>297</b>	<b>100.0</b>	<b>19.3</b>

\* All families reported a total owner shelter cost; hence, the average expenditure for shelter, based on total families, was identical to that based on the number of families reporting, but the item averages computed on the latter basis, of course, did not add up to \$297.

† Includes an element of investment in addition to shelter cost.

*Payments on Homes.*—The largest single item contributing to the annual shelter costs of owner families was the amount required to meet payments of interest and principal. Almost 63 p.c. of British owner families reported payments of this kind during the survey year, the remaining 37 p.c. being in full possession of their homes. Approximately 10 p.c. of the families showing payments had purchased homes during the year, and accordingly reported a high initial cost. Most of these were located in Edmonton and



Vancouver. The typical amount of payments on the home reported by purchasing families approximated \$250, while the average for all owner families was considerably lower at \$159. This latter amount constituted 10·3 p.c. of total living expenditures for the average home-owner family.

An appreciable variation was noted in the amounts paid on the home by families at different income levels. The average payment per owner family with annual income of \$100 to \$199 per person amounted to \$43. For families whose incomes ranged from \$600 upwards per person, the average outlay was substantially higher at \$334. At the lower income per person level, payments on homes accounted for only 4 p.c. of living expenditures among owner families, while in the \$600+ group they rose to more than 14 p.c. of the total budget. Likewise, payments on homes accounted for a proportionately larger share of the total owner shelter cost as incomes progressed. Among owner families with annual incomes of \$100 to \$199 per person, payments averaged 29·5 p.c. of total shelter cost, and for families whose incomes amounted to \$600+ per person, the proportion was considerably higher at 65·5 p.c.

**Table 60.—Principal and Interest Payments by British Owner Families at Progressive Income per Person Levels**

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	Average
Amount per Family..... \$	43	94	143	189	238	334	159
Percentage of Total Owner Family Living Expenditure.....	4·4	7·3	9·6	11·3	13·2	14·2	10·3
Percentage of Total Owner Shelter Cost.....	29·5	44·9	51·0	55·6	59·1	65·5	53·5

*Property Taxes.*—An average outlay of \$74 per family for property taxes constituted the second largest item of owner shelter costs, representing one-fourth of the shelter total, and 4·8 p.c. of the average home-owner family budget. City percentages ranged from 6·6 and 6·2 for owner families in London and Halifax, respectively, to 3·4 in Charlottetown. Cities in Western Canada approximated more closely the Dominion average of 4·8 p.c. Property taxes in Winnipeg averaged 4·9 p.c., and in Edmonton and Vancouver, this proportion dropped to 4·4 and 4·1 p.c., respectively. Owner families in Toronto spent an average of 4·8 p.c. of their total expenditures on this item.

In line with the sharp increase in payments on homes made by owner families at high income levels, a moderate advance was noted also in the average expenses for property taxes. Owner families in the \$100-199 income per person group spent an average of \$45 annually for property taxes, while those with incomes of \$600+ per person spent \$119. However, unlike payments on homes, the increased outlay was not sufficient to form a larger proportion of total expenditures as incomes progressed. Instead, the proportionate amounts of total living expenditure on property taxes remained relatively stationary, and in relation to total shelter cost declined from 30·5 p.c. to 23·4 p.c. between the \$100-199 and \$600+ income per person groups.

Table 61.—City\* Comparisons of Home-Owner Family Expenditures for Property Taxes

City	Expenditure per Home- Owner Family	Percentage of Total Shelter Costs	Percentage of Total Living Expenditure
	\$		
Charlottetown.....	50.1	21.8	3.4
Halifax.....	116.7	26.6	6.2
Saint John.....	59.9	16.7	3.9
Ottawa.....	109.4	32.7	6.0
Toronto.....	79.6	26.7	4.8
London.....	81.0	39.3	6.6
Winnipeg—British.....	71.0	26.8	4.9
Other.....	58.2	25.3	4.3
Saskatoon.....	75.0	24.8	4.8
Edmonton.....	65.9	21.8	4.4
Vancouver.....	59.7	19.3	4.1

\* Too few home-owners in the Quebec and Montreal samples to provide significant averages.

*Cost of Repairs and Additions to Property.*—About 60 p.c. of owner families reported some expenses for repairs to dwellings. The average outlay per family amounted to \$32, or 11 p.c., of the total owner housing cost. Additions to property were shown by less than 20 p.c. of these households, and the average expenditure per family of \$15 was considerably lower than that for repairs. The proportion of total living costs spent on repairs to dwellings likewise was greater, averaging 2.1 p.c., as compared with 1.0 p.c. for property additions. Average amounts spent on additions, however, were higher than those spent for repairs. An average of \$83 was spent by owner families reporting additions to their property, while \$56 constituted the average amount spent by families making repairs.

*Water Taxes, Fire Insurance, etc.*—Fractional percentages of owner-family living expenditure were devoted to the items of water taxes and fire insurance. The average expense per family for water taxes amounted to \$11, accounting for 0.7 p.c. of total owner living costs, and 4 p.c. of the costs for shelter. Approximately 50 p.c. of the owner families reported payment of fire insurance premiums on their homes, representing 0.4 p.c. of the total living expenditure, or 2 p.c. of owner shelter costs. Presumably many other owner families carried fire insurance policies for which premiums did not come due during the survey year.

### Housing Expenditures of Tenant Families

With the exception of a very small proportion spent for repairs and water taxes, practically all of the housing expenses of wage-earner tenant families consisted of rental payments. The average yearly shelter outlay of tenant families of British racial origin amounted to \$279 and \$231 for families of French origin in Montreal and Quebec. Shelter costs ranged from \$362 for tenant families in Ottawa, to \$225 and \$229 for French families in Quebec and British families in Saint John, respectively.

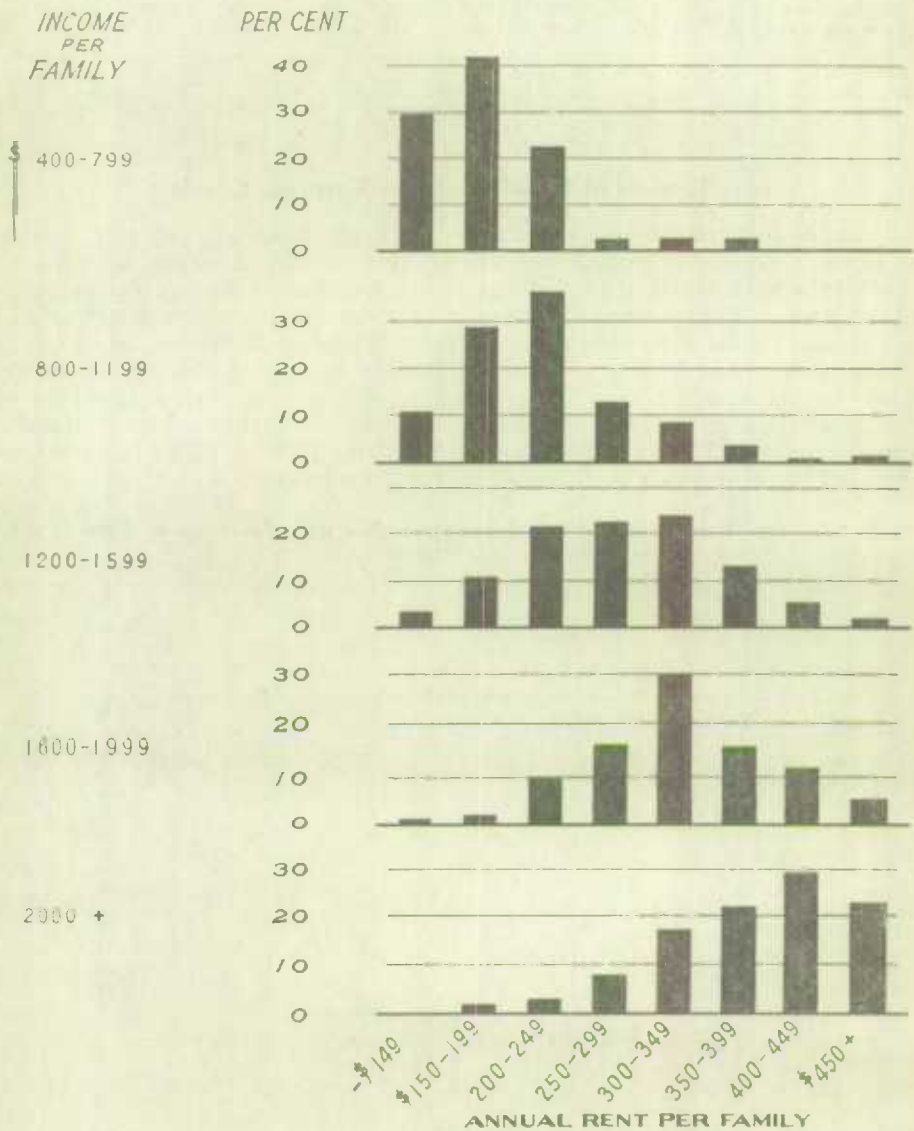
### Rent-Income Ratios

Tenant families with incomes of \$100 to \$299 per person spent 20.5 p.c. of their total expenditure on shelter, while those whose annual incomes ranged from \$600 per person upward spent only 18.2 p.c. for this purpose. By examining this relationship of rent to income at different rental levels, a converse relationship can be demonstrated, i.e., while the proportion of income devoted to rent tends to fall as income rises, ratios of rent to income tend to rise at successively higher rental levels. The average housing costs for tenant families spending

less than \$150 annually as rent, formed only 12·8 p.c. of total living expenditures. For those paying upwards from \$600 yearly on rentals, the average outlay per family accounted for the substantially higher proportion of 26·4 p.c. The following tables show the ratios of rent to income when these data are classified first according to income groups, and then according to rent groups.

CHART 7\*

DISTRIBUTION OF TENANT FAMILIES ACCORDING TO ANNUAL RENT  
EXPENDITURES AT PROGRESSIVE INCOME PER FAMILY LEVELS



\* See Tables 62 and 143.

**Table 62.—(A) Ratios of Rent to Income at Successive Levels of Income per Person (771 British Tenant Families)**

Family Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +
Rent-Income Ratios.....	20.5	20.0	20.1	20.1	20.8	18.2

**(B) Ratios of Rent to Income at Successive Levels of Rent**

Annual Rent per Family	\$-149	\$150-199	\$200-249	\$250-299	\$300-349	\$350-399	\$400-449	\$450-499	\$500-549	\$550 +
Rent-Income Ratios.....	12.8	16.4	18.5	19.2	20.7	22.4	23.3	26.4	26.3	26.4

**Rentals of Families at Low Earnings Levels**

Interesting results were revealed by an examination of a special tabulation of rents in the lower family earnings groups. This comparison afforded some idea of the basic levels of rent among self-supporting tenant families in different urban areas. Rent averages at family earnings level of from \$800\* to \$1,199 per annum appeared to bear no consistent relationship to regions or size of city. Rents varied from \$169 a year for Saint John tenants in this income group to \$299 for those in Ottawa. It will be noted that high rents coincided with relatively high proportions of total expenditure for shelter. These proportions ranged from 14.7 for Charlottetown to 28.9 for Ottawa. The following table gives the rent averages for the different cities arranged in order of magnitude.

**Table 63.—City Rent Averages for Tenant Families with Earnings of \$800 to \$1,199 per Annum**

City	Annual Average Rent	Percentage of Total Living Expenditure
	\$	
Saint John.....	169	17.6
Charlottetown.....	177	14.7
Montreal—French.....	194	17.8
Edmonton.....	197	19.0
Saskatoon.....	200	17.5
Montreal—British.....	201	19.4
Quebec.....	209	20.3
Halifax.....	213	19.2
Vancouver.....	226	20.5
Winnipeg—British.....	226	21.3
Montreal—Other.....	242	20.1
London.....	242	21.4
Toronto.....	246	21.4
Ottawa.....	299	28.9

\*A comparatively small proportion of normally constituted wage-earner families was found with annual earnings of less than \$800, although 1931 Census returns showed a considerable proportion of wage-earners receiving less than this amount.



## CHAPTER VI

### FUEL AND LIGHT

Under this heading were included expenditures for coal, wood, gas, fuel oil, etc., as well as the important item of electricity. The distribution of costs suggested that wage-earner families employed a variety of fuels, depending mainly upon geographical location.

The annual average cost of heating and lighting urban wage-earner family dwellings amounted to nearly \$100 for families of British racial origin, and this outlay formed 7 p.c. of all living expenditures. The most common expense reported for fuel and light fell between \$100 and \$150, with over 42 p.c. of the families showing purchases within this expenditure range. However, almost 45 p.c. spent amounts of less than \$100, and only 13 p.c. were above \$150.

#### Fuel and Light Purchases in Relation to Income

Expenditure for fuel and light showed a slight advance at progressive income per person levels. Families with incomes from \$100 to \$199 per person spent an average of \$80 for this purpose, while those with incomes of \$600 and over averaged \$118. These outlays formed diminishing proportions of total living expenditure as incomes moved higher. Fuel and light percentages of living expenditure dropped steadily from 8.6 to 5.3 between the above income groups. About three-fourths of the families with incomes of \$100 to \$199 per person reported expenditures of less than \$100 for this budget group. Among those with incomes of \$600 or more, only 25 p.c. showed fuel and light costs within this range, while nearly half spent between \$100 and \$149, and the remaining quarter spent over \$150.

It may be noted that the number of rooms per household increased gradually as income per person advanced.

**Table 64.—Distribution of Fuel and Light Costs at Progressive Income per Person Levels  
(1,135 British Families)**

Amount	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Average
	PERCENTAGES						
1- 49.....	9.6	8.5	10.6	10.0	9.4	11.5	9.8
50- 99.....	63.2	40.9	30.8	27.3	24.5	14.7	34.8
100-149.....	26.3	42.2	47.4	42.3	42.5	49.2	42.4
150-199.....	—	7.8	8.6	17.2	22.6	16.4	10.9
200 +.....	0.9	0.6	2.6	3.2	1.0	8.2	2.1
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Expenditure per Family.....\$	80	95	102	109	113	118	100
Percentage of Family Expenditure.....	8.6	7.6	7.1	6.8	6.3	5.3	7.0
Rooms per Household.....	4.9	5.1	5.2	5.2	5.4	5.5	5.2

#### Distribution of Fuel and Light Expenditures

Coal provided the principal source of heat for the dwellings of British wage-earner families. Almost two-thirds of the households reported coal

purchases, and more than 20 p.c. showed an expense for coke. The average cost for coal by families reporting purchases during the survey year amounted to \$56, while for all families it was somewhat lower at \$36. Outlays for coal and coke together formed almost 47 p.c. of all fuel and light expenditures for British families. Purchases of wood were shown by 63 p.c. of the households, and expenses per family averaged a little more than \$10. Fuel oil was used by less than one-tenth of survey families, and accordingly formed only 3 p.c. of heating costs.

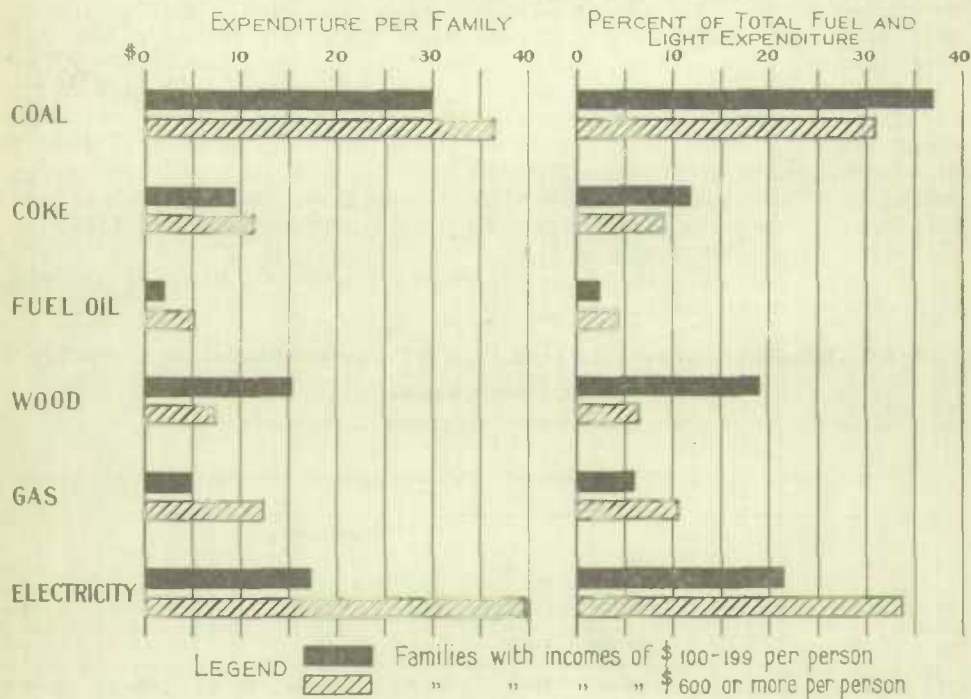
Practically all dwellings of British families were supplied with electricity, and the average yearly expense amounted to \$27 per family. Electricity ranked next to coal in importance in the wage-earner family fuel budget, and constituted more than one-fourth of the total cost of fuel and light. The use of gas was reported by about 30 p.c. of the families and formed one-tenth of the average outlay, while kerosene, gasoline and other incidental expenses comprised the remaining 3 p.c. of fuel and light expenditure.

CHART 8

## FUEL AND LIGHT EXPENDITURES

AT

## LOW AND HIGH INCOME PER PERSON LEVELS



The extent of purchases for the majority of the above items was somewhat less among families of French racial origin. Total fuel and light costs averaged \$72, as compared with \$100 for British families. Expenses for coal were shown by only 54 p.c. of the households, and combined costs of coal and coke formed less than one-fourth of total fuel and light expenditures. However, a relatively higher proportion of French families reported purchases of wood, and also fuel oil. About three-fourths of the households bought wood during the year, comprising an average expense of \$17 per family. Fuel oil purchases were recorded for 17 p.c. of the families. The use of electricity was general among

French families, and the annual cost constituted the largest single item of the fuel and light budget, averaging nearly \$19 per family. As in the case of British households the cost of electricity formed slightly more than one-fourth of the total outlay for this budget group. The relatively low fuel costs reported by French families was due mainly to the large proportion living in flats individually heated by stoves.

**Table 65.—Fuel and Light Costs of British and French Families**  
(1,135 British Families)

	Percentage of Total Families Reporting	Expendi- tures Based on Families Reporting	Expendi- tures Based on All Families	Average Quantities Purchased by All Families	Percentage of Total Fuel and Light Costs
		\$	\$		
Coal.....	65.0	55.6	35.9	3.86 tons	36.0
Coke.....	21.7	48.1	10.4	0.85 tons	10.5
Fuel Oil.....	8.0	42.7	3.4	26.12 gal.	3.4
Wood.....	62.6	16.6	10.4	0.87 cords	10.5
Gas.....	30.8	33.2	10.2	—	10.2
Electricity.....	96.7*	27.6	26.5	—	26.6
Kerosene.....	3.0	4.1	0.1	—	0.1
Gasolene.....	2.4	1.8	0.1	—	0.1
Other.....	12.3	21.6	2.6	—	2.6
<b>Total.....</b>	<b>100.0</b>	<b>99.6</b>	<b>99.6</b>	<b>—</b>	<b>100.0</b>

(211 French Families)

		\$	\$		
Coal.....	54.5	30.8	16.8	1.73 tons	23.5
Coke.....	9.0	21.1	1.9	0.14 tons	2.7
Fuel Oil.....	17.1	29.6	5.0	40.00 gal.	7.0
Wood.....	74.4	22.9	17.1	2.02 cords	23.9
Gas.....	51.2	22.1	11.3	—	15.8
Electricity.....	95.7*	19.5	18.6	—	26.0
Kerosene.....	5.7	6.6	0.4	—	0.5
Gasolene.....	4.7	4.8	0.1	—	0.1
Other.....	12.3	3.6	0.4	—	0.5
<b>Total.....</b>	<b>100.0</b>	<b>71.6</b>	<b>71.6</b>	<b>—</b>	<b>100.0</b>

\* 99.4 p.c. of British homes and 100 p.c. of French homes were equipped with electric lights. Presumably a few tenants had charges for electricity included with rent.

### City Comparisons of Fuel and Light Purchases

Average amounts spent for fuel and light ranged from \$120 and \$117 for families in Charlottetown and Halifax, to \$71 and \$61 for families of foreign origin in Montreal and French families in Quebec. Ontario cities showed a marked similarity, with purchases averaging \$101 for families in Ottawa and Toronto, and \$109 for survey families in London where an unusually large proportion of families lived in single houses. Winnipeg and Saskatoon households spent average amounts close to \$110, while those in Edmonton and Vancouver showed a considerable drop to \$79 and \$75 respectively. The low Edmonton figure presumably was related to low prices for coal in this area.

Coal and coke were employed for heating to the greatest extent by survey families in Maritime and Ontario cities, as well as in Winnipeg and Saskatoon. Families in Vancouver showed relatively heavy purchases of wood, and less of coal. These families made extensive use of saw-dust blocks for heating purposes. Wood was burned also in considerable quantities by Quebec families,

as evidenced by the fact that almost 45 p.c. of their total cost of fuel and light was for wood, and only 10 p.c. for coal. Oil burning stoves for heating purposes were found chiefly in the Maritime cities, and purchases of fuel oil averaged \$21, \$12 and \$9 per family in Halifax, Saint John and Charlottetown households respectively.

The use of electricity was general in all cities, and expenses ranged from \$39 to \$33 for families in Winnipeg and Saskatoon to \$20 and \$16 in Montreal and Quebec. The high figure for Winnipeg indicated large domestic consumption, since rates were unusually low in that city. Gas for cooking ranges was used by only a small proportion of families in Maritime and most Western cities. The chief users were in Quebec and Ontario cities, including Montreal, Toronto and London. Edmonton was the only western survey city to show extensive use of gas. Kerosene, gasolene, etc., were seldom used for heating and lighting purposes, and formed only a small proportion of costs in all cities. The following table shows the principal fuel and light costs for families in the various cities covered by the survey.

**Table 66.—City Comparisons of Wage-earner Family Fuel and Light Costs**  
(Average Expenditures per Family)

Item	Char- lotte- town	Halifax	Saint John	Quebec	Montreal		
					French	British	Other
			DOLLAR AVERAGES				
Coal and Coke.....	74.3	67.9	45.9	6.6	24.8	38.7	28.6
Fuel Oil.....	8.5	20.6	12.2	7.1	4.0	0.7	-
Wood.....	6.9	5.2	22.5	27.1	12.0	4.9	3.9
Gas.....	-	2.2	0.6	3.6	15.1	20.4	17.1
Electricity.....	29.0	21.3	21.9	16.0	19.9	20.1	19.4
Kerosene.....	0.2	-	0.2	0.1	0.5	(1)	-
Gasolene.....	0.1	(1)	(1)	0.1	0.1	-	(1)
Other.....	0.7	(1)	-	0.1	0.6	2.1	1.6
<b>Total.....</b>	<b>119.7</b>	<b>117.2</b>	<b>103.3</b>	<b>60.7</b>	<b>77.0</b>	<b>86.9</b>	<b>70.6</b>

Item	Ottawa	Toronto	London	Winnipeg		Saska- toon	Edmon- ton	Van- couver
				British	Other			
				DOLLAR AVERAGES				
Coal and Coke.....	54.6	58.7	42.8	50.6	43.2	62.6	30.4	11.5
Fuel Oil.....	-	(1)	-	-	-	0.4	-	3.8
Wood.....	8.4	1.3	0.9	18.4	28.7	14.9	3.3	30.6*
Gas.....	6.8	20.5	37.8	1.8	2.3	-	25.0	7.7
Electricity.....	31.5	20.2	27.9	38.8	28.6	32.9	20.0	21.3
Kerosene.....	0.1	0.1	-	-	-	0.9	-	-
Gasolene.....	(1)	0.1	-	(1)	0.8	0.3	(1)	(1)
Other.....	(1)	0.7	-	0.4	-	-	-	-
<b>Total.....</b>	<b>101.4</b>	<b>101.6</b>	<b>109.4</b>	<b>110.6</b>	<b>103.6</b>	<b>112.6</b>	<b>78.7</b>	<b>74.9</b>

\* Largely sawdust blocks.  
(1) Less than \$0.1.



## CHAPTER VII

### CLOTHING

Clothing formed the third largest budget expenditure of wage-earner families. The relative importance of this group was exceeded only by that of food and shelter. As compared with these latter budget requirements, clothing costs for families at varying income levels showed a somewhat different trend. It has been observed that the proportions of family expenditure on food declined materially between low and high income levels. In contrast, the proportionate amounts spent for clothing remained fairly steady, and the middle income groups even showed a slight advance. In other words, actual family expenditures for clothing increased with income at a rate comparable to the rise in the total family living budget. The difference is interesting in that it points to a considerably wider range of preference in family clothing expenses than in most other so-called necessity budget groups.

Clothing purchases constituted 11 p.c. of the average wage-earner family budget, representing a cash outlay per family of \$159. City variations were comparatively slight and proportions of expenditure ranged from 13.7 p.c. for families of French racial origin in Montreal to 10.5 p.c. for families in Vancouver. However, actual expenditure averages varied from \$190 for Montreal French families to \$142 for the Quebec and Saint John samples. The amounts most frequently reported for clothing fell between \$100 and \$149 per family with almost 28 p.c. of families showing expenses within this range. More than 51 p.c. showed costs ranging upwards from \$150, while 21 p.c. were for amounts of less than \$100.

#### Family Clothing Expenditure in Relation to Income

The proportion of family living expenditures for clothing was little affected by changes in income. Families earning from \$100 to \$199 per person spent 10.0 p.c. of their total living costs upon clothing, while those with annual income per person of \$600 or more spent exactly the same proportion, although the average number of persons per family declined from 5.6 to 3.3 between these income groups. Clothing percentages rose at a slightly faster rate than total living expenditures from the \$100-199 income per person level to that of \$400-499, and then receded gradually again. Actual cash outlays showed a marked increase from an average of \$94 for families in the \$100-199 income per person group, to \$224 for those earning upwards of \$600 per person. Clothing costs per person advanced from \$16 to \$66 between these income ranges. However, it will be seen in a later section that these amounts varied considerably according to the ages and sex of the individual family members. More than 55 p.c. of the families in the lowest income group showed clothing costs of less than \$100, while in the highest only 1.6 p.c. were within this range, and more than 60 p.c. reported amounts greater than \$200.

**Table 67.—Percentage Distribution and Average Amounts of Family Clothing Expenditure at Progressive Income per Person Levels**

(1,135 British Families)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total
PERCENTAGES							
Clothing Expenditure:							
\$ 0-49.....	20.2	3.4	2.2	0.9	—	—	3.9
50-99.....	35.1	23.8	15.7	10.0	2.8	1.6	16.8
100-149.....	29.0	29.7	31.1	26.3	24.5	11.5	27.9
150-199.....	9.6	21.6	26.9	21.8	31.1	26.2	23.0
200-249.....	6.1	15.9	13.5	17.7	20.8	31.2	15.9
250-299.....	—	3.8	5.5	12.3	8.5	14.8	6.5
300-349.....	—	0.9	2.6	5.9	4.7	9.8	3.1
350-399.....	—	—	2.2	1.4	3.8	3.3	1.4
400-449.....	—	0.6	0.3	1.4	1.9	—	0.7
450 +.....	—	0.3	—	2.3	1.9	1.6	0.8
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Expenditure per Family.....\$	94	142	159	189	197	224	159
Expenditure per Person.....\$	16	29	38	50	55	66	36
Percentage of Total Living Expenditure.....	10.0	11.4	11.0	11.9	11.0	10.0	11.1

**Clothing Expenditure in Relation to Size of Family**

Large-sized families spent more for clothing than did families with a small number of children. However, differences were not substantial, as households with one child spent an average amount of \$148, while those with five children showed only a slightly higher expense of \$170. Since family incomes experienced no appreciable rise in the larger family groups, this small increase was sufficient to carry clothing expenditure proportions upward from 10.6 p.c. to 12.2 p.c. of the total living budget between these two family groups. Clothing costs per person dropped from \$48 in the one-child group, to \$23 in the group with five children.

**Table 68.—Clothing Costs According to Number of Children Per Family**

(1,135 British Families)

Number of Children	1	2	3	4	5
Clothing Costs per Family.....\$	148	163	167	174	170
Clothing Costs per Person.....\$	48	40	33	29	23
Percentage of Total Living Expenditure.....	10.6	11.1	11.6	11.8	12.2

**Distribution of Family Clothing Expenditures**

In nearly all cities the average family expenditure for men's clothing (including footwear) was slightly higher than the corresponding amounts for women's clothing. Men's clothing costs accounted for 34 p.c. of total family clothing outlay, and women's for about 30 p.c. These proportions represented actual expenditures per family of \$54 and \$48 respectively. Clothing costs for boys and girls between the ages of 3 and 18 were very similar, amounting to 15.3 p.c. and 14.6 p.c. of family clothing outlay, or \$24 and \$23 respectively.

Infants under 3 years of age required only 2 p.c. of all clothing outlay, with an average cost per family of \$3. It should be noted that these clothing costs do not include supplementary expenses for piece goods, yarns, sewing, etc. These items constituted 4.2 p.c. of the average family expenditure on clothing, and for the most part were for use in the making of feminine attire.

**Table 69.—Clothing Costs According to Age and Sex Groups**  
(1,135 British Families)

Group	Males Over 18	Females Over 18	Males 3-18	Females 3-18	Infants Under 3	Supple- mentary Clothing Costs	Total
Average Number of Persons per Family.....	1.1	1.1	0.9	0.8	0.4	—	4.3
Cost per Family..... \$	54	48	24	23	3	7	159
Cost per Person..... \$	49	43	27	29	7	2	36
Percentage of Total Clothing Costs.....	34.1	30.0	15.3	14.6	1.8	4.2	100.0

Average clothing expenditure per person for all families of British racial origin amounted to \$36. As already observed, there was considerable variation in the amounts spent to clothe family members of different ages and sex. The number of male and female family members over 18 years of age averaged 1.1 in each case. Hence, the average clothing costs per person were slightly less than the average cost per family for these groups, and amounted to \$49 and \$43 for males and females, respectively. The number of boys per family between the ages of 3 and 18 years averaged 0.9, and the number of girls 0.8. Clothing expenses per female member in this age group amounted to \$29, as against \$27 for each male. Since the number of children under 3 years of age averaged only 0.4 per family, the clothing cost per child at \$7 was considerably higher than the average expense of \$3 per family noted above. Presumably a considerable portion of clothing in this group came as gifts.

#### **Clothing Costs of Family Members in Relation to Income**

Marked contrast was apparent in clothing costs for the various members of the family at different income per person levels. Among British families with annual incomes of \$100 to \$199 per person, the average clothing expenditure for males over 18 years of age amounted to \$31. For women's clothing in the same income and age group, the average expense per family was only \$18. As the amount of income per person moved higher, clothing expenditures for women experienced a greater increase, and at the \$600+ income per person level the costs per family for male and female clothing were practically the same, averaging \$86 and \$83 respectively. Family outlay for children's clothing showed relatively little variation from low to high income levels, and in most cases experienced a slight decline due to the fact that the average number of children per family was considerably less in the high income per person groups. For example, clothing costs per family for males from 3 to 18 years of age in the \$100-199 income per person group averaged \$21, and in the \$600+ group slightly lower at \$20. The average number of males in this age group dropped from 1.4 to 0.5 per family within the above income range, and consequently upon a per person basis, the average cost per male member from 3 to 18 years advanced from \$15 to \$40.



Table 70.—Distribution of Clothing Expenditure in Relation to Age and Sex of Family Members at Progressive Income Per Person Levels

(1,135 British Families)

Income per Person	Average Number of Persons per Family*					Clothing Costs per Family				
	Males Over 18	Females Over 18	Males 3-18	Females 3-18	Children Under 3	Males Over 18	Females Over 18	Males 3-18	Females 3-18	Children Under 3
						\$	\$	\$	\$	\$
\$100-199.....	1.1	1.1	1.4	1.3	0.7	31	18	21	18	2
200-299.....	1.1	1.1	1.2	1.0	0.4	44	38	28	24	2
300-399.....	1.1	1.1	0.8	0.8	0.3	53	47	25	24	2
400-499.....	1.0	1.0	0.6	0.6	0.4	68	63	24	24	4
500-599.....	1.0	1.0	0.5	0.6	0.3	74	68	21	22	4
600 +.....	1.0	1.0	0.5	0.5	0.3	86	83	20	22	4

\*Not including lodgers, domestics etc.

## PRINCIPAL ITEMS OF FAMILY CLOTHING EXPENDITURE

(a) **Males Over 18.**—Purchases of suits constituted the foremost clothing expenditure for males over 18 years of age. Although less than one-half of the families reported such purchases, the average outlay per family of British racial origin amounted to almost \$13, or approximately one-fourth of the total clothing cost for males in that age group. Leather boots and shoes were second in importance, and averaged \$6 per family. Outlays of this kind were reported by 85 p.c. of the families, and accounted for 11 p.c. of the average male's clothing expenses. Purchases of overcoats were shown by approximately one-fourth of the survey families, forming a comparatively small average outlay of \$5.8 per family. Socks and stockings amounted to 6 p.c. of expenditure, and purchases were reported by nine-tenths of the families. The expenditure per family for men's hosiery was less than \$4. Clothing costs for French families in Montreal and Quebec were similar to the above, but averaged slightly higher for suits and overcoats due to a larger proportion of families reporting purchases.

(b) **Males 3-18 Years.**—Clothing purchases for male members of the family from 3 to 18 years of age showed much the same pattern of expenditure as that for the higher age group, but the average outlay per family was materially less. Since the number of persons in this age group averaged less than one per family, the proportion of families showing expenses for the different clothing items was also lower. Slightly more than 60 p.c. of British families showed some expense for clothing in this age group. The principal costs comprising the average expenditure of \$24 per family were as follows: suits and separate trousers, 24 p.c. of the total; boots and shoes, 18 p.c.; hosiery, overcoats and underwear, each approximately 7 p.c.; and shirts 5 p.c. The average number of males per family between the ages of 3 and 18 was considerably higher among French families in Montreal and Quebec, and averaged 1.2 as compared to 0.9 for British families. Consequently average clothing costs for the majority of items were slightly higher for families of French racial origin.

(c) **Females over 18 Years.**—Clothing expenditures for female members over 18 years of age in British families showed a relatively even distribution for a large number of items. However, there were several which predominated, these being dresses, coats, stockings, shoes and hats. Approximately 70 p.c. of families reported outlays for dresses, comprising an average expense of \$8 per family. Dresses for street and evening wear amounted to 13 p.c. of women's



clothing costs, and house dresses, 5 p.c. Top coats of various kinds accounted for 17 p.c. and were reported by about one-third of the families. Shoes and stockings provided similarly large items of expense, amounting to 14 p.c. and 13 p.c. of total purchases. These proportions represented outlays of \$7 per

CHART 9

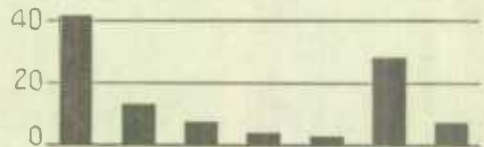
## PERCENTAGE DISTRIBUTION OF FAMILY EXPENDITURE FOR CLOTHING

### MEN'S WEAR

**MEN (OVER 18 YRS.)**  
EXPENDITURE PER FAMILY  
\$ 54.20



**BOYS (3-18 YRS.)**  
EXPENDITURE PER FAMILY  
\$ 24.40

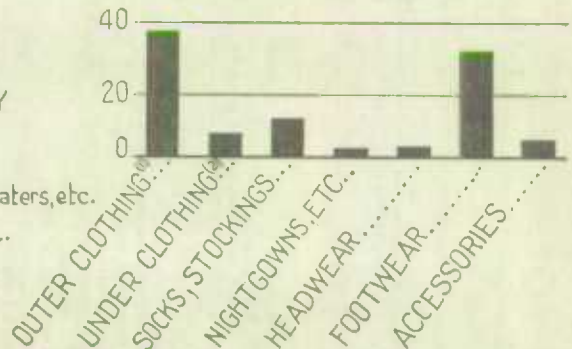


### WOMEN'S WEAR

**WOMEN (OVER 18 YRS.)**  
EXPENDITURE PER FAMILY  
\$ 47.80



**GIRLS (3-18 YRS.)**  
EXPENDITURE PER FAMILY  
\$ 23.30



(1) Includes coats, suits, dresses, sweaters, etc.

(2) Includes shirts, underwear etc.

family for shoes, and \$6 for stockings. Ladies' hats were bought by approximately three-fourths of the families, and constituted 6 p.c. of women's clothing expenses, or an average cost per family of \$3.

Table 71.—Principal Clothing Purchases for Males over 18 Years of Age.

Item	1,135 British Families				211 French Families			
	Percentage of Families Reporting Purchases	Average Cost for 1,135 Families	Average Quantity Purchased by 1,135 Families	Per Cent of Total Cost	Percentage of Families Reporting Purchases	Average Cost for 211 Families	Average Quantity Purchased by 211 Families	Per Cent of Total Cost
		\$				\$		
Overcoats, heavy.....	17.2	4.2	0.2	7.7	26.1	6.7	0.3	11.1
"    light.....	9.3	1.6	0.1	3.0	19.4	3.9	0.2	6.4
Raincoats.....	6.5	0.5	0.1	0.9	2.4	0.3	0.1	0.5
Suits.....	44.1	12.8	0.5	23.6	48.8	14.2	0.6	23.5
Trousers.....	41.6	2.2	0.7	4.1	32.7	1.4	0.5	2.3
Sweaters.....	21.5	0.7	0.3	1.3	19.0	0.5	0.2	0.8
Windbreakers and jackets.....	15.0	0.9	0.2	1.7	10.9	0.4	0.1	0.7
Overalls and work coats.....	32.5	1.5	0.7	2.8	28.4	1.2	0.6	2.0
Socks and stockings.....	89.9	3.4	8.1	6.3	90.5	3.7	7.7	6.1
Underwear, summer.....	70.3	1.5	1.6	2.8	63.5	1.4	1.7	2.3
"    winter.....	52.0	2.0	1.0	3.7	64.9	3.0	1.5	5.0
Pyjamas and nightshirts.....	41.6	1.0	0.7	1.8	12.8	0.3	0.2	0.5
Bathrobes.....	2.4	0.1	0.1	0.2	4.3	0.1	0.1	0.2
Shirts, work (manual labour).....	39.3	1.1	1.0	2.0	44.1	1.2	1.2	2.0
Shirts, street, dress.....	76.7	3.4	2.3	6.3	75.8	3.6	2.6	6.0
Collars.....	2.1	0.1	0.1	0.2	4.3	0.1	0.2	0.2
Ties.....	50.8	0.9	1.6	1.7	70.1	1.3	2.4	2.1
Handkerchiefs.....	30.2	0.3	2.5	0.5	46.4	0.5	6.8	0.8
Scarves and mufflers.....	9.2	0.1	0.1	0.2	23.2	0.4	0.3	0.7
Braces and belts.....	41.0	0.4	0.6	0.7	54.5	0.6	0.9	1.0
Gloves and mitts.....	43.5	1.0	1.0	1.8	46.9	0.9	1.0	1.5
Hats.....	43.9	1.6	0.5	3.0	60.2	2.5	0.8	4.1
Caps.....	29.2	0.4	0.4	0.7	24.6	0.3	0.3	0.5
Shoes, leather.....	85.4	6.3	1.4	11.6	81.0	5.6	1.6	9.3
"    canvas and rubber.....	21.1	0.5	0.3	0.9	11.8	0.3	0.1	0.5
Rubbers and overshoes.....	46.0	0.9	0.6	1.7	64.9	1.4	1.0	2.3
Shoe repairs and shines.....	68.3	1.7	—	3.1	64.0	1.8	—	2.9
Cleaning and pressing.....	59.7	2.0	—	3.7	43.6	1.5	—	2.5
Watches, rings, etc.....	9.6	0.7	—	1.3	6.6	0.7	—	1.1
Other items.....	8.9	0.4	—	0.7	7.6	0.7	—	1.1
<b>Total.....</b>	<b>100.0</b>	<b>54.2</b>	<b>—</b>	<b>100.0</b>	<b>100.0</b>	<b>60.5</b>	<b>—</b>	<b>100.0</b>

Table 72.—Principal Clothing Purchases for Males from 3 to 18 Years of Age

Item	1,135 British Families				211 French Families			
	Percentage of Families Reporting Purchases	Average Cost for 1,135 Families	Average Quantity Purchased by 1,135 Families	Per Cent of Total Cost	Percentage of Families Reporting Purchases	Average Cost for 211 Families	Average Quantity Purchased by 211 Families	Per Cent of Total Cost
		\$				\$		
Overcoats, heavy.....	15.0	1.3	0.2	5.3	23.7	2.7	0.3	9.5
“ light.....	4.5	0.3	0.1	1.3	10.9	0.8	0.1	2.8
Raincoats.....	6.1	0.3	0.1	1.3	5.2	0.3	0.1	1.0
Suits.....	28.6	3.3	0.5	13.5	39.8	5.4	0.7	19.0
Trousers.....	46.7	2.5	1.4	10.3	28.9	1.1	0.7	3.9
Sweaters.....	32.5	1.0	0.7	4.1	28.0	0.7	0.6	2.5
Windbreakers and jackets.....	25.8	1.0	0.3	4.1	11.8	0.5	0.2	1.8
Overalls and work coats.....	17.1	0.4	0.4	1.6	12.3	0.3	0.3	1.0
Socks and stockings.....	55.3	1.8	4.9	7.4	63.5	2.6	6.5	9.2
Underwear, summer.....	39.7	0.7	1.1	2.9	40.3	0.8	1.4	2.8
“ winter.....	34.7	1.0	0.9	4.1	41.7	1.5	1.3	5.3
Pyjamas and nightshirts.....	26.6	0.6	0.5	2.5	11.8	0.3	0.3	1.0
Bathrobes.....	2.7	0.1	0.1	0.4	2.4	0.1	0.1	0.4
Shirts, work (manual labour).....	7.5	0.2	0.2	0.8	4.7	0.2	0.2	0.7
Shirts, street, dress.....	40.6	1.2	1.5	4.9	36.0	1.0	1.4	3.5
Collars.....	0.4	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	0.9	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Ties.....	15.1	0.2	0.4	0.8	28.9	0.4	1.4	1.4
Handkerchiefs.....	8.3	0.1	1.0	0.4	13.7	0.1	1.7	0.4
Scarves and mufflers.....	4.4	0.1	0.1	0.4	10.4	0.1	0.2	0.4
Braces and belts.....	22.8	0.2	0.4	0.8	35.1	0.3	0.8	1.0
Gloves and mitts.....	25.7	0.4	0.5	1.6	34.6	0.6	1.0	2.1
Hats.....	11.6	0.2	0.1	0.8	14.7	0.4	0.3	1.4
Caps.....	27.0	0.4	0.4	1.6	28.0	0.4	0.5	1.4
Shoes, leather.....	58.7	4.4	1.7	18.0	62.6	4.7	2.4	16.6
“ canvas and rubber.....	37.0	0.9	0.8	3.7	31.8	0.8	0.8	2.8
Rubbers and overshoes.....	35.0	0.7	0.6	2.9	44.5	1.0	1.1	3.5
Shoe repairs and shines.....	33.2	0.8	—	3.3	32.7	0.9	—	3.2
Cleaning and pressing.....	8.1	0.1	—	0.4	7.6	0.1	—	0.4
Watches, rings, etc.....	3.5	0.1	—	0.4	3.3	0.3	—	1.0
Other items.....	4.5	0.1	—	0.4	1.4	—	—	—
<b>Total.....</b>	<b>61.5</b>	<b>24.4</b>	<b>—</b>	<b>100.0</b>	<b>67.3</b>	<b>28.4</b>	<b>—</b>	<b>100.0</b>

(<sup>1</sup>) Less than 0.1.

Table 73.—Principal Clothing Purchases for Females over 18 Years of Age

Item	1,135 British Families				211 French Families			
	Percentage of Families Reporting Purchases	Average Cost for 1,135 Families	Average Quantity Purchased by 1,135 Families	Per Cent of Total Cost	Percentage of Families Reporting Purchases	Average Cost for 211 Families	Average Quantity Purchased by 211 Families	Per Cent of Total Cost
		\$				\$		
Top coats.....	33.2	8.1	0.4	17.0	41.7	11.3	0.5	21.9
Suits.....	12.0	1.8	0.1	3.8	14.7	1.7	0.2	3.3
Raincoats.....	1.2	0.1	(1)	0.2	1.4	(1)	(1)	(1)
House dresses.....	69.1	2.2	1.8	4.6	75.4	2.3	2.4	4.5
Dresses, street, evening.....	70.2	6.1	1.4	12.8	69.2	6.5	1.5	12.6
Slips.....	66.3	1.3	1.4	2.7	56.9	1.3	1.4	2.5
Sweaters.....	12.2	0.3	0.2	0.6	13.3	0.3	0.2	0.6
Aprons and smocks.....	22.4	0.3	0.6	0.6	32.7	0.6	1.0	1.2
Blouses and middies.....	19.4	0.5	0.3	1.0	12.3	0.2	0.2	0.4
Skirts.....	9.1	0.2	0.1	0.4	3.3	0.1	0.1	0.2
Hats.....	78.2	3.0	1.3	6.3	72.5	3.4	1.4	6.6
Stockings.....	97.3	6.1	8.8	12.8	95.3	5.8	9.2	11.3
Nightgowns and pyjamas.....	44.3	0.9	0.8	1.9	33.2	0.8	0.7	1.5
Kimonas, bathrobes, etc.....	7.8	0.3	0.1	0.6	11.8	0.4	0.2	0.8
Vests.....	33.6	0.5	0.9	1.0	28.9	0.6	0.8	1.2
Corselettes, girdles, etc.....	55.7	2.0	0.7	4.2	49.8	2.5	0.6	4.8
Brassieres.....	34.7	0.4	0.7	0.8	36.5	0.6	0.7	1.2
Bloomers, etc.....	70.1	1.2	2.4	2.5	72.5	1.3	2.8	2.5
Gloves.....	54.5	0.9	0.9	1.9	53.1	1.1	0.9	2.1
Scarves.....	4.7	0.1	0.1	0.2	11.4	0.2	0.2	0.4
Handkerchiefs.....	16.6	0.2	1.6	0.4	36.0	0.3	4.5	0.6
Purses and handbags.....	37.3	0.8	0.5	1.7	45.0	1.0	0.6	1.9
Watches, jewelry, etc.....	6.5	0.6	—	1.3	6.2	0.5	—	1.0
Shoes, street, evening.....	90.6	6.4	1.8	13.4	86.3	5.1	1.8	9.9
Sport shoes.....	18.4	0.4	0.2	0.8	11.8	0.3	0.2	0.6
Rubbers and overshoes.....	32.9	0.7	0.4	1.5	47.9	1.3	0.7	2.5
Shoe repairs, cleaning, etc.....	47.9	0.7	—	1.5	32.7	0.6	—	1.2
Dry cleaning, dyeing, etc.....	46.5	1.2	—	2.5	27.5	0.8	—	1.5
Other items.....	10.6	0.5	—	1.0	11.8	0.6	—	1.2
<b>Total.....</b>	<b>100.0</b>	<b>47.8</b>	<b>—</b>	<b>100.0</b>	<b>100.0</b>	<b>51.5</b>	<b>—</b>	<b>100.0</b>

(1) Less than 0.1.



Table 74.—Principal Clothing Purchases for Females from 3 to 18 Years of Age

Item	1,135 British Families				211 French Families			
	Percentage of Families Reporting Purchases	Average Cost for 1,135 Families	Average Quantity Purchased by 1,135 Families	Per Cent of Total Cost	Percentage of Families Reporting Purchases	Average Cost for 211 Families	Average Quantity Purchased by 211 Families	Per Cent of Total Cost
		\$				\$		
Top coats.....	29.7	3.7	0.4	15.9	33.6	4.2	0.5	19.5
Suits.....	10.7	0.8	0.1	3.5	4.3	0.3	0.1	1.4
Raincoats.....	8.7	0.1	0.1	0.4	1.4	0.1	(1)	0.5
House dresses.....	21.2	0.8	0.7	3.5	27.5	0.7	0.8	3.2
Dresses, street, evening.....	32.3	1.9	0.9	8.2	29.4	1.7	0.9	7.9
Slips.....	20.9	0.4	0.5	1.7	14.7	0.3	0.4	1.4
Sweaters.....	20.3	0.5	0.4	2.2	14.7	0.3	0.3	1.4
Aprons and smocks.....	3.1	0.1	0.1	0.4	6.6	0.1	0.2	0.5
Blouses and middies.....	14.7	0.3	0.3	1.3	3.3	0.1	0.1	0.5
Skirts.....	17.5	0.4	0.3	1.7	4.3	0.1	0.1	0.5
Hats.....	31.1	0.7	0.5	3.0	37.9	1.0	0.7	4.6
Stockings.....	61.1	2.8	6.9	12.0	59.2	2.8	7.3	13.0
Nightgowns and pyjamas.....	25.9	0.5	0.6	2.2	15.6	0.4	0.5	1.9
Kimonas, bathrobes, etc.....	4.0	0.1	0.1	0.4	2.4	0.1	(1)	0.5
Vests.....	24.2	0.4	0.8	1.7	14.2	0.3	0.5	1.4
Corsets, girdles, etc.....	7.8	0.1	0.1	0.4	8.1	0.2	0.1	0.9
Brassieres.....	9.0	0.1	0.3	0.4	4.7	0.1	0.2	0.5
Bloomers, etc.....	44.5	0.8	2.0	3.5	40.8	0.8	2.1	3.7
Gloves.....	27.4	0.4	0.6	1.7	32.7	0.5	0.7	2.3
Scarves.....	2.8	0.1	(1)	0.4	3.8	(1)	(1)	(1)
Handkerchiefs.....	6.9	0.1	0.9	0.4	10.4	0.1	1.1	0.5
Purses and handbags.....	8.4	0.1	0.1	0.4	19.4	0.3	0.3	1.4
Watches, jewelry, etc.....	4.4	0.2	—	0.8	1.9	0.1	—	0.5
Shoes, street, evening.....	60.1	5.0	2.1	21.5	57.8	4.7	2.5	21.8
Sport shoes.....	31.2	0.7	0.6	3.0	16.6	0.3	0.3	1.4
Rubbers and overshoes.....	39.3	1.0	0.7	4.3	42.7	1.0	0.9	4.6
Shoe repairs, cleaning, etc.....	33.9	0.7	—	3.0	24.2	0.7	—	3.2
Dry cleaning, dyeing, etc.....	15.4	0.2	—	0.8	6.6	0.1	—	0.5
Other items.....	9.5	0.3	—	1.3	9.0	0.1	—	0.5
<b>Total.....</b>	<b>63.3</b>	<b>23.3</b>	<b>—</b>	<b>100.0</b>	<b>60.2</b>	<b>21.5</b>	<b>—</b>	<b>100.0</b>

(1) Less than 0.1.

CLOTHING

French families showed slightly higher average expenses for overcoats, but less for shoes and stockings. More than 40 p.c. of these families reported purchases of women's coats during the survey year, which averaged 22 p.c. of total clothing costs. Shoes averaged 10 p.c. of the total, and stockings 11 p.c.

(d) **Females 3-18 Years.**—Footwear and hosiery were the most common clothing purchases for female members of the family from 3 to 18 years of age. Footwear accounted for approximately one-fourth of the average clothing costs per family for girls in this group, and hosiery 12 p.c. Purchases of footwear were reported by 60 p.c. of the families of British racial origin, and hosiery by a similar proportion of 61 p.c. These percentages indicate the approximate number of families with one or more girls between the ages of 3 and 18. Average costs of major items were almost identical among families of British and French racial origins. Also it may be noted that the proportionate expenditures on many of the articles of clothing for girls in this age group showed a close correspondence to those for the group from 19 years upward.

(e) **Children Under 3 Years of Age.**—Only one-third of the British survey families had children under 3 years of age. Consequently average clothing costs based on total families were very small. The following table gives some notion of the more important items of clothing expenditures for this child group. Due to the small number showing outlays, the proportion of families reporting purchases for the individual items has not been computed. Coats, booties and shoes, dresses and rompers, shirts and stockings, formed the principal purchases. Children under 3 years of age were present in more than 50 p.c. of the homes of French families. Hence, average expenses for the majority of items were correspondingly higher than those of British families. The number of children in this age group averaged 0.8 per French family as against 0.4 per family of British origin.

(f) **Supplementary Clothing Costs.**—An outlay for piece goods, yarns, sewing costs, etc., was reported by almost nine-tenths of the survey families. Average costs were relatively small and amounted to \$7 per family of British racial origin. French families averaged slightly higher at \$9, due to somewhat heavier purchases of piece goods. Cotton fabrics formed the chief item of expense among the different kinds of material, amounting to almost one-half of all such purchases. Yarns averaged 35 p.c. for British families, as compared to 16 p.c. for families of French origin.

Table 75.—Principal Clothing Purchases for Children under 3 Years of Age

Item	1,135 British Families			211 French Families		
	Average Cost for 1,135 Families	Average Quantity Purchased by 1,135 Families	Per Cent of Total Cost	Average Cost for 211 Families	Average Quantity Purchased by 211 Families	Per Cent of Total Cost
	\$			\$		
Bonnets, caps.....	0.1	0.1	3.6	0.2	0.2	4.8
Coats.....	0.5	0.1	17.9	0.9	0.2	21.4
Sweaters.....	0.1	0.1	3.6	0.2	0.3	4.8
Sweater suits.....	0.1	0.1	3.6	0.2	0.2	4.8
Dresses, rompers.....	0.3	0.4	10.7	0.3	0.6	7.1
Shirts.....	0.3	0.5	10.7	0.2	0.6	4.8
Diapers.....	0.2	1.3	7.1	0.3	2.5	7.1
Sleeping garments.....	0.2	0.3	7.1	0.2	0.3	4.8
Stockings.....	0.3	0.8	10.7	0.4	1.4	9.5
Bootees, shoes.....	0.5	0.4	17.9	0.9	1.0	21.4
Other.....	0.2	—	7.1	0.4	—	9.5
<b>Total.....</b>	<b>2.8</b>	<b>—</b>	<b>100.0</b>	<b>4.2</b>	<b>—</b>	<b>100.0</b>

Table 76.—Principal Items of Supplementary Clothing Costs

Item	1,135 British Families			211 French Families		
	Average Cost for 1,135 Families	Average Quantity Purchased by 1,135 Families	Per Cent of Total Cost	Average Cost for 211 Families	Average Quantity Purchased by 211 Families	Per Cent of Total Cost
	\$			\$		
Yard Goods:—						
Cotton.....	1.3	4.7 yds.	19.7	2.2	9.6 yds.	25.6
Wool.....	0.6	0.6 "	9.0	0.6	1.0 "	7.0
Rayon and mixture.....	0.4	0.7 "	6.1	1.0	2.3 "	11.6
Other.....	0.4	1.0 "	6.1	0.7	1.6 "	8.1
Total yard goods.....	2.7	7.0 "	40.9	4.5	14.5 "	52.3
Yarns for knitting.....	2.3	0.6 lbs.	34.8	1.4	0.2 lbs.	16.3
Findings (buttons, tape, etc.).....	1.1	—	16.7	1.2	—	14.0
Paid help for sewing.....	0.4	—	6.1	1.3	—	15.1
Other.....	0.1	—	1.5	0.2	—	2.3
<b>Total.....</b>	<b>6.6</b>	<b>—</b>	<b>100.0</b>	<b>8.6</b>	<b>—</b>	<b>100.0</b>

## CHAPTER VIII

### HOUSEHOLD OPERATION

Household operation expenditures included a wide variety of purchases to meet the numerous equipment and maintenance needs of the home. Furniture, textile furnishings, silverware, electrical supplies, kitchen and cleaning equipment, etc., constituted the principal purchases of household furnishings. An additional group of operating expenses, which may be termed maintenance costs, covered such outlays as telephone service, laundry, domestic help, etc. Considerable variation was encountered in the proportions of families reporting purchases of the many goods and services under the above headings, since expenditures for many of the items are apt to vary considerably from one year to another.

The cost of household operation formed nearly 9 p.c. of wage-earner family living expenditures. Purchases of furnishings and supplies during the survey year amounted to a little less than 7 p.c. of the average budget, while household maintenance costs accounted for another 2 p.c. The actual cash outlay on all types of equipment averaged close to \$95 for British families, while that for household maintenance amounted to \$28. Expenditures on household equipment among families of French origin averaged somewhat higher. The furnishings group alone constituted more than 9 p.c. of the average French family budget expenditures, representing an average cash amount of nearly \$121 per family. A relatively larger number of purchases of such items as washing machines, stoves, etc., was principally responsible for the relatively high cost of furnishings shown by French families. Cost of household maintenance was similar to that for the British sample, and averaged \$26. This amount represented 1.9 p.c. of French family living expenditures.

City averages for expenses of household operation were fairly uniform, and the majority were between \$120 and \$140. However, outside limits ranged from \$152 for French families in Quebec, to \$85 for families in Saint John. These outlays formed 12.5 p.c. of total living expenditures in the former city, and 6.6 p.c. in the latter.

**Table 77.—City Comparison of Household Operation Expenditures**

City	Household Furnishings	Household Maintenance	Combined Expenditure for Household Operation	Household Operation as Percentage of Total Living Expenditures
	\$	\$	\$	
Charlottetown.....	101	39	140	10.1
Halifax.....	81	39	120	8.2
Saint John.....	63	22	85	6.6
Quebec.....	127	25	152	12.5
Montreal—French.....	118	26	144	10.4
British.....	74	26	100	7.2
Other.....	89	36	125	9.0
Ottawa.....	91	35	126	8.2
Toronto.....	103	30	133	8.6
London.....	107	21	128	9.6
Winnipeg—British.....	87	20	107	7.6
Other.....	79	21	100	7.3
Saskatoon.....	115	28	143	10.1
Edmonton.....	110	20	130	9.2
Vancouver.....	103	33	136	9.5

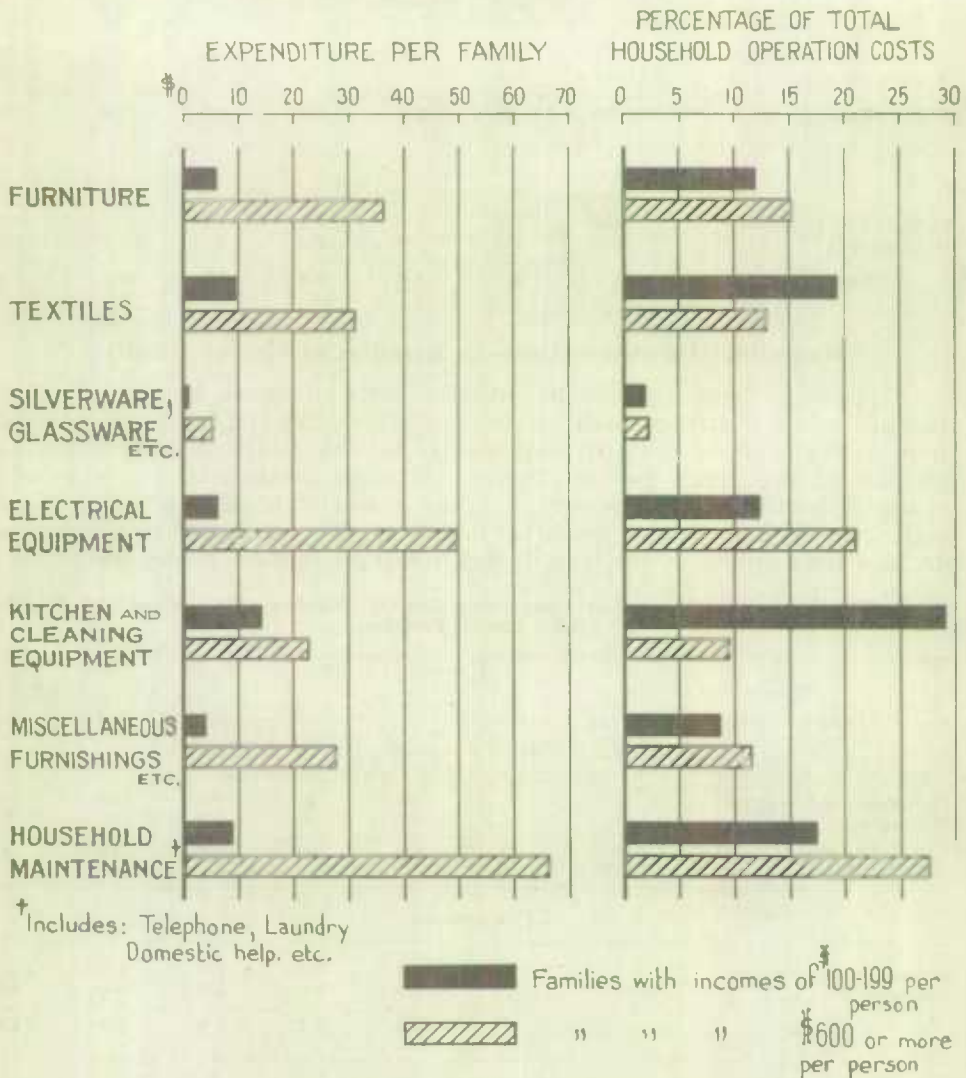


### Household Operation Costs in Relation to Income

Expenses of household operation showed a substantial increase at higher levels of income. Families with incomes of \$100 to \$199 per person spent 5.3 p.c. of their total living outlay for this purpose, while those with incomes of \$600 or more per person spent the considerably higher proportion of 10.8 p.c. These percentages represented an advance in cash expenditure from \$50 to \$239

CHART 10

#### HOUSEHOLD OPERATION COSTS AT LOW AND HIGH INCOME PER PERSON LEVELS



in the respective income groups. Expenses of household maintenance such as telephone, laundry, domestic help, etc., increased from an average of \$9 for families with incomes between \$100 and \$199 per person, to \$66 spent by those whose incomes ranged upwards from \$600 per person. This advance at progressive income levels was greater than the corresponding rise in total living

expenditures, and percentages increased steadily from 0.9 to 3.0. The proportionate increase in purchases of furnishings and supplies moved irregularly higher from 4.4 p.c. to 7.8 p.c. between the same income groups. The latter rise denoted an advance in actual cash expenditure from \$41 to \$173.

**Table 78.—Household Operation Costs at Progressive Income per Person Levels  
(1,135 British Families)**

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Average
DOLLAR AVERAGES							
Furnishings and Supplies.....	41	79	100	112	118	173	95
Maintenance.....	9	18	27	38	48	66	28
<b>Total.....</b>	<b>50</b>	<b>97</b>	<b>127</b>	<b>150</b>	<b>166</b>	<b>239</b>	<b>123</b>
PERCENTAGES							
Furnishings and Supplies.....	4.4	6.3	7.0	7.0	6.6	7.8	6.7
Maintenance.....	0.9	1.4	1.9	2.4	2.7	3.0	2.0
<b>Total.....</b>	<b>5.3</b>	<b>7.7</b>	<b>8.9</b>	<b>9.4</b>	<b>9.3</b>	<b>10.8</b>	<b>8.7</b>

### Household Operation Costs in Relation to Size of Family

Apparently large-sized families spend no more on household operation than families with a relatively small number of children. In fact, evidence obtained from survey families indicated that outlays for this budget group lessened as the size of the family became greater. Average expenditure for household operation by British families with one child amounted to \$127, while for those with five children it was somewhat lower at \$84. Proportionate expenses dropped from 9.0 p.c. of the total budget to 6.0 p.c. in these family size groups.

**Table 79.—Household Operation Costs According to Number of Children per Family  
(1,135 British Families)**

Number of Children	1	2	3	4	5
DOLLAR AVERAGES					
Furnishings and Supplies.....	97	97	85	94	63
Maintenance.....	30	30	28	27	21
<b>Total.....</b>	<b>127</b>	<b>127</b>	<b>113</b>	<b>121</b>	<b>84</b>
PERCENTAGES					
Furnishings and Supplies.....	2.1	2.1	1.9	1.8	1.5
Maintenance.....	6.9	6.6	5.9	6.4	4.5
<b>Total.....</b>	<b>9.0</b>	<b>8.7</b>	<b>7.8</b>	<b>8.2</b>	<b>6.0</b>

### Distribution of Household Operation Costs

#### (a) Household Furnishings, etc.

All families reported some expenses for kitchen and cleaning supplies, and the average outlay per family of British racial origin amounted to \$21. Over nine-tenths of these households showed purchases of textile furnishings during

the year, and a slightly smaller proportion of 89 p.c. bought some items of electrical equipment. Average family costs for these budget groups amounted to \$17 and \$22 respectively. Less than one-half of the households reported an outlay for furniture, and the average expense for 1,135 British families was \$19. Miscellaneous equipment purchases averaged \$13 per family, while silverware, china, and glassware, reported by about 50 p.c. of the households, averaged only \$2 per family.

The French sample showed a proportionately larger number of families making furniture purchases, but less reporting textile goods and electrical equipment. Purchases of the various household furnishings by families of foreign racial origin were comparable to those of the two other race groups, with the exception of expenses for electrical equipment. The average outlay for items in this budget group amounted to only \$11 for families of foreign origin, as compared with \$22 and \$30 for British and French families respectively.

### (b) Household Maintenance

Approximately 40 p.c. of British family dwellings were equipped with telephones, and about one-third of the homes of French families. The annual expense for telephone service averaged \$12 for all British families, and \$9 for families of French origin. More than 75 p.c. of French families reported purchases of ice during the year, but only 45 p.c. of British families showed an outlay for this item. An expense for domestic help, employed either by the day or by the month, was reported by a little more than one-fifth of the survey families. Regular domestic help was employed by about 2 p.c. of the households. The average outlay for servant help amounted to only \$6 for all families of both British and French origin. Laundry expenses were shown by less than 20 p.c. of wage-earner families and consequently average outlays amounted to less than \$3 per family.

Table 80.—Principal Household Operation Costs

#### A. HOUSEHOLD FURNITURE AND FURNISHINGS

Item	1,135 British Families			211 French Families		
	Percentage of Families Reporting Purchases	Average Cost for 1,135 Families	Percentage of Total Furniture and Furnishings	Percentage of Families Reporting Purchases	Average Cost for 211 Families	Percentage of Total Furniture and Furnishings
		\$			\$	
Furniture.....	48.2	19.0	20.0	55.5	26.5	22.0
Textile Furnishings.....	92.4	17.4	18.3	87.2	19.9	16.5
Silverware, China and Glassware.....	48.8	2.2	2.3	46.9	1.7	1.4
Electrical Equipment.....	88.7	22.0	23.2	74.9	30.3	25.1
Kitchen and Cleaning Equipment.....	100.0	21.3	22.5	100.0	27.3	22.6
Miscellaneous Equipment..	95.2	13.0	13.7	85.3	14.9	12.4
<b>Total.....</b>	<b>100.0</b>	<b>94.9</b>	<b>100.0</b>	<b>100.0</b>	<b>120.6</b>	<b>100.0</b>

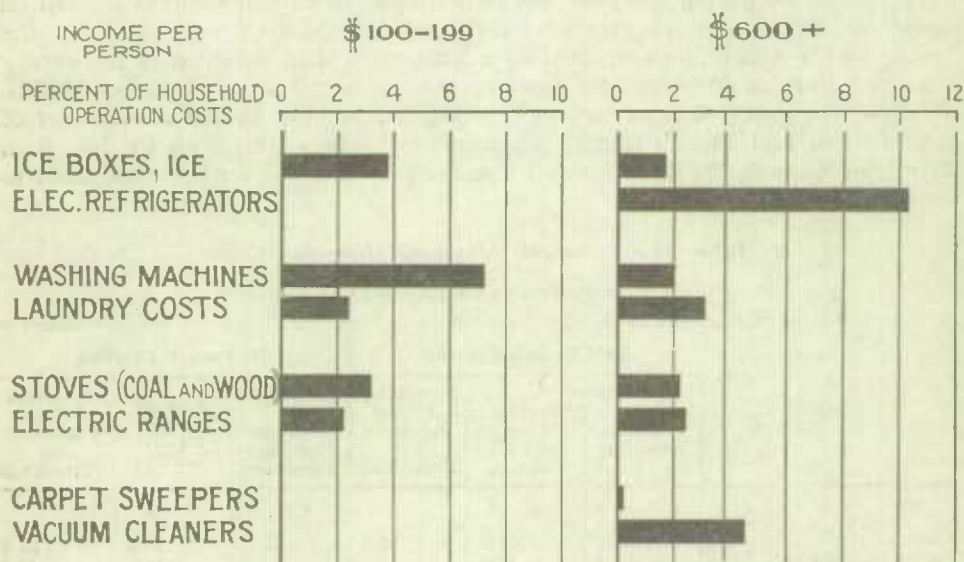
Table 80—Principal Household Operation Costs—Con.

## B. HOUSEHOLD MAINTENANCE

Item	1,135 British Families			211 French Families		
	Percentage of Families Reporting Purchases	Average Cost for 1,135 Families	Percentage of Total Household Maintenance	Percentage of Families Reporting Purchases	Average Cost for 211 Families	Percentage of Total Household Maintenance
		\$			\$	
Ice.....	45.0	3.4	12.2	75.4	5.2	20.3
Telephone.....	40.2	11.9	42.8	33.6	9.1	35.5
Laundry Bills.....	18.5	2.7	9.7	16.1	2.6	10.2
Moving Expenses.....	15.9	1.5	5.4	19.0	2.0	7.8
Domestic Help.....	23.1	6.0	21.6	23.2	6.2	24.2
Cost of Gardens, Lawns, and Equipment.....	48.4	2.1	7.6	6.2	0.4	1.6
Other.....	4.6	0.2	0.7	1.4	0.1	0.4
<b>Total.....</b>	<b>99.3</b>	<b>27.8</b>	<b>100.0</b>	<b>89.1</b>	<b>25.6</b>	<b>100.0</b>

CHART 11

### PROPORTIONATE HOUSEHOLD OPERATION EXPENDITURES AT LOW AND HIGH INCOME PER PERSON LEVELS



### Principal Purchases of Furniture and Furnishings, etc.

**Furniture.**—More than 50 p.c. of the average furniture outlay of British wage-earner families was spent in purchasing suites for living-rooms, bedrooms or dining-rooms. The average expense per family for the various furniture items was naturally small, since no more than 10 p.c. of the households showed purchases for any one of the individual articles of equipment during the survey year. About 9 p.c. of the households reported purchases of beds, while 8 p.c. bought tables of various kinds. Less than 5 p.c. reported an expense for living-room suites, and less than 4 p.c. bought sets for bedroom or dining-room. However, purchase costs of these latter furniture items were considerably higher than for other articles, and consequently resulted in larger average expenses per family.



French families reported a relatively greater number of purchases for most furniture items, and hence showed a larger average cost per family. Furniture suites accounted for nearly two-thirds of the average outlay for families of French origin, while beds, separate chesterfields, and day beds, formed almost 20 p.c.

Table 81.—Purchases of Furniture

Item	1,135 British Families			211 French Families		
	Percent- age of Families Reporting Purchases	Average Cost for 1,135 Families	Average Quantities for 1,135 Families	Percent- age of Families Reporting Purchases	Average Cost for 211 Families	Average Quantities for 211 Families
Suites:—		\$			\$	
Living Room.....	4.8	4.3	0.05	9.0	6.7	0.09
Bedroom.....	3.7	3.5	0.04	7.1	6.8	0.06
Dining room.....	3.8	2.6	0.04	4.7	3.1	0.04
Beds.....	9.3	1.7	0.10	16.6	2.1	0.19
Cots, cribs.....	5.1	0.6	0.06	6.6	0.4	0.06
Bedsprings.....	4.1	0.3	0.04	7.1	0.9	0.08
Separate chesterfields or davenports.....	2.9	1.4	0.03	3.8	1.6	0.03
Couches, daybeds.....	3.8	0.7	0.04	4.3	1.0	0.04
Dressers.....	2.7	0.5	0.03	—	—	—
Chiffoniers, chests.....	2.3	0.3	0.02	2.4	0.3	0.02
Sideboards, buffets.....	1.2	0.2	0.01	1.0	0.3	0.02
Desks.....	1.3	0.1	0.01	1.9	0.2	0.01
Bookcases, bookshelves.....	1.9	0.1	0.01	2.8	0.3	0.01
Tables.....	8.2	0.6	0.10	5.7	0.3	0.05
Chairs:—						
Wood.....	6.9	0.3	0.16	8.5	0.5	0.30
Upholstered.....	2.2	0.3	0.02	2.8	0.1	0.03
Benches, footstools, etc.....	1.2	( <sup>1</sup> )	0.01	2.8	0.1	0.02
Tea wagons, wheel trays.....	0.6	0.1	—	0.5	( <sup>1</sup> )	—
Stands, racks, etc.....	1.7	0.1	0.01	1.4	0.1	0.01
Material for construction of new furniture.....	2.8	0.2	—	1.9	0.1	—
Furniture repairs and upkeep.....	6.1	0.3	—	11.4	0.7	—
Other.....	5.8	0.8	—	2.8	0.9	—
<b>Total.....</b>	<b>48.2</b>	<b>19.0</b>	<b>—</b>	<b>55.5</b>	<b>26.5</b>	<b>—</b>

(<sup>1</sup>) Less than 0.1.

**Textile Furnishings.**—Carpets, rugs and various floor coverings formed the principal items of family textile purchases, and were responsible for one-third of the average expense of British families for this type of household equipment. Mattresses accounted for 11 p.c. and a similar proportion went for curtains and draperies. Sheets averaged approximately 9 p.c. of the outlay for textile furnishings, while blankets and towels each added another 7 p.c. In most cases less than one-third of the survey families reported expenditures for individual textile items, but more than 92 p.c. showed some expense under this heading. French family purchases showed a fairly close similarity to those for British families, but were slightly higher for linoleum floor coverings. Average costs per family for textile furnishings were quite similar for both racial groups, averaging \$17.4 for British families and \$19.9 for families of French racial origin.

Table 82.—Purchases of Textile Furnishings

Item	1,135 British Families			211 French Families		
	Percent- age of Families Reporting Purchases	Average Cost for 1,135 Families	Average Quantities for 1,135 Families	Percent- age of Families Reporting Purchases	Average Cost for 211 Families	Average Quantities for 211 Families
		\$			\$	
Carpets, rugs.....	14.8	2.9	0.12	16.6	2.5	0.11
Linoleum and congoeum floor coverings	25.6	2.8	0.27	43.6	5.7	0.50
Mattresses.....	14.9	1.9	0.16	13.3	1.5	0.15
Comforters, quilts.....	0.3	0.5	0.12	11.8	0.6	0.18
Pillows.....	4.5	0.2	0.08	6.2	0.1	0.15
Blankets.....	21.4	1.2	0.45	23.7	1.1	0.57
Sheets.....	38.7	1.6	1.29	18.5	0.7	0.60
Pillow cases (prs.).....	31.9	0.6	0.93	10.9	0.2	0.53
Bedspreads, couch covers.....	16.2	0.5	0.20	9.5	0.6	0.12
Table cloths, napkins, etc.:—						
Cotton.....	13.1	0.2	—	26.5	0.5	—
Linen.....	4.9	0.1	—	10.9	0.3	—
Towels, bath and hand.....	57.5	1.2	2.95	44.1	0.8	3.37
Towels, for dishes.....	34.1	0.4	1.56	19.4	0.2	1.32
Table runners, dresser scarves.....	4.1	0.1	0.06	3.8	0.1	0.08
Curtains, draperies.....	39.6	1.9	1.20	35.1	3.1	1.16
Dishcloths, cleaning cloths.....	10.3	0.1	0.45	13.7	0.1	0.33
Oilcloth.....	18.8	0.2	0.43	37.9	0.5	0.47
Yard goods.....	21.9	0.7	1.70	21.3	1.1	2.18
Other.....	5.9	0.3	—	6.6	0.2	—
<b>Total.....</b>	<b>92.4</b>	<b>17.4</b>	<b>—</b>	<b>87.2</b>	<b>19.9</b>	<b>—</b>

**Electrical Equipment.**—Washing machines, electric refrigerators and vacuum cleaners, constituted more than 70 p.c. of British wage-earner family purchases of electrical equipment. Among families of French racial origin these same items formed over 80 p.c. of all such purchases. British families purchased a relatively larger number of vacuum cleaners, while families of French origin bought a considerably greater number of washing machines. Expenses for this latter item of equipment averaged \$13 per family of French origin and only \$7 for those of British origin. Purchases of washing machines were reported by only 13 p.c. and 9 p.c. of these family groups respectively. Relative expenditures for other types of electric equipment were similar. Total expenses for this budget group averaged \$22 for British families and \$30 for families of French origin.

Table 83.—Purchases of Electrical Equipment

Item	1,135 British Families			211 French Families		
	Percent- age of Families Reporting Purchases	Average Cost for 1,135 Families	Average Quantities for 1,135 Families	Percent- age of Families Reporting Purchases	Average Cost for 211 Families	Average Quantities for 211 Families
		\$			\$	
Vacuum cleaners.....	8.0	4.0	0.07	4.3	2.4	0.04
Refrigerators (electric).....	3.1	5.0	0.03	3.8	8.7	0.04
Electric stoves, hot plates.....	4.3	2.3	—	0.5	0.1	—
Washing machines.....	9.0	6.6	0.08	12.8	13.4	0.12
Irons.....	6.4	0.3	0.06	7.1	0.3	0.07
Heaters, fans.....	1.6	0.1	—	1.4	0.1	—
Light bulbs.....	82.6	1.3	6.26	71.1	1.4	5.15
Lamps and lampshades.....	16.9	0.8	—	10.0	0.5	—
Toasters.....	5.3	0.2	0.05	8.5	0.2	0.07
Sewing machines (electric).....	0.9	0.6	—	2.8	2.4	0.02
Other.....	10.7	0.8	—	4.3	0.8	—
<b>Total.....</b>	<b>88.7</b>	<b>22.0</b>	<b>—</b>	<b>74.9</b>	<b>30.3</b>	<b>—</b>

**Silverware, China and Glassware.**—Nearly 40 p.c. of British families reported an expense for china or porcelain dishes, 20 p.c. purchased glassware, and only 6 p.c. bought articles of silverware. Fractional dollar expenditures per family were shown for all items with the exception of dishes, which accounted for the largest portion of expenses in this group. Total purchases averaged \$2.2 for all British families, and \$1.7 for those of French origin.

Table 84.—Purchases of Silverware, China and Glassware

Item	1,135 British Families		211 French Families	
	Percentage of Families Reporting Purchases	Average Cost for 1,135 Families	Percentage of Families Reporting Purchases	Average Cost for 211 Families
		\$		\$
China or porcelain dishes.....	39.0	1.3	21.8	0.8
Glassware.....	20.8	0.3	23.7	0.3
Tableware: silver (including plate).....	6.1	0.5	7.6	0.4
Other.....	1.2	0.1	2.8	0.2
<b>Total.....</b>	<b>48.8</b>	<b>2.2</b>	<b>46.9</b>	<b>1.7</b>

**Kitchen and Cleaning Equipment.**—Outlays for various kitchen and cleaning materials were reported by a greater proportion of families than for most other types of household supplies. Purchases of soaps, cleaning powders, etc., were shown by 98 p.c. of survey families,\* and constituted the largest item of expense in this budget group. The average cost amounted to approximately \$11 for families of both British and French racial origin, and formed about one-half of the total expense for kitchen and cleaning equipment. Non-electric stoves and ranges provided a relatively important kitchen expense, although purchases were reported by less than one-seventh of the families. Average expense for stoves per household amounted to \$10 for families of French origin, and \$6 for British.

Table 85.—Purchases of Kitchen and Cleaning Equipment

Item	1,135 British Families		211 French Families	
	Percentage of Families Reporting Purchases	Average Cost for 1,135 Families	Percentage of Families Reporting Purchases	Average Cost for 211 Families
		\$		\$
Ice boxes.....	3.3	0.4	5.7	1.5
Stoves and ranges (coal and wood).....	11.5	5.5	13.3	10.2
Pots, pans, cutlery.....	33.3	1.0	19.9	1.0
Tea and coffee making utensils.....	11.6	0.1	8.1	0.2
Tubs, washboards, wringers.....	6.3	0.1	6.7	0.1
Ironing boards, clothes racks and baskets.....	6.2	0.1	2.8	0.1
Household tools, ladders, cans.....	10.0	0.2	5.7	0.1
Brooms, brushes, mops.....	57.0	0.9	54.0	1.0
Dustpans, pails, etc.....	4.5	0.1	17.5	0.3
Carpet sweepers.....	1.7	0.1	2.8	0.1
Soaps, cleaning powders, etc.....	97.7	11.3	97.6	11.9
Repairs to kitchen equipment.....	12.9	0.7	7.6	0.5
Other.....	12.3	0.8	10.4	0.3
<b>Total.....</b>	<b>100.0</b>	<b>21.3</b>	<b>100.0</b>	<b>27.3</b>

\* Since all families would require such materials, apparently a few failed to report amounts of purchases. However, expenditures generally tended to be over-stated by a small fraction.



**Miscellaneous Equipment Purchases.**—Miscellaneous household furnishings comprised a wide range of purchases, principal among which were outlays for postage and writing supplies, insurance on household property against fire and theft, baby carriages and go-carts, window shades, screens, etc. More than 95 p.c. of British survey families and about 85 p.c. of those of French origin showed some expenses for at least one item in the group of equipment items listed below.

**Table 86.—Purchases of Miscellaneous Household Equipment**

Item	1,135 British Families		211 French Families	
	Percentage of Families Reporting Purchases	Average Cost for 1,135 Families	Percentage of Families Reporting Purchases	Average Cost for 211 Families
		\$		\$
Mirrors, pictures, clocks, ornaments.....	17.1	0.7	11.8	0.6
Sewing machines (not electric).....	2.9	0.5	1.4	0.5
Baby carriages, go-carts.....	9.8	1.2	11.4	0.9
Window shades, wire screens, awnings.....	21.6	0.8	21.3	0.7
Trunks, hand baggage.....	3.9	0.2	6.6	0.2
Freight and express charges.....	10.2	0.3	7.6	0.3
Postage and writing supplies.....	90.2	3.2	61.1	1.6
Insurance on household property.....	26.7	1.8	48.3	5.1
Other.....	13.2	4.3	4.7	5.0
<b>Total.....</b>	<b>95.2</b>	<b>13.0</b>	<b>85.3</b>	<b>14.9</b>



## CHAPTER IX

### HEALTH MAINTENANCE

Proportions of living expenditure for health showed very slight differences from city to city throughout the Dominion. Montreal families of foreign origin recorded the lowest percentage of 3.3, and the highest percentages were shown by Quebec and Ottawa families with 5.8 p.c. and 5.4 p.c. respectively. Dollar variations in average amounts per family spent for health were more appreciable. They ranged from \$46 for the Montreal group of families of foreign racial origin to \$83 per family in Ottawa. Corresponding amounts per person were scattered between \$9 for the Montreal foreign racial group, and \$18 for Ottawa survey families. It may be noted that the average amounts per person for British and French families in Montreal were almost identical, approximately \$11 in each group. Average amounts for families of other racial origin were lower by \$2 per person in Montreal, and by \$3 per person in Winnipeg, than those for British or French groups.

Expenditures for 53 p.c. of all survey families were for amounts of less than \$50, while an additional 26 p.c. spent between \$50 and \$100 in the survey year. In only 5 p.c. of the cases did annual health costs exceed \$200.

**Table 87.—Annual Family Health Costs**

Amount	Number of Families Reporting	Percentage of Families Reporting
\$ 0-49.....	759	52.8
50-99.....	370	25.7
100-149.....	167	11.6
150-199.....	64	4.4
200-399.....	65	4.5
400-599.....	10	0.7
600 +.....	4	0.3
<b>Total.....</b>	<b>1,439</b>	<b>100.0</b>

**Table 88.—City Comparisons of Health Maintenance Costs**

(1,439 Wage-Earner Families in Twelve Cities)

City	Expenditure per Family	Expenditure per Person	Health Costs as a Percentage of Family Expenditure
Charlottetown.....	\$ 71	\$ 15	5.1
Halifax.....	67	15	4.6
Saint John.....	63	14	4.9
Quebec.....	71	14	5.8
Montreal—French.....	60	11	4.3
British.....	51	11	3.6
Other.....	46	9	3.3
Ottawa.....	83	18	5.4
Toronto.....	59	14	3.8
London.....	58	14	4.3
Winnipeg—British.....	60	14	4.2
Other.....	50	11	3.6
Saskatoon.....	73	17	5.1
Edmonton.....	69	16	4.9
Vancouver.....	63	14	4.4

### Health Maintenance Costs in Relation to Income

Health costs bore a fairly consistent relationship to income, and centred around 4.5 p.c. of total living expenditure in the \$100 income intervals between \$100 and \$600 per person. Average amounts per family within this range increased from \$37 in the \$100-199 group, to \$84 in the \$500-599 group. Average health costs per person rose from \$6 to \$23 within these same limits. More than three-fourths of British wage-earner families spent less than \$50 for health maintenance in the group with incomes of \$100 to \$199 per person and a negligible proportion spent over \$200 for this purpose. However, in the income range of \$600 per person upwards, only one-fourth of the families spent below \$50 on health, and nearly 60 p.c. spent between \$50 and \$150. Almost 10 p.c. of the costs were for amounts greater than \$200.

**Table 89.—Health Costs According to Income per Person**  
(1,135 British Families)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total
PERCENTAGES							
Health Costs:							
\$ 0- 49.....	75.4	60.0	49.7	47.7	34.9	26.2	51.9
50- 99.....	16.7	22.2	26.9	25.9	32.1	39.3	25.7
100-149.....	5.3	9.7	11.9	14.1	17.9	18.0	11.9
150-199.....	1.8	2.5	4.8	5.5	9.4	6.6	4.6
200-299.....	—	4.7	6.1	5.5	4.7	6.6	4.8
400-599.....	—	0.6	0.6	1.3	1.0	3.3	0.9
600 +.....	0.8	0.3	—	—	—	—	0.2
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Expenditure per Family... \$	37	58	68	74	84	98	65
Expenditure per Person... \$	6	12	16	20	23	29	15
Percentage of Total Living Expenditure.....	3.9	4.7	4.7	4.6	4.7	4.4	4.5

### Distribution of Health Maintenance Costs

The following sections are concerned with family expenditure for medical and dental fees, hospital and nursing charges, medicine, eye-glasses, and health insurance. Although the average health outlays for families of British and French origins were almost identical, amounting to \$65 and \$64 respectively, several important variations occurred in the distribution of these expenditures. For example, families of French origin spent \$17 per family for medicines and drugs, as compared with \$10 for British families. This was partially balanced by higher average expenses among the latter for dental, hospital and nursing charges.

The principal items comprising wage-earner family health costs are discussed briefly in the following paragraphs, in relation to their importance in the family budget, and also with reference to city and racial differences. Tables at the end of the chapter show family health costs in detail.

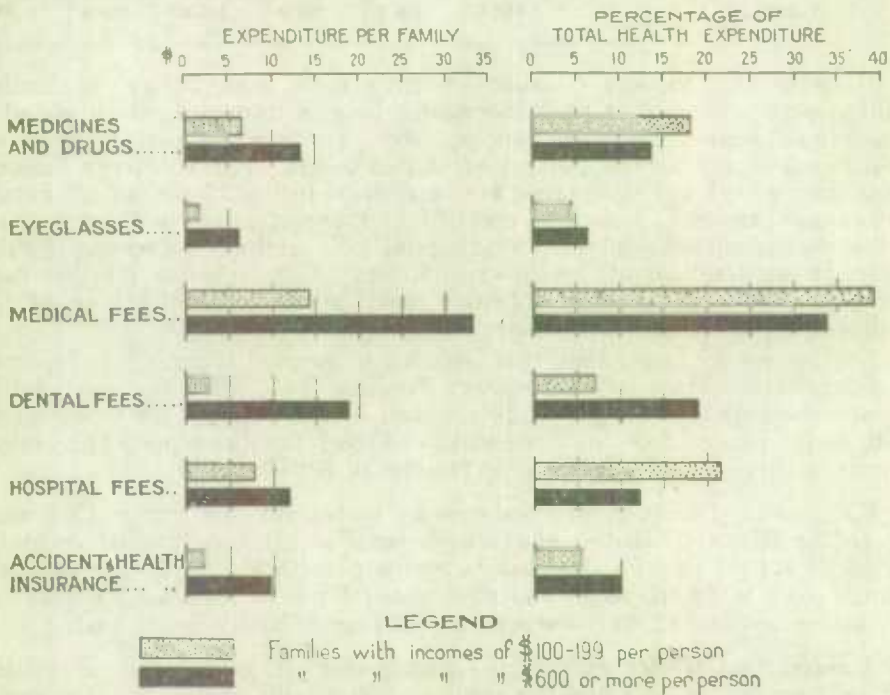
*Medicines, Drugs and Supplies.*—Almost one-fifth of the average cost of health maintenance for British families went for medicines, drugs, etc. These included such expenses as doctors' prescriptions and proprietary medicines, as well as sanitary supplies, hot water bottles, supports, etc. Average family outlay for drugs and medicines amounted to \$10, while an additional \$2 per family

went for the other health supplies noted. City averages among British families for the former group ranged from \$13 for survey households in Ottawa to \$8 for those in London and Winnipeg. French families in Montreal and Quebec recorded somewhat higher expenditures for medicines and drugs amounting to \$18 and \$15 respectively. Combined with other health supplies, this group formed nearly 30 p.c. of the average health cost of French families.

**Medical and Dental Fees.**—Two-thirds of survey families of British origin reported some expense for doctors' fees. This group constituted the largest single expense of family health maintenance, accounting for more than one-third of the total. The average outlay was \$34 for families reporting such expenditures, or \$22 based on all British survey families. Expenses ranged from \$27 per family in Ottawa and Saskatoon to \$15 and \$14 per family in Montreal for the British and Foreign groups respectively. French families showed a close similarity in expenditures for medical fees, and averaged \$21 per family as compared with \$22 noted above for those of British origin. Slightly more than three-fourths of French survey families showed some expenses for this item.

CHART 12

### HEALTH MAINTENANCE COSTS AT LOW AND HIGH INCOME PER PERSON LEVELS



Dental fees accounted for 15 p.c. of average family health costs, and an outlay for this item was shown by 60 p.c. of British families and 46 p.c. of those of French origin. Average costs amounted to \$10 and \$4 for these family groups respectively. An interesting difference in the proportions of total health costs spent for medical and dental services was noted at progressive levels of



income per person. Families with incomes of \$100-199 per person spent about 40 p.c. of their average health outlay for medical fees, and only 7 p.c. for dental services. In the income group ranging from \$600 per person upwards, the proportion spent on medical fees declined slightly to 34 p.c., but dental fees advanced to 19 p.c. of all health costs. Hospital fees and medicines, and drugs in relation to income per person followed the same trend as doctors' fees, while eye-glasses, health and accident insurance premiums formed an increasing proportion of health costs at higher income levels.

**Table 90.—Health Maintenance Cost Percentages at Progressive Levels of Income per Person**

(1,135 British Families)

Item	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +
PERCENTAGES						
Medicine and Drugs.....	18.2	15.4	15.5	16.1	14.3	13.6
Eyeglasses.....	4.3	4.6	4.8	5.0	5.1	6.3
Medical Fees.....	39.1	35.2	35.8	33.7	33.6	33.7
Dental Fees.....	7.1	13.4	15.7	14.8	19.4	19.0
Hospital Fees.....	21.5	19.9	16.0	18.5	13.4	12.1
Accident and Health Insurance.....	5.5	7.4	6.2	6.2	8.7	10.0
Other.....	4.3	4.1	6.0	5.7	5.5	5.3
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Hospital and Nursing Charges.*—A little more than 25 p.c. of British families spent a portion of their income for hospital expenses, which included nursing fees, anaesthetics, bed supplies, etc. The average cost for families reporting an outlay for this purpose amounted to \$42. For all survey families it was naturally lower, averaging \$11, and constituting 17 p.c. of all health maintenance expenses. Less than one-fifth of French families in Montreal and Quebec showed an amount spent on hospital bills, and costs averaged \$6 per family, or one-tenth of all health expenditures. City averages for this item ranged from \$16 for families of British racial origin in Montreal, to \$4 for families of foreign origin in Winnipeg.

Nursing service, other than that included in hospital charges, was reported by a small proportion of wage-earner families, and only fractional dollar expenditures were shown by both British and French families for this item of health maintenance. Less than one-tenth of French families reported an outlay for nursing service, and only 4 p.c. of families of British origin.

*Eyeglasses.*—Purchases of eyeglasses by survey families during 1938 were reported by 22 p.c. of British and French families. British families spent an average of \$14 per pair for this item as compared with \$11 for French families. Average costs amounted to \$3 and represented 5 p.c. of total health costs for British families, and \$2 representing 4 p.c. of French family health costs.

*Accident and Health Insurance.*—Slightly more than one-fifth of British families recorded an expense for accident and health insurance. Payments averaged \$22, but the average expense for all families amounted to only \$5, or 7 p.c. of health maintenance expenditure. Fifteen p.c. of French families showed an expense for insurance of this type averaging \$41, and forming nearly 10 p.c. of health expenditure for all families in the sample.



Table 91.—Health Maintenance Costs

Item	1,135 British Families				211 French Families			
	Percentage of Families Reporting	Costs Based on Families Reporting	Costs Based on 1,135 Families	Costs as Percentage of Total Health Expenditure	Percentage of Families Reporting	Costs Based on Families Reporting	Costs Based on 211 Families	Costs as Percentage of Total Health Expenditure
		\$	\$			\$	\$	
Medicines and Drugs.....	94.4	10.7	10.1	15.6	94.8	18.2	17.3	27.1
Eyeglasses.....	22.7	14.3	3.3	5.1	22.3	11.2	2.4	3.8
Other Health Supplies.....	42.5	4.0	1.7	2.6	30.3	3.2	1.0	1.6
Doctors' Fees.....	66.4	33.6	22.3	34.5	75.8	27.5	20.9	32.7
Dental Fees.....	61.2	16.1	9.9	15.3	46.0	8.7	4.0	6.3
Nursing Service at Home.....	4.0	15.2	0.6	0.9	8.5	10.6	0.9	1.4
Hospital Fees.....	26.2	42.1	11.0	17.0	19.0	33.0	6.3	9.9
Accident and Health Insurance.....	21.6	21.5	4.7	7.3	15.2	41.0	6.2	9.7
Cemetery Maintenance.....	3.0	6.2	0.2	0.3	2.8	47.7	1.3	2.0
Funeral and Burial.....	2.3	21.3	0.5	0.8	4.3	69.2	3.0	4.7
Other.....	3.7	11.4	0.4	0.6	2.4	21.2	0.5	0.8
<b>Total.....</b>	<b>99.6</b>	<b>64.8</b>	<b>64.7</b>	<b>100.0</b>	<b>97.6</b>	<b>65.3</b>	<b>63.8</b>	<b>100.0</b>

Table 92.—Health Maintenance Costs per Family According to Cities

Item	Char-lotte-town	Halifax	Saint John	Quebec	Montreal			Ottawa	Toronto	London	Winnipeg		Saskatoon	Edmon-ton	Van-couver
					French	British	Other				British	Other			
					DOLLAR AVERAGES										
Medicines and Drugs.....	12.7	11.3	12.7	14.9	18.4	8.1	10.8	13.5	9.4	7.9	7.8	8.9	9.9	12.1	9.3
Eyeglasses.....	4.3	3.2	4.9	1.0	2.2	1.0	1.3	3.7	3.0	2.7	3.6	2.4	2.4	3.1	3.6
Other Supplies.....	3.0	0.7	0.4	1.2	0.9	1.0	0.6	3.1	2.6	0.1	1.0	0.6	3.6	1.5	1.3
Doctors' Fees.....	19.1	25.8	22.2	23.3	19.7	14.8	13.9	26.9	17.4	23.3	23.4	19.4	26.5	23.9	21.0
Dental Fees.....	8.5	7.3	8.4	2.6	4.8	4.9	10.9	14.0	11.3	9.1	11.3	10.2	11.1	10.7	8.3
Nursing Service at Home.....	0.6	2.4	0.4	1.8	0.4	0.5	1.1	0.3	1.7	0.1	0.3	-	0.2	0.2	0.2
Hospital Fees.....	10.0	10.3	12.2	8.2	5.3	16.3	5.0	15.6	9.4	7.9	8.1	4.2	14.5	9.0	11.3
Accident and Health Insurance.....	10.9	2.2	2.1	12.3	3.2	3.3	2.6	4.8	2.8	6.5	2.7	3.9	4.1	7.5	7.2
Cemetery Maintenance.....	0.7	0.4	-	0.8	1.6	-	-	0.2	0.6	-	0.1	-	-	-	0.2
Funeral and Burial.....	0.3	2.5	0.1	4.5	2.2	0.1	-	0.2	0.2	-	0.7	0.1	0.1	0.9	0.4
Other.....	0.4	1.3	-	-	0.7	0.6	0.2	0.7	0.8	-	0.6	0.1	0.1	-	-
<b>Total.....</b>	<b>70.5</b>	<b>67.4</b>	<b>63.4</b>	<b>70.6</b>	<b>66.4</b>	<b>56.6</b>	<b>46.4</b>	<b>57.8</b>	<b>53.1</b>	<b>57.6</b>	<b>59.6</b>	<b>49.8</b>	<b>72.5</b>	<b>68.9</b>	<b>63.8</b>

## CHAPTER X

### PERSONAL CARE

#### Racial and Regional Comparisons

Under personal care have been included such outlays as barber and hairdresser service, toilet soaps, tooth paste, cosmetics, shaving supplies, etc. Expenses for the above items constituted 1·7 p.c. of the average British family's budget, representing an actual expenditure of \$25 per family. Amounts were similar for other race groups averaging \$22 for French families, and \$24 for those of foreign origin. City averages for the individual goods and services comprising personal care were noticeably uniform, and the largest variations in the amount of outlay per family for any of the items did not exceed \$3. Averages for the total group were fairly consistent also, ranging between \$20 and \$30 per family in nearly all survey cities. The lowest was shown by families in Quebec averaging \$19, and the highest by those in Charlottetown at \$29. The majority of individual family expenditures for personal care were less than \$50 and only 6 p.c. of survey families spent more than that amount.

Barber and hairdresser services formed the chief expenses of personal care. They comprised nearly one-half of all such costs, and amounted to an average of nearly \$12 per family. The services of barbers were more commonly reported than those of hairdressers, and family expenses averaged \$8 and \$3 respectively. Barber costs accounted for 34 p.c. of personal care expenses among British families, and nearly 40 p.c. for families of French origin. City averages varied from \$10 for survey families in Charlottetown to \$7 in Quebec and Edmonton. Hairdressing costs were equally consistent, averaging \$3 per family for both British and French samples, and ranging only from \$4 for Toronto and Charlottetown families to \$2 for those in Halifax and Saint John.

Purchases of toilet soaps amounted to almost \$5 per family, comprising 18 p.c. of the total cost of personal care. Tooth paste and mouth washes averaged \$3, cosmetics and toilet preparations \$2, and shaving supplies, also \$2.

**Table 93.—Expenditure for Personal Care**

Item	1,135 British Families			211 French Families		
	Percent- age of Families Re- porting	Expendi- ture Based on 1,135 Families	Percent- age of Total Personal Care Costs	Percent- age of Families Re- porting	Expendi- ture Based on 211 Families	Percent- age of Total Personal Care Costs
		\$			\$	
Barber.....	95·1	8·4	34·3	92·4	8·8	39·8
Hairdresser.....	70·0	3·4	13·9	78·2	3·2	14·5
Toilet Soaps.....	95·8	4·5	18·3	96·2	3·5	15·8
Tooth Paste, Mouth Washes.....	91·6	3·4	13·9	85·3	2·4	10·9
Cosmetics and Toilet Preparations.....	71·6	2·0	8·2	56·4	1·4	6·3
Shaving Supplies.....	82·6	2·4	9·8	78·7	2·6	11·8
Other.....	10·4	0·4	1·6	3·3	0·2	0·9
<b>Total.....</b>	<b>100·0</b>	<b>24·5</b>	<b>100·0</b>	<b>100·0</b>	<b>22·1</b>	<b>100·0</b>

### Personal Care Expenditure at Progressive Income Levels

A steady increase was noted in average outlay for personal care at progressive income per person levels. Families with incomes between \$100 and \$199 per person spent amounts averaging \$16, while those with incomes of \$600 or more per person spent approximately double this amount. However, the proportion of total living expenditures centred around 1.5 p.c. at each income per person level. On a per person basis averages of personal care expenses rose from \$3 to \$10 in the foregoing income groups. There was no apparent tendency for outlays to increase among families with a large number of children. Amounts averaged close to \$25 in all family groups with from one to five children.

CHART 13

### EXPENDITURES ON PERSONAL CARE AT LOW AND HIGH INCOME PER PERSON LEVELS

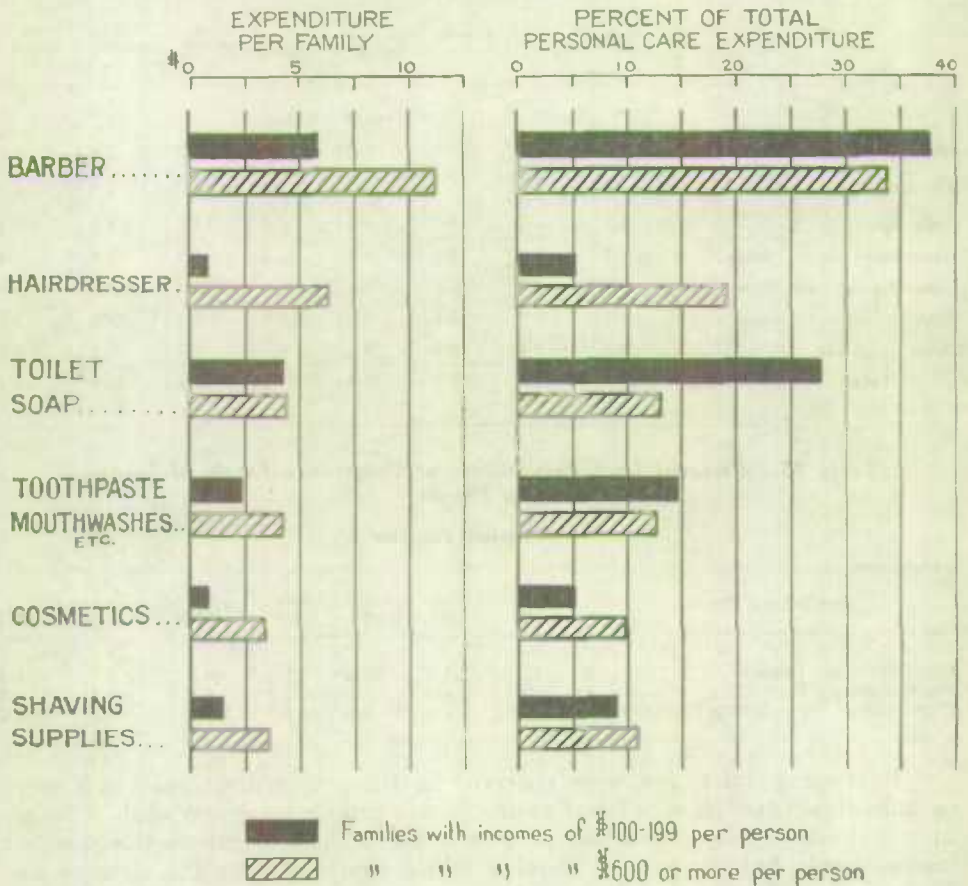




Table 94.—City Comparisons of Family Expenditures for Personal Care

City	Charlotte- town	Halifax	Saint John	Quebec	Montreal		
					French	British	Other
DOLLAR AVERAGES							
Barber.....	10.0	8.7	8.6	7.4	9.6	6.9	8.3
Hairdresser.....	4.3	1.7	2.4	3.2	3.2	3.2	3.2
Toilet Soap.....	5.1	4.7	3.6	2.7	3.8	4.5	3.5
Tooth Paste, Mouth Washes.....	3.2	3.5	2.7	1.8	2.7	3.4	4.9
Cosmetics and Toilet Preparations.....	1.9	2.0	1.1	1.2	1.5	1.4	1.5
Shaving Supplies.....	4.0	3.4	1.1	2.7	2.5	2.2	2.6
Other.....	—	0.5	0.3	—	0.3	1.2	0.2
Total.....	28.5	24.5	19.8	19.0	23.6	22.8	24.2

City	Ottawa	Toronto	London	Winnipeg		Sask- atoon	Ed- monton	Van- couver
				British	Other			
				DOLLAR AVERAGES				
Barber.....	3.4	9.0	8.4	8.7	9.2	8.0	7.1	8.5
Hairdresser.....	3.8	4.3	3.3	3.3	3.2	3.3	3.4	3.8
Toilet Soap.....	2.8	5.2	4.7	5.2	4.6	4.4	4.9	4.3
Tooth Paste, Mouth Washes.....	3.7	3.1	4.8	3.9	3.5	2.3	3.3	3.4
Cosmetics and Toilet Preparations.....	1.9	2.0	2.1	2.2	1.7	2.4	2.1	1.9
Shaving Supplies.....	2.3	2.4	2.4	2.3	1.9	2.8	2.8	2.0
Other.....	0.2	0.5	0.4	0.3	0.1	0.2	0.4	0.2
Total.....	23.1	26.5	26.1	25.9	24.2	23.4	24.0	24.1

Table 95.—Personal Care Expenditure at Progressive Levels of Income per Person

(1,135 British Families)

Income per Person	\$100- 199	\$200- 299	\$300- 399	\$400- 499	\$500- 599	\$600 +	Average
Expenditure per Family..... \$	15.6	21.8	25.4	27.9	29.4	33.3	24.5
Expenditure per Person..... \$	2.7	4.4	6.0	7.3	8.2	9.8	5.6
Percentage of Total Living Expenditure..	1.7	1.8	1.8	1.7	1.6	1.5	1.7

Interesting differences were observed in the proportionate amounts spent on individual personal care items at progressive income levels. A slight advance in actual cash outlay was noted for nearly all of these at progressively higher income levels, but the rate of increase varied considerably. The average cost for barber services formed 38 p.c. of all personal care expenses among families with incomes of \$100 to \$199 per person, while in the \$600 + group it amounted to 34 p.c. In contrast, hairdressing costs rose sharply from 5.1 p.c. of personal care expenditures, to 19.2 p.c. between these income groups. Purchases of toilet soaps showed a negligible increase from low to high income levels, and



hence proportionate amounts spent for this item dropped from 27.6 p.c. to 13.2 p.c. Tooth paste and mouth washes declined gradually from 14.7 p.c. to 12.6 p.c., but cosmetics advanced from 5.1 p.c. to 9.9 p.c. of all personal care expenditures.

**Table 96.—Percentage Distribution of Personal Care Expenditures at Progressive Levels of Income per Person**

(1,135 British Families)

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## CHAPTER XI

### TRANSPORTATION

Wage-earner families in Canadian cities reported widely differing amounts of expenditure for transportation. To a greater degree than any other budget group, transportation reflected differences in financial position. Among survey families at low income levels, it formed one of the smallest sections of living expenditure, while for families in relatively high income groups it was one of the largest, and ranked next to the basic necessities of food and shelter. Actual transportation costs and also the relative amounts spent on various modes of transportation afforded a valuable insight into the living levels of wage-earner families.

Transportation costs averaged 6.5 p.c. of British wage-earner family living expenditure. City percentages ranged from 9.1 p.c. for Toronto families to 2.8 p.c. for French families in Quebec. Actual cash outlay for transportation averaged \$93 for families of British origin, while the corresponding figure for French families in Montreal and Quebec was considerably lower at \$46, due chiefly to a relatively small proportion of families owning motor cars. In Maritime cities, transportation averages were concentrated close to \$70 per family. British families in Montreal and Ottawa approximated the all-family average, with expenditures of \$94 and \$100 respectively. Transportation costs for survey families in Toronto were somewhat higher, averaging \$140 per family. This was due mainly to larger average amounts spent for motor car purchases during the survey year. In the West, Edmonton and Vancouver families spent \$109 and \$103, respectively, while families in Winnipeg and Saskatoon with relatively small expenditures for the purchase of motor cars, averaged \$88 and \$52.

#### Transportation Costs and Income

As already noted, changes in the financial condition of wage-earner families influenced to a noticeable degree the amount of expenditure for transportation. Families with incomes of \$400 to \$799 per annum devoted only 1.6 p.c. of their total living budget to this item. For families whose incomes centred around \$2,500, the proportion of expenditure was materially higher and amounted to 12.5 p.c. In actual dollar expenditure this represented a sharp increase from an average of \$12 to \$306 per family.

**Table 97.—Transportation Costs at Progressive Income per Family Levels**  
(1,135 British Families)

Income per Family	\$400-799	\$800-999	\$1,000-1,199	\$1,200-1,399	\$1,400-1,599	\$1,600-1,799	\$1,800-1,999	\$2,000-2,399	\$2,400+	Average
Expenditure per Family..... \$	12	35	39	73	90	125	143	182	306	93
Percentage of Total Living Expenditure.....	1.6	3.8	3.5	5.6	6.1	7.6	7.8	8.8	12.5	6.5

When family income was considered on a per person basis, the advance in transportation expenses at progressive income per person levels was similar to the rise accompanying successively higher levels of family income. Families with incomes of \$100-199 per person spent only 2.7 p.c. of living expenditures for transportation, representing an outlay of \$25. This proportion increased steadily to 14.0 p.c. for families with incomes of \$600+ per person, and represented an average cash outlay of \$313.

**Table 98.—Transportation Costs at Progressive Income per Person Levels**  
(1,135 British Families)

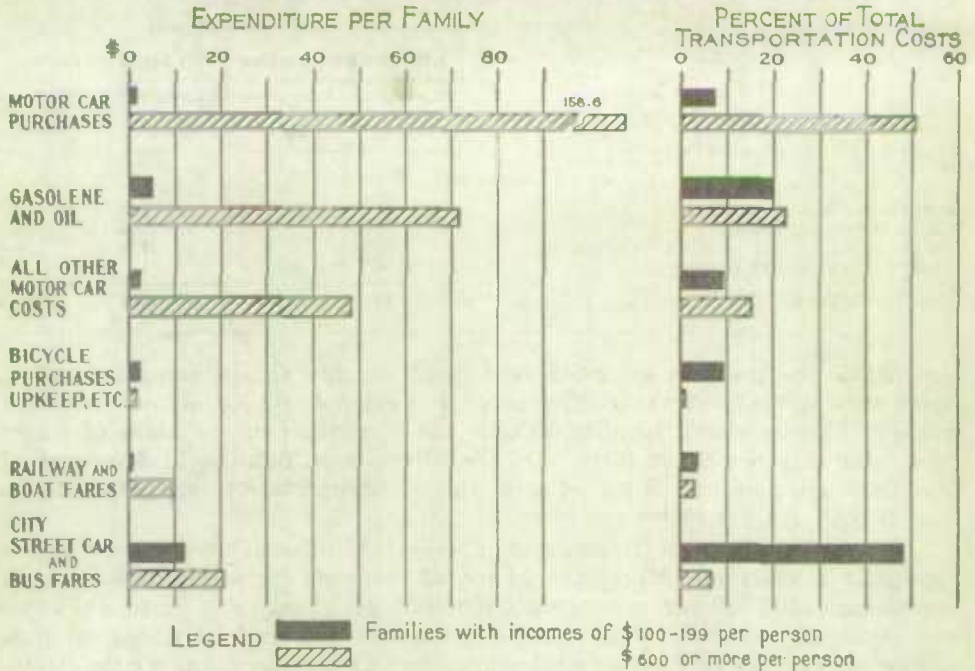
Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +
Expenditure per Family..... \$	25	53	86	107	158	313
Percentage of Total Living Expenditure..	2.7	4.2	6.0	6.7	8.8	14.0

CHART 14

## TRANSPORTATION EXPENDITURES

AT

## LOW AND HIGH INCOME PER PERSON LEVELS



## Transportation and Number of Children

Variations in the size of wage-earner families were accompanied by noticeable differences in expenditure on transportation. Small families spent a greater proportion of their total living budget upon this item than families with a large number of children. An average of 7.8 p.c. was spent by families with one child, while only 4.2 p.c. was used for transportation by those having five children. A marked increase in amounts spent on necessities such as food and clothing balanced this drop in transportation expenses as the size of the family became larger.

**Table 99.—Transportation Costs According to Number of Children**  
(1,135 British Families)

Number of Children per Family	1	2	3	4	5
Expenditure per Family..... \$	110	95	86	69	59
Percentage of Total Living Expenditure.....	7.8	6.5	6.0	4.7	4.2







### Motor Transportation Costs According to Cities and Individual Items

Although families owning cars bought in years prior to the survey were considerably more numerous than those making purchases in 1938, amounts spent on maintenance averaged very little more than those for 1938 purchases in the sample of British families. In Edmonton, Toronto, London, Montreal, Halifax and Charlottetown, a relatively large number of purchases during the survey year resulted in larger average amounts being shown for purchasing costs than for expenses of operation. Winnipeg families reported a small percentage of cars purchased in 1938, and accordingly showed a small average purchase cost per family. Among the car-owning families in Saskatoon, none had obtained their present car during the survey year, and hence all motor costs were for current operation.

Table 102.—City Comparisons of Motor Purchase and Operating Cost Ratios

City	Percentage of Motor Cars Bought in 1938	Purchase Costs as Percentage of Total Motor Outlay	Maintenance Costs as Percentage of Total Motor Outlay
<b>British—</b>			
Charlottetown.....	18.8	56.2	43.8
Halifax.....	25.0	52.0	48.0
Saint John.....	18.8	48.9	51.1
Montreal.....	45.5	63.7	36.3
Ottawa.....	20.9	36.2	63.8
Toronto.....	25.9	54.1	45.9
London.....	24.1	55.1	44.9
Winnipeg.....	14.5	22.0	78.0
Saskatoon.....	0.0	0.0	100.0
Edmonton.....	29.4	58.4	41.6
Vancouver.....	22.9	41.6	58.4
<b>Total—British.....</b>	<b>21.0</b>	<b>44.8</b>	<b>55.2</b>
<b>French—</b>			
Quebec.....	33.3	47.3	52.7
Montreal.....	20.0	25.4	74.6
<b>Total—French.....</b>	<b>25.0</b>	<b>31.5</b>	<b>68.5</b>

Fuel costs formed the major portion of expenses of motor car operation. In the majority of cities, gasoline purchases ranged from 50 to 60 p.c. of current operating costs, and averaged 54 p.c. for British survey families. The average annual consumption of gasoline based on the number of families owning cars was 218 gallons, and the average cost amounted to \$60. Since less than one-third of the British families operated motor cars, these amounts were considerably higher than the all-family averages of 69 gallons representing an average expenditure of \$19. The average consumption of oil per motor car amounted to 19 quarts. Several families with cars reported only a few hundred miles of motor travel during the year, and showed no expenses for this item. The average cost for oil per family reporting amounted to almost \$6.

Repair and maintenance charges amounted to 11.3 p.c. of current operating costs, and license fees a similar proportion of 11.0 p.c. Car insurance averaged 8.2 p.c., while tire costs accounted for another 6.5 p.c. Smaller percentages for garage and parking rent, fines, damages, tube costs, and incidentals furnished the remainder.

Table 103.—Current Motor Operation Costs of British Wage-Earner Families

	Percentage of 363 Car-Owner Families Reporting	Averages Based on Families Reporting Costs	Averages Based on All Car-Owner Families	Averages Based on 1,135 British Families	Percentage of Current Motor Operation Costs
<b>QUANTITIES:—</b>					
Gasolene—gallons.....	100.0	218.0	218.0	69.1	—
Oil—quarts.....	98.1	19.0	18.7	5.8	—
<b>COSTS:—</b>					
Gasolene.....	100.0	\$ 60.4	\$ 60.4	\$ 19.1	53.8
Oil.....	98.1	5.8	5.7	1.8	5.1
Tires.....	42.6	16.8	7.1	2.3	6.5
Tubes.....	24.0	3.7	0.9	0.3	0.8
Repairs and Maintenance.....	69.4	18.1	12.6	4.0	11.3
Insurance.....	39.0	23.4	9.1	2.9	8.2
Licenses.....	100.0	12.2	12.2	3.9	11.0
Fines or Damages.....	4.7	9.6	0.5	0.1	0.3
Garage or Parking Rent.....	13.4	19.3	2.6	0.8	2.2
Other.....	13.9	5.9	0.8	0.3	0.8
<b>Total.....</b>	<b>100.0</b>	<b>111.9</b>	<b>111.9</b>	<b>25.5</b>	<b>100.0</b>

## Fares

Amounts spent for fares averaged almost 28 p.c. of wage-earner family expenditure on transportation. Three-fourths of fare costs were for city transportation by street car and bus, while railway fares accounted for 12.5 p.c. of total fare costs, but only 3.4 p.c. of the total cost of transportation. Out-of-town bus fares averaged considerably lower at 4.3 p.c. of total fares, and 1.2 p.c. of all transportation expenses. Smaller average amounts went for boat, taxi, and other fares.

Outlays varied in different cities for street car and bus fares. As might be expected, the greatest amounts were spent in the large cities. British families in Montreal spent an average of almost \$33 on this form of transportation, as did families in Vancouver. Toronto and Winnipeg families averaged \$26, while those of Halifax, Ottawa and Edmonton spent \$16 per family. Saskatoon, London, and Saint John families spent \$10, \$8 and \$7 respectively, while Charlottetown, with no street cars, registered a negligible amount for this item.

Table 104.—Fares Paid By British Wage-Earner Families

Type of Transportation	Percentage of Families Reporting	Cost per Family Reporting	Average Cost for 1,135 British Families	Percentage of Total Fares	Percentage of Total Trans- portation
		\$	\$		
Railway.....	19.7	16.2	3.2	12.5	3.4
Boat.....	11.3	7.2	0.8	3.1	0.9
Out-of-Town Bus.....	12.6	8.6	1.1	4.3	1.2
City Street Car and Bus.....	87.2	22.5	19.7	76.9	21.2
Taxi.....	14.4	3.1	0.4	1.6	0.4
Other.....	3.1	11.4	0.4	1.6	0.4
<b>Total.....</b>	<b>91.3</b>	<b>28.0</b>	<b>25.6</b>	<b>100.0</b>	<b>27.5</b>

Table 105.—Transportation Expenditures According to Cities

(Based on All Survey Families)

	Char- lotte- town	Halifax	Saint John	Quebec	Montreal		
					French	British	Other
Total Survey Families.....	54	70	78	70	141	69	48
Families with Cars.....	16	14	16	8	13	11	4
Motors—Current Costs.....	\$30.2	\$20.0	\$26.8	\$8.9	\$15.6	\$19.5	\$15.9
Gasoline.....	\$17.6	\$10.4	\$14.4	\$3.7	\$8.4	\$12.2	\$6.1
Oil.....	1.9	1.3	1.4	0.6	0.9	0.5	0.4
Tires.....	1.8	0.9	1.2	0.6	0.8	1.2	0.6
Tubes.....	0.3	0.4	0.4	0.1	0.1	0.1	0.1
Repairs.....	2.2	1.3	2.8	1.3	1.6	1.0	2.6
Insurance.....	0.5	1.1	0.6	0.5	1.5	0.2	0.9
License.....	5.1	3.0	3.7	1.4	1.5	3.2	1.6
Fines or damage.....	0.6	—	—	—	—	—	—
Garage and parking rent.....	0.2	1.6	1.9	0.7	2.4	1.0	3.5
Other.....	—	—	0.4	—	0.4	0.1	0.1
Motor Car Purchases*.....	38.8	21.7	25.6	8.0	5.3	34.2	—
Bicycles.....	1.5	0.2	1.5	2.0	1.6	2.0	0.6
Tires.....	0.1	—	0.1	0.1	0.2	0.1	—
Repairs.....	0.3	0.1	0.1	0.1	0.2	0.3	0.1
License.....	0.1	0.1	0.1	0.1	0.1	0.4	0.1
Bicycle purchases.....	1.0	—	1.2	1.7	1.1	1.2	0.4
Fares.....	4.4	20.4	12.6	14.6	29.4	38.1	37.1
Rail.....	1.1	1.8	2.1	3.2	3.3	3.6	5.6
Boat.....	1.0	1.0	2.3	1.3	0.6	—	—
Out-of-Town Bus.....	0.7	1.1	1.2	1.3	0.2	1.2	0.1
City Street Car and Bus.....	0.1	15.5	6.8	6.4	24.2	32.6	30.7
Taxi.....	0.6	0.8	0.2	2.4	0.7	0.6	0.7
Other.....	0.9	0.2	—	—	0.4	0.1	—
<b>Total.....</b>	<b>74.9</b>	<b>62.3</b>	<b>64.5</b>	<b>33.5</b>	<b>51.9</b>	<b>93.8</b>	<b>53.6</b>

	Ottawa	Toronto	London	Winnipeg		Saska- toon	Edmon- ton	Van- couver
				British	Other			
Total Survey Families.....	95	129	65	184	45	122	101	168
Families with Cars.....	44	55	29	56	11	39	34	49
Motors—Current Costs.....	\$47.5	\$49.4	\$40.6	\$40.1	\$37.6	\$30.3	\$33.9	\$35.1
Gasoline.....	\$22.7	\$25.9	\$22.8	\$22.4	\$22.5	\$15.0	\$19.8	\$19.1
Oil.....	2.8	2.6	2.1	1.3	1.3	1.5	2.4	1.4
Tires.....	3.3	3.9	2.9	2.0	3.0	2.3	2.3	2.1
Tubes.....	0.4	0.6	0.2	0.1	0.3	0.2	0.3	0.2
Repairs.....	8.5	5.8	5.5	5.0	2.9	4.5	2.7	2.5
Insurance.....	6.1	5.2	2.2	3.8	2.4	2.3	1.4	3.6
License.....	2.6	2.8	3.0	4.1	3.4	4.1	4.6	5.3
Fines or damage.....	0.1	0.2	0.6	0.1	0.6	0.2	—	0.1
Garage and parking rent.....	0.7	2.1	1.3	0.3	1.0	—	0.3	0.4
Other.....	0.3	0.3	—	0.5	0.2	0.2	0.2	0.4
Motor Car Purchases*.....	27.0	58.3	49.8	11.3	31.3	—	47.6	25.0
Bicycles.....	4.2	1.9	2.8	4.6	4.0	4.2	5.4	3.1
Tires.....	—	0.1	0.4	0.2	0.3	0.1	0.3	0.1
Repairs.....	0.4	0.4	0.3	0.3	0.6	0.3	0.4	0.3
License.....	0.3	0.1	0.1	0.3	0.1	0.2	0.2	0.2
Bicycle purchases.....	3.5	1.3	2.0	3.8	3.0	3.6	4.5	2.5
Fares.....	21.0	30.4	13.6	32.0	31.5	17.2	22.5	40.0
Rail.....	2.4	2.6	4.3	3.5	0.8	5.0	4.4	3.3
Boat.....	—	1.5	—	0.2	—	0.1	0.3	2.0
Out-of-Town Bus.....	1.1	0.3	0.5	1.1	1.0	1.2	1.7	1.5
City Street Car and Bus.....	16.3	25.6	8.2	25.7	29.3	10.3	15.7	32.5
Taxi.....	0.7	0.3	0.1	0.8	0.4	0.5	0.4	0.2
Other.....	0.5	0.1	0.5	0.7	—	0.1	—	0.5
<b>Total.....</b>	<b>99.7</b>	<b>140.0</b>	<b>106.8</b>	<b>88.0</b>	<b>104.4</b>	<b>51.7</b>	<b>199.4</b>	<b>103.3</b>

\* Trade-in allowances of all kinds averaged \$8.00 per family. Presumably a considerable proportion of that amount represented turned-in motor cars.



## CHAPTER XII

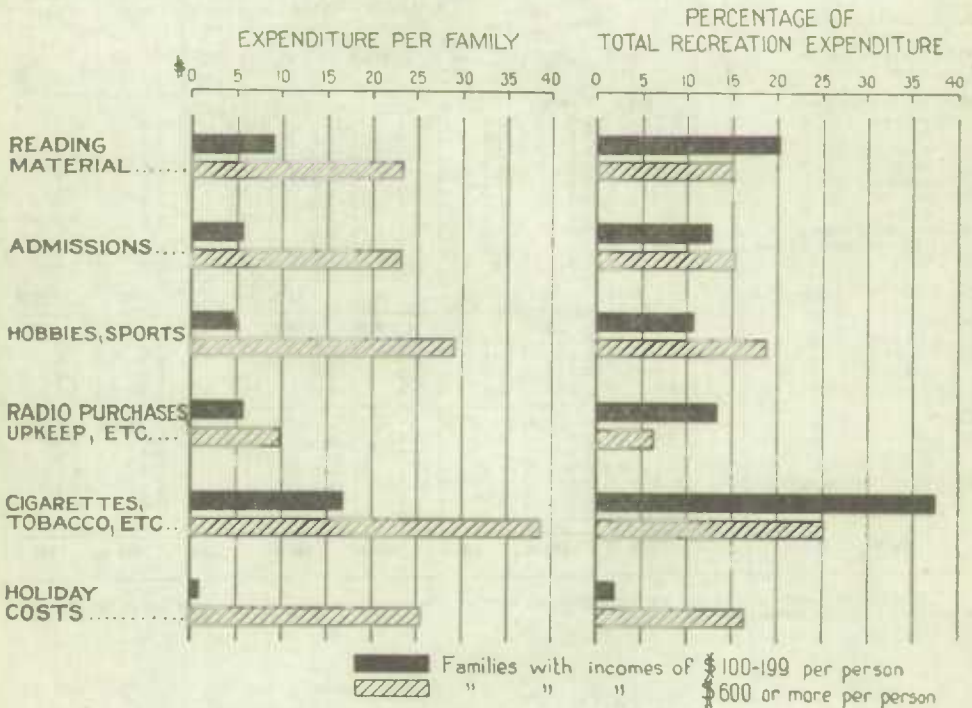
### RECREATION

Recreation costs are of considerable interest in the study of scales of living among wage-earner families, since an increase in expenditure for recreation usually accompanies an improvement in the economic condition of the family. However, recreation habits of wage-earner families reveal an element of preference as well as the influence of other factors such as the amount of family earnings, family size, tenure, etc. The recreation picture is also influenced by motoring which has been considered separately in the chapter on Transportation.

Average annual expenditure for recreation apart from motoring amounted to \$89 for wage-earner families of British origin, with French families in Montreal and Quebec spending a smaller average of \$68. Recreation expenses, as a proportion of total living costs, were quite uniform throughout the Dominion. They formed 6.2 p.c. of the average expenditure of all survey families, and showed deviations from this amount of not more than 2 p.c. in any of the twelve cities. This is of particular interest in view of the fact that the actual cash outlays for recreation varied from \$103 and \$99 for families in Saskatoon and Edmonton, to the materially smaller expenditures of \$63 and \$61 for those in Quebec and Saint John.

CHART 15\*

#### RECREATION EXPENDITURES AT LOW AND HIGH INCOME PER PERSON LEVELS



\* See Table 110.



### Recreation Expenditures at Progressive Income Levels

Recreation costs showed a steady increase from low to high income levels although the rate of advance was less rapid than for certain other budget groups such as transportation and house furnishings. Families with an annual income of \$100-199 per person spent 4.7 p.c. of their total living costs on recreation, while those with incomes of \$600 or more spent a slightly higher proportion of 6.9 p.c.; transportation costs at these income levels advanced from 2.7 p.c. to 14.0 p.c. The above differences are the more striking when it is considered that average expenditures for transportation and recreation by all survey families were almost identical, viz., 6.5 p.c. for transportation, and 6.2 p.c. for recreation.

The amount most commonly reported for recreation expenses fell within the range from \$50 to \$99. Almost 38 p.c. of the wage-earner families showed expenditures within these limits, while 26 p.c. spent less than \$50, and the remaining 36 p.c. more than \$100. Of the families in the income group from \$100 to \$199 per person, 65 p.c. spent less than \$50 for recreation and only 7 p.c. showed expenses above \$100. Families reporting incomes of \$600 or more per person showed almost precisely the reverse distribution, with but 5 p.c. of the recreation costs falling below \$50, and more than 70 p.c. amounting to upwards of \$100.

**Table 106.—Percentage Distribution of Families According to Recreation Expenditure at Progressive Income per Person Levels**

(1,135 British Families)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total
	PERCENTAGES						
Recreational Expenditure—							
\$ 0-49.....	64.9	35.3	19.2	14.1	9.4	4.9	25.8
50-99.....	28.1	43.4	42.3	35.5	29.2	24.6	37.6
100-149.....	4.4	14.4	21.2	27.7	37.7	22.9	29.4
150-199.....	1.7	2.8	9.0	9.1	10.4	27.9	7.7
200-249.....	0.9	1.9	6.4	6.4	5.7	3.3	4.3
250-299.....	—	0.9	1.3	5.4	3.8	4.9	2.3
300 +.....	—	1.3	0.6	1.8	3.8	11.5	1.9
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Expenditure per Family.....\$	44	69	92	108	118	155	89
Percentage of Total Living Expenditure..	4.7	5.6	6.4	6.7	6.6	6.9	6.2

### Recreation Expenditures and Size of Family

Family recreation costs experienced a moderate decline as the average number of persons per household increased. Families with one child spent an annual amount of \$98 on recreation, while those with five children spent \$79. Recreation costs per person averaged \$32 among one-child families, as against \$11 for those with five children. Proportions of total living expenditure on recreation dropped from 7.0 p.c. to 5.7 p.c. between these family groups. The range of fluctuations in this instance also was not as large as that shown by transportation expenses which declined from 7.8 p.c. to 4.2 p.c.

**Table 107.—Recreation Expenditures According to Number of Children**  
(1,135 British Families)

Number of Children	1	2	3	4	5	Average
Expenditure per Family..... \$	98	96	93	80	79	89
Expenditure per Person..... \$	32	24	18	13	11	21
Percentage of Total Living Expenditures	7.0	6.5	6.4	5.4	5.7	6.2

### Recreation and Tenure

Home owner and tenant families spent almost identical average amounts of \$90 and \$89 respectively, although these outlays formed only 5.8 p.c. of total expenditure for families owning homes, as compared to 6.4 p.c. for tenants. Owner and tenant families with incomes of \$100-199 per person spent very similar proportions of 4.4 p.c. and 4.7 p.c. on recreation. In the group with incomes of \$600 or more per person, however, owner families spent only 5.0 p.c. as compared with the appreciably higher proportion of 8.7 p.c. for tenants.

**Table 108.—Recreation Expenditures at Progressive Income per Person Levels According to Tenure**

(1,135 British Families)

	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Average
DOLLAR AVERAGES							
Owners.....	43	63	100	99	116	117	99
Tenants.....	44	72	88	113	118	187	89
PERCENTAGES							
Owners.....	4.4	4.9	6.7	5.9	6.5	5.0	5.8
Tenants.....	4.7	5.8	6.2	7.2	6.6	8.7	6.4

### Living Expenditure Patterns in Relation to Recreation Outlay

A cross-classification of family living expenditures was made on the basis of amounts spent for recreation. Average income for families spending less than \$50 on recreation amounted to \$1,152, while for those spending \$200 or more it averaged considerably higher at \$1,812. Expenditures for the basic requirements of food, shelter, clothing, fuel and light, accounted for 74.8 p.c. of total living expenditure for families with recreation costs below \$50, and only 61.1 p.c. for those spending more than \$200. This sharp drop was offset by increasing expenditures for such items as transportation, household furnishings, and, of course, recreation. Families spending extremely large amounts for recreation, however, did so at some sacrifice in other budget groups. For example, recreation expenses between the \$150-199 and \$200+ recreation groups increased from \$169 to \$270, while transportation costs dropped from \$168 to \$109, and health maintenance from \$88 to \$66, with the majority of other groups showing lesser declines. Shelter was the only group other than recreation to record an appreciable increase between these recreation expenditure levels.

Table 109.—Principal Family Living Expenditures at Progressive Recreation Expenditure Levels

(1,135 British Families)

Recreation Expenditure Group	\$0-49	\$50-99	\$100-149	\$150-199	\$200 +	\$0-49	\$50-99	\$100-149	\$150-199	\$200 +
	DOLLAR AVERAGES					PERCENTAGES				
Food.....	399	429	451	476	472	34.9	30.8	28.2	26.6	25.7
Shelter.....	245	286	308	302	330	21.4	20.5	19.2	16.9	17.9
Fuel and light.....	92	98	107	111	110	8.0	7.0	6.7	6.2	6.0
Clothing.....	120	150	194	202	211	10.5	10.8	12.1	11.3	11.6
Household operation and furnishings.....	87	119	139	160	161	7.6	8.5	8.7	8.9	8.7
Health.....	56	66	73	88	66	4.9	4.7	4.6	4.9	3.6
Transportation.....	55	92	111	168	109	4.8	6.6	6.9	9.4	6.9
Recreation.....	30	69	117	169	270	2.6	4.9	7.3	9.5	14.7
Miscellaneous.....	61	86	100	112	110	5.3	6.2	6.3	6.3	6.0
Total.....	1,145	1,335	1,600	1,788	1,839	100.0	100.0	100.0	100.0	100.0

### Distribution of Recreation Expenditures

In order to compare the relative importance of different recreation expenditures in the wage-earner family budget, certain individual costs were grouped arbitrarily. Newspapers, magazines, and books, formed the principal items of expenditure classed as family reading material, while the amount of admissions to movies, concerts, sport events, etc., gave some idea of the family outlay for paid amusements. The third group might be classified as expenses for purposes of self amusement. Under this heading were placed costs for hobbies, musical instruments, pets, sport equipment, etc. The purchases and upkeep of radios formed a separate budget item, and a miscellaneous group accounted for cigarettes, tobacco, holiday costs, and other forms of recreation.

Annual costs of cigarettes, cigars and tobacco formed the largest single item of recreation expenditure. Outlay for tobacco averaged \$23 for all wage-earner families, and accounted for one-fourth of total recreation costs. Reading material, admissions, and self-amusement, each comprised approximately one-seventh; radio purchases and upkeep, about one-ninth; holiday costs, one-tenth; and other recreation approximately 2 p.c.

Expenditures for items within the category of self-amusements formed a slightly higher proportion of recreation costs than either reading material or spectator admissions. The average amounts per family were similar, however, with \$15 spent for hobbies, music, home entertainment, etc., \$14 for newspapers, magazines, and books, and \$13 for admissions. Expenditure for these forms of recreation showed material differences in the various cities of the Dominion. For example, Winnipeg and Halifax families spent an average of almost \$17 for reading material, while those in Quebec spent only \$9. Expenses for purposes of self-amusement were noticeably higher among families in western cities, averaging close to \$25 in Saskatoon, \$20 in Edmonton, and \$16 in Vancouver. Families in Charlottetown and Halifax averaged \$15 and \$10 respectively, while Saint John and Quebec families spent an average of approximately \$5 on this type of recreation.

Varying rates of progression were noted in different recreation expenses as the financial position of the families improved. Those with incomes of \$100-199 per person spent an average of \$9 for reading material, and close to \$6 for admissions. At the income level of \$600 or more per person, families spent practically identical amounts of \$23.4 and \$23.3 for these respective amusements. Within the same income per person limits, family outlay for self-amusement increased from \$5 to \$29, while tobacco costs advanced from an average of \$17 to \$39 per family. Holiday costs showed an extremely high



rate of progression, constituting only 2 p.c. of recreation expenses for families with incomes between \$100 to \$199 per person, and more than 16 p.c. for those with incomes upwards of \$600.

**Table 110.—Distribution of Recreation Expenditures at Progressive Income per Person Levels**

(1,135 British Families)

Income per Person	\$100- 199	\$200- 299	\$300- 399	\$400- 499	\$500- 599	\$600 +	Average
DOLLAR AVERAGES							
Reading material.....	9.0	13.1	14.8	16.1	16.0	23.4	14.4
Admissions.....	5.6	10.6	14.1	14.4	16.4	23.3	13.1
Self-amusements.....	4.7	10.4	14.9	18.1	25.7	29.1	14.7
Radio purchases and upkeep.....	5.9	8.6	15.0	13.7	12.8	9.8	11.2
Cigarettes, cigars, tobacco.....	16.6	20.1	22.5	24.5	21.5	38.8	22.5
Holiday costs (apart from transportation)	0.9	5.0	9.6	17.1	21.2	25.3	10.6
Other recreation.....	1.6	1.4	1.5	3.8	3.9	4.9	2.2
<b>Total.....</b>	<b>44.3</b>	<b>69.2</b>	<b>92.4</b>	<b>107.7</b>	<b>117.5</b>	<b>154.6</b>	<b>88.7</b>

*Reading Material.*—Newspapers constituted approximately three-fourths of the average family expenditure for reading material. Magazines accounted for less than one-fifth, and books the remainder of about 8 p.c. Variations in newspaper percentages ranged from 89 p.c. and 85 p.c. of the total cost of reading material for families of French racial origin in Montreal and Quebec to 70 p.c. for families of British origin in Halifax and Saskatoon. The average yearly expenditure for newspapers was quite similar among British families and varied within the narrow limits of \$12 per family for households in Winnipeg, Toronto and Halifax, and \$9 for those in Vancouver and Saint John. Annual newspaper costs were slightly lower among households in Quebec, and amounted to a little under \$8 per family. Approximately two-thirds of the wage-earner families reported some expense for magazines, but only 12 p.c. showed an outlay for books. The average expense of all British families for magazines amounted to \$3, and for books slightly more than \$1.

*Admissions.*—Movie entertainment proved the most popular of the various paid amusements. Almost 90 p.c. of the total expenditure for these amusements was on motion pictures, while the remainder went for plays, concerts, spectator sports, etc. More than three-fourths of the families showed some expense for adult movie entertainment, but less than one-half reported children's admissions, although all families had one or more children under 18 years of age. The proportion was materially lower among families of French origin in Montreal and Quebec, with slightly more than 50 p.c. of the households showing a cost for adult admissions and due presumably to provincial restrictions concerning attendance, only 5 p.c. of families showed movie admission for children. Expenditure among British families for this form of entertainment averaged \$8 per family for adult admissions and \$3 for those of children. French families in Quebec spent average amounts of \$2 and \$0.3 for such admissions respectively. An outlay for plays, concerts, etc., was reported by approximately one-fifth of British wage-earner families, and accounted for only 3 p.c. of the total admission expenses. Spectator sports were attended by almost one-third of the families and averaged 9 p.c. of the annual expenditure for admissions.



*Hobbies, Music, Entertaining, etc.*—A fairly wide diversity of recreational pursuits comprised the group of expenditures classed as self-amusements. More than 28 p.c. of the average family outlay for these budget items was spent on sport equipment, special clothing, etc., and children's play equipment. Eighteen p.c. went for musical instruments, music, records, etc., 13 p.c. for dues to recreation clubs or associations, 10 p.c. for cameras, films, and photo equipment, and a similar amount for the purchase and upkeep of pets. Entertaining costs, both in and out of the home, accounted for more than 9 p.c., and other amusements made up the residual amount of approximately 12 p.c. Appreciable variations were noted in the above proportions for families in different localities. For example, families of French origin in Quebec and Montreal spent 42 p.c. and 35 p.c. of their respective total outlays for self-amusement on home entertaining. Families in Saskatoon and Edmonton devoted 35 p.c. and 33 p.c. respectively to musical instruments, music, records, etc.

*Radios.*—Almost 84 p.c. of the families of British racial origin reported a radio in their homes. Among French families in Montreal and Quebec, they numbered close to 75 p.c. Less than 12 p.c. of the radios were purchased during the survey year, at an average price per set of approximately \$70. Due to the small number of families reporting purchases, the average expenditure per family for new radios amounted to only \$8, but nevertheless comprised three-fourths of the total radio expenses of all families. Cost of upkeep averaged close to \$3, and an outlay for this item, which included licenses, repairs, etc., was reported by practically all families operating a set.

Table 111.—Recreation Expenditures According to Cities and Racial Groups

	Char- lotte- town	Halifax	Saint John	Quebec	Montreal			Ottawa	Toronto	London	Winnipeg		Saska- toon	Edmon- ton	Van- couver
					French	British	Other				British	Other			
Total Families.....	54	70	78	70	141	69	48	95	129	65	184	45	122	101	168
					DOLLAR AVERAGES										
READING MATERIAL—															
Newspapers.....	9.9	11.6	8.6	7.8	11.3	10.3	9.8	10.1	11.8	10.4	11.8	9.7	11.2	11.2	9.2
Magazines.....	2.4	2.5	1.8	1.3	0.9	1.9	1.0	2.1	2.4	2.3	2.9	2.3	3.7	3.0	2.7
Books.....	0.7	2.5	0.1	0.1	0.5	1.4	0.9	1.8	0.6	1.4	1.8	0.2	1.1	0.6	0.9
TOTAL.....	13.0	16.6	10.5	9.2	12.7	13.6	11.7	14.0	14.7	14.1	16.5	12.2	16.0	14.8	12.8
ADMISSIONS—															
Movies—Adult.....	9.9	8.1	4.5	2.3	6.1	10.3	14.2	7.6	6.6	6.6	8.8	9.2	8.2	8.3	10.5
Child.....	3.3	3.0	2.9	0.3	0.3	1.0	1.2	3.1	2.7	2.0	5.3	6.0	1.8	2.3	4.1
Plays, Concerts.....	1.0	0.2	0.5	0.7	0.1	0.4	0.1	0.4	0.3	0.3	0.3	0.3	0.4	0.4	0.5
Spectator sports.....	0.8	0.7	0.7	1.8	1.0	0.7	1.5	2.2	1.1	0.5	1.2	0.9	2.7	1.7	0.8
TOTAL.....	15.0	12.0	8.6	5.1	7.5	12.4	17.0	13.3	10.7	9.4	15.6	16.4	13.1	12.7	15.9
SELF AMUSEMENTS—															
Club dues.....	0.7	2.0	1.2	0.2	0.5	1.9	0.6	1.9	1.8	1.6	2.0	1.6	3.5	2.1	1.6
Entertaining—															
(a) in home.....	0.5	0.5	0.6	2.0	2.9	1.5	0.2	0.8	1.2	1.3	0.7	0.6	1.0	0.8	1.1
(b) out of home.....	0.1	—	—	—	0.2	0.5	0.4	—	0.5	1.9	0.1	1.1	0.6	0.1	1.0
Sport equipment.....	1.0	1.3	0.9	—	0.4	3.1	0.9	3.4	1.3	1.2	1.8	1.4	3.6	3.1	1.8
Child's play equipment.....	3.5	3.6	0.4	0.6	1.3	1.4	0.7	1.9	3.3	2.5	0.8	0.8	1.9	2.4	2.3
Musical instruments.....	1.8	—	0.3	—	0.7	0.1	—	0.2	0.2	0.5	2.9	8.4	8.3	6.7	3.0
Sheet music, records, etc.....	0.3	—	0.1	0.2	0.2	0.1	—	0.2	0.6	—	0.3	—	0.4	0.1	0.2
Hobbies—															
Camera films, etc.....	1.6	1.3	0.5	0.6	0.8	0.5	0.8	2.1	1.4	0.7	1.1	0.7	2.3	1.6	1.4
Pets.....	1.1	0.4	0.8	0.9	0.3	1.0	0.2	2.1	1.9	1.4	1.2	0.4	1.7	1.3	2.0
Other amusements.....	4.0	0.9	0.4	0.3	0.9	1.1	0.6	3.2	2.0	1.3	1.2	1.4	1.4	2.2	1.7
TOTAL.....	14.6	10.0	5.2	4.8	8.2	11.2	4.4	15.8	14.2	12.4	12.1	16.4	24.7	20.4	16.1
RADIO—															
Purchase price.....	6.5	19.3	2.6	8.5	7.2	4.6	9.3	11.8	7.9	7.5	4.9	—	12.4	8.8	7.3
Upkeep.....	2.4	1.9	1.8	3.0	2.3	3.2	3.2	3.2	2.9	3.2	3.6	3.7	2.5	3.3	2.7
TOTAL.....	8.9	21.2	4.4	11.5	9.5	7.8	12.5	15.0	10.8	10.7	8.5	3.7	14.9	12.1	10.0
MISCELLANEOUS—															
Cigarettes, tobacco, etc.....	30.2	28.7	24.4	28.0	28.2	24.0	23.8	24.7	20.3	24.9	20.8	18.4	18.8	21.9	19.4
Holiday costs.....	6.6	4.9	7.2	4.7	3.8	7.4	13.2	7.6	11.3	8.2	13.6	8.2	14.2	15.9	10.8
Other recreation.....	2.6	1.0	0.9	0.1	0.8	3.4	1.1	1.5	3.9	2.8	3.5	0.1	1.6	0.9	1.6
TOTAL.....	39.4	34.6	32.5	32.8	32.8	34.8	38.1	33.8	35.5	35.9	37.9	26.7	34.6	38.7	31.8
Total Recreation Costs.....	90.9	91.4	61.2	63.4	70.7	79.8	83.7	91.9	85.9	82.5	90.6	75.4	103.3	95.7	86.6

## CHAPTER XIII

### EDUCATION AND VOCATION

The main portion of education costs is in the form of taxation utilized in the maintenance of public school systems, and this is supplemented in varying degree by family outlay directly upon children's education. That part of taxation which is allocated to education unfortunately cannot be isolated, some of it being paid out by tenants in the form of rent, and the balance in the form of direct taxes by owners, with no distinction made in most cases between educational and other uses. Direct outlay for the education of survey family children during 1937-38 amounted to only one p.c. of all living expenditures. The average expense for British families, with an average of 2.3 children, was \$14, while for French families averaging 3.2 children, an outlay of \$18 was shown. Vocation and adult education costs, comprising such expenditures as union dues, professional association fees, technical literature, etc., were reported by about one-third of survey families. The average expense per family of British and French origin amounted to \$6. Combined expenditures on education and vocation for both children and adults formed 1.4 p.c. of the total living budget for British families, and a slightly higher proportion of 1.8 p.c. for those of French origin.

City variations in the amount of child education expenditures were quite marked, with averages relatively high for British families in Western cities, and for those of French origin in Montreal and Quebec. It should be borne in mind however, that these figures represent residual costs, and are not indicative of educational expenditure generally. Per family averages for Winnipeg, Vancouver and Saskatoon amounted to \$22, \$18 and \$16 respectively. Lowest average expenses were noted in Maritime and Ontario cities, with amounts ranging from \$15 for Ottawa families to \$8 in Halifax. Outlays for adult education and vocation were highest among families of foreign origin in Montreal, and averaged \$12 per family. Corresponding figures for other cities were somewhat scattered, ranging from \$9 for families in Charlottetown and Edmonton, to \$2 for Quebec families of French origin.

Table 112.—Family Average Expenditure for Education and Vocation

City	Family Expenditure for Child Education*	Family Expenditure for Adult Education and Vocation	Expenditure per Child for Education*
	\$	\$	\$
Charlottetown.....	12.1	8.9	5
Halifax.....	8.4	3.1	4
Saint John.....	9.3	5.8	4
Quebec.....	18.9	2.2	7
Montreal—French.....	18.0	7.5	5
British.....	10.6	3.9	4
Other.....	7.9	12.0	3
Ottawa.....	14.7	6.7	6
Toronto.....	9.2	6.0	4
London.....	10.2	2.8	6
Winnipeg—British.....	21.7	6.1	10
Other.....	17.4	6.4	7
Saskatoon.....	16.3	5.4	7
Edmonton.....	12.7	8.9	6
Vancouver.....	17.6	7.5	8

\* Exclusive of taxation for educational purposes.



### Family Education Costs in Relation to Income

Families with incomes of \$100-199 per person spent an average of \$10 for education and vocation, while those in the income group of \$600+ per person spent an average of \$39. Proportions of total living expenditure devoted to education, however, were irregular and the small increases probably were influenced by declining number of children per family in the higher income brackets. The average number of children declined from 3.6 to 1.3 per family between the low and high income groups noted. Education cost differences on a per child basis were more appreciable. The expenses for children's education among families with incomes ranging between \$100 and \$199 per person amounted to only \$2 per child, while for those with incomes of \$600 or more, the average cost increased to \$21.

**Table 113.—Education Costs at Progressive Income per Person Levels**  
(1,135 British Families)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Average
Expenditure per Family for Education and Vocation..... \$	10.0	15.7	23.3	23.7	22.3	38.6	20.2
Percentage of Total Living Expenditure..	1.1	1.3	1.6	1.5	1.2	1.7	1.4
Education Outlay per Child..... \$	1.9	3.9	8.2	9.8	11.3	20.6	8.8

### Family Education Costs and Number of Children per Family

Education expenses for British wage-earner families with one child averaged \$15. This amount increased steadily to \$30 per family in the four-child family group, but dropped back to \$19 for families with five children. It should be noted, however, that average family incomes also showed a considerable drop from \$1,482 per family in the four-child group, to \$1,377 in the group with five children. Outlays for education and vocation represented 1.1 p.c. of total living expenditures among families with one child, and 2.0 p.c. for those with four children. In the five-child group this amount receded to 1.3 p.c.

**Table 114.—Education and Vocation Expenditure According to Number of Children per Family**  
(1,135 British Families)

Number of Children	1	2	3	4	5
Expenditure per Family..... \$	15	21	25	30	19
Percentage of Total Living Expenditure.....	1.1	1.4	1.7	2.0	1.3

### Principal Expenses of Family Education

#### (a) Child Education

An analysis of the principal direct costs of child education indicated that families spent as much on the home tuition of their children as they did for educational expenses at public school, high school, business college, etc. Expenditure for home education included all tuition received within the home for school subjects, music, etc., and also for dancing and similar special forms of training not always received at home. Families of British racial origin spent nearly \$6 for the formal education of their children at school, and more than \$8



for expenses of education within the home. French families in Montreal and Quebec spent corresponding amounts of \$7 and \$6, while an additional amount of \$5 per family was shown for boarding expenses.

A comparison of the distribution of education expenses according to cities is of limited significance because of the different school systems in various provinces, and resulting variations in the extent to which free text books and supplies were granted. Home education costs were of a more consistent nature, and regional differences were clearly defined. Western cities averaged \$10 per family for this type of education, while an average of \$5 was shown for families in Ottawa, Toronto, and London. Maritime cities showed a fairly wide variation in home education costs, and averaged \$12, \$8 and \$6 for Charlottetown, Halifax and Saint John families, respectively.

Two-thirds of all British families reported some outlay for child education, as did slightly more than 60 p.c. of families of French racial origin. Education costs at public school, college, etc., for tuition, fees, supplies, and other expenses were shown by about 40 p.c. of British survey families. Children boarding away from home were reported by less than one p.c. of British families and 5 p.c. of families of French origin. Approximately 37 p.c. and 25 p.c. of families in these respective race groups showed expenses for home education on tuition, music, books, dancing, etc.

**Table 115.—Distribution of Direct Costs for Child Education**

Item	1,135 British Families				211 French Families			
	Percent- age of Families Reporting	Average Cost for 1,135 Families	Cost per Child	Percent- age of Total	Percent- age of Families Reporting	Average Cost for 211 Families	Cost per Child	Percent- age of Total
<b>Away:—</b>		\$	\$			\$	\$	
Tuition, fees, books, supplies, etc.....	39.0	5.4	2.3	38.3	38.4	7.3	2.3	39.9
Board and other expenses.....	0.8	0.4	0.2	2.8	4.7	5.0	1.5	27.3
<b>Home:—</b>								
Tuition, music, books, supplies, etc.....	37.3	8.3	3.6	58.9	25.6	6.0	1.9	32.8
<b>Total.....</b>	<b>66.7</b>	<b>14.1</b>	<b>6.1</b>	<b>100.0</b>	<b>61.6</b>	<b>15.3</b>	<b>5.7</b>	<b>100.0</b>

### (b) Adult Education and Vocation

About one-third of survey families showed an expense under the heading of adult education and vocation. The average outlay of approximately \$6 for families of both British and French racial origin was comprised principally of union and professional association dues or fees. These items amounted to 87 p.c. of the above outlay, and only fractional dollar expenditures per family were observed for educational fees, technical literature, etc.

**Table 116.—Distribution of Expenditures for Adult Education and Vocation**

Item	1,135 British Families			211 French Families		
	Percent- age of Families Reporting	Average Cost for 1,135 Families	Percent- age of Total	Percent- age of Families Reporting	Average Cost for 211 Families	Percent- age of Total
		\$			\$	
Union Dues and Fees.....	27.1	5.0	82.0	26.1	4.8	84.2
Professional Association Dues or Fees..	4.5	0.3	4.9	4.7	0.4	7.0
Educational Fees and Technical Literature.....	5.6	0.7	11.5	2.8	0.5	8.8
Other.....	1.5	0.1	1.6	—	—	—
<b>Total.....</b>	<b>35.2</b>	<b>6.1</b>	<b>100.0</b>	<b>31.3</b>	<b>5.7</b>	<b>100.0</b>

## CHAPTER XIV

### COMMUNITY WELFARE, GIFTS AND CONTRIBUTIONS

Expenditures for community welfare included church donations, community chest and other charities, taxes on income and personal property, and fees to service clubs and fraternal orders. Considered along with the above were Christmas and birthday gifts, etc., as well as contributions to the support of relatives or other persons. Gifts to members of the immediate family were included under the various expenditure headings to which they belonged. These expenditures, while largely subject to family circumstances, nevertheless reflected to a notable extent differences in economic conditions among wage-earner families, and were responsive to changes in income position.

Outlays for community welfare by families of British origin averaged \$21 per family. An almost identical amount of \$20 was shown for gifts and contributions. Corresponding figures for French families amounted to \$18 spent on community welfare, and \$9 on gifts and contributions. The combined groups formed 2·9 p.c. of total budget expenses for British families, and 2·0 p.c. for those of French origin. As might be expected from the above, the majority of families spent less than \$50 a year for welfare and gifts. Two-thirds of British families reported amounts within this limit, while less than one-fourth spent between \$50 and \$99, and only 9 p.c. spent more than \$100.

Variations in city expenditures for community welfare, gifts, and contributions were quite marked. Community welfare averages were highest in Maritime cities and amounted to \$36, \$30 and \$27 in Saint John, Halifax, and Charlottetown. Winnipeg families averaged \$22 for this group of expenditures and Ottawa \$21. The remaining city averages ranged between \$20 for Vancouver families and \$10 for those of foreign racial origin in Montreal. Outlays for gifts and contributions among British families varied from \$27 for Saint John to \$16 for families in Montreal and London. French families in Quebec and Montreal averaged \$10 and \$8 respectively.

**Table 117.—City Comparisons of Family Expenditure for Community Welfare, Gifts and Contributions**

City	Community Welfare	Gifts and Contributions
	\$	\$
Charlottetown.....	26·9	16·6
Halifax.....	29·8	17·6
Saint John.....	36·2	27·1
Quebec.....	17·4	9·8
Montreal—French.....	18·1	8·4
British.....	16·9	15·9
Other.....	9·6	15·0
Ottawa.....	20·7	19·0
Toronto.....	16·7	23·2
London.....	13·2	15·6
Winnipeg—British.....	22·2	18·9
Other.....	17·7	10·8
Saskatoon.....	17·7	23·9
Edmonton.....	13·3	21·6
Vancouver.....	20·0	20·0

### Community Welfare, Gifts, and Contributions, at Progressive Income per Person Levels

Family outlay for community welfare showed a steady increase from low to high income levels, both in actual cash expenditure and in relation to the total living budget. Families with incomes of \$100-199 per person spent an average of \$10 under this heading, while those with incomes ranging above \$600 per person spent \$48. Expenditures for gifts and contributions increased more rapidly, and advanced from \$5 per family to \$47 in the same income groups. The combined outlays for welfare, gifts, etc., represented only 1.6 p.c. of all living expenditures in the \$100-199 group, but rose to 4.3 p.c. in the group with incomes of \$600+ per person. The expenses of practically all families at the former level were for amounts of less than \$50, while in the latter only one-fourth reported expenditures for welfare and gifts within this range, and nearly 40 p.c. spent amounts larger than \$100.

**Table 118.—Family Expenditure for Community Welfare, Gifts, and Contributions in Relation to Income per Person**

(1,135 British Families)

Interval	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total
PERCENTAGES							
\$ 0- 49.....	98.2	83.4	69.6	51.8	36.8	26.2	67.6
50- 99.....	1.8	15.0	23.1	35.0	48.1	34.4	23.9
100-149.....	—	1.3	5.8	8.6	9.5	24.6	5.8
150-199.....	—	0.3	0.6	3.7	2.8	4.9	1.5
200 +.....	—	—	0.9	0.9	2.8	9.9	1.2
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Expenditure per Family—							
Community Welfare.....\$	9.9	15.0	20.2	23.7	32.2	48.4	20.8
Gifts and Contributions.....\$	5.0	12.1	19.3	30.8	30.2	46.8	20.2
PERCENTAGES							
Percentage of Total Living Expenditure—							
Community Welfare.....	1.1	1.2	1.4	1.5	1.8	2.2	1.5
Gifts and Contributions.....	0.5	1.0	1.3	1.9	1.7	2.1	1.4

### Community Welfare, Gifts and Contributions in Relation to Size of Family

Expenditure for community welfare, gifts, and contributions, showed an inverse relationship to the size of wage-earner families. Those with one child spent an average of \$44 on these items, while families with five children spent \$29. Proportionate amounts of the total living budget devoted to welfare and gifts also declined as families increased in size. They fell from 3.1 p.c. in the one-child family group to 2.1 p.c. in that with five children.

**Table 119.—Expenditure for Community Welfare, Gifts, and Contributions According to Size of Family**

(1,135 British Families)

Number of Children	1	2	3	4	5
Expenditure per Family.....\$	44	46	35	38	29
Percentage of Total Living Expenditure.....	3.1	3.1	2.4	2.6	2.1



## Distribution of Expenditures for Welfare, Gifts, and Contributions

## (a) Community Welfare

The principal outlay for community welfare was in the form of church contributions. More than 60 p.c. of all welfare expenditures by British families went for this purpose, and over three-fourths of those by French families. Approximately 80 p.c. of families of British origin showed some expense for the above items, and very nearly all families of French origin. Small average amounts per family were shown for charities, taxes on income and personal property, and fees to service clubs, etc. About one-half of British survey families reported an outlay for various charities, one-fifth showed tax expenses, and not quite one-fourth, fees to clubs and fraternal orders.

CHART 16

## PRINCIPAL FAMILY EXPENDITURES ON COMMUNITY WELFARE, GIFTS, CONTRIBUTIONS, ETC; AT LOW AND HIGH INCOME PER PERSON LEVELS

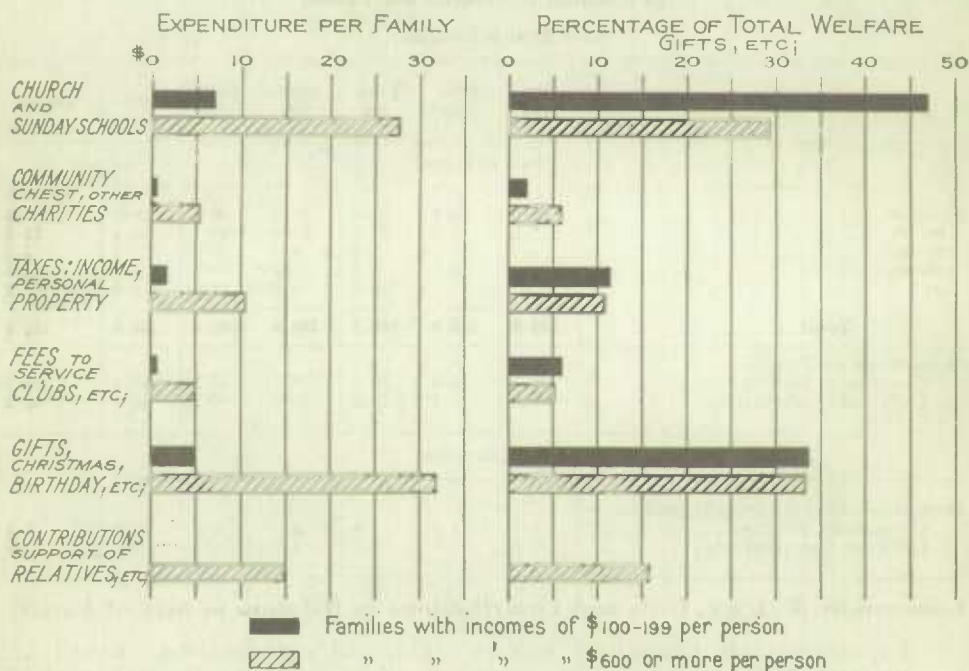


Table 120.—Principal Community Welfare Expenditures

Item	1,135 British Families			211 French Families		
	Per-centage of Families Report-ing	Average Costs for 1,135 Families	Per-centage of Total Com-munity Welfare	Per-centage of Families Report-ing	Average Costs for 211 Families	Per-centage of Total Com-munity Welfare
		\$			\$	
Church and Sunday School.....	80.6	13.1	63.0	97.6	13.8	77.6
Community Chest, Other Charities....	50.8	2.0	9.6	69.7	3.2	18.0
Taxes—Income, Personal Property.....	21.5	3.2	15.4	19.4	0.4	2.2
Fees to Service Clubs and Fraternal Orders.....	24.5	2.5	12.0	8.5	0.4	2.2
<b>Total.....</b>	<b>91.5</b>	<b>20.8</b>	<b>100.0</b>	<b>98.6</b>	<b>17.8</b>	<b>100.0</b>



**(b) Gifts and Contributions**

More than nine-tenths of British survey families reported an outlay for gifts and contributions. This proportion was considerably lower among families of French origin, and less than two-thirds showed expenses under the above heading. Christmas and birthday gifts, etc., were the principal items of expenditure, and formed over four-fifths of all gifts and contributions. Average outlay per family amounted to \$17 for British households, and \$8 for those of French origin. Contributions to the support of relatives or other persons were shown by about 10 p.c. and 5 p.c. of British and French families respectively. Average expenses per family were correspondingly small, and amounted to \$4 and \$1 for families in these racial groups.

**Table 121.—Principal Expenditures for Gifts and Contributions**

Item	1,135 British Families			211 French Families		
	Per-centage of Families Report-ing	Average Costs for 1,135 Families	Per-centage of Total	Per-centage of Families Report-ing	Average Costs for 211 Families	Per-centage of Total
		\$			\$	
Christmas, Birthday, etc.....	90.9	16.5	81.7	60.2	7.6	85.4
Contributions, Support of Relatives.....	10.6	3.5	17.3	4.7	1.2	13.5
Contributions, Support of Other Persons	2.0	0.2	1.0	0.5	0.1	1.1
<b>Total.....</b>	<b>91.7</b>	<b>20.2</b>	<b>100.0</b>	<b>62.1</b>	<b>8.9</b>	<b>100.0</b>

# PART III

## PHYSICAL ATTRIBUTES AND BACKGROUND OF THE FAMILY

### CHAPTER XV

#### NOTES ON CERTAIN FAMILY ATTRIBUTES

To provide a background for the study of the chapters following, several family attributes have been examined and relationships of significance pointed out. Income, age of the father, racial origin and geographical location may be considered in different measure as independent or controlling factors. Family size, rooms per person, tenure, and motor car ownership have been singled out among so-called controllable factors for examination in relation to the above mentioned controlling influences.

#### Number of Children per Family

The following comments should be considered in relation to the sampling restriction which excluded families without children. In 1931 these formed a larger number than any group of families with a specified number of children.

Average numbers of children per family naturally showed a definite relation to the age of the father, tending to increase until the father's age was between 45 and 54 years, and subsequently declining as mature children left the parental roof to make homes of their own. Among British families there was little discernible relation between family income and numbers of children. The largest numbers of children were found in the lowest and the highest income groups sampled, the average being 2.4 at the \$400-799 and \$2,000-2,399 income levels, and fractionally lower in the intervening range. Among French families, numbers of children increased definitely as income moved higher. When families were divided according to average income per person rather than income per family, average numbers of children per family dropped sharply in successively higher income groups of both the French and British sample. Appreciable racial differences were noted, French families averaging 3.2, foreign origin families, 2.7, and British families, 2.3 children. There were also moderate regional differences apparent within the British sample, Maritime families being larger than those in Ontario and Western Canada.

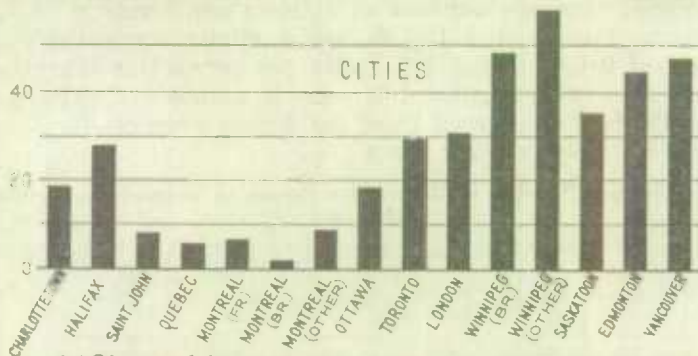
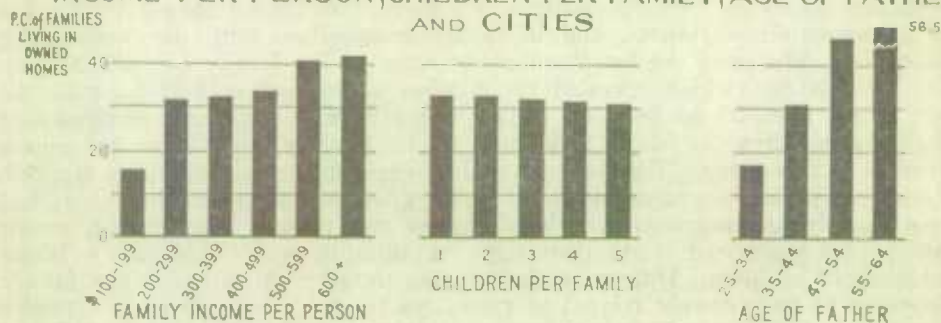
**Table 122.—Number of Children Per Family in Relation to Certain Family Attributes**

Age of Father (Years)		25-34		35-44		45-54		55-64					
British.....		1.9		2.4		2.5		2.3					
Income per Family		\$400-799		\$800-1,199		\$1,200-1,599		\$1,600-1,999		\$2,000 +		Average	
British.....		2.4		2.3		2.2		2.3		2.4		2.3	
French.....		2.1		2.8		2.9		4.4		4.9		3.2	
Other.....		—		—		—		—		—		2.7	
Income per Person		\$100-199		\$200-299		\$300-399		\$400-499		\$500-599		\$600 +	
British.....		3.6		2.8		2.1		1.6		1.4		1.3	
French.....		4.4		3.4		2.3		1.5		—		—	

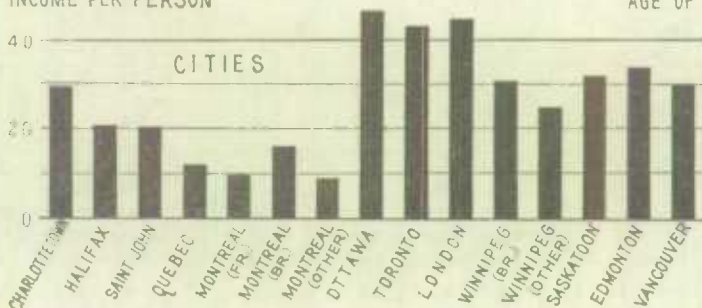
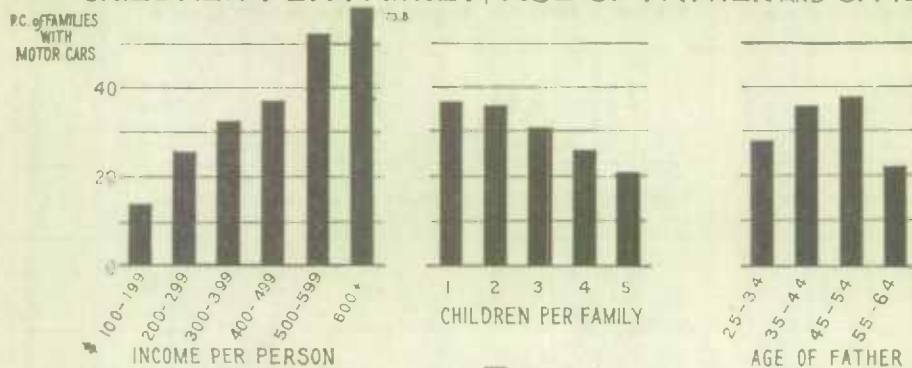
City	Charlotte-town	Halifax	Saint John	Quebec	Montreal			Ottawa	Toronto	London	Winnipeg		Saskatoon	Edmonton	Vancouver
					French	British	Other				British	Other			
	2.4	2.5	2.4	2.8	3.5	2.7	2.9	2.3	2.2	1.8	2.2	2.4	2.2	2.2	2.3

CHART 17

# HOME OWNERSHIP OF URBAN WAGE-EARNER FAMILIES ACCORDING TO INCOME PER PERSON, CHILDREN PER FAMILY, AGE OF FATHER AND CITIES



## MOTOR CAR OWNERSHIP OF URBAN WAGE-EARNER FAMILIES ACCORDING TO INCOME PER PERSON, CHILDREN PER FAMILY, AGE OF FATHER AND CITIES



Rooms per Person

The average number of rooms per person has been used frequently as a standard for measuring the adequacy of housing accommodation in general statistical analyses. This measurement showed a definite response to changes in economic circumstances, and in family composition with one noteworthy exception. This was the lengthening life span of the family as indicated by the father's age, which revealed no relation to rooms per person, until the age group from 55 to 64 years was reached. There was an accompanying decline in children per family to account for the slightly larger room per person average in this group. The response to differences in income was quite marked. Room per person averages increased steadily as family income mounted, and rose sharply at progressive levels of income per person. Conversely, rooms per person decreased quite definitely for families with successively larger numbers of children. Differences in average numbers of children per family appeared to be inversely related to variations in numbers of rooms per family for racial groups. Average numbers of children per family of 3.2, 2.7 and 2.3 for French, Foreign and British origin groups, respectively, coincided with averages of 0.9, 1.0 and 1.2 rooms per person for the same groups. There were no observable regional differences in numbers of rooms per person, although the 1931 census showed room per person averages for Prairie cities slightly lower than those in other areas.

Table 123.—Average Number of Rooms Per Person in Relation to Certain Family Attributes

Age of Father (Years)	25-34	35-44		45-54		55-64									
British.....	1.2	1.2		1.2		1.3									
Income per Family	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000 +	Average									
British.....	1.0	1.1	1.2	1.3	1.3	1.2									
French.....	0.9	0.9	0.9	0.8	0.9	0.9									
Other.....	—	—	—	—	—	1.0									
Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +									
British.....	0.9	1.0	1.2	1.4	1.5	1.6									
French.....	0.7	0.9	1.1	1.4	—	—									
Children per Family	1	2	3	4	5										
British.....	1.5	1.2	1.0	0.9	0.8	—									
French.....	1.3	1.1	1.0	0.9	0.7	—									
City	Charlotte- town	Halifax	Saint John	Quebec	Montreal			Ottawa	Toronto	London	Winnipeg		Saskatoon	Edmonton	Vancouver
					French	British	Other				British	Other			
	1.2	1.2	1.2	1.0	0.9	1.1	1.0	1.3	1.2	1.3	1.1	1.0	1.2	1.1	1.1



### Home Tenure

The strongest single influence affecting home tenure seemed to be family income, but other influences also had a direct bearing upon tenure. For example, the proportion of survey families living in owned homes increased steadily as the age of the father moved higher. However, this was paralleled by a definite relationship between father's age and income, thus leaving the relative influence of income and family life span upon tenure in doubt. British wage-earner families with annual income ranging from \$400-799 were mainly tenants, only 8.9 p.c. living in their own homes. This percentage jumped to 26.4 in the \$800-1,199 income group and then rose more gradually to 40.4, where family annual income amounted to \$2,000 or more. Numbers of children per family showed little relation to tenure and as already pointed out were not related in any marked degree to amount of family income. Racial origin appeared to exert some influence on tenure, but it was difficult to distinguish it from differences due to predominant types of dwellings. French families in Montreal and Quebec were predominantly tenants, but so also were British families in Montreal where flats outnumbered all other types of dwellings. Foreign origin families in Montreal also were mainly tenants, but in Winnipeg a high proportion of foreign origin families lived in their own homes.

Regional differences in tenure were quite marked. Proportions of owned homes were very low in Quebec as already noted, and tenancy was also characteristic of Maritime cities surveyed. The ratio of owners in Ontario cities was approximately one in four, and in western cities almost every second wage-earner family head was a home-owner. The high percentage of owners in the west apparently was related to the prevalence of smaller and less expensive single houses than are characteristic of the eastern provinces.

**Table 124—Percentages of Families Living in Owned Homes in Relation to Certain Family Attributes**

Age of Father (Years)		25-34		35-44		45-54		55-64					
British.....		16.6		31.4		46.3		56.5					
Income per Family		\$400-799		\$800-1,199		\$1,200-1,599		\$1,600-1,999		\$2,000 +		Average	
British.....		8.9		26.4		30.1		43.1		40.4		32.0	
French.....		3.7		—		8.8		11.8		10.0		6.2	
Income per Person		\$100-199		\$200-299		\$300-399		\$400-499		\$500-599		\$600 +	
British.....		15.8		31.6		32.1		33.6		41.5		42.6	
French.....		3.4		5.4		7.7		10.5		—		—	
Children per Family		1		2		3		4		5			
British.....		32.4		32.5		31.4		31.0		30.6		—	
French.....		4.3		10.5		4.1		3.2		8.5		—	

City	Charlotte- town	Halifax	Saint John	Quebec	Montreal			Ottawa	Toronto	London	Winnipeg		Saskatoon	Edmonton	Vancouver
					French	British	Other				British	Other			
	18.5	27.4	7.7	5.7	6.4	1.5	8.3	17.9	29.5	30.8	47.8	57.8	34.6	43.6	46.4

### Motor Car Ownership

As in the case of home ownership, the possession of motor cars appeared to depend primarily upon income. This relationship was particularly clear when families were grouped according to income per person. Percentages of families with motor cars mounted from 13.2 for the British group with from \$100 to \$199 income per person, to 73.8 in the \$600+ income per person group. Proportions of families with motor cars moved gradually higher as the father's age increased to the ten year interval centring around 50 years, and then dropped sharply. The parallel between home and car ownership was also broken by comparison with numbers of children per family. Proportions of car owners dropped steadily as the number of children per family increased. About 10 p.c. of French wage-earner families owned motor cars, 17 p.c. of foreign origin families, and 32 p.c. of British families. Proportions of families owning automobiles in Ontario cities approximated 45 p.c., while percentages for western cities ranged between 29 and 34. About 10 p.c. of wage-earner families in Montreal and Quebec operated motor cars. In the Maritime cities, corresponding proportions were 20.0 for Halifax, 20.5 for Saint John, and 29.6 p.c. for Charlottetown.

**Table 125—Percentage of Families Operating Motor Cars in Relation to Certain Family Attributes**

Age of Father (Years)		25-34	35-44		45-54		55-64								
British.....		27.7	35.8		37.4		21.7								
Income per Family		\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000 +	Average								
British.....		4.4	17.1	35.0	42.1	57.4	32.0								
French.....		7.4	—	11.8	23.5	15.0	10.0								
Other.....		—	—	—	—	—	17.4								
Income per Person		\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +								
British.....		13.2	25.3	32.1	36.8	51.9	73.8								
French.....		3.4	9.5	9.6	21.1	—	—								
Children per Family		1	2	3	4	5									
British.....		36.4	36.1	30.6	25.9	20.4	—								
French.....		10.9	13.2	12.2	6.5	6.4	—								
City	Charlotte- town	Halifax	Saint John	Quebec	Montreal			Ottawa	Toronto	London	Winnipeg		Saskatoon	Edmonton	Vancouver
					French	British	Other				British	Other			
	29.6	20.0	20.5	11.4	9.2	15.9	8.3	46.3	42.6	44.6	30.4	24.4	31.9	33.7	29.2

## CHAPTER XVI

### NUTRITIVE VALUES OF FAMILY FOOD PURCHASES

Although considerable differences may occur between quantities of food purchased and quantities consumed, an examination of food purchases will indicate potential nutritive values available. This chapter is concerned with certain of these values, but due to different degrees of thrift and care in the use of foods and to lack of data on individual food intake it does not give an exact indication of conditions of nutrition existing among the families providing the records. No attempt has been made to measure the vitamin content of food purchases.

In the first section considering all survey families in 12 cities as a group, calculations have been based upon 1,569 family food records for one week in October-November, 1938, 1,145 in February, 1939, and 453 in June, 1939. Only families who had contributed to the first survey were approached in the second, and likewise all third survey period families had contributed records in the first and second periods. Quantities and costs of purchases were entered each day of the week in journals printed for the purpose, after an explanation by specially instructed field agents. The analyses of nutritive values in relation to income and regions were based upon the October-November, 1938, records which provided the most reliable basis of cross-classification.

*Appraisal of the Data.*—Average purchase estimates used in this analysis cover purchases for regular home consumption for only three weekly intervals, and do not include foods bought and eaten out of the home, or gifts of food, garden produce, etc., used during the weeks in question. There was also a small residue of regular food purchases for which no nutritive values were available. Careful cost estimates of all these unmeasured items placed their value at less than 15 p.c. of average weekly food expenditure, but it is improbable that the nutritive content of this group was proportionate to cost, since it included such items as tea, coffee and soft drinks. Against the unmeasured residue of foods, waste from food purchases for regular use would form at least a partial offset. Inferences from these data are affected by the fact that they are in the form of averages for many families. This favours a balance between foods used from stocks on hand at the beginning of the week, and purchases left over at the end of the week, and hence average purchases may be expected to approximate foods used for consumption. However, satisfactory averages from a nutritional point of view for a large group of families may hide conditions of malnutrition for considerable numbers of families and individuals. Averages of this type are influenced by the purchases of families who buy more than optimum nutritive requirements.

#### Nutritive Values Available from Principal Food Groups

The principal groups comprising regular food purchases are here considered in relation to their dietetic values. Averages of purchases in all three survey periods form the basis of nutritional values calculated. In addition, the proportions of total food expenditure for various food groups are noted to indicate the relative expensiveness of each as a source of different nutritive requirements.

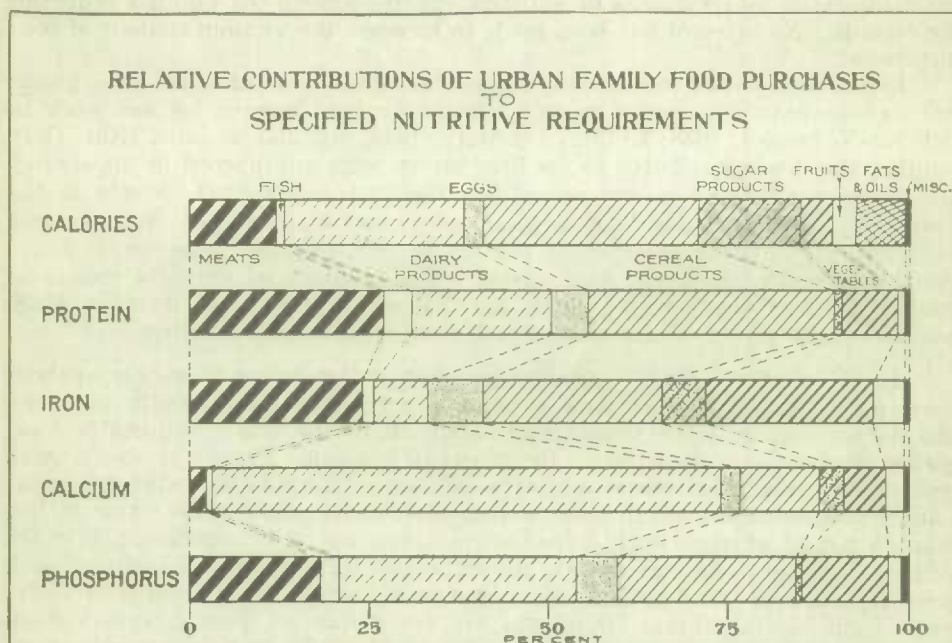
*Meats.*—Meat products accounted for about 20 p.c. of the cost of the average family's weekly food purchases. The chief nutritive elements obtained



from this source were protein, iron and phosphorus. Protein from meat products amounted to 28 p.c. of the total received from all sources, while the iron content comprised almost 25 p.c. of all iron received. Meats provided 19 p.c. of the total phosphorus in regular food purchases, 12 p.c. of the caloric content and 2 p.c. of the calcium.

*Fish.*—Purchases of fresh, dried, and canned fish formed a small proportion of family food costs, amounting to only 2 p.c. of all expenditures for regular use. Nutritive values available from this source were correspondingly low, being less than 4 p.c. of all protein, 3 p.c. of phosphorus, and less than 1 p.c. each of calories, iron and calcium.

CHART 18



*Dairy Products.*—The average weekly outlay for dairy products comprised more than one-fourth of all food purchases, the highest cost shown for any single group. Dairy products were an exceedingly rich source of calcium, supplying over 70 p.c. of the total quantity purchased. Almost nine-tenths of this amount was obtained from milk, and most of the remainder from cheese. Dairy products also contained one-third of all phosphorus, one-fourth of calories, and almost one-fifth of the protein supply. A comparatively low iron content was shown for this group, which provided only 8 p.c. of the iron in all regular food purchases.

*Eggs.*—Purchases of eggs formed 5 p.c. of family food costs. The quantities purchased by survey families provided 8 p.c. of their iron, 6 p.c. of phosphorus, and 5 p.c. of protein. They furnished only a small proportion of calories and calcium, approximately 2 p.c. of the total in each case.

*Cereal Products.*—Cereals formed one of the most inexpensive sources of nutritive requirements. This group accounted for 18 p.c. of all food expenditures, yet provided much higher proportions of nutritive constituents, with the exception of calcium. Cereal products provided the principal sources of



calories, protein, and iron. They furnished over 30 p.c. of the total caloric content of food purchases, almost 35 p.c. of all protein, and 25 p.c. of iron and phosphorus. In addition this group supplied 11 p.c. of all calcium.

*Sugar Products.*—Less than 6 p.c. of family food outlay was expended for sugar products, which contained about 14 p.c. of total calories available. More than 6 p.c. of all iron was derived from the same source, but only 3 p.c. of calcium, and less than 1 p.c. of protein and phosphorus.

*Vegetables.*—Vegetables formed 9 p.c. of the weekly cost of foods, but supplied 23 p.c. of all iron, and 12 p.c. of phosphorus. In addition this group also provided 8 p.c. of all protein, and 7 p.c. each of calcium and calories. As already noted, no attempt was made to estimate the vitamin content of vegetable purchases.

*Fruits.*—Purchases of fruits appeared expensive to wage-earner families in relation to the proportion of total food values obtained. However, fruits are an important source of vitamins, vitamin C in particular being characteristic of citrus and other fruits. This group accounted for about 8 p.c. of food costs, and provided 4 p.c. of iron, 3 p.c. of calories and calcium, 2 p.c. of phosphorus and 1 p.c. of protein.

**Table 126.—Nutritive Values Available from Weekly Purchases of Specified Food Groups**

(Expressed as Percentages of Specified Nutritive Requirements Available)

(Average of 3 Seasons—12 Cities)

Commodity Group	Percentage of Total Weekly Food Costs for Regular Use	Calories	Protein	Iron	Calcium	Phosphorus
Meats.....	20.7	12.4	27.5	24.7	2.2	18.6
Fish.....	2.1	0.8	3.5	0.9	0.4	2.5
Dairy Products.....	26.7	25.0	19.5	7.6	71.6	32.8
Eggs.....	5.3	1.7	4.9	7.7	2.5	5.6
Cereal Products.....	17.7	31.1	34.5	24.8	10.9	25.0
Sugar Products.....	5.5	13.6	0.5	6.1	3.1	0.4
Vegetables.....	8.7	7.3	8.3	23.3	6.6	12.4
Fruits.....	7.9	2.9	1.0	4.6	2.5	1.9
Fats and Oils.....	1.4	4.9	—	—	—	—
Miscellaneous*.....	4.0	0.3	0.3	0.3	0.2	0.8
<b>Total—Per cent.....</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Quantities†.....</b>	<b>—</b>	<b>2,912</b>	<b>84.5</b> gr.	<b>9.5</b> mgms.	<b>0.5</b> gr.	<b>—</b>

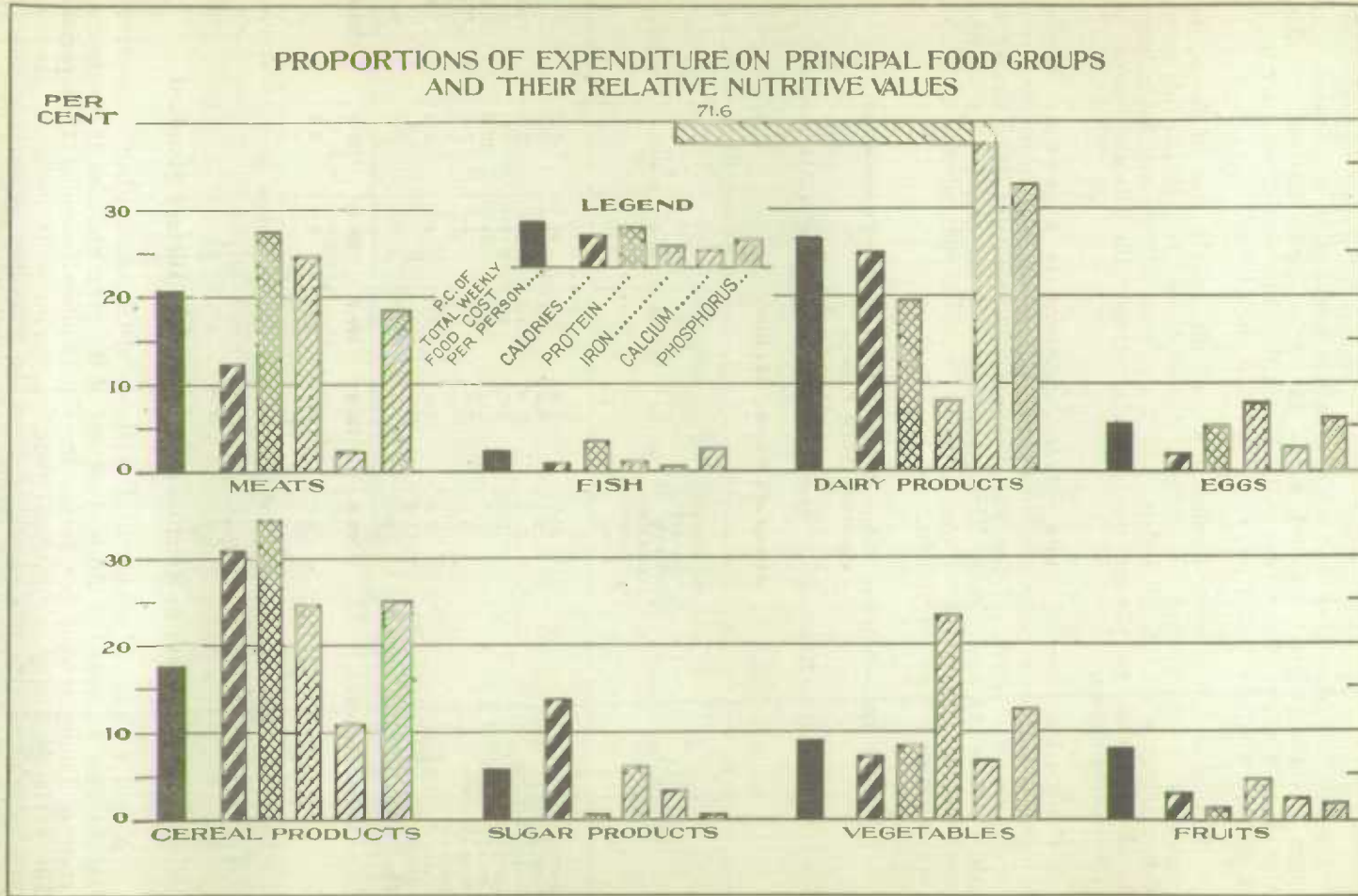
\* Includes tea, coffee, salt, pepper, and other items, most of which have no appreciable nutritive values.

† Daily average quantities available per man value.

### Food Purchases in Relation to the Canadian Dietary Standard

Nutritive values of weekly food purchases of Canadian urban wage-earner families were computed at different seasons of the year, and also at progressive levels of family income per person for the October-November 1938 period. The available supply of principal nutritive requirements including calories, protein, calcium, etc., was calculated from the quantities of foods purchased for regular use by the survey families. As noted in the introduction, food

CHART 19



consumption was affected also by foods purchased and eaten out of the home, home garden produce, gifts, etc. Nutritive values of food purchases in different seasons and at different income per person levels have been compared with the intake requirements as outlined in the Canadian Dietary Standard established by the Canadian Council on Nutrition.

*Calories.*—Food purchases of the average wage-earner family appeared to supply sufficient calories for an adequate diet. They afforded a daily average of 2,468 calories per person, regardless of age or sex distinction. By converting survey family age distributions into man value units on the basis of the Canadian Dietary Standard scale of values, it was found that food purchases provided a daily average of 2,912 calories per man value. This calculation was based on the Standard's requirement of 2,800 calories per day for an adult male employed in "light manual work". Occupations of survey family heads approached this category more closely than any other. On this basis, the caloric value of foods purchased by these families was 4 p.c. above the requirements set by the Canadian Standard. However, it should be noted that any appraisal of the type of work done by the family head is arbitrary in character, and the differences in caloric requirements for males engaged in "moderate", "hard", and "very hard" labour would lead to noticeable changes in the foregoing percentage comparison with Standard requirements.

*Protein.*—The Canadian Dietary Standard calls for 84.0 grams of protein per day for men engaged in light manual work. The protein content of foods purchased by wage-earner families allowed 84.5 grams daily per man value, indicating a sufficient available supply, if the assumption noted above concerning type of work done by male wage-earners was correct. However, as shown in a later section, protein per man value available at progressive income levels differed, and a noticeable protein deficiency was apparent in the lower income ranges, with an oversupply available at higher income levels.

Survey data indicated that of the 84.5 grams of protein per man value available daily, 38 grams or almost  $\frac{2}{3}$  of the total came from animal sources including meats, fish, dairy products and eggs. This fraction was slightly in excess of the  $\frac{1}{2}$  prescribed by the Canadian Dietary Standard.

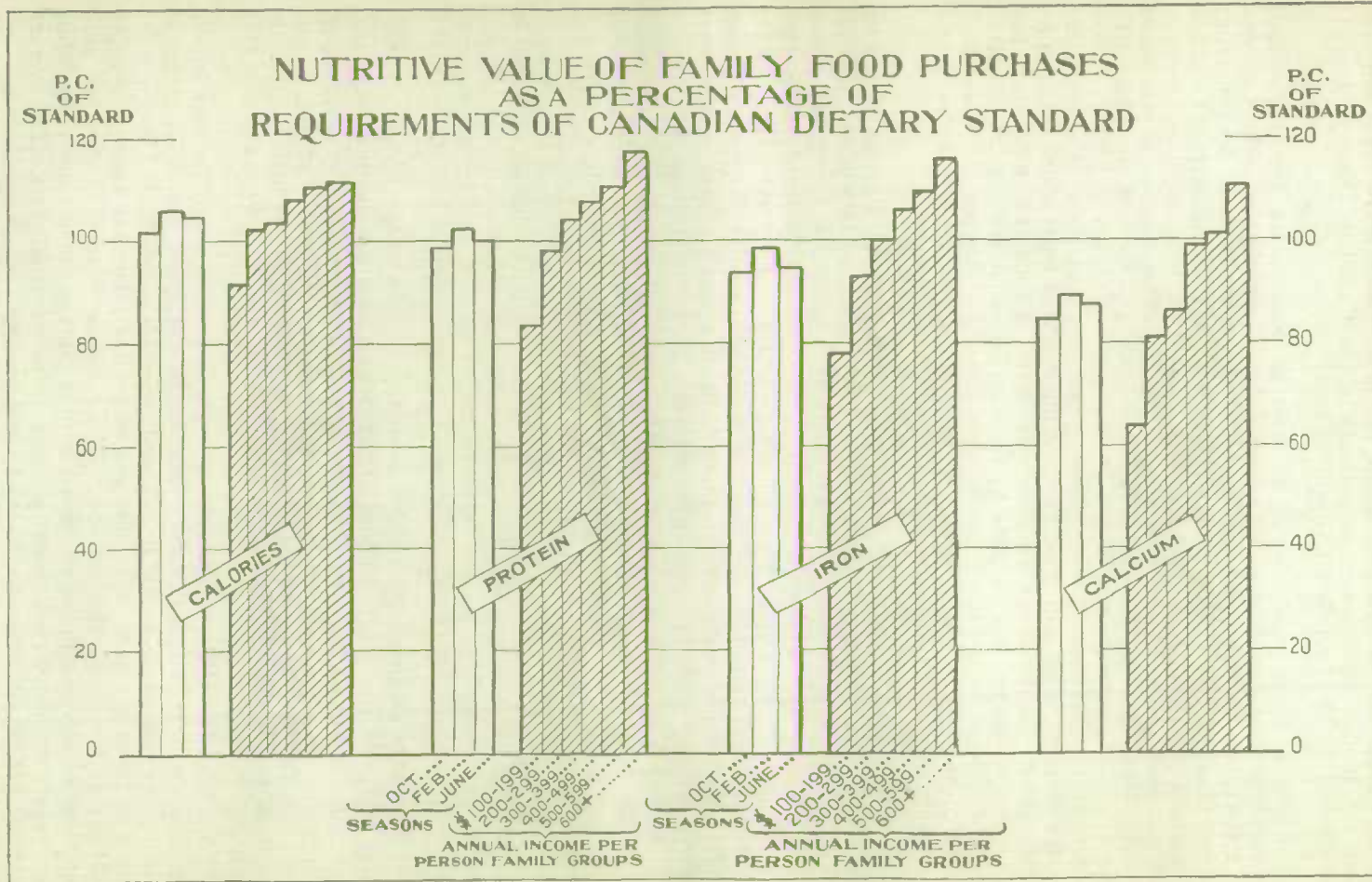
*Iron.*—The diets of survey families appeared to be slightly deficient in the amount of iron supplied from regular food purchases. For the average family, the iron content of food purchases amounted to 9.5 milligrams per man value or 95 p.c. of the requirements shown by the Canadian Dietary Standard.

*Calcium.*—The most pronounced deficiency in food values was in the calcium available to survey families. Only among families at relatively high income levels was the supply of calcium found to be adequate. For the average family, however, the calcium content of foods purchased was 87 p.c. of the Canadian Dietary Standard. It amounted to 0.52 grams per man value daily for these families as against a computed requirement of 0.60 grams per man value.

Applying the Dietary Standard of milk consumption requirements to the age and sex distribution of survey families, it was found that 0.35 grams of calcium per man value should be supplied from this source daily. The amount shown as being provided from milk purchases was somewhat lower, averaging 0.24 grams per man value, or about 70 p.c. of the Standard. Average milk purchases of survey families amounted to 0.34 pints per man value daily, while the Dietary Standard requirement per man value was 0.50 pints. The average purchase per person amounted to 0.65 pints per day.



CHART 20





### Seasonal Variation in Food Purchases related to the Canadian Dietary Standard

The nutritive value of family food purchases was greatest during the winter survey period in February, and least during that in October. However, variations were slight, and the nutritive values of family food purchases for calories, protein, iron and calcium when expressed as a percentage of Standard requirements did not vary more than 5 p.c. between the seasons considered.

In the majority of cities, expenditure per person on food was slightly higher in February than in October, and the favourable showing of the winter period may have been influenced also by a fall of approximately 3 p.c. in the level of food prices between these months. In the case of calories, at least, winter requirements would be somewhat higher than those in periods when temperatures were more moderate, but no allowance is made for this fact in the Dietary Standard.

It should be borne in mind that the value of foods used but not paid for in cash was greatest in October, and least in June\*. The October record of purchases, therefore, gave a greater understatement of available nutritive values than those for February and June.

Records were examined for evidence of bias in February and June due to interest in nutrition stimulated by the October survey which might have resulted in more intelligent purchasing in the second and third survey periods. However, the February increase in calories available was just as large as that for iron or calcium, and this would not have been the case if purchases had been affected by an effort to improve the balance between these dietetic needs. The October calorie supply was adequate in aggregate, whereas that for iron and calcium was not. Neither was there any evidence of a change in attitude towards such foods as milk and tomato juice which are frequently stressed in educational efforts.

It is doubtful if seasonal variations shown in the following table are significant. These data are published, rather, as evidence of substantial similarity in the nutritive values of food purchases from season to season.

**Table 127.—Nutritive Values of Family Food Purchases in Relation to Intake Requirements of the Canadian Dietary Standard**

Seasons	Nutritive Contents of Purchases per Man Value per Day			
	October, 1938	February, 1939	June, 1939	Average
Calories.....	2,849	2,956	2,932	2,912
Protein—gr.....	82.9	86.0	84.2	84.5
Iron—mgm.....	9.4	9.8	9.4	9.5
Calcium—gr.....	0.5	0.5	0.5	0.5
Seasons	Nutritive Contents of Purchases as a Percentage of Standard Requirements			
	October, 1938	February, 1939	June, 1939	Average
Calories.....	101.7	105.6	104.7	104.0
Protein.....	98.8	102.5	100.4	100.6
Iron.....	93.8	98.1	94.1	95.3
Calcium.....	84.7	89.3	87.8	87.2

\* See Table 43.

### Income and Food Purchases in Relation to the Dietary Standard

Families with annual incomes between \$100 and \$199 per person showed deficiencies in all nutritive requirements when compared with the Canadian Dietary Standard. These ranged from an 8 p.c. deficiency in calories, to one of 36 p.c. in calcium. As incomes moved higher, there was a consistent improvement in nutritive values obtained. Families with incomes ranging between \$200 and \$299 per person received an adequate supply of calories and were only 2 p.c. deficient in protein. However, there was still a noticeable lack of calcium, and to a lesser extent, of iron. At the \$300-399 income level, families were purchasing sufficient amounts of all nutritive requirements, with the exception of calcium which showed 14 p.c. below Standard requirements. Families from the \$400-499 income per person group upwards obtained sufficient nutritive values of all types, and at the \$600+ income level were receiving 17 p.c. over the Standard for protein, 16 p.c. above for iron, and 11 p.c. each for calcium and calories.

**Table 128.—Nutritive Values of Family Food Purchases in Relation to Requirements of the Canadian Dietary Standard at Progressive Levels of Income per Person**

(October-November, 1938)

Income per Person	Food Value Content Expressed as Percentage of Standard Requirements					
	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +
Calories.....	91.9	102.3	103.6	108.0	110.7	111.1
Protein.....	83.6	98.1	104.3	107.7	110.8	116.5
Iron.....	78.0	93.0	100.3	106.1	109.6	115.9
Calcium.....	64.0	81.0	86.3	99.1	101.3	111.0

It will be noted from this table that the greatest increase was that shown in the calcium content of wage-earner family food purchases, and the least, that in the caloric content. Increased consumption of milk by families at higher income levels explained in part this pronounced advance in calcium supply. However, in no income group did the amount of milk purchases reach the Canadian Dietary Standard. For families with incomes between \$100-199 per person, milk purchases amounted to only 49 p.c. of the Standard's requirements. Those with incomes of \$600 and upwards showed a more satisfactory supply of 93 p.c. of the Standard.

**Table 129.—Calcium Available from Milk Purchases\* at Progressive Income per Person Levels in Relation to Canadian Dietary Standard Requirements**

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +
Calcium from milk as percentage of standard requirements.....	49.3	64.6	68.3	80.6	88.6	93.1

\* This does not include condensed and powdered milk, or fresh cream.

**REGIONAL COMPARISON OF NUTRITIVE VALUES AVAILABLE FROM FAMILY FOOD PURCHASES IN OCTOBER-NOVEMBER, 1938**

This section provides an approximate basis for comparing nutritional adequacy of food purchases of urban wage-earner families in the Maritimes, Quebec, Ontario, the Prairie Provinces, and British Columbia (Vancouver). Not only total amounts available from all food purchases are of interest, but also the relative importance of various food groups in contributing to the principal nutritional needs. For example, purchases of meat products were relatively high among survey families in Quebec cities. Hence, these families showed, in most cases, a slightly higher proportion of food values from meats than did families in other regions. Purchases of fish products were heaviest in coastal areas, and their nutritive contents were available in greatest quantities in the purchases of families in the Maritime Provinces, Quebec, and British Columbia. There appeared almost a general upward trend from east to west in the relative amounts of purchases of dairy products and eggs. The reverse held for the proportions derived from most vegetables and sugar products. Purchases of fruits by Ontario families averaged slightly more than in other regions, and resulted in a higher percentage of food values received from this source. This was true also of cereal products.

In the tables following, average amounts per man value per day are shown, together with proportions supplied by principal food groups. In addition, regional averages are compared on a percentage basis with averages for the Dominion sample as a whole.

*Calories.*—Regular food purchases supplied a Dominion average of 2,849 calories per man value per day to survey families. Regional averages varied from 3,005 for families in Prairie cities to 2,806 and 2,803 for families in Vancouver and the three Maritime cities. The most pronounced regional contrasts in the proportions of calories supplied by principal food groups were noted in dairy products, cereals, sugar products, and vegetables. Dairy products were responsible for 23 p.c. of the total calories obtained by families in the Maritimes and Quebec, but accounted for nearly 27 p.c. of those available to families in Vancouver. In the Maritime cities, calories per man value per day from dairy products were 5 p.c. below the average for the Dominion, but were 4 p.c. above the Dominion average in Ontario cities, and 8 p.c. above it in the Prairie and Vancouver samples. Differences were due largely to relatively heavier purchases of milk and butter by urban families in Western centres.

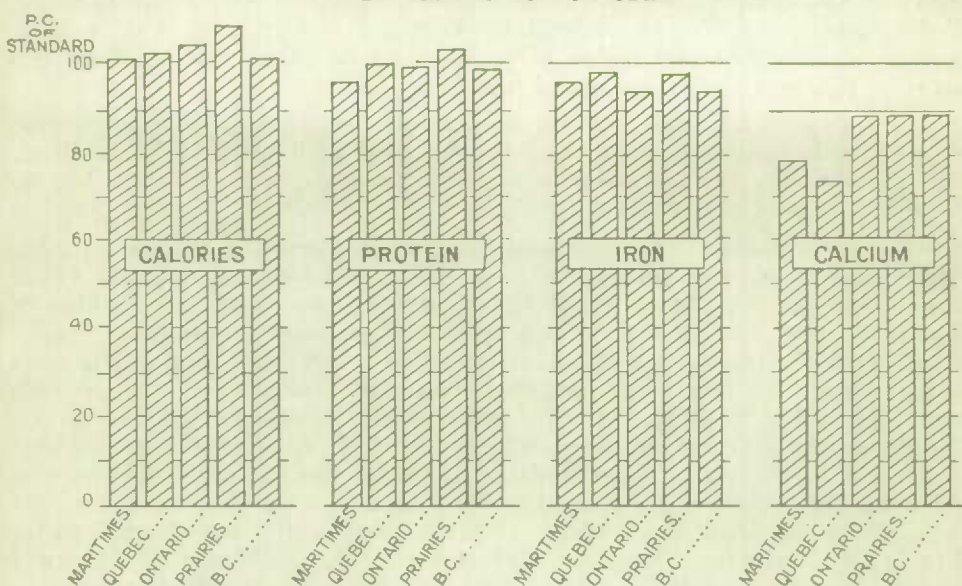
Proportions of calories available from vegetable purchases were highest in Quebec and lowest in the Prairies. Survey families in Quebec cities showed 10 p.c. of total calories derived from vegetables, which was almost 3 p.c. higher than the corresponding proportion for families in the Prairies. This resulted mainly from more substantial purchases of potatoes by Quebec survey households, since potatoes provided the principal source of calorie supply from vegetable products. Families in western cities obtained a considerable supply of potatoes from home gardens, which accounted to a notable extent for this variation in the calorie value of vegetable purchases. As already noted, Ontario survey families obtained a relatively high proportion of calories from cereal products. One-third of all calories was supplied from this source, while families in other regions ranged lower, to 29.7 p.c. for those in Maritime cities. Families in the Maritimes and the Prairies reported relatively large purchases of sugar. Calories from sugar products averaged 16 and 15 p.c. of the total for these areas, respectively, and in other regions the proportion was nearer to 13 p.c. Differences in other food groups were slight, and percentages for all regions varied by not more than 2 p.c. in any remaining group.



*Protein*—Regional differences in the amounts of protein supplied by family food purchases were somewhat similar to those noted for calories. For several food groups rich in protein, such as meats, fish, cereals, and certain dairy products, differences were appreciable. Quebec families received more than 29 p.c. of their total supply of protein from meats alone, while the lowest proportions were shown by Maritime and British Columbia families, at 26 p.c. Protein per man value available from meats by survey families in Prairie cities and in Quebec, was 5 p.c. above the average for the Dominion. That obtained by Ontario families was 5 p.c. below this mark, while amounts received by British Columbia and Maritime families were 8 p.c. and 10 p.c. below the Dominion average, respectively.

CHART 21

**NUTRITIVE VALUES OF FAMILY FOOD PURCHASES  
ASA PERCENTAGE OF CANADIAN DIETARY STANDARD  
BY REGIONS FOR OCTOBER**



Greater fish consumption by families in Maritime cities resulted in 6 p.c. of their protein supply coming from this source. Fish products provided approximately 3 p.c. of protein for families in other regions. Urban families in Western cities received comparatively large amounts from dairy products and eggs. For example, British Columbia families obtained 21 p.c. of total protein from dairy products, and 6 p.c. from eggs, while families in Quebec cities received only 17 p.c. and 4 p.c. from these two sources.

*Iron*—The iron content supplied by family food purchases in different regions of the Dominion varied within the narrow range between 9.7 milligrams per man value per day for families in Prairie cities and Quebec, and 9.3 milligrams in Ontario and British Columbia. Regional contrasts in the principal sources of iron were observed, particularly for meats, eggs, cereals, sugar products, and vegetables. Families in Prairie cities showed relatively large purchases of fresh beef and veal, both rich in iron, while survey families in Quebec reported heavier purchases of fresh pork. Almost 27 p.c. of the



**Table 130.—Contributions of Principal Food Groups to Caloric Content of Family Food Purchases**

(Based on Records in October-November, 1938, for 1,569 Families Including 7,102\* Persons)

	Percentages Obtained from Principal Food Groups						Percentage Differences between Regional Averages and Dominion Average				
	Maritimes	Quebec	Ontario	Prairies	Vancouver	Dominion	Maritimes	Quebec	Ontario	Prairies	Vancouver
Meats.....	11.5	13.4	12.4	11.8	11.1	12.6	-10	+ 6	0	- 1	-13
Fish.....	1.2	0.7	0.6	0.6	0.7	0.7	+58	+ 2	-14	-12	- 1
Dairy Products.....	23.4	23.2	24.8	25.0	26.6	24.3	- 5	- 5	+ 4	+ 8	+ 8
Eggs.....	1.3	1.3	1.4	1.5	1.9	1.4	- 9	- 9	- 3	+14	+36
Cereal Products.....	29.7	31.3	33.2	31.3	30.4	31.6	- 7	- 1	+ 7	+ 5	- 5
Sugar Products.....	15.5	12.8	12.6	14.5	13.2	13.5	+13	- 5	- 5	+14	- 3
Vegetables.....	9.1	10.2	7.5	6.7	8.1	8.1	+10	+26	- 7	-12	- 2
Fruits.....	2.8	2.5	3.4	3.2	3.2	3.0	- 9	-19	+14	+11	+ 3
Fats and Oils.....	5.2	4.3	4.0	5.1	4.5	4.5	+14	- 4	-10	+20	- 2
Miscellaneous.....	0.3	0.3	0.1	0.3	0.3	0.3	+ 1	+ 1	-49	- 3	- 3
<b>Total Calories per Man Value per day P.C. Number.....</b>	<b>100.0</b> <b>2,803</b>	<b>100.0</b> <b>2,843</b>	<b>100.0</b> <b>2,890</b>	<b>100.0</b> <b>3,005</b>	<b>100.0</b> <b>2,806</b>	<b>100.0</b> <b>2,849</b>	<b>- 2</b>	<b>0</b>	<b>+ 1</b>	<b>+ 6</b>	<b>- 1</b>

\* 1,113 persons in Maritime cities, 1,690 in Quebec, 1,499 in Ontario, 1,993 in the Prairies, and 807 in Vancouver.

**Table 131.—Contributions of Principal Food Groups to Protein Content of Family Food Purchases**

(Based on Records in October-November 1938, for 1,569 Families Including 7,102 Persons)

	Percentages Obtained from Principal Food Groups						Percentage Differences between Regional Averages and Dominion Average				
	Maritimes	Quebec	Ontario	Prairies	Vancouver	Dominion	Maritimes	Quebec	Ontario	Prairies	Vancouver
Meats.....	26.2	29.3	26.7	28.4	26.0	28.0	-10	+ 5	- 5	+ 5	- 8
Fish.....	5.5	3.2	2.7	2.7	3.3	3.2	+69	+ 4	-15	-11	+ 4
Dairy Products.....	18.4	17.0	20.5	20.3	21.0	19.2	- 7	-12	+ 6	+ 9	+ 8
Eggs.....	3.9	3.8	3.9	4.5	5.7	4.1	- 9	- 9	- 6	+15	+38
Cereal Products.....	34.4	34.7	36.5	35.2	33.8	35.2	- 5	- 2	+ 3	+ 3	- 4
Sugar Products.....	0.5	0.5	0.4	0.4	0.2	0.4	+33	+33	0	+33	-33
Vegetables.....	9.8	10.4	8.1	7.2	8.6	8.6	+11	+21	- 6	-14	0
Fruits.....	0.9	0.7	1.0	0.9	1.0	0.9	-12	-25	+13	0	0
Miscellaneous.....	0.4	0.4	0.2	0.4	0.4	0.4	0	0	-33	0	0
<b>Total Grams of Protein per Man Value per Day.....</b>	<b>100.0</b> <b>80.2</b>	<b>100.0</b> <b>83.2</b>	<b>100.0</b> <b>82.8</b>	<b>100.0</b> <b>85.9</b>	<b>100.0</b> <b>82.4</b>	<b>100.0</b> <b>82.9</b>	<b>- 3</b>	<b>0</b>	<b>0</b>	<b>+ 4</b>	<b>- 1</b>

**Table 132.—Contributions of Principal Food Groups to Iron Content of Family Food Purchases**

(Based on Records in October-November 1938 for 1,569 Families Including 7,102 Persons)

	Percentages Obtained from Principal Food Groups						Percentage Differences between Regional Averages and Dominion Average				
	Maritimes	Quebec	Ontario	Prairies	Vancouver	Dominion	Maritimes	Quebec	Ontario	Prairies	Vancouver
Meats.....	21.1	25.0	23.8	26.9	23.0	24.8	-13	+ 5	- 5	+12	- 7
Fish.....	1.2	0.7	0.6	0.7	0.8	0.8	+57	0	-14	-14	0
Dairy Products.....	6.8	6.6	8.1	8.1	8.0	7.5	- 7	- 9	+ 7	+13	+ 7
Eggs.....	5.9	5.8	6.3	7.2	9.0	6.6	-10	-10	- 5	+13	+35
Cereal Products.....	23.8	22.7	27.6	27.2	26.1	25.5	- 5	- 8	+ 8	+10	+ 3
Sugar Products.....	10.8	7.2	4.4	4.4	4.4	5.8	+87	+27	-25	-22	-27
Vegetables.....	26.0	28.2	23.7	20.3	23.8	24.1	+ 9	+21	- 3	-13	- 1
Fruits.....	4.1	3.5	5.3	4.9	4.6	4.6	- 9	-21	+14	+12	0
Miscellaneous.....	0.3	0.3	0.2	0.3	0.3	0.3	0	0	-33	0	0
<b>Total Milligrams of Iron per Man Value per Day.....</b>	<b>100.0</b> <b>9.52</b>	<b>100.0</b> <b>9.71</b>	<b>100.0</b> <b>9.30</b>	<b>100.0</b> <b>9.70</b>	<b>100.0</b> <b>9.36</b>	<b>100.0</b> <b>9.33</b>	<b>+ 1</b>	<b>+ 4</b>	<b>- 1</b>	<b>+ 3</b>	<b>- 1</b>

iron obtained from food purchases of Prairie families was supplied by meat products, while that for Quebec families was slightly lower at 25 p.c. Survey families in Maritime cities reported smaller amounts of beef and veal purchases, and as a result derived only 21 p.c. of their total iron supply from this source.

Iron from eggs and cereal products was relatively low for Quebec and Maritime families, but the balance was adjusted by higher proportionate amounts derived from sugar products and vegetables. Purchases of molasses were substantially higher in these regions, especially among Maritime survey families. Molasses is an exceedingly rich source of iron, and was mainly responsible for the high Maritime proportion of this nutritive value coming from sugar products. The relatively large amount of iron obtained by Quebec families from vegetable products was due chiefly to the heavier purchases of potatoes, a fact already noted in the section dealing with calories. In the Maritimes, the proportion derived from vegetable products was raised to relatively high levels because of heavy purchases of dried and canned beans, both abundant sources of iron.

*Calcium.*—Dairy products supplied close to three-fourths of all calcium received by survey families. Regional proportions obtained from this source varied from 69 p.c. of the total for families in Maritime and Quebec cities to 75 p.c. for families in Prairie cities, and 74 p.c. for those in Ontario and British Columbia. As in the case of iron supply, higher proportions were obtained by Quebec and Maritime families from sugar products (molasses in particular), and vegetables. However, in spite of this, the calcium supply for these families was less adequate than in other regions.

**Table 133.—Contributions of Principal Food Groups to Calcium Content of Family Food Purchases**

(Based on Records in October-November 1933 for 1,569 Families including 7,162 Persons)

	Percentages Obtained from Principal Food Groups						Percentage Differences between Regional Averages and Dominion Average				
	Maritimes	Quebec	Ontario	Prairies	Vancouver	Dominion	Maritimes	Quebec	Ontario	Prairies	Vancouver
Meats.....	1.9	2.5	1.9	2.1	1.9	2.2	0	0	0	0	0
Fish.....	1.1	0.5	0.4	0.4	0.6	0.5	+150	0	0	0	+ 50
Dairy Products.....	68.6	69.1	73.6	74.9	74.1	71.4	- 11	- 17	+ 8	+ 11	+ 8
Eggs.....	2.2	2.2	1.9	2.2	2.9	2.2	0	0	0	0	+100
Cereal Products.....	10.0	11.9	10.8	10.1	9.8	11.1	- 17	- 17	0	0	- 17
Sugar Products.....	6.7	4.0	1.7	2.1	2.1	3.2	+ 50	0	- 50	- 50	- 50
Vegetables.....	7.1	7.6	6.8	5.4	5.9	6.8	0	0	+ 33	0	0
Fruits.....	2.2	2.0	2.7	2.6	2.5	2.4	0	0	0	0	0
Miscellaneous.....	0.2	0.2	0.2	0.2	0.2	0.2	0	0	0	0	0
<b>Total...</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>- 8</b>	<b>- 14</b>	<b>+ 4</b>	<b>+ 4</b>	<b>+ 4</b>
<b>Grams of Calcium per Man Value per Day.....</b>	<b>0.47</b>	<b>0.44</b>	<b>0.53</b>	<b>0.53</b>	<b>0.53</b>	<b>0.51</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

**Regional Food Values in Relation to Economy of Purchases**

The nutritive values of urban wage-earner family food purchases were examined in relation to corresponding costs, to obtain a general idea of the relative economy of purchases in different parts of the Dominion. Nutritive values were calculated per dollar of expenditure upon all foods as recorded in October-November, 1938, and also per dollar of expenditure upon each of the principal food groups. Prairie city families purchased slightly more calories, protein, and iron, as well as calcium per dollar of food expenditure than survey families in any other area. However, differences were not large, as illustrated by the fact that the range between the highest and lowest regional returns for calcium per dollar of food cost was from 3.1 grams for families in the Prairies, to 2.6 grams for those in Quebec. Amounts of calories and iron per dollar of food purchases were relatively low for Ontario families, while Maritime survey households received the lowest amounts of protein for each dollar expended.

**Table 134.—Nutritive Values Obtained per Dollar of Food Expenditure**  
(October-November, 1938)

	Maritimes	Quebec	Ontario	Prairies	Vancouver	Dominion
Calories.....	9,600	9,800	9,350	10,600	9,850	9,940
Protein.....gr.	275	300	280	315	290	299
Iron.....mgm.	50	51	46	52	49	50
Calcium.....gr.	2.7	2.6	2.9	3.1	3.0	2.9

Some of the main differences in the foregoing table can be traced to regional variations in certain food groups. For example, nutritive values from meats and cereal products, two of the largest food groups, were relatively inexpensive to families in Prairie cities. These groups were chiefly responsible for the high average returns per dollar of total food cost shown for families in this region. Approximately 19,500 calories were obtained from cereal products by Prairie families per dollar of expenditure, as compared with the substantially lower amount of 16,200 by those in Quebec and the Maritimes. Slightly higher nutritive returns were obtained also by survey families in Prairie cities from dairy products, eggs, and vegetables. However, nutritive values per dollar of expenditure derived from sugar products were decidedly low for families in this region. Maritime families ranked highest in this respect, averaging 36,000 calories per dollar outlay on sugar products, as against only 24,000 calories for survey families in the Prairies.

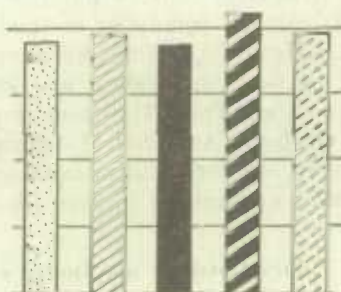
Survey families in Ontario cities showed slightly lower returns than other regions for most food groups, and in particular for vegetables, fish, dairy products, and eggs. Approximately 13,000 calories per dollar outlay were obtained by Quebec families from vegetable products, but only 9,600 calories by survey families in Ontario cities. The difference was due mainly to relatively lighter purchases of potatoes by Ontario families. This food item constituted an inexpensive source of nutritive requirements in the vegetable products group.

CHART 22

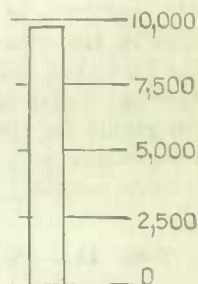
# NUTRITIVE VALUES OBTAINED PER DOLLAR OF WEEKLY FOOD EXPENDITURE

(AVERAGE AMOUNTS FROM ALL FOOD GROUPS)

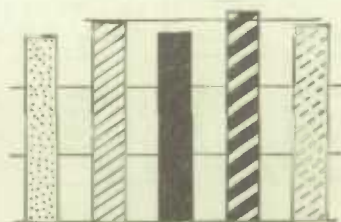
CALORIES



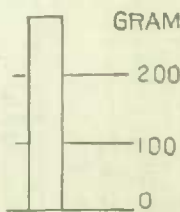
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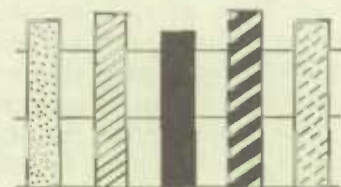
PROTEIN



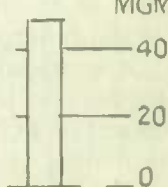
GRAMS



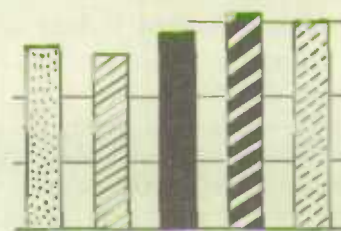
IRON



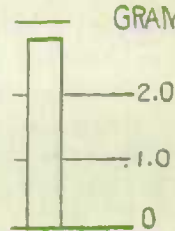
MGMS.



CALCIUM



GRAMS



MARITIMES .....  
QUEBEC .....  
ONTARIO .....  
PRAIRIES .....  
BR. COLUMBIA (VANCOUVER) .....  
DOMINION AVE.



Table 135.—Nutritive Values Obtained per Dollar of Food Expenditure for Principal Food Groups

## CALORIES

	Maritimes	Quebec	Ontario	Prairies	Vancouver	Dominion
Meats.....	5,370	5,560	5,520	6,120	5,880	5,640
Fish.....	3,800	4,080	3,460	3,670	3,500	3,740
Dairy Products.....	8,880	9,370	8,910	10,300	9,790	9,350
Eggs.....	2,380	2,380	2,060	3,060	2,540	2,390
Cereal Products.....	16,190	16,230	16,950	19,560	17,170	17,070
Sugar Products.....	36,050	26,600	30,330	23,880	31,980	28,520
Vegetables.....	10,570	13,070	9,670	13,610	10,550	11,610
Fruits.....	3,490	3,700	4,120	3,630	4,140	3,850
Fats and Oils.....	27,900	23,760	33,510	30,700	37,690	29,550

## PROTEIN (Grams)

	Maritimes	Quebec	Ontario	Prairies	Vancouver	Dominion
Meats.....	356	368	356	435	411	377
Fish.....	533	541	454	483	482	497
Dairy Products.....	204	209	223	248	231	221
Eggs.....	210	210	182	270	224	211
Cereal Products.....	529	544	562	652	572	568
Sugar Products.....	35	31	25	21	16	27
Vegetables.....	338	403	317	426	333	367
Fruits.....	30	32	38	32	37	34

## IRON (Milligrams)

	Maritimes	Quebec	Ontario	Prairies	Vancouver	Dominion
Meats.....	51	54	51	68	61	55
Fish.....	19	22	18	19	18	20
Dairy Products.....	13	14	14	16	15	14
Eggs.....	55	55	48	71	59	55
Cereal Products.....	67	61	69	83	74	69
Sugar Products.....	130	77	53	35	54	64
Vegetables.....	157	187	150	199	155	172
Fruits.....	26	27	31	27	30	29

## CALCIUM (Grams)

	Maritimes	Quebec	Ontario	Prairies	Vancouver	Dominion
Meats.....	0.3	0.3	0.3	0.3	0.3	0.3
Fish.....	1.0	0.7	0.7	0.7	0.9	0.7
Dairy Products.....	7.4	7.5	8.1	9.1	8.5	8.0
Eggs.....	1.1	1.1	0.9	1.3	1.2	1.1
Cereal Products.....	1.5	1.7	1.7	1.9	1.7	1.7
Sugar Products.....	4.4	2.3	1.3	1.0	1.6	1.9
Vegetables.....	2.4	2.6	2.7	3.2	2.4	2.7
Fruits.....	0.8	0.8	1.0	0.9	1.0	0.9

## CHAPTER XVII

### THE HOUSING OF WAGE-EARNER FAMILIES

This chapter is concerned for the most part with the qualitative aspects of urban housing. The nature and extent of household facilities and conveniences, adequacy and quality of accommodation, types of dwelling, heating, etc., are described in some detail. Differences related to tenure afford a valuable commentary on the relative housing standards of owner and tenant wage-earner families.

#### Types of Dwellings

Household facilities and equipment appeared to be related in varying degree to types of dwellings and tenure. Types of dwellings in turn showed differences related to location. For example, the majority of residential dwellings in Montreal were flats with outside stairs connecting each flat with the street. In other cities, notably Saskatoon, Edmonton, and Vancouver, single houses predominated. Thus, in addition to the 94 p.c. of home-owner families of British origin living in single houses, 52 p.c. of the tenants also lived in this type of dwelling. Conversely, almost 65 p.c. of French tenants in the survey sample lived in flats, and less than 2 p.c. in single houses.

**Table 136.—Distribution of Wage-Earner Families According to Types of Dwellings**

—	Single	Duplex	Flat	Apartment	Row	Total
NUMERICAL DISTRIBUTION						
British Owners.....	342	15	2	4	1	364
British Tenants.....	402	137	124	94	14	771
French Tenants.....	3	41	128	3	23	198
PERCENTAGE DISTRIBUTION						
British Owners.....	94.0	4.1	0.5	1.1	0.3	100.0
British Tenants.....	52.1	17.8	16.1	12.2	1.8	100.0
French Tenants.....	1.5	20.7	64.7	1.5	11.6	100.0

#### Housing Facilities and Conveniences

The limited size of the survey sample made it possible to consider only British owner and tenant, and French tenant families under this heading. Certain facilities were characteristic of all race and tenure groups within the sample, while the prevalence of others appeared closely associated with tenure, and types of dwellings. Duplexes, flats, and apartments, which were occupied principally by tenant families, contained a more complete installation of plumbing fixtures, refrigerators, and inside running water supply than single houses. The single houses of tenants were also more completely equipped with these facilities than those of home-owners. French tenant households, in particular, were well equipped with these items, which, as has been noted, were characteristic of flats and apartments.

The number of radios, telephones, motor cars, and garages appeared more closely related to the income position of families than to types of dwellings. These items were more numerous among owner families, almost all of whom lived in single dwellings. The number of families able to provide either inside or outside play space for their children was greater among home-owners,

although this was related also to the type of dwelling occupied. More than 87 p.c. of British owner families, and 84 p.c. of tenants living in single houses, provided play space for their children. The corresponding percentages for tenants living in duplex houses dropped to 63.5, and still lower to 51.6 and 37.2 for tenant families residing in flats and apartments respectively. More than 86 p.c. of the British owner families and 82 p.c. of tenant families possessed radios. The proportion of French tenant families with radios averaged slightly lower at 75 p.c. Telephones were present in a minority of cases, and were lacking to a greater extent among tenant than owner families. Forty-nine per cent of British families in owner-occupied dwellings and 36 p.c. in rented dwellings were equipped with telephones. Among French tenant families, telephones were in only 24 p.c. of the homes. Very few families employed domestic help. Hot air furnaces heated the majority of homes in the British sample. Over 70 p.c. of owner-occupied dwellings were served by this system of heating, and 50 p.c. of those rented by tenants. Stoves were the principal source of heating in the majority of dwellings of French tenant families, and only 26 p.c. were equipped with hot air furnaces.

From these data, it appeared that Canadian urban wage-earner households generally possessed the following items of housing facilities and equipment: kitchen sink, inside flush toilet, inside running water, bathtub, electric lights, radio and a furnace or heating stove. As noted earlier, ownership of motor cars, telephones and refrigerators depended to a large extent upon family finances. This relationship is discussed in the next section.

**Table 137.—Distribution of Urban Wage-Earner Homes according to Heating Systems**

	Stove	Hot Air	Hot Water	Steam	Total
NUMERICAL DISTRIBUTION					
British Owners.....	78	257	29	0	364
British Tenants.....	281	391	67	32	771
French Tenants.....	139	52	6	1	198
PERCENTAGE DISTRIBUTION					
British Owners.....	21.4	70.6	8.0	0.0	100.0
British Tenants.....	36.4	50.7	8.7	4.2	100.0
French Tenants.....	70.2	26.3	3.0	0.5	100.0

**Table 138.—Housing Facilities and Equipment**  
(Families Reporting as Percentages of Total Families)

	364 British Owners	771 British Tenants	198 French Tenants
Kitchen Sink.....	93.7	96.9	100.0
Inside Flush Toilet.....	89.6	95.3	100.0
Inside Running Water.....	92.3	97.0	100.0
Bathtub.....	84.8	85.0	77.8
Refrigerator.....	52.2	55.9	80.8
Electric Lighting.....	99.5	99.2	100.0
Garage.....	52.3	37.5	8.6
Children's Play Space.....	87.1	69.0	22.7
Telephone.....	48.9	35.8	24.2
Domestic Help—Regular.....	2.5	2.6	2.0
Radio.....	86.3	82.2	75.3
Motor Car.....	42.3	29.1	9.1

Table 139.—Housing Facilities and Equipment according to Types of Dwelling

## 771 British Tenant Families\*

(Families Reporting as Percentages of Total Families)

Type of Dwelling	Single	Duplex	Flat	Apartment
Number of Families.....	402	137	124	94
Kitchen Sink.....	95.5	99.3	99.2	95.7
Inside Flush Toilet.....	95.5	98.5	100.0	96.8
Inside Running Water.....	92.5	97.8	100.0	96.8
Bath-tub.....	84.8	84.7	84.7	86.2
Refrigerator.....	47.8	67.2	64.5	61.7
Electric Lighting.....	99.3	98.5	100.0	98.9
Garage.....	48.5	38.0	16.9	20.2
Children's Play Space.....	84.8	63.5	51.6	37.2
Telephone.....	38.1	40.1	32.3	28.7
Domestic Help—Regular.....	3.2	3.6	0.0	2.1
Radio.....	82.6	89.1	75.8	79.8
Motor Car.....	31.1	35.8	19.4	23.4

## 198 French Tenant Families\*

Type of Dwelling	Duplex	Flats	Rows or Terraces
Number of Families.....	41	128	23
Kitchen Sink.....	100.0	100.0	100.0
Inside Flush Toilet.....	100.0	100.0	100.0
Inside Running Water.....	100.0	100.0	100.0
Bath-tub.....	51.2	92.2	47.8
Refrigerator.....	61.0	89.8	65.2
Electric Lighting.....	100.0	100.0	100.0
Garage.....	14.6	7.0	4.3
Children's Play Space.....	24.4	17.2	47.8
Telephone.....	17.1	28.9	17.4
Domestic Help—Regular.....	2.4	1.6	4.3
Radio.....	56.1	80.5	78.3
Motor Car.....	12.2	8.6	0.0

\* Almost all British owner families resided in single houses; consequently, Table 139 covers tenant families only. A total of 14 British tenant families lived in rows or terraces, a type of dwelling containing three or more homes separated by partition walls from cellar to attic. Due to the small number of these families, a record of their housing facilities is not included in the table. For the same reason 3 French tenant families living in single houses and an equal number residing in apartments, also have been omitted from the table.

## Housing Facilities and Equipment in Relation to Family Earnings †

Appreciable qualitative differences in housing were found at progressive earnings levels of urban wage-earner families. Household facilities of all types were more complete among families at high income levels. Proportions of homes with the most common household equipment, such as kitchen sinks, bath-tubs, etc., showed a definite rise as earnings increased, but were in more general use at all income levels than such items as motor cars, refrigerators, and telephones. Proportions of homes with these latter items rapidly increased as family earnings moved higher. Radios were common, with a high percentage of families in all earnings groups having one in their possession.

† In order that this material might be compared directly with certain census data, family earnings were used as the basis of classification rather than total family income.



An exception to the general increase in household facilities with rising earnings was noted in the case of children's play space. There appeared no tendency for play space to be more common at high income levels than at low income levels.

CHART 23

### PERCENTAGE OF FAMILIES REPORTING HOUSING FACILITIES AND EQUIPMENT AT PROGRESSIVE FAMILY EARNINGS LEVELS

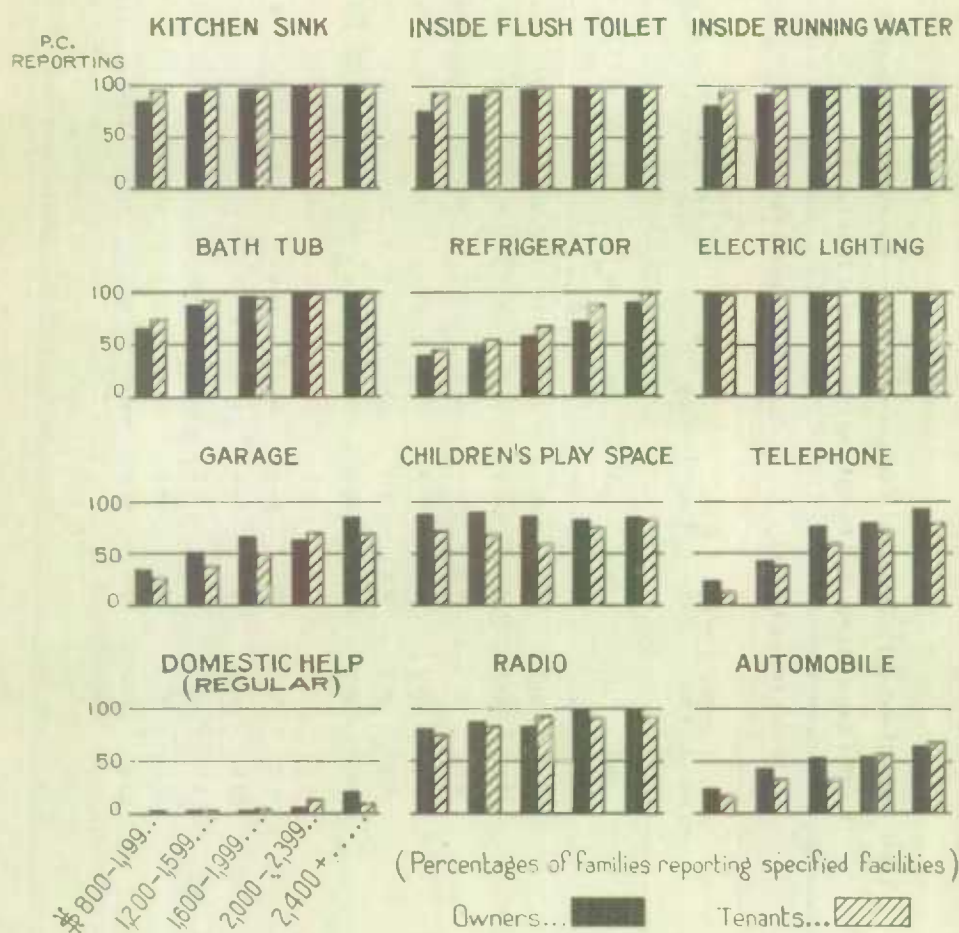


Table 140 shows proportions of owner and tenant homes with various facilities and equipment at progressive earnings levels. Earnings for British families in the sample ranged generally from \$800 to \$2,400 per annum, with the small number of cases above and below these limits insufficient to make significant percentages. Percentages for French tenant families include a group with earnings from \$400 to \$799, while the number of families earning above \$2,000 per annum was not sufficient to establish significant group percentages for that income level.

Table 140.—Housing Facilities and Equipment at Progressive Family Earnings Levels

(Families Reporting Specified Facilities as Percentages of Total Families)

—  Family Earnings:	British Owner Families				British Tenant Families				French Tenant Families			
	\$800- 1,199	\$1,200- 1,599	\$1,600- 1,999	\$2,000- 2,399	\$800- 1,199	\$1,200- 1,599	\$1,600- 1,999	\$2,000- 2,399	\$400- 799	\$800- 1,199	\$1,200- 1,599	\$1,600- 1,999
Number of Families.....	89	151	74	31	234	299	112	60	27	68	58	32
Kitchen Sink.....	85·4	94·7	98·6	100·0	95·7	97·7	98·2	100·0	100·0	100·0	100·0	100·0
Inside Flush Toilet.....	75·3	92·7	97·3	100·0	92·3	96·7	98·2	100·0	100·0	100·0	100·0	100·0
Inside Running Water.....	82·0	93·4	98·6	100·0	95·3	97·7	98·2	100·0	100·0	100·0	100·0	100·0
Bathtub.....	65·2	88·7	95·9	100·0	74·8	91·0	95·5	100·0	40·7	73·5	82·8	100·0
Refrigerator.....	40·4	49·7	58·1	74·2	45·7	55·9	67·0	88·3	48·1	80·9	86·2	96·9
Electric Lighting.....	100·0	99·3	100·0	100·0	98·7	100·0	99·1	100·0	100·0	100·0	100·0	100·0
Garage.....	34·8	51·0	67·6	64·3	26·1	37·5	50·0	70·0	0·0	2·9	10·3	21·9
Children's Play Space.....	87·6	89·4	85·1	80·6	72·6	66·9	59·8	75·0	18·5	16·2	25·8	31·2
Telephone.....	23·6	41·7	75·7	80·6	14·1	37·8	59·8	71·7	3·7	10·3	24·1	56·2
Domestic Help—Regular.....	0·0	1·3	2·7	6·5	·4	1·3	5·4	13·3	0·0	0·0	1·7	6·3
Radio.....	82·0	87·4	83·8	100·0	75·2	83·9	93·7	91·7	55·6	75·0	79·3	87·5
Motor Car.....	23·6	43·0	54·0	54·8	17·5	33·4	33·9	56·7	7·4	1·5	8·6	2·8

## Rooms Per Person

The average number of rooms in British wage-earner family dwellings amounted to 1.2 per person. Tenure differences were slight, with the number of rooms averaging 1.2 per person for owner-occupied dwellings, and 1.1 per person for those of tenants. This does not imply that all wage-earner families occupied homes sufficient to provide one room per person. Nevertheless, there was little more evidence of crowding among normally constituted families with incomes from \$800 to \$1,199, than for those whose incomes were twice as large. British wage-earner families at the above income level averaged 1.1 rooms per person, as compared with 1.3 rooms per person for families with incomes between \$2,000 and \$2,399.

There was a corresponding degree of stability at different earnings levels in the average number of rooms per person used for sleeping accommodation. For British owner families with earnings from \$400 to \$799 per annum, the average number of rooms for sleeping amounted to .56 per person. The corresponding number for British tenant families averaged only .45 per person. However, for families whose earnings ranged from \$2,400 upwards, tenant families averaged .69 sleeping rooms per person, and owner families somewhat lower at .60 rooms per person. Room per person averages for French tenant families were slightly lower than for British tenants and showed less response to changing income levels.

Table 141.—Rooms per Person Used for Sleeping at Progressive Family Earnings Levels

Family Earnings	\$400- 799	\$800- 1,199	\$1,200- 1,599	\$1,600- 1,999	\$2,000- 2,399	\$2,400 +	All Families
British Owners.....	0.56	0.55	0.57	0.60	0.60	0.60	0.59
British Tenants.....	0.45	0.50	0.56	0.60	0.66	0.69	0.56
French Tenants.....	0.45	0.40	0.46	0.45	0.44	—	0.45

## Accommodation in Relation to Size of Family

It is easy to demonstrate that the number of rooms per person tends to be inversely proportional to the number of children per family. However, this is related to the fact that numbers of children and the amount of family income do not increase together. Among survey records, it was found that average income for British families with five children was actually less than the corresponding average for families with one child. There was no significant difference between income averages for families with two, three, and four children. In the sample of French families, income and numbers of children moved upward together, but at very different rates, income showing a less than proportionate increase to number of children.

In the British sample, one-child families averaged 1.5 rooms per person and a negligible proportion had less than 1 room per person (5 out of 343). Room-per-person averages declined steadily to 0.8 for five-children families, of which 38 out of 49 occupied less than one room per person. A comparable tendency was shown by records in the French sample, as may be observed from Table 142.



Table 142.—Families with Specified Numbers of Children and Rooms per Dwelling

Rooms per Dwelling	British Families						French Families					
	Number of Children						Number of Children					
	1	2	3	4	5	All Families	1	2	3	4	5 +	All Families
1.....	—	—	—	—	—	—	—	—	—	—	—	—
2.....	5	1	1	—	—	7	—	—	—	—	—	—
3.....	24	17	8	2	2	53	12	5	2	—	1	20
4.....	114	92	48	12	4	270	22	15	20	9	9	75
5.....	114	122	80	32	14	362	5	12	12	7	9	45
6.....	66	127	76	39	18	326	6	5	12	11	18	52
7.....	16	15	23	22	8	84	1	—	3	4	9	17
8.....	4	8	6	7	3	28	—	1	—	—	1	2
9.....	—	—	2	2	—	4	—	—	—	—	—	—
10.....	—	—	1	—	—	1	—	—	—	—	—	—
11.....	—	—	—	—	—	—	—	—	—	—	—	—
Total.....	343	352	245	116	49	1,135	46	38	49	31	47	211
Average Number of Rooms per Person.....	1.5	1.2	1.0	0.9	0.8	1.2	1.3	1.1	1.0	0.9	0.7	0.9

Notes on Family Preference

Comparative stability in numbers of rooms per person at widely different earnings levels suggested a second factor affecting the quality of housing accommodation which will be referred to hereafter as "family preference." Evidence of wide differences in this preference could be observed from several groups of survey data. From Table 140, it is apparent that some families combine the desire for their own homes with ownership of automobiles and radios, presumably willing to sacrifice other conveniences such as refrigerators, and to be satisfied with incomplete plumbing equipment. The clearest evidence of preference, however, is that provided by a cross-classification of tenant family rents and earnings. Within a rental range of \$50 per annum, differences in family earnings of \$1,000 were quite common. Of course, the question of preference is many-sided and the selection of a home may be governed by other stronger considerations, such as place of occupation, or the varying desire for central or suburban living conditions. Within a given area the choice of homes is often narrow, and differences in housing preference undoubtedly would be less if the housing supply was more elastic.

A cross-section of expenditures is presented in Table 155, Chapter XIX, showing percentages of total family expenditure upon the principal budget groups for two sets of families, one with income per person ranging from \$100 to \$199 per annum and the other with income per person between \$500 and \$599. It may be observed that the percentage for housing increased slightly faster than the average of all expenditures between these two income levels.

Table 143.—771 British Tenant Families Cross-Classified According to Income and Rentals

Family Income Range	Annual Rentals									
	\$149	\$150-199	\$200-249	\$250-299	\$300-349	\$350-399	\$400-449	\$450-499	\$500-549	\$550+
\$ 400- 599.....	2	4	—	—	—	—	—	—	—	—
600- 799.....	10	13	9	1	1	1	—	—	—	—
800- 999.....	14	35	22	4	7	—	1	—	—	—
1,000-1,199.....	8	26	55	22	11	7	—	2	—	—
1,200-1,399.....	5	22	47	41	41	14	4	1	—	—
1,400-1,599.....	5	10	19	28	33	26	12	3	1	1
1,600-1,799.....	1	1	6	11	24	13	9	3	1	—
1,800-1,999.....	—	1	5	8	23	5	5	1	2	—
2,000-2,199.....	—	1	2	4	7	9	14	3	1	1
2,200-2,399.....	—	—	—	—	2	4	3	4	4	3
2,400 +.....	—	—	—	2	5	5	7	—	1	2
Total.....	45	113	165	121	154	84	55	17	19	7
Average Rent as a Percentage of Income.....	12.8	16.4	18.5	19.2	20.7	22.4	23.3	26.4	26.3	26.4



**Factors Influencing Tenure**

From survey data it has been possible to examine the tenure status of wage-earner families in relation to the age of the family head, income, and also the size of the family. Age and income are themselves closely related so that it is difficult to appraise their comparative influence upon tenure. However, by examining each of these factors in turn some idea of their relative effects upon owner and tenant relationships can be obtained.

**(a) Age of the Father**

When wage-earner family records were grouped according to the age of the father, it was found that the proportion of home-owners mounted quite rapidly as the father's age increased. From 16.6 p.c. for the ten-year group in which fathers' ages centred around 30 years, the proportion of home-owners mounted steadily to 56.5 p.c. for the group in which fathers' ages centred around 60 years. Home ownership was more closely related to age than automobile ownership. The proportion of families owning cars at the lower age level was 27.7 p.c. It rose to 35.8 p.c. and 37.4 p.c. respectively in the 40- and 50-year age groups but dropped back to 21.7 p.c. for the group in which father's age centred around 60 years.

**Table 144.—Proportion of Families Owning Homes and Motor Cars in Relation to Age of Family Head and Income**  
(1,135 British Families)

Age of Family Head	25-34	35-44	45-54	55-64
Number of Families.....	307	472	294	46
Income per Family..... \$	1,319	1,471	1,541	1,451
Percentage of Families Owning Homes.....	16.6	31.4	46.3	56.5
Percentage of Families Owning Motor Cars.....	27.7	35.8	37.4	21.7

**(b) Family Income**

From the preceding table it may be observed that family income increased along with proportions of owner-occupied homes and age of the father in the first three age groups. In the fourth and highest, however, proportions of owned homes increased while average family income declined. This indicates that age may have an influence upon tenure which is partially independent of income. It should be noted, however, that a decline in income within this age range may not result in any reduction of amounts available for shelter. There were fewer children living at home as dependents and homes did not require as much maintenance expenditure as when the family was passing through earlier stages of development. In the following table, the same records may be examined in relation to income per family. The tendency for proportions of owners to increase at higher income groups is clearly observable.

**Table 145.—Percentage of Families Living in Owned Homes at Progressive Income per Family Levels**

(1,135 British Families)

Income per Family	\$400-799	\$800-1,199	\$1,200-1,599	\$1,600-1,999	\$2,000+
Number of Families.....	45	292	448	209	141
Percentage of Families Owning Homes.....	8.9	26.4	30.1	43.1	40.4

**(c) Number of Children per Family**

The number of children in the family bore very little relationship to the proportion of owner-occupied homes. In the British sample of 1,135 families, the proportion living in owned homes declined very slightly from 32.4 p.c. of one-child families to 30.6 p.c. of five-child families. Proportions of French-owner families were small, never exceeding 10.5 p.c. in any of the family groups with from one to five children, and showing no trend relationship to number of children.

**Table 146.—Percentage of Families Owning Homes According to Number of Children per Family**

(1,135 British Families)

Number of Children	1	2	3	4	5
Number of Families.....	343	382	245	116	49
Percentage of Families Owning Homes.....	32.4	32.5	31.4	31.0	30.6

## CHAPTER XVIII

### MOTOR CAR OWNERSHIP

The purchase and maintenance costs of motor cars constituted by far the greatest proportion of wage-earner family transportation expenses. Among families of British racial origin, almost one out of every three operated a motor car. In Montreal and Quebec, this proportion was materially lower, averaging less than one car for every ten families of French racial origin. Wage-earner families in Ontario cities showed almost identical averages, with 46 p.c. of the survey families in Ottawa owning a motor car, 45 p.c. in London, and 43 p.c. in Toronto. Cities in Western Canada were also close to a common level in this respect, with the following proportions of families operating their own cars: 34 p.c. in Edmonton, 32 p.c. in Saskatoon, 30 p.c. in Winnipeg, and 29 p.c. in Vancouver. Car ownership in Maritime cities averaged slightly lower, including 20 p.c. of the families in Saint John and Halifax, but rising to almost 30 p.c. in Charlottetown.

The proportion of survey families with motor cars was related to certain factors such as the amount of family income and the size of family. At rising income levels, a substantial increase was noted in the extent of car ownership. Among families with annual incomes from \$100 to \$199 per person, only 13·2 p.c. operated motor cars, while in the income range from \$600 per person upward the proportion rose to nearly 74 p.c.

**Table 147.—Car Ownership at Progressive Annual Income per Person Levels**  
(1,135 British Families)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +
Percentage of Families Owning Motor Cars.....	13·2	25·3	32·1	36·8	51·9	73·8

The number of motor cars was relatively greater among small families, although differences apparently were not related to this factor as much as to financial position. More than 36 p.c. of the British families with one child possessed a car, while only 20 p.c. of those with five children were car owners. It was noted also that motor cars were more numerous among families owning homes. Almost 45 p.c. of home-owner families operated motor cars, and only 29 p.c. of tenants.

**Table 148.—Car Ownership According to Size of Family**  
(1,135 British Families)

Number of Children per Family	1	2	3	4	5
Percentage of Families with Motor Cars.....	36·4	36·1	30·6	25·9	20·4

### Motor Car Purchases

Motor cars owned by the survey families were purchased on an average of slightly more than four years after manufacture, at a cost of approximately \$475. The actual age of the car at the time of the survey was a little more than seven years, so that the average car-owner family had been in possession of its motor car for about three years.

An unusual relationship was observed between the average age of motor cars owned by survey families in different geographical areas of the Dominion. Families in Charlottetown and Halifax operated cars that averaged five years of age, while those owned by Saint John and Montreal families were close to six years. The motor cars of families in Ottawa, Toronto, and London, averaged about seven years, while those in each of the Western cities surveyed were found to be even older, averaging more than eight years since the date of their manufacture.

The purchase price of wage-earner family motor cars was related quite closely to the age of the car at the time of purchase. Car owners among survey families in Charlottetown bought vehicles averaging two years of age at the time of the sale, and paid an average price of \$640. On the other hand, families in Toronto bought cars averaging 5 years when purchased, and paid an average sum of \$380. The ten motor cars owned by British survey families in the Montreal sample averaged less than five years at the time of sale, but the price paid by these families amounted to only \$300. In each of the latter cities there is an extensive used-car market, and they are both comparatively close to automobile manufacturing centres.

Very few French survey families in Montreal and Quebec purchased cars, but the several noted were fairly new. They were bought when slightly more than two years of age, and averaged only five years at the time of the survey. The average purchase price for these cars amounted to \$544.

The mileage driven during 1938 was relatively uniform for families in different cities, and averaged approximately 4,300 miles for all families of British origin.

Although the average car age was about seven years, there were more cars of the 1929 model among survey families than of any other year. Less than 2 p.c. of the cars were manufactured before 1926, while 19.3 p.c. were made in 1929. This latter proportion dropped gradually to 2.8 p.c. of car-owner families with 1933 models. A slight advance probably related to the general improvement in business conditions carried the percentage of cars made in 1936, to 6.2. However, in spite of the upturn in business, it appeared that the financial condition of the average wage-earning family did not warrant buying the newer models. For example, although 21 p.c. of car-owner families bought their cars in 1938, only 2.8 p.c. purchased models released that year.

Less than 1.0 p.c. of the cars were purchased before 1926, with the proportion rising to 5.9 p.c. in 1930. There was a gradual recession in purchases to 2.3 p.c. bought in 1933. More than three-fourths of the motor cars were purchased between 1934 and 1938, with percentages increasing steadily from 9.0 in the former year to 21.0 during the latter.

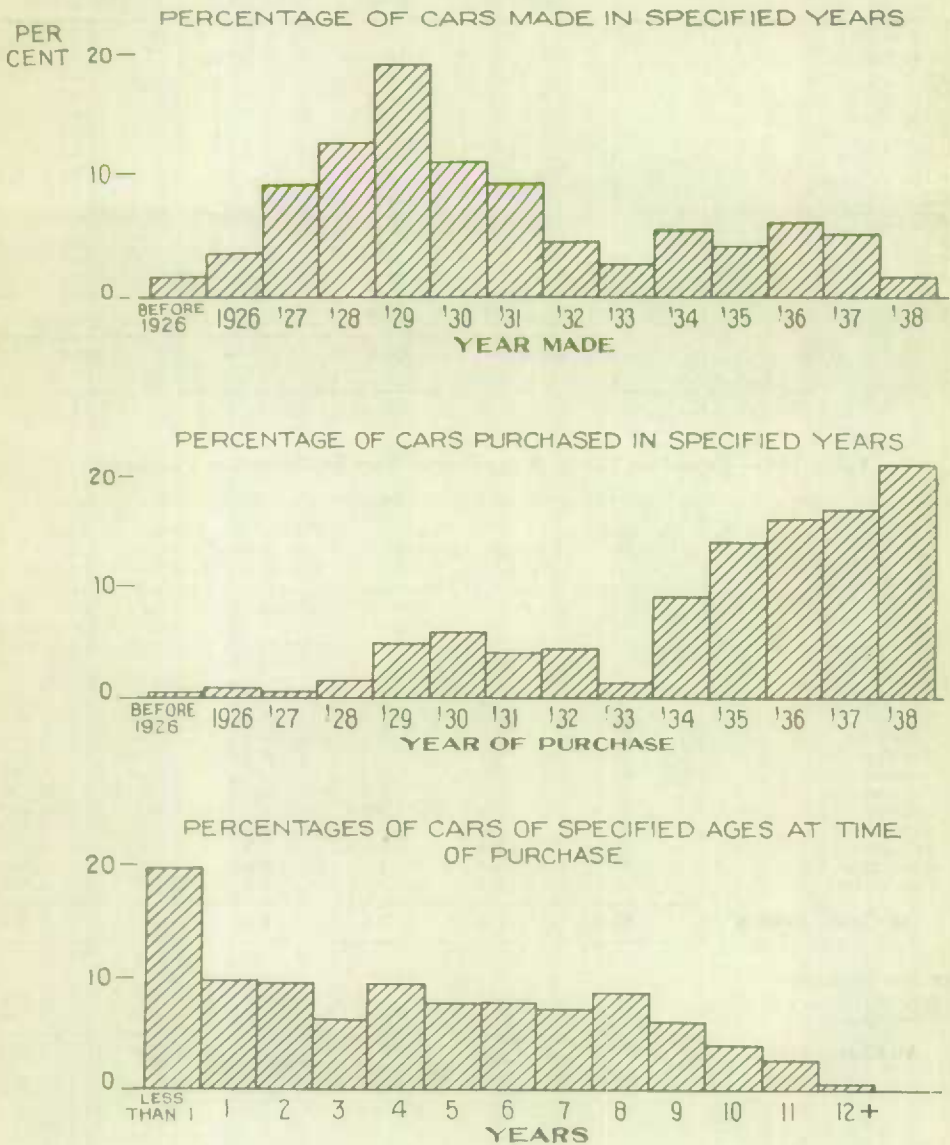
About 80 p.c. of all motor cars were purchased at least a year after their manufacture. However, it should be noted that a higher proportion of families



bought their motor cars in the initial year of manufacture, than at any succeeding year of actual car age. Almost 20 p.c. of the cars were purchased in their first year. Nearly 10 p.c. were bought when one year of age, and a similar percentage

CHART 24

## AGES OF WAGE-EARNER FAMILY MOTOR CARS



in the second year. These proportions dropped slightly at following age levels, and continued downward to less than one per cent buying cars twelve or more years after their manufacture.

Table 149.—Percentage Distributions of Motor Cars, According to Year of Manufacture, Year of Purchase, and Age at Time of Purchase

	Percentages of Motor Cars Manufactured During Specified Years	Percentages of Motor Cars Purchased During Specified Years	Age of Car at Time of Purchase	
			Age of Car	Percentages of Cars Bought at Specified Age Levels
Before 1926.....	1.7	0.3	Less than 1	19.8
1926.....	3.7	0.6	1	9.9
1927.....	9.1	0.3	2	9.6
1928.....	14.4	1.4	3	6.2
1929.....	19.3	4.8	4	9.6
1930.....	10.8	5.9	5	7.6
1931.....	9.1	4.0	6	7.6
1932.....	4.8	4.2	7	7.4
1933.....	2.8	2.3	8	8.8
1934.....	5.7	9.0	9	6.0
1935.....	4.5	13.6	10	4.0
1936.....	6.2	15.9	11	2.6
1937.....	5.1	16.7	12 +	0.9
1938.....	2.8	21.0		
<b>Total.....</b>	<b>100.0</b>	<b>100.0</b>	<b>—</b>	<b>100.0</b>

Table 150.—Canadian Urban Wage-Earner Family Motor-Car Purchases

City	Families Owning Cars as Percentage of Total	Average Age of Present Cars	Average Number of Years in Possession of Present Car	Average Age of Car at Time of Purchase	Average Purchase Price by Families Owning Cars	Approximate Mileage During 1938—All Purposes
		(years)		(years)	\$	
<b>BRITISH FAMILIES—</b>						
Charlottetown.....	29.6	4.9	3.0	1.9	641	3,450
Halifax.....	20.0	5.0	2.5	2.5	618	4,670
Saint John.....	20.5	5.9	2.4	3.5	583	4,590
Montreal.....	15.9	5.9	1.2	4.7	298	6,140
Ottawa.....	46.3	7.0	3.4	3.6	508	3,900
Toronto.....	42.6	7.0	2.0	5.0	380	4,930
London.....	44.6	7.5	2.8	4.7	451	4,090
Winnipeg.....	30.4	8.0	3.8	4.2	486	4,580
Saskatoon.....	31.9	8.4	4.6	3.8	481	3,630
Edmonton.....	33.7	8.3	3.2	5.1	424	3,800
Vancouver.....	29.2	8.1	3.2	4.9	472	4,340
<b>All Cities—British....</b>	<b>32.0</b>	<b>7.3</b>	<b>3.1</b>	<b>4.2</b>	<b>473</b>	<b>4,310</b>
<b>FRENCH FAMILIES—</b>						
Quebec.....	11.4	7.2	3.4	3.8	372	4,840
Montreal.....	9.2	3.8	2.2	1.6	685	5,660
<b>All Cities—French....</b>	<b>10.0</b>	<b>4.9</b>	<b>2.6</b>	<b>2.3</b>	<b>544</b>	<b>5,053</b>

## CHAPTER XIX

### FAMILY LIVING EXPENDITURE PATTERNS

This chapter is concerned with expenditure variations related to certain family attributes including income, children per family, the age of the father, family types, and tenure. Because of the intimate relationship between these attributes and living expenditures, many of the data in the chapter on "Family Attributes" have been re-arranged and included in this chapter also, so that they may be studied in conjunction with family living expenditure patterns.

#### **Summary of Family Living Expenditure Trends in Relation to Family Attributes**

*Income.*—In general, the proportion of total living expenditure devoted to physical needs such as food, shelter and fuel declined at progressively higher income levels. This was true both when expenditure records were classified according to income per family and according to family income per person. Conversely, expenditure proportions for other groups tended to increase at higher income levels, and notably so for transportation. Clothing was a border-line group with expenditure proportions remaining fairly constant at successive income levels. Expenditure trends in relation to income were substantially the same for British and French families.

Although proportions of expenditure for different budget groups followed varying trends as income increased, dollar outlays mounted steadily at successively higher income levels for all budget groups. The rates of increase ranged over wide limits as indicated by the extremes of food and transportation. Between the \$100-199 and the \$500-599 income per person groups food costs rose 88 p.c. and transportation outlay by almost 900 p.c.

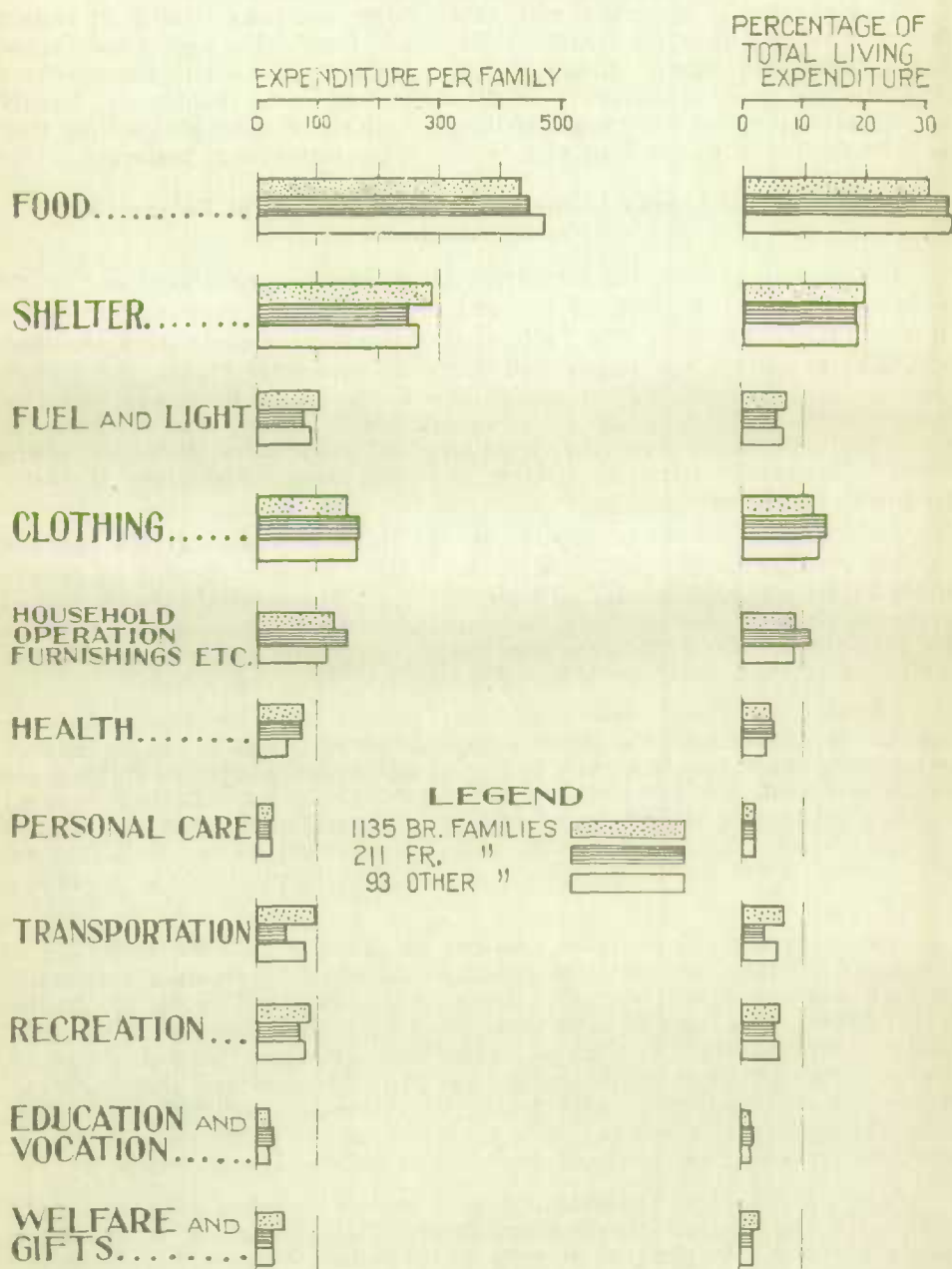
*Children per Family.*—Although very little relationship existed between numbers of children and total family living expenditure, variations in expenditure trends were observable in certain budget groups as the number of children per family increased. Food outlays were considerably higher for large than for small families, but housing expenditure actually was less, and rooms per person for five children families were just about one-half of the number for one child families. Transportation and recreation expenditures dropped sharply in the larger family groups.

*Age of Father.*—Expenditure patterns for families classified according to the age of the father reflected the combined influence of increasing numbers of children, and less rapidly increasing income in the lower and middle age groups. Where fathers were from 55 to 64 years, however, both income and children per family decreased slightly. Actual expenditure averages followed the same tendency, rising throughout the range from 25 to 54 years, and then declining. However, budget proportions for several groups including food, fuel, welfare and gifts continued steadily upward through all age ranges. Furniture cost proportions, on the other hand, declined gradually as fathers' ages increased.

*Family Type.*—Like the classification of records according to the age of the father, the family type classification showed the influence of an increasing family life span. In addition, it gave an indication of expenditure behaviour for families with given numbers of children (1, 2, 3, and 4) as the life span lengthened. Increases in proportions of total outlay upon food, clothing and

CHART 25

# DISTRIBUTION OF URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES





education, and decreases for shelter, furniture, and health were the most plainly marked expenditure tendencies observable. These were coupled with steady increases in income as the life span lengthened.

*Tenure.*—At comparable income levels, the proportions of living expenditure devoted by owner and tenant families to shelter, transportation, and recreation differed considerably. For other budget groups, expenditure trends differed very little. Whereas owner family expenditure proportions on shelter increased as income advanced, corresponding tenant family proportions decreased. For transportation and recreation, proportions of expenditure at progressive income levels increased more rapidly for tenants than for owner families with comparable incomes. As a group, owner families possessed higher average incomes than tenant families, a high proportion owned motor cars, and the average age of the father was also higher than in tenant families. The above considerations suggest that tenure is partly governed by choice, but is related also to income and the family life span.

### **Living Expenditures Classified According to Family Income**

The family is necessarily considered as a unit for many types of social and market analysis. This is true, for example, of investigations concerned with housing conditions, and household maintenance costs. Records of family attributes and living expenditures, therefore, have been grouped according to amounts of family income, and examined at various income levels.

### **Attributes of Wage-Earner Families at Progressive Income Levels**

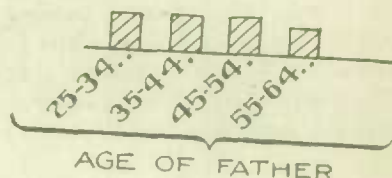
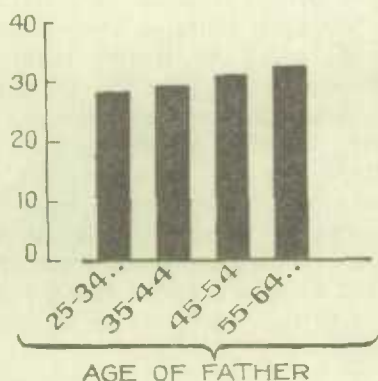
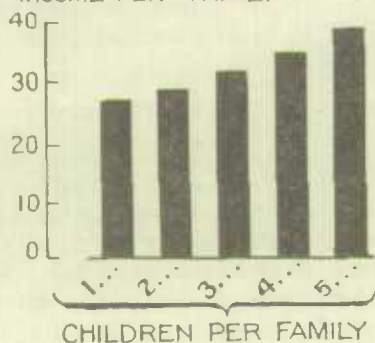
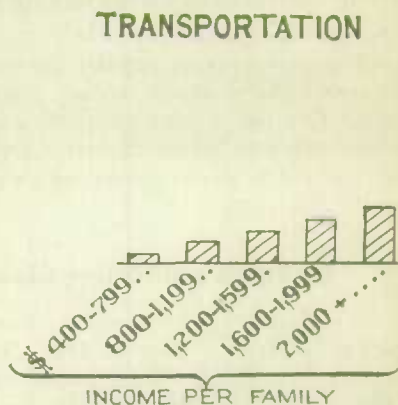
Differences in the composition of the family as well as in economic position were observed at progressive levels of family income. Families of British origin averaged approximately the same number of persons throughout each \$400 income range to \$2,000+. This was paralleled by an equally consistent average number of children, which centred closely around 2.3. For French families, however, the number of children rose steadily from an average of 2.1 in the \$400-\$799 income group to 4.9 for families with \$2,000+ per annum. Earnings of members other than the father in French families averaged slightly higher than those for other members of British families. The average age of the father moved gradually higher at progressive income levels in both British and French families. The number of rooms per British family increased gradually from 4.3 for the \$400-\$799 income group to 6.1 for families with annual incomes of more than \$2,000, while corresponding averages for French families were 3.8 and 6.4 respectively. A much sharper rate of increase in actual shelter costs indicated that there was more concern over qualitative attributes of the home than the provision of more living space as income increased. The average number of rooms per person was almost constant at 0.9 for French families, while for British families it increased moderately from 1.0 in the \$400-\$799 income range to 1.3 for families with \$2,000+ per annum. The proportion of home owners tended to rise materially as income mounted, and the same was true of motor car owners.

CHART 26

# RELATIVE EXPENDITURES ON FOOD AND TRANSPORTATION, ACCORDING TO INCOME, NUMBER OF CHILDREN, AGE OF FATHER

(1135 BRITISH FAMILIES)

PERCENTAGE OF  
TOTAL LIVING  
EXPENDITURES



**Table 151.—Family Attributes at Progressive Levels of Income per Family**  
(1,135 British Families)

Income per Family	\$400- 799	\$800- 1,199	\$1,200- 1,599	\$1,600- 1,999	\$2,000 +	Total
Number of Families.....	45	292	448	209	141	1,135
Net Income per Family..... \$	704	1,018	1,378	1,768	2,285	1,433
Persons per Family.....	4.5	4.3	4.3	4.5	4.6	4.4
Children per Family.....	2.4	2.2	2.2	2.3	2.4	2.3
Age of Father.....	36	39	40	41	43	41
Rooms per Family.....	4.3	4.8	5.1	5.6	6.1	5.2
Rooms per Person.....	1.0	1.1	1.2	1.3	1.3	1.2
Percentage of Families in Owned Homes	8.9	26.4	30.1	43.1	40.4	32.0
Percentage of Families with Motor Cars	4.4	17.1	35.0	42.1	57.4	32.0

(211 French Families)

Income per Family	\$400- 799	\$800- 1,199	\$1,200- 1,599	\$1,600- 1,999	\$2,000 +	Total
Number of Families.....	27	62	68	34	20	211
Net Income per Family..... \$	665	1,023	1,347	1,769	2,229	1,315
Persons per Family.....	4.2	4.9	5.1	6.6	6.9	5.3
Children per Family.....	2.1	2.8	2.9	4.4	4.9	3.2
Age of Father.....	35	35	40	41	48	39
Rooms per Family.....	3.8	4.5	4.9	5.6	6.4	4.9
Rooms per Person.....	0.9	0.9	0.9	0.8	0.9	0.9
Percentage of Families in Owned Homes	3.7	—	8.8	11.8	10.0	6.2
Percentage of Families with Motor Cars	7.4	—	11.8	23.5	15.0	10.0

### Distribution of Living Expenditures at Progressive Family Income Levels

Dollar expenditures in all budget groups showed substantial increases at successive family income levels. Proportions of total expenditure upon some of the more basic living requirements declined steadily, however, as family income mounted. This was true of foods, shelter costs, fuel and light. Family clothing expenditures moved higher at a rate proportionate to the rise in total living expenditures, and consequently percentages for this budget group remained fairly stationary. Proportions of expenditure on nearly all other budget groups moved steadily upward with family income. This was particularly marked for household requirements and transportation. Total family expenses for household operation and furnishings advanced from 5.6 p.c. of all expenditures for British families with annual incomes from \$400 to \$799, to 9.4 p.c. for those with incomes ranging above \$2,000. Transportation costs showed a more pronounced increase from 1.6 p.c. to 10.0 p.c. between these same income groups. Proportions for health increased between the \$400-799 and \$800-1199 income groups, and then receded slightly.

There were few appreciable differences between expenditure patterns for English and French families. Actual expenditure averages and percentage proportions at different income levels may be examined for both racial groups in the following tables.





### Living Expenditures Classified According to Income per Person

An analysis of family characteristics and living expenditure patterns according to family income per person provides a useful complement to the preceding classification according to total income per family. It offers a more clear cut unit for examining levels of living which may be obscured in family income distributions by differences in numbers of persons in the family. It gives a more exact basis for comparison of living expenditure patterns in different regions, and for different racial groups at comparable income levels. It provides a basis for establishing expenditure norms representative of various income levels and different sizes of family. Although family living expenditure patterns tend to show similar trends whether based upon distributions of income per family or per person, the characteristics of families grouped according to these criteria show appreciable differences.

#### Attributes of Wage-Earner Families at Progressive Levels of Income per Person

Classification of records according to amount of family income per person revealed that the most typical annual income range was from \$200 to \$299. The most striking fact concerning families classified according to *income per person* was the steady decline in numbers of children per family at higher income per person levels. This was true of all racial groups. As already noted, when records were arranged according to *income per family*, the average number of children was similar in all income ranges in the British sample, but in the French sample, numbers of children were greater at higher income levels.

Contrary to results from income per family classifications, the age of the father showed no tendency to increase with rising income per person in the British group, and there was a much smaller increase in the French group than appeared when records were classified according to income per family. In the British group the average age of the father remained close to 40 years for all income ranges, while average numbers of children per family dropped from 3.6 to 1.3 between the \$100-199 and \$600+ income per person intervals, and average family income increased from \$921 to \$2,297. Numbers of rooms per person, on the other hand, showed a sharper rate of increase in the income per person classification than in the family income grouping. Differences in percentage of owned homes and motor cars in the two income classifications were not great.

It is appreciated that averages computed from an income per person classification may be affected by the earnings limits which have been imposed. However, the lower earnings limit of \$450 per family undoubtedly forms an approximate minimum upon which the smallest families may maintain themselves without assistance. Further, numbers of children in none of the race groups increased proportionately to income at progressively higher family income levels, so that the great majority of families with earnings of more than \$2,500 would fall in the higher income per person groups. The proportion of such families to all wage-earner families of the type included in the survey would average less than 20 p.c. in the twelve cities covered. Its influence upon frequency distributions of family income per person, consequently, would not be great, and family average numbers of children, etc., would scarcely be changed by significant amounts if all earnings levels had been included in the sample.

#### Distribution of Family Living Expenditures at Progressive Levels of Income per Person

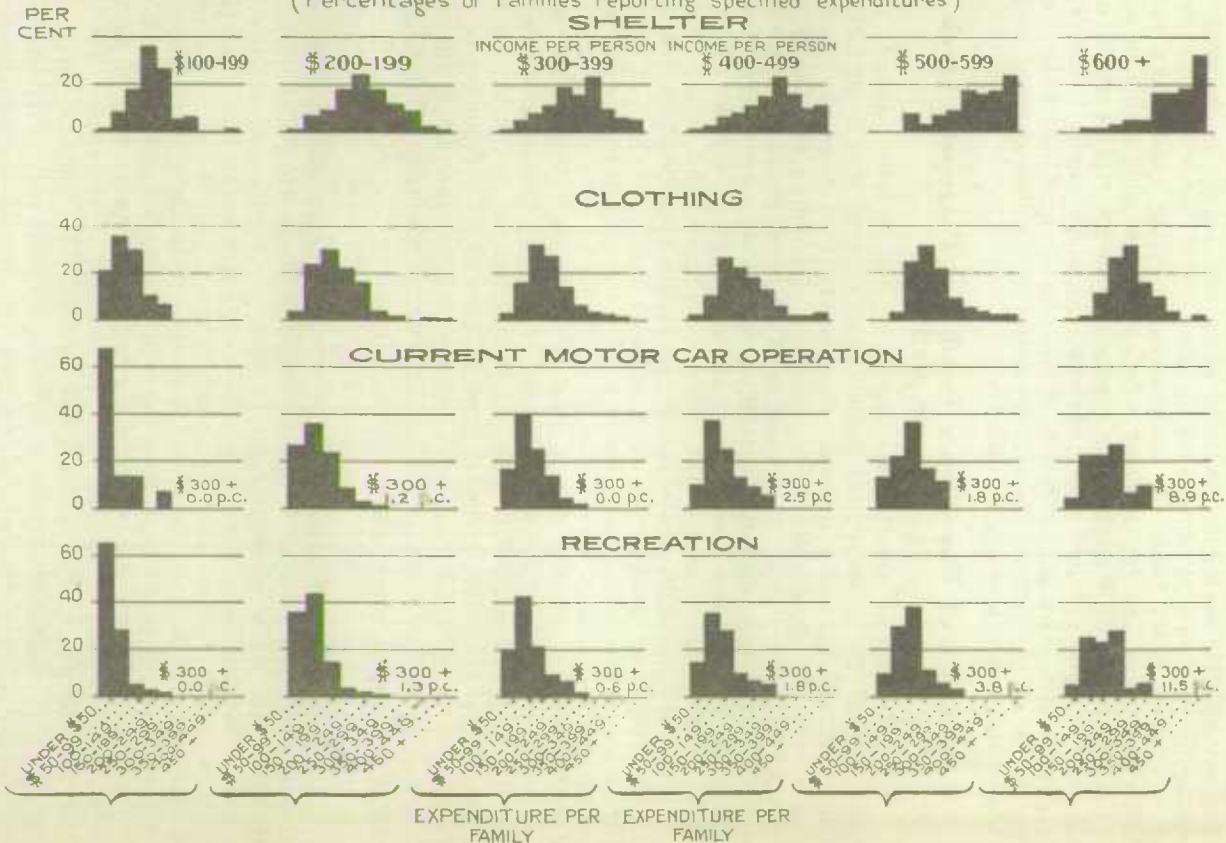
Dollar expenditures *per family* and *per person* increased sharply at progressively higher levels of family income per person for all the principal groups of household expenditure. Proportions of total expenditure devoted to various budget requirements behaved differently, those for food and fuel tending to

decline at higher levels of income per person, while corresponding percentages devoted to household operation, transportation, and recreation, increased as income per person mounted. Expenditure percentages for shelter and clothing showed very small changes throughout the range of incomes covered.

CHART 27

# DISTRIBUTION OF URBAN WAGE-EARNER FAMILIES ACCORDING TO EXPENDITURES ON SHELTER, CLOTHING, MOTOR CAR OPERATING COSTS, AND RECREATION AT PROGRESSIVE INCOME PER PERSON LEVELS

(Percentages of Families reporting specified expenditures)



These tendencies may be observed clearly from a statement of expenditures per person for two groups of British families, one with income per person of \$100-199, and the other with income per person ranging from \$500 to \$599. The average increase in expenditure per person amounted to 203 p.c. between these two income levels with percentage increases ranging from 88 p.c. for food to 898 p.c. for transportation. The dollar amounts represented by these increases were of very different magnitudes. Food expenditure per person advanced from \$67 a year at the lower income level to \$126 at the higher level, while transporta-

Table 154.—Attributes of British, French, and Other Urban Wage-Earner Families at Specified Levels of Income per Person

Family Income per Person	British Families						French Families				Other
	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	\$100-199	\$200-299	\$300-399	\$400-499	\$200-299
Number of Families.....	114	320	312	220	106	61	59	74	52	19	33
Net Income per Family..... \$	921	1,231	1,426	1,637	1,838	2,297	1,040	1,344	1,470	1,512	1,208
Persons per Family.....	5.7	4.9	4.2	3.8	3.6	3.4	6.5	5.6	4.4	3.6	5.0
Children per Family.....	3.6	2.8	2.1	1.6	1.4	1.3	4.4	3.4	2.3	1.5	2.9
Age of Father.....	40	41	41	40	41	40	38	39	39	42	40
Rooms per Family.....	4.9	5.1	5.2	5.2	5.4	5.5	4.7	5.0	4.8	4.8	4.8
Rooms per Person.....	0.9	1.0	1.2	1.4	1.5	1.6	0.7	0.9	1.1	1.4	1.0
Percentage of Families Owning Homes.....	15.8	31.6	32.1	33.6	41.5	42.6	3.4	5.4	7.7	10.5	45.5
Percentage of Families with Motor Cars.....	13.2	25.3	32.1	36.8	51.9	73.8	3.4	9.5	9.6	21.1	15.1



tion costs rose from \$4 a year to an average of \$44 per person during the survey year. The greater proportion of motor-car owners in the higher income group accounted for most of this marked increase, since average costs of non-motor transportation rose only from \$3 to \$10 per person.

The most noticeable difference in expenditure patterns at the two income levels noted above was in the proportion spent for food. This dropped from 40.9 p.c. at the lower level to 25.4 p.c. at the upper level. Fuel and light and personal care percentages were slightly less at the upper level. Conversely, percentages devoted to shelter, household operation, transportation and recreation, showed increases ranging from 1.9 to 6.1 p.c., while lesser increases occurred for clothing, education, health, welfare and gifts. The higher proportion for shelter was due to payments on homes being purchased, as current shelter costs alone formed a slightly smaller proportion of living expenditures at the upper income level. From Table 155 it may be observed that proportionate changes noted between income per person levels of \$100-199 and \$500-599 hide several moderate increases in percentages in the lower income levels and subsequent minor declines in the higher income per person ranges. This was true, for example, of clothing, personal care, and health expenditures.

**Table 155.—Distribution of Living Expenditures per Person by British Families with Annual Income per Person of \$100-199 and \$500-599**

	Column 1	Column 2	Percentage Increase in Column 2 over Column 1	Column 1 Averages as Percentage of Total Expenditure	Column 2 Averages as Percentage of Total Expenditure
Income per Person.....	\$100-199	\$500-599			
Number of Families.....	114	106			
<b>EXPENDITURE GROUPS—</b>	<b>\$</b>	<b>\$</b>			
Food.....	67.3	126.3	88	40.9	25.4
Shelter.....	32.1	107.4	235	19.5	21.6
Fuel and Light.....	14.1	31.4	123	8.6	6.3
Clothing.....	16.4	54.6	233	10.0	11.0
Household Operation.....	8.7	46.1	430	5.3	9.3
Health.....	6.5	23.3	258	3.9	4.7
Personal Care.....	2.7	8.2	204	1.7	1.6
Transportation.....	4.4	43.9	898	2.7	8.8
Recreation.....	7.8	32.6	318	4.7	6.6
Education and Vocation.....	1.7	6.2	265	1.1	1.2
Welfare and Gifts.....	2.6	17.3	565	1.6	3.5
<b>Total.....</b>	<b>164.3</b>	<b>497.3</b>	<b>203</b>	<b>100.0</b>	<b>100.0</b>

It may be observed from the following statement that family expenditure averages were approximately the same for the \$800-999 family income and the \$100-199 per person income groups. Corresponding averages were also about equal for the groups with family income of \$1,400-1,599 and income per person of \$300-399, and for the \$1,800-1,999 family income and \$500-599 per person income groups.

**Table 156.—Family Expenditure Averages at Specified Income Levels**

	Children per Family	Average Family Living Expenditure	Average Living Expenditure per Person
Income per Person \$100-199.....	3.6	\$ 937	\$ 164
Income per Family \$800-999.....	2.2	931	216
Income per Person \$300-399.....	2.1	1,439	343
Income per Family \$1,400-1,599.....	2.2	1,483	345
Income per Person \$500-599.....	1.4	1,791	497
Income per Family \$1,800-1,999.....	2.4	1,844	401

Although family expenditures are very similar for these paired groups, expenditures per person differ widely at the upper and lower extremes because



of the sharp decrease in children per family in the higher income per person groups. Expenditures per family are approximately proportionate to income changes in the family income classification, but not so in the income per person classification. In the latter instance expenditure per person naturally rises more in proportion with income per person. For this reason, living expenditure patterns based upon an income per person classification are useful in establishing a representative distribution of expenditures under any given set of circumstances encountered by the budget-maker.

CHART 28 URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES  
AT PROGRESSIVE INCOME PER PERSON LEVELS

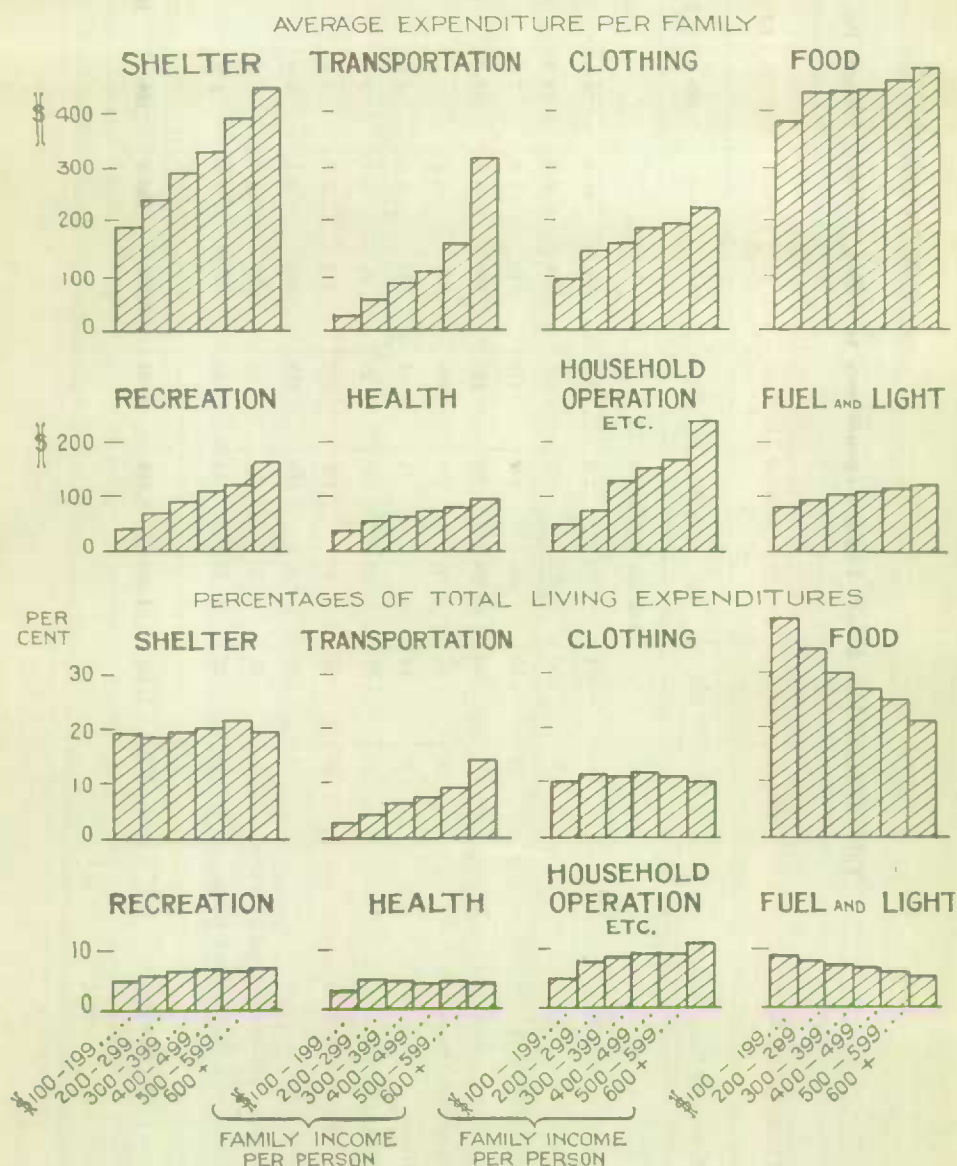




Table 158.—French Family Living Expenditures According to Family Income per Person

Income per Person.....	\$100-199	\$200-299	\$300-399	\$400-499	\$100-199	\$200-299	\$300-399	\$400-499
Number of Families.....	59	74	52	19	59	74	52	19
	DOLLAR AVERAGES				PERCENTAGES			
Food.....	417	470	454	426	38.0	34.4	30.8	29.4
Shelter.....	206	260	259	271	18.8	18.3	17.6	18.7
Fuel and Light.....	69	73	72	69	6.3	5.3	4.9	4.8
Clothing.....	137	162	200	166	12.5	13.3	13.6	11.4
Household Operation.....	108	128	164	209	9.9	9.4	11.1	14.4
Health.....	43	60	89	78	3.9	4.4	6.0	5.4
Personal Care.....	17	22	25	22	1.6	1.6	1.7	1.5
Transportation.....	23	53	54	65	2.1	3.9	3.7	4.5
Recreation.....	49	72	100	70	4.4	5.3	6.8	4.8
Childrens' Education and Vocation.....	10	31	21	31	0.9	2.3	1.4	2.1
Community Welfare and Gifts.....	17	24	35	43	1.6	1.8	2.4	3.0
<b>Total.....</b>	<b>1,096</b>	<b>1,345</b>	<b>1,473</b>	<b>1,450</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

### Living Expenditures Classified According to Number of Children per Family

Since large families require more food, clothing and other essentials to maintain physical existence than small families, it is to be expected that family living expenditure patterns will differ in relation to number of children per family. Such differences may be observed to advantage from the British family sample in which income per family changed but little in family groups with from one to five children. Changes in expenditure patterns as the number of children increased presumably have been due primarily to differences in family size.

### Attributes of Wage-Earner Families with Different Numbers of Children

There appeared to be a significant relationship between the rise in average expenditure levels of two children British wage-earner families over those with one child, but average expenditures for two, three and four children families showed only minor differences, and the average for five children families dropped back sharply to very near the one child family expenditure level. Expenditures of French families covered by the survey moved steadily upward as the number of children increased.

The average annual amount of expenditure for British families was \$1,428, and the corresponding figure for French families was \$1,333. Average expenditures of British families with one child and five children were close to \$1,400, while in families with two, three, and four children, expenditures tended to centre around \$1,450. For French families, however, expenditure mounted from an average of \$1,069 per year for families with one child, to \$1,626 for those with five or more children.

Attributes of families in the English and French groups with different numbers of children showed similar tendencies. The average age of the father was 41 years for British families and 39 for French families. Differences in the father's age associated with racial origin were greatest in the one and two-child family groups, but the average difference in no group exceeded three years. Numbers of rooms per person dropped steadily in successively larger child groups as did percentages of families with motor cars. However, there was no close relationship between home-ownership and numbers of children. Percentages of home owning families were substantially the same in all child groups.

Table 159.—Attributes of Urban Wage-Earner Families in Relation to Number of Children per Family

Racial Origin.....	1,135 British Families						211 French Families					
	1	2	3	4	5	All Families (2-3)	1	2	3	4	5	All Families (3-2)
Number of Children.....												
Number of Families.....	343	382	245	116	49	1,135	46	38	49	31	47	211
Net Income per Family..... \$	1,392	1,484	1,446	1,482	1,377	1,433	1,075	1,165	1,311	1,496	1,560	1,315
Persons per Family.....	3.1	4.1	5.1	6.1	7.4	4.4	3.1	4.2	5.1	6.1	8.2	5.3
Age of Father.....	39	40	42	43	44	41	36	38	39	41	42	39
Rooms per Family.....	4.8	5.1	5.4	5.8	5.7	5.2	4.2	4.5	4.9	5.3	5.6	4.9
Rooms per Person.....	1.5	1.2	1.0	0.9	0.8	1.2	1.3	1.1	1.0	0.9	0.7	0.9
Percentage of Families Owning Homes.....	32.4	32.5	31.4	31.0	30.6	32.0	4.3	10.5	4.1	3.2	8.5	6.2
Percentage of Families with Motor Cars.....	36.4	36.1	30.6	25.9	20.4	32.0	10.1	13.2	12.2	6.5	6.4	10.0



### **Distribution of Family Expenditures According to Number of Children per Family**

Proportions of expenditure devoted to various budget groups reflected clearly the influence of differences in the number of children per family. The proportion of expenditure upon foods in the British group mounted steadily from 27.2 p.c. for one-child families to 38.2 p.c. for families with five children. The proportions for clothing showed a more moderate rise from 10.6 p.c. to 12.2 p.c. between the same groups. These increases were balanced by falling proportions devoted to shelter, household operation, transportation and recreation. Similar differences could be observed in the distribution of expenditures for French families, although these were modified slightly by the fact that in this group average family income tended to be larger as the number of children increased. Proportions of expenditure upon food mounted from 30.5 p.c. for families with one child to 37.1 p.c. for families with five or more children. Corresponding clothing percentages increased from 11.5 p.c. to 15.1 p.c. These increases were balanced by lower proportions allocated to shelter, household operation and recreation, etc., as in the British group.

The relation between number of children per family and living expenditures was perhaps most clearly apparent when the latter were reduced to average amounts spent per person. Such figures showed pronounced decreases in practically all cases as the number of children increased. Expenditures per person on foods dropped from \$123 for families of British origin with one child to \$72 for families with five children. Corresponding amounts for shelter were \$96 and \$32. These decreases coincided with a reduction in the number of rooms per person from 1.5 to 0.8. Clothing averages in the one child and five child family groups were \$48 and \$23 per person respectively. Similarly, in the case of French families average amounts per person spent on foods dropped from \$105 for families with one child to \$74 for families with five or more children. Average amounts for housing also declined from \$74 to \$33 while the corresponding numbers of rooms per person fell from 1.3 to 0.7. Clothing averages fell from \$40 to \$30 per person in the same groups. Pronounced decreases in average amounts spent per person were also discernible for health, personal care, transportation and recreation in the larger family groups.

### **Living Expenditures in Relation to Age of the Father**

The age of the father provides a useful basis for classifying family expenditure records to examine changing family circumstances as the life span extends. For this reason expenditure records from the 1,135 wage-earner families of British origin have been arranged for analysis into four groups in which the father's age moved progressively higher. Ten year intervals were used for this purpose, and practically all records fell within the four ten-year periods between 25 and 64 years.

### **Family Attributes in Relation to Age of the Father**

Income rose from \$1,319 in the lowest group to a peak of \$1,541 where fathers' ages ranged from 45 to 54 years, and then dropped back to \$1,451 in the highest group included. Despite this decline in income, there was a sharp rise in the proportion of families living in owned homes in the highest age group, although the proportion with motor cars declined. Average numbers of children in successively higher age groups were 1.9, 2.4, 2.5 and 2.3 respectively. The average number of rooms per person remained stationary at 1.2 in nearly all groups.



# PERCENTAGE DISTRIBUTION OF URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES

ACCORDING TO

## INCOME PER FAMILY CHILDREN IN FAMILY AND AGE OF FATHER

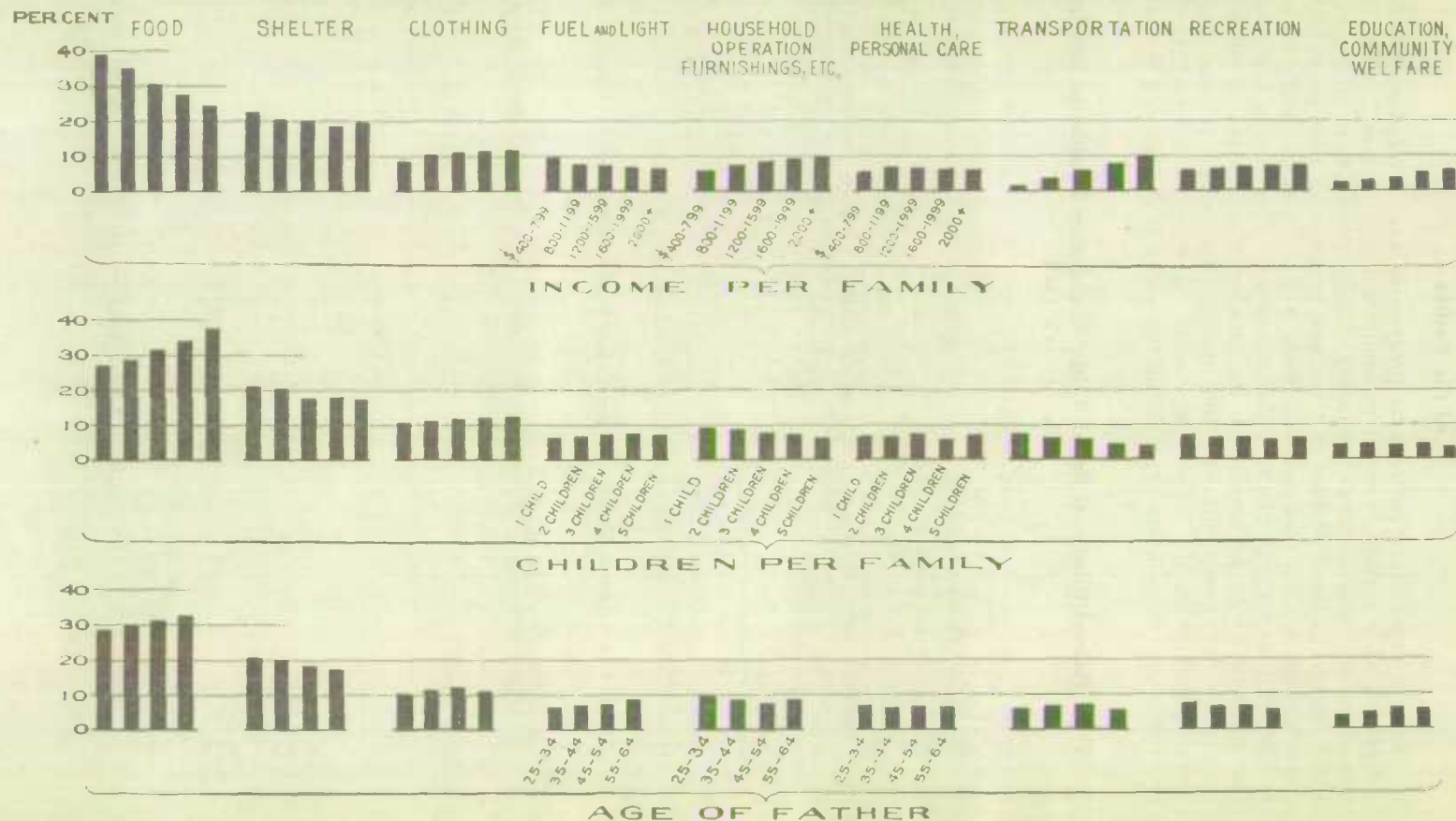


CHART 29

FAMILY LIVING EXPENDITURE PATTERNS

### Distribution of Family Living Expenditures at Progressive Age Levels of the Father

Family expenditure patterns at progressive age levels showed noteworthy differences. For certain types of expenditure including food, shelter, clothing, transportation, and children's education, family expenditures averaged successively higher in the first two or three age groups and then moved gradually downward again. For fuel and community welfare, average family expenditures rose steadily as the age of the father increased. This rise in the case of fuel was associated with an increase in the number of rooms per dwelling in each progressive age group although the average number of persons per family dropped slightly in the highest age range. For household operation, health and recreation, expenditure averages moved lower as the father's age advanced.

**Table 162.—Attributes of British Urban Wage-Earner Families in Relation to The Father's Age**

Father's Age	25-34	35-44	45-54	55-64	Total*
Number of Families.....	307	472	294	46	1,135
Net Income per Family..... \$	1,319	1,471	1,541	1,451	1,433
Persons per Family.....	4.0	4.5	4.6	4.5	4.4
Children per Family.....	1.9	2.4	2.5	2.3	2.3
Rooms per Family.....	4.8	5.3	5.4	5.8	5.2
Rooms per Person.....	1.2	1.2	1.2	1.3	1.2
Percentage of Families in Owned Homes.....	16.6	31.4	46.3	56.5	32.0
Percentage of Families with Motor Cars.....	27.7	35.8	37.4	21.7	32.0

\* Includes 13 families with father under 25, and 3 with father more than 64 years of age.

**Table 163.—British Family Living Expenditures According to Father's Age**

Father's Age	25-34	35-44	45-54	55-64	25-34	35-44	45-54	55-64
Number of Families.....	307	472	294	46	307	472	294	46
DOLLAR AVERAGES					PERCENTAGES			
Food.....	387	437	473	463	28.7	29.8	31.2	32.8
Shelter.....	280	301	273	242	20.8	20.5	18.0	17.1
Fuel and Light.....	88	104	107	124	6.5	7.1	7.1	8.8
Clothing.....	140	165	178	157	10.4	11.3	11.8	11.1
Household Operation.....	131	121	112	119	9.7	8.3	7.3	8.4
Health.....	69	65	68	63	5.1	4.4	4.5	4.5
Personal Care.....	23	25	25	24	1.7	1.7	1.7	1.7
Transportation.....	86	95	102	75	6.4	6.5	6.7	5.3
Recreation.....	98	92	95	70	7.3	6.3	6.3	5.0
Children's Education and Vocation.....	9	18	37	25	0.7	1.2	2.4	1.8
Community Welfare and Gifts.....	36	43	45	49	2.7	2.9	3.0	3.5
<b>Total.....</b>	<b>1,347</b>	<b>1,466</b>	<b>1,515</b>	<b>1,411</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



### Living Expenditures Classified According to Family Types

Certain kinds of family expenditure problems may be concerned not only with broad averages of living costs, but with those of different types of families in the community, and with the proportions of each type which are to be found. The 1,135 British family records have been grouped according to family types to examine expenditure patterns produced by this arrangement. Insufficient data were available for French families and those of other racial origins for such a classification.

After considerable testing, the following groups of families were selected for expenditure analysis, including 1,047 of the 1,135 in the sample. The number and ages of children formed the basis of classification according to family type, with no distinction being made between the sexes of the children. It should be noted that by excluding from the sample households without children, the largest single group of wage-earner families was omitted.

**Table 164.—Distribution of British Wage-Earner Families According to Type**

<i>Type</i>	<i>Number of Families</i>
One Child—Age—	
(a) up to 3 years.....	118
(b) 4-12 years .....	145
(c) 13-18 years .....	80
Two Children—Ages—	
(a) two, up to 3 years .....	24
(b) one, up to 3, and one, 4-12 years .....	92
(c) two, 4-12 years .....	117
(d) one, 4-12, and one, 13-18 years.....	63
(e) two, 13-18 years .....	46
(f) one, 13-18, and one, 19 or over.....	22
Three Children—Ages—	
(a) two, up to 3 years, and one, 4-12, or one, up to 3, and two, 4-12 years .....	59
(b) three, 4-12 years .....	37
(c) two, 4-12, and one, 13-18 years.....	41
(d) one, 4-12, and two, 13-18 years.....	36
(e) three, 13-18, or two, 13-18, and one, 19 or over, or one, 13-18, and two, 19 or over.....	26
(f) one, 4-12, one, 13-18, one, 19 or over, or one, up to 3, one, 4-12, one, 13-18 .....	30
Four Children—Ages—	
(a) four, up to 18 years, with not more than one over 12.....	50
(b) four over 12 with not more than two under 18.....	61
<b>Total .....</b>	<b>1,047</b>

### Family Attributes According to Types

The successive sub-groups for each number of children in Table 164 represent a lengthening of the family life span, with the exception of the miscellaneous (f) group with three children. It is apparent from casual inspection that none of the sub-groups selected has much claim to the term "typical." Further examination will reveal also that some of the distinctions between sub-groups are not significant with reference to family living expenditure patterns.

However, they show quite clearly the relation between the lengthening family life span and increasing income. Earnings of the father generally mounted until the late forties, and there was a marked rise in the earnings of other family members in the family types with children beyond the adolescent stage. The miscellaneous group with three children would indicate that the age concentration of children in the family may also be related to family circumstances. This group included children ranging all the way from infancy to complete maturity. The father's age tended to be less than in types where all three children were close to maturity, and the proportion of families living in owned homes and operating motor cars was lower in the miscellaneous (f) group than in most other three-children family types, although family income was higher in this sub-group than in any other. In other classifications high income levels have been associated with correspondingly high proportions of families with motor cars and owned homes.

Selected family types appeared to be associated with significant differences in income in all except three pairs of sub-groups, and in each of these cases the average ages of the father were closely comparable also, pointing to similar life spans. The sub-groups in question are shown in Table 165.

Table 165.—Family Income in Relation to Age of the Father

Group	Sub-Group	Family Income	Average Age of Father
		\$	
2 Children...	{One up to 3, and one 4-12 years.....	1,452	35
	{Two, 4-12 years.....	1,436	37
2 Children...	{One, 4-12, one 13-18 years.....	1,527	45
	{Two, 13-18 years.....	1,549	46
3 Children...	{One or two up to 3, and one or two 4-12 years.....	1,317	36
	{Three, 4-12 years.....	1,323	37

In family groups with the same number of children, the proportion of families living in owned homes increased steadily as the life span extended, but rising incomes associated with longer life spans for families with the same number of children were not accompanied by any regular increase in car ownership. There was a slight increasing tendency towards car ownership in earlier stages of the life span, and a declining tendency later, although income increased steadily in all progressive stages under observation. The increase in home ownership noted above was accompanied by a slight increase in the average number of rooms per person as the family life span lengthened.

Table 166.—British Family Attributes According to Different Types of Families

Family Type For key to family type (See Page 183)	One Child			Two Children					
	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(e)	(f)
Number of Families.....	118	145	80	24	92	117	63	46	22
Net Income per Family..... \$	1,370	1,393	1,424	1,348	1,452	1,436	1,527	1,549	1,660
Persons per Family.....	3.1	3.2	3.1	4.2	4.2	4.1	4.1	4.1	4.2
Age of Father.....	31	39	49	32	35	37	45	46	51
Rooms per Family.....	4.6	4.8	5.1	5.1	4.9	5.1	5.3	5.2	5.4
Rooms per Person.....	1.5	1.5	1.6	1.2	1.2	1.2	1.3	1.3	1.3
Percentage of Families Owning Homes...	16.1	31.7	57.5	8.3	23.9	35.0	39.7	39.1	40.9
Percentage of Families with Motor Cars...	36.4	37.2	35.0	33.3	29.4	39.3	42.9	23.9	45.5

Family Type For key to family type (See Page 183)	Three Children						Four Children	
	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)
Number of Families.....	59	37	41	36	26	30	50	61
Net Income per Family..... \$	1,317	1,323	1,378	1,472	1,629	1,677	1,362	1,582
Persons per Family.....	5.1	5.1	5.2	5.0	5.1	5.1	6.1	6.1
Age of Father.....	36	37	45	47	49	47	38	49
Rooms per Family.....	5.0	5.0	5.3	5.6	5.9	5.7	5.8	5.8
Rooms per Person.....	1.0	1.0	1.0	1.1	1.2	1.1	0.9	1.0
Percentage of Families Owning Homes.....	16.9	18.9	46.3	38.9	46.2	36.7	20.0	41.0
Percentage of Families with Motor Cars.....	23.7	27.0	34.2	38.9	30.8	30.0	26.0	26.2

### Distribution of Family Living Expenditures According to Family Types

Income for British families showed no general tendency to move higher as the number of children increased but within sub-groups with the same number of children, it has been noted that income advanced steadily as the life span of the family lengthened. This was accompanied in some of the more important budget groups by actual decreases in average expenditure per family. Current housing costs provided the most outstanding example of this tendency. Housing expenditures tended to decrease slightly as the life span lengthened, and quite definitely as the number of children increased. This was due in some measure to the increasing proportion of home owners, whose capital payments on the home tended to lessen as the family life span increased. Current housing expenditures for owners averaged lower than for tenants.\* The same tendencies noted for housing were apparent also in expenditures for furniture and other household equipment. Food and clothing expenditures increased as the number of children increased, and also as the life span lengthened. Similar tendencies of much less marked proportions could be observed in fuel expenditure averages, apparently related to gradually increasing numbers of rooms per family. No clear cut trends were discernible in other family

\* Within the limits of the survey sample, housing facilities for tenants were somewhat more complete than for owners. Tenant housing expenditures also contain an element of fuel costs which is treated separately for owners. Owner costs as shown in most tables include capital as well as current costs during the year.

budget groups of major importance, including health, transportation, and recreation. It is of interest that food and clothing were the only important expenditure groups showing a pronounced response to rising income which coincided with the lengthening life span. These are ordinarily considered as necessity budget groups which are affected by increasing income to a smaller degree than other less fundamental needs. The steady rise in food and clothing expenditures for family types representing successively longer life spans presumably was partly related to physical deeds. These two groups, however, did not account for all the increase in income as the life span extended, and this fact considered in relation to the absence of trend in other expenditure groups may be taken as further evidence of a considerable diversity of consumer preferences for non-necessities. The influence of the extending family life span and increasing numbers of children upon necessity expenditures may be observed in the accompanying comparison of family types paired to give rough equality of income. Expenditures for food were considerably greater for the larger family types, and clothing expenditures reflected the same tendency in lesser degree.

**Table 167.—Number and Ages of Children in Relation to Food and Clothing Expenditure**

Family Type	Average Income	Food Expenditure	Clothing Expenditure
	\$	\$	\$
One child, up to 3 years.....	1,370	364	135
Three children, two 4-12, one 13-18 years.....	1,378	471	158
Two children, up to 3 years.....	1,348	394	142
Four children, up to 18, not more than one above 12 years.....	1,362	472	146
Two children, 13-18 years.....	1,549	456	168
Four children, all over 12 years, not more than two under 18 years.....	1,582	538	198





### Living Expenditures in Relation to Tenure

The increasing proportions of Canadian urban dwellers living in rented, rather than owned homes during the past two decades has made tenure a matter of growing interest. An examination of living expenditures of owner and tenant families at comparable income levels affords some idea of the relative economic position and family characteristics of owner and tenant wage-earner households. The analysis revealed a definite relationship between income and ownership, but tenure apparently was not governed entirely by income. Owners, particularly in the lower income brackets, seemed willing in many cases to forgo conveniences which tenants with comparable incomes usually enjoyed.

### Family Attributes in Relation to Tenure

Certain broad differences were apparent between the families of owners and tenants. Income of home-owner families of British origin averaged \$1,552, and income of tenants, \$1,392. The age of the father in owner households averaged 44 years, while for tenant families it was 39. In no income per person group did the father's average age exceed 40 years among tenants, and in none did it fall below 42 years among home-owners. Numbers of children were very similar, approximating 2.2 per family in the case of owners, and 2.3 for tenants, but these averages obscured a marked tendency for numbers of children per family to decrease as the amount of income per person advanced. The number of rooms per person in owner-occupied dwellings increased from 0.8 for families with incomes of \$100-199 per person to 1.6 for those with \$600 and over. The corresponding number of rooms for tenant families rose from 0.9 to 1.6.

The percentage of owner families possessing motor cars was much higher than that of tenants. The greatest differences occurred among families at low income per person levels. In the \$100-199 income group, 22.2 p.c. of home-owner families possessed cars, but only 11.5 p.c. of tenant families. This difference narrowed considerably as incomes increased; 73.1 p.c. of owner households with \$600 and over per person operated motor cars, while the number of tenant families owning cars rose to an even higher percentage of 74.3 in this income group.

An increasing tendency toward home ownership was noted as the income of wage-earner families advanced. Over 84 p.c. of British families earning \$100-199 per person were tenants, but the proportion of families living in rented dwellings dropped to 57 p.c. for families with annual incomes of \$600+ per person.

Among the 198 French tenant households, incomes averaged \$1,291 per family. Between the income per person ranges of \$100-199 and \$400-499, average numbers of children dropped from 4.4 to 1.5, while the number of rooms per person increased from 0.7 to 1.4. The percentage of families with motor cars increased from 3.6 to 17.6 in these same income per person groups.

Table 169.—Family Attributes at Progressive Income per Person Levels

(344 British Owner Families\*)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total
Number of Families.....	18	101	100	74	44	26	364
Net Income per Family..... \$	1,005	1,255	1,463	1,697	1,860	2,407	1,552
Persons per Family.....	6.0	5.0	4.3	3.9	3.6	3.5	4.3
Children per Family.....	3.8	2.9	2.2	1.8	1.4	1.3	2.2
Age of Father.....	43	44	44	43	45	42	44
Rooms per Family.....	5.0	5.0	5.4	5.3	5.5	5.5	5.3
Rooms per Person.....	0.8	1.0	1.3	1.4	1.5	1.6	1.2
Percentage of all British Families Owning Homes.....	15.8	31.6	32.0	33.6	41.5	42.6	32.0
Percentage of Families with Motor Cars...	22.2	33.3	46.0	40.0	50.0	73.1	44.7

(771 British Tenant Families\*)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total
Number of Families.....	96	219	212	146	62	35	771
Net Income per Family..... \$	901	1,204	1,405	1,605	1,813	2,219	1,392
Persons per Family.....	5.7	4.9	4.2	3.7	3.5	3.4	4.4
Children per Family.....	3.6	2.8	2.1	1.5	1.3	1.3	2.3
Age of Father.....	39	40	39	38	39	40	39
Rooms per Family.....	4.9	5.2	5.1	5.2	5.4	5.4	5.1
Rooms per Person.....	0.9	1.1	1.2	1.4	1.5	1.6	1.1
Percentage of Families with Motor Cars...	11.5	21.8	25.5	35.6	53.2	74.3	29.0

(198 French Tenant Families\*)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	Total
Number of Families.....	57	70	48	17	198
Net Income per Family..... \$	1,034	1,316	1,469	1,480	1,291
Persons per Family.....	6.5	5.5	4.4	3.5	5.4
Children per Family.....	4.4	3.4	2.3	1.5	3.2
Age of Father.....	38	39	38	41	39
Rooms per Family.....	4.7	5.0	4.8	4.8	4.8
Rooms per Person.....	0.7	0.9	1.1	1.4	0.9
Percentage of all French Families in Rented Homes	96.0	94.6	92.3	89.5	93.8
Percentage of Families with Motor Cars.....	3.6	8.6	8.3	17.6	9.1

\* In the British sample, one owner and one tenant family received less than \$100 per person; two French tenant families were also in this income group. Only 3 French tenant families received incomes between \$500 and \$599, and one over \$600. These isolated cases have not been included in the above or following tables, except in the "Total" columns.

**Living Expenditures of Owner and Tenant Families**

Living expenditure patterns of owner and tenant British wage-earner families contained noteworthy differences. Actual amounts spent upon the various budget groups averaged higher for home-owner than for tenant families, as average incomes of owners were 11 p.c. higher than those of tenants. Tenant families, accordingly, devoted a slightly greater proportion of expenditure to physical needs, including food, shelter, clothing, fuel and light. Transportation costs were proportionately higher among owners, and averaged 7.4 p.c. as compared with 6.0 p.c. for tenants. Tenant households showed a greater percentage of 6.4 spent upon recreation, as against 5.8 p.c. for home owners.

Proportions of expenditure upon individual budget groups varied considerably at different income per person levels. However, owners and tenants revealed almost identical percentages for food in all corresponding income groups. Home-owner families in the \$100-199 income per person group devoted an average of 42.6 p.c. of total expenditure to food, and this proportion dropped steadily to 21.2 p.c. for families with incomes of \$600 and over. Tenant family food expenditures averaged 40.6 p.c. and 21.7 p.c. in these respective groups. A striking difference occurred in the proportions of expenditure devoted to shelter. Home-owner families showed a steadily rising progression in shelter costs as income per person increased, while tenant families displayed a directly opposite tendency. Housing expenditures for home-owners advanced from 14.9 p.c. to 21.7 p.c., and for tenants the proportionate amounts dropped from 20.5 to 18.2 p.c., between the \$100-199 and \$600+ income per person groups.

The larger proportions of expenditure devoted to housing by tenants in the low income groups were balanced by somewhat higher proportions spent by owners for certain other budget items such as transportation, and recreation. However, as incomes increased, the amounts spent by tenants upon these groups rose at a much faster rate. Tenant families with incomes of \$600+ per person devoted a greater proportion than owners to transportation and recreation, and less to clothing, shelter, fuel and light.

**Table 170.—Expenditure Percentages for British Families at Low and High Income per Person Levels**

Income per Person	—	\$100-199	\$600 +
Shelter.....	Owners	14.9	21.7
	Tenants	20.5	18.2
Transportation.....	Owners	4.9	12.1
	Tenants	2.2	15.8
Recreation.....	Owners	4.4	5.0
	Tenants	4.7	8.7



CHART 30

# RELATIVE EXPENDITURES ON SHELTER AND TRANSPORTATION ACCORDING TO TENURE AT PROGRESSIVE INCOME PER PERSON LEVELS

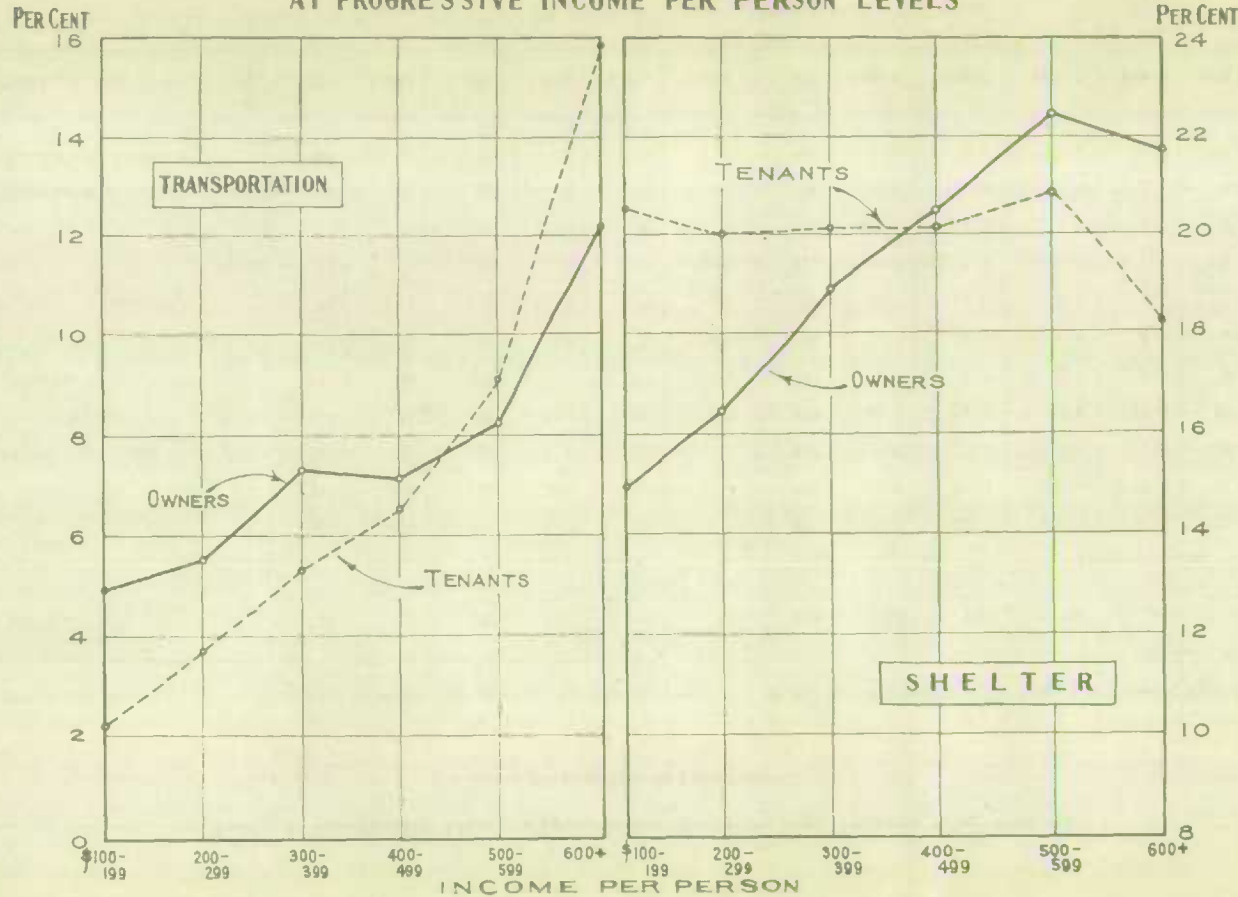


Table 171.—Family Living Expenditures According to Income Per Person

(364 British Owner Families\*)

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total
Number of Families.....	18	101	100	74	44	26	364	18	101	100	74	44	26	364
	DOLLAR AVERAGES							PERCENTAGES						
Food.....	421	456	451	457	458	498	457	42.6	35.5	30.2	27.4	25.4	21.2	29.6
Shelter.....	147	210	280	340	403	509	297	14.9	16.4	18.8	20.4	22.4	21.7	19.3
Fuel and Light.....	82	99	110	115	121	130	110	8.3	7.7	7.4	6.9	6.7	5.6	7.1
Clothing.....	119	147	159	192	193	240	170	12.1	11.5	10.7	11.5	10.7	10.2	11.0
Household Operation.....	43	98	120	153	173	269	134	4.3	7.7	8.0	9.2	9.6	11.4	8.7
Health.....	35	62	63	69	70	102	66	3.5	4.8	4.2	4.1	3.9	4.4	4.3
Personal Care.....	16	21	24	28	29	30	25	1.6	1.6	1.6	1.7	1.6	1.3	1.6
Transportation.....	48	71	109	119	148	234	114	4.9	5.5	7.3	7.1	8.2	12.1	7.4
Recreation.....	43	63	100	99	116	117	90	4.4	4.9	6.7	5.9	6.5	5.0	5.8
Children's Education and Vocation.....	16	23	30	35	31	49	29	1.6	1.8	2.0	2.1	1.7	2.1	1.9
Community Welfare and Gifts.....	18	33	46	61	59	117	50	1.8	2.6	3.1	3.7	3.3	5.0	3.3
Total.....	988	1,283	1,492	1,668	1,801	2,345	1,542	100.0	100.0	100.0	100.0	100.0	100.0	100.0

\* This table does not include one British owner family in the income group of from \$1 to \$99, except in Totals.

Table 172.—Family Living Expenditures According to Income Per Person

(771 British Tenant Families\*)

FAMILY LIVING EXPENDITURE PATTERNS

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600 +	Total
Number of Families.....	96	219	212	146	62	35	771	96	219	212	146	62	35	771
	DOLLAR AVERAGES							PERCENTAGES						
Food.....	376	420	427	422	453	468	421	40.6	34.1	30.2	27.0	25.5	21.7	30.2
Shelter.....	190	246	284	314	371	393	279	20.5	20.0	20.1	20.1	20.8	18.2	20.0
Fuel and Light.....	80	93	98	105	107	110	97	8.6	7.5	6.9	6.7	6.0	5.1	7.0
Clothing.....	89	141	158	188	200	211	153	9.6	11.4	11.2	12.0	11.2	9.8	11.2
Household Operation.....	51	98	130	149	160	214	122	5.5	8.0	9.2	9.5	9.0	9.9	8.8
Health.....	37	57	72	77	95	96	67	4.0	4.6	5.1	4.9	5.3	4.4	4.8
Personal Care.....	16	22	26	27	30	35	24	1.7	1.8	1.8	1.7	1.7	1.6	1.7
Transportation.....	20	45	75	102	162	340	84	2.2	3.7	5.3	6.5	9.1	15.8	6.0
Recreation.....	44	72	88	113	118	187	89	4.7	5.8	6.2	7.2	6.6	8.7	6.4
Children's Education and Vocation.....	9	13	20	18	15	31	16	1.0	1.1	1.4	1.2	0.9	1.4	1.2
Community Welfare and Gifts.....	15	25	36	50	69	73	37	1.6	2.0	2.6	3.2	3.9	3.4	2.7
<b>Total.....</b>	<b>927</b>	<b>1,232</b>	<b>1,414</b>	<b>1,565</b>	<b>1,780</b>	<b>2,158</b>	<b>1,392</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* This table does not include one British tenant family in the income group of from \$1 to \$99 per person, except in Totals.

Table 173.—Family Expenditures According to Income Per Person

## 198 French Tenant Families

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	Total	\$100-199	\$200-299	\$300-399	\$400-499	Total
Number of Families.....	57	70	48	17	198	57	70	48	17	198
	DOLLAR AVERAGES					PERCENTAGES				
Food.....	418	460	454	412	439	38.5	35.3	30.6	28.9	33.8
Shelter.....	199	235	247	258	231	18.3	18.0	16.6	18.1	17.8
Fuel and Light.....	69	72	71	71	70	6.4	5.5	4.8	5.0	5.4
Clothing.....	132	170	207	153	169	12.1	13.1	13.9	10.8	13.0
Household Operation.....	109	120	169	217	143	10.0	9.2	11.4	15.3	11.0
Health.....	44	57	95	84	65	4.0	4.4	6.4	5.9	5.0
Personal Care.....	17	21	26	22	21	1.6	1.6	1.8	1.5	1.6
Transportation.....	23	51	53	64	44	2.1	3.9	3.6	4.5	3.4
Recreation.....	50	69	106	70	70	4.6	5.3	7.1	4.9	5.4
Children's Education and Vocation.....	10	24	20	27	21	0.9	1.9	1.4	1.9	1.6
Community Welfare and Gifts.....	16	23	36	45	26	1.5	1.8	2.4	3.2	2.0
Total.....	1,087	1,302	1,484	1,423	1,299	100.0	100.0	100.0	100.0	100.0



## APPENDICES

### APPENDIX "A"

#### COMMENTS ON TERMS AND THE CLASSIFICATION OF EXPENDITURE ITEMS

For the most part, terms in the foregoing report have been employed in accordance with ordinary usage and detailed comments upon the classification of expenditure items would be mainly a repetition of the expenditure schedule reproduced upon later pages. The following notes deal only with deviations from ordinary usage of terms, and amplify some of the expenditure item headings.

##### Notes on Terms

*The Family.*—*Family* and *household* have been used inter-changeably. Besides husband, wife, and children, lodgers and domestics sleeping in the home have been counted as part of the family, while boarders were included in calculations of food expenditure per person and also in records of nutritive values of food purchases.

*Family Composition.*—Number and ages of persons were the factors used in the cross-classification of data related to family composition.

*Family Life Span.*—The period during which the family had been in existence, i.e., the number of years elapsed since the marriage of husband and wife.

*Family Attributes.*—An arbitrary group of considerations singled out for cross-classification with expenditure data. They include tenure, income, number of children, age of father, motor car ownership, and racial origin of the family head.

*Family Type.*—Numbers and ages of children which occurred most frequently were used as a basis of expenditure analysis in relation to family type.

*Annual Net Income.*—Salaries, wages, commissions paid in cash, returns from investment, cash gifts, legacies, and payments in kind or service to family members, including rent and board, but not other earnings of lodgers and boarders. The rental value of owner-occupied homes was not shown as income.

*Gross Income.*—Net income plus the value of credit purchases, the value of loans received during the survey year, and the value of reductions in assets.

*Family Finance.*—Besides a record of gross income and living expenditures, a statement of savings was necessary to appraise the family's financial position. These data were assembled from earnings reported on page one of the budgetary record and sections W and X. Page one earnings totals were the basis of classifying qualitative data on shelter in order that direct comparison could be made with census data.

*Incomes per Person.*—Family net income divided by the number of persons in the family exclusive of lodgers and domestics.

*Living Expenditure Pattern.*—The proportions of total family living expenditure devoted to various budget groups. Living expenditure patterns have been considered in terms of percentages of total living expenditure.

*Man-Value Unit.*—The adult male was used as a basis of analyzing various nutritive values of food purchases. By considering differences in nutritive requirements due to age and sex, it was possible to convert families into man-value units and thus treat nutritive requirements upon a more accurate basis than if the requirements of each person were assumed to be equal. The Canadian Dietary Standard of values was used for these conversions.

### Classification of Expenditure Items

The full value of all purchases during the survey year was recorded regardless of the amount of credit or loans used and still outstanding at the close of the year.

The notes following are arranged according to the grouping in expenditure tables:—

*Foods.*—Records of food purchases were classified according to amounts bought for regular use in the home, for storage, and for consumption out of the home. In addition, value estimates based upon local markets were computed for gifts of food and the value of storage foods and home produce used during survey weeks. (Section Y and separate food schedule.)

*Shelter.*—Tenant shelter costs included rent payments, the estimated value of rent-free living quarters, repairs actually paid for by the tenants, and also property taxes whenever borne by tenants.

All owner shelter payments were included with the exception of down-payments for new homes. Separate classification was made of capital expenditures in all tabulations at the outset, but later, regular capital payments were lumped together with current costs in all tabulations except a detailed consideration of owner shelter costs in the chapter on shelter. The major portion of down-payments on new homes was considered as investment. (Section A.)

*Fuel and Light.*—Costs as reported under this heading were understated to the extent that heating and lighting bills of tenant families were paid indirectly through rent. (Section B.)

*Clothing.*—Besides actual purchases of clothing and footwear, this group included yard goods, findings, dry cleaning bills, personal accessories, jewellery, etc. (Sections D, E, F and G.)

*Household Operation.*—Under this heading were grouped costs for furniture, other furnishings, cleaning supplies, hardware, tableware, and sundry maintenance costs including laundry, telephone, ice, etc. (Sections C, H, I, J, K, L, M, and V.)

*Health.*—All expenditure for the restoration of health, or specifically for the prevention of illness, such as tonics. Also health insurance, and provision for the deceased. (Section N.)

*Personal Care.*—Expenditures for personal hygiene, and for barbers, beauty treatments, cosmetics, etc. (Section O.)

*Transportation.*—Capital as well as current costs. (Section T.)

*Recreation.*—Reading material costs, outlay for paid amusements, home entertainment, hobbies, pets, etc. (Section U.)

*Education and Vocation.*—Direct expenditure by the family for children's education, and vocational outlay for adults. It should be noted that the greater part of children's education is financed through taxation. (Sections P and R.)

*Community Welfare and Gifts.*—The costs of gifts to persons outside the family, church and charity outlay, personal taxes, fees to fraternal orders, contributions, and other miscellaneous expenditure. (Sections Q and S.)

# APPENDIX "B"

## FACSIMILES OF SURVEY SCHEDULES

### SCHEDULE I

#### INFORMATION VOLUNTARY AND STRICTLY CONFIDENTIAL

Dominion Bureau of Statistics, Ottawa

#### PRELIMINARY FAMILY RECORD

CENSUS RECORD..... (a) Record of last census. (b) Record in 1938.	CARD No..... CITY..... Recorded by..... Checked by.....
1. Name of family head. (a)..... (b).....	8. Occupation of chief wage-earner. (a)..... (b).....
2. City address. (a)..... (b).....	9. Monthly rent. (a)..... (b).....
3. Type of household. (a)..... (b).....	10. Value of owned home. (a)..... (b).....
4. Persons in household. (a)..... (b).....	11. Number of persons working. (a)..... (b).....
5. Number of children under 18. (a)..... (b).....	12. Amount of family earnings. (a) *\$. . . . †\$. . . . (b) *\$. . . . †\$. . . .
6. Number of lodgers. (a)..... (b).....	13. Type of dwelling. (a)..... (b).....
7. Racial origin of family head. (a)..... (b).....	14. Rooms in dwelling (for living purposes). (a)..... (b).....
15. Length of time in present dwelling.....	
16. Are living quarters completely self-contained? Yes..... No.....	
17. Address, October 1, 1938.....	
18. Telephone number.....	
19. Family member interviewed.....	
20. Calls necessary.....	
21. Date of interview.....	
22. Attitude and intelligence of interviewed person.....	
23. Special comments.....	
24. Reasons family not eligible for survey—	
Household composition.....	Housekeeping arrangements.....
Number of persons.....	Number of lodgers.....
On relief.....	Other.....
Amount of earnings.....	

\* Earnings of family head.

† Earnings of other family members, excluding lodgers and domestics.

# DOMINION BUREAU OF STATISTICS, OTTAWA

## Schedule II

### FAMILY BUDGETARY RECORD FOR THE TWELVE MONTHS ENDING SEPTEMBER 30, 1938

SCHEDULE No.....

CITY.....

**Strictly Confidential and Voluntary.** This information will be seen only  
by sworn employees of the Dominion Bureau of Statistics.

#### PARTICULARS OF HOUSEHOLD, YEAR ENDING SEPTEMBER 30, 1938

Members of Household	Sex (M. or F.)	Age	Weeks in House- hold	Racial Origin	Occupation	Industry	Weeks Em- ployed	Total Earnings in Year Specified
								\$
1. Husband...								
2. Wife.....								
3. ....								
4. ....								
5. ....								
6. ....								
7. ....								
8. ....								
9. Total...	x x	x x		x x	x x x	x x		

#### HOUSING FACILITIES

1. Type of dwelling..... 2. Number of rooms (a) Total.....  
(b) Sleeping..... 3. Type of heating.....  
(Mark "x" opposite the following facilities available)—  
4. Kitchen sink..... 5. Inside flush toilet..... 6. Running  
water inside..... 7. Bathtub..... 8. Refrigerator  
9. Electric light..... 10. Garage.....  
11. Children's play space (a) Inside..... (b) Outside.....

#### A. HOUSING EXPENDITURE, YEAR ENDING SEPTEMBER 30, 1938

FOR TENANT FAMILIES	FOR OWNER FAMILIES
1. Rent.....\$	Payments on home—5. Interest...\$
2. Repairs paid for by the tenant...\$	6. Principal...\$
3. Total Cash Expenditure.....\$	7. Total...\$
4. Estimated rent value if living in rent-free home.....\$	8. Cost of repairs...\$
(Office space)	9. Cost of additions to property...\$
	10. Property taxes...\$
	11. Water rates...\$
	12. Fire insurance, etc...\$
	13. Total Cash Cost...\$
	14. Amount of mortgage outstand- ing...\$
	15. Rate of interest in per cent.....



## B. FUEL AND LIGHT PURCHASES, YEAR ENDING SEPTEMBER 30, 1938

Items	Unit	Quantity and Description	Cost
			\$
1. Coal (state kind).....			
2. Coke.....			
3. Fuel oil.....			
4. Wood.....			
5. Gas.....			
6. Electricity.....			
7. Kerosene.....			
8. Gasolene (for household use).....			
9. Other (Specify).....	XXXX		
10. TOTAL.....	XXXX	XXXXXXXXXXXXXX	\$.....

## C. HOUSEHOLD OPERATION, YEAR ENDING SEPTEMBER 30, 1938

Items	Cost
	\$
1. Ice.....	
2. Telephone.....	
3. Laundry bills.....	
4. Moving expenses.....	
5. Domestic help..... months at \$..... per month.....	
6. Domestic help..... days at \$..... per day.....	
7. Cost of gardens, lawns, and garden equipment (seed, tools, hired labour, etc.).....	
8. Other (Specify).....	
9. TOTAL.....	\$.....

## D. CLOTHING PURCHASES, YEAR ENDING SEPTEMBER 30, 1938

Items	Male Members 18 years and over		Male Members from 3 to 18 years	
	Number	Total Cost	Number	Total Cost
		\$		\$
1. Overcoats, heavy.....				
2. Overcoats, light.....				
3. Raincoats.....				
4. Suits.....				
5. Separate trousers.....				
6. Sweaters.....				
7. Windbreakers and jackets.....				
8. Overalls and work coats.....				
9. Socks and stockings.....	prs.		prs.	
10. Underwear, summer.....	sets		sets	
11. Underwear, winter.....	sets		sets	
12. Pyjamas and nightshirts.....				
13. Bathrobes.....				
14. Shirts, work (manual labour).....				
15. Shirts, street, dress.....				
16. Collars.....				
17. Ties.....				
18. Handkerchiefs.....				
19. Scarves and mufflers.....				
20. Braces and belts.....				
21. Gloves and mitts.....				
22. Hats.....				
23. Caps.....				
24. Shoes, leather.....	prs.		prs.	
25. Shoes, canvas and rubber.....	prs.		prs.	
26. Rubbers and overshoes.....	prs.		prs.	
27. Shoe repairs and shines.....	XXXX		XXXX	
28. Cleaning and pressing.....	XXXX		XXXX	
29. Watches, rings, etc.....	XXXX		XXXX	
30. Other items (specify).....	XXXX		XXXX	
31. TOTAL EXPENDITURE.....	XXXX	\$.....	XXXX	\$.....

E. CLOTHING PURCHASES, YEAR ENDING SEPTEMBER 30, 1938

Items	Female Members 18 years and over		Female Members from 3 to 18 years	
	Number	Total Cost	Number	Total Cost
		\$		\$
1. Top coats.....				
2. Suits.....				
3. Raincoats.....				
4. House dresses.....				
5. Dresses for street and evening wear.....				
6. Slips.....				
7. Sweaters.....				
8. Aprons and smocks.....				
9. Blouses and middies.....				
10. Skirts.....				
11. Hats.....				
12. Stockings.....	prs.		prs.	
13. Nightgowns and pyjamas.....				
14. Kimonos, bathrobes, etc.....				
15. Vests.....				
16. Corselettes, girdles, etc.....				
17. Brassieres.....				
18. Bloomers, etc.....				
19. Gloves.....	prs.		prs.	
20. Scarves.....				
21. Handkerchiefs.....				
22. Purses and handbags.....				
23. Watches, jewellery, etc.....	xxxx		xxxx	
24. Shoes for street and evening.....	prs.		prs.	
25. Sport shoes.....	prs.		prs.	
26. Rubbers and overshoes.....	prs.		prs.	
27. Shoe repairs, cleaning, etc.....	xxxx		xxxx	
28. Dry cleaning, dyeing, etc.....	xxxx		xxxx	
29. Other items (specify).....	xxxx		xxxx	
30. TOTAL EXPENDITURE.....	xxxx	\$.....	xxxx	\$.....

CLOTHING PURCHASES, YEAR ENDING SEPTEMBER 30, 1938

F. CHILDREN UNDER 3 YEARS OF AGE			G. SUPPLEMENTARY CLOTHING COSTS		
Items	Number	Cost	Items	Number	Cost
		\$			\$
1. Bonnets, caps.....			Yard Goods—		
2. Coats.....			1. Cotton.....	yds.	
3. Sweaters.....			2. Wool.....	yds.	
4. Sweater suits.....			3. Rayon and mixture.....	yds.	
5. Dresses, rompers.....			4. Other.....	yds.	
6. Shirts.....			5. Total Yard Goods.....	yds.	
7. Diapers.....			6. Yarns for knitting.....	lbs.	
8. Sleeping garments.....			7. Findings (tape, buttons, etc.).....	xxxx	
9. Stockings.....	prs.		8. Paid help for sewing.....	xxxx	
10. Booties, shoes.....	prs.		9. Other (specify).....	xxxx	
11. Other (specify).....	xxxx				
12. TOTAL.....	xxxx	\$.....	10. TOTAL.....	xxxx	\$.....

**FURNISHINGS AND EQUIPMENT PURCHASES, YEAR ENDING  
SEPTEMBER 30, 1938**

Items	Number	Total Cost
		\$
<b>H. FURNITURE:</b>		
Suites: 1. Living room.....		
2. Bedroom.....		
3. Dining room.....		
4. Beds.....		
5. Cots, cribs.....		
6. Bedsprings.....		
7. Separate chesterfields or davenport.....		
8. Couches, daybeds.....		
9. Dressers.....		
10. Chiffoniers, chests.....		
11. Sideboards, buffets.....		
12. Desks.....		
13. Bookcases, bookshelves.....		
14. Tables (state kind).....		
Chairs: 15. Wood.....		
16. Upholstered.....		
17. Benches, footstools, etc.....		
18. Tea wagons, wheel trays.....		
19. Stands, racks, etc.....		
20. Materials for construction of new furniture.....	xxxx	
21. Furniture repairs and upkeep.....	xxxx	
22. Other (specify).....	xxxx	
23. TOTAL.....	xxxx	\$.....
<b>I. TEXTILE FURNISHINGS:</b>		
1. Carpets, rugs (sq. yds.).....		
2. Linoleum and congoium floor coverings (sq. yds.).....		
3. Mattresses.....		
4. Comforters, quilts.....		
5. Pillows.....		
6. Blankets.....		
7. Sheets.....		
8. Pillowcases.....	prs.	
9. Bedspreads, couch covers.....		
Tablecloths, napkins, doilies: 10. Cotton.....	xxxx	
11. Linen.....	xxxx	
12. Towels, bath and hand.....		
13. Towels, for drying dishes.....		
14. Table runners, dresser scarves.....		
15. Curtains, draperies.....		
16. Dishcloths, cleaning cloths, etc.....		
17. Oilcloth.....		
18. Yard goods.....		
19. Other (specify).....	xxxx	
20. TOTAL.....	xxxx	\$.....
<b>J. SILVERWARE, CHINA AND GLASSWARE:</b>		
1. China or porcelain dishes.....	xxxx	
2. Glassware.....	xxxx	
3. Tableware: Silver (including plate).....	xxxx	
4. Other (specify).....	xxxx	
5. TOTAL.....	xxxx	\$.....

**FURNISHINGS AND EQUIPMENT PURCHASES, YEAR ENDING  
SEPTEMBER 30, 1938—Concluded**

Items	Number	Total Cost
<b>K. ELECTRICAL EQUIPMENT:</b>		
1. Vacuum cleaners.....		
2. Refrigerators, electric.....		
3. Electric stoves, hot plates.....		
4. Washing machines.....		
5. Irons.....		
6. Heaters, fans.....		
7. Light bulbs.....		
8. Lamps and lamp shades.....		
9. Toasters.....		
10. Sewing machines, electric.....		
11. Other (specify).....	XXXX	
<b>12. TOTAL ELECTRICAL EQUIPMENT.....</b>	<b>XXXX</b>	<b>\$.....</b>

**L. KITCHEN AND CLEANING EQUIPMENT PURCHASES, YEAR ENDING  
SEPTEMBER 30, 1938**

Items	Number	Cost
		\$
1. Ice boxes.....		
2. Stoves and ranges (not electric).....		
3. Pots, pans, cutlery.....	XXXX	
4. Tea and coffee making utensils.....	XXXX	
5. Tubs, washboards, wringers.....	XXXX	
6. Ironing boards, clothes racks and baskets.....	XXXX	
7. Household tools, ladders, cans.....	XXXX	
8. Brooms, brushes, mops.....	XXXX	
9. Dust pans, pails, etc.....	XXXX	
10. Carpet sweepers.....		
11. Soaps, cleaning powders, etc.....	XXXX	
12. Repairs to kitchen equipment.....	XXXX	
13. Other (specify).....	XXXX	
<b>14. TOTAL.....</b>	<b>XXXX</b>	<b>\$.....</b>

**M. MISCELLANEOUS EQUIPMENT PURCHASES AND COSTS, YEAR ENDING  
SEPTEMBER 30, 1938**

Items	Number	Cost
		\$
1. Mirrors, pictures, clocks, room ornaments.....	XXXX	
2. Sewing machines (not electric).....		
3. Baby carriages, go-carts.....		
4. Window shades, wire screens, awnings.....	XXXX	
5. Trunks, handbaggage.....	XXXX	
6. Freight and Express charges.....	XXXX	
7. Postage and writing supplies.....	XXXX	
8. Insurance of household property against fire and theft.....	XXXX	
9. Other (specify).....	XXXX	
<b>10. TOTAL.....</b>	<b>XXXX</b>	<b>\$.....</b>



## GIFTS RECEIVED, YEAR ENDING SEPTEMBER 30, 1938

Please note any important facts concerning the value and description of gifts from friends and relatives outside of the family (including items of clothing, furniture, equipment, etc.)

## EXPENDITURES, YEAR ENDING SEPTEMBER 30, 1938

Items	Total Cost
	\$
<b>N. HEALTH CARE—</b>	
1. Medicine and drugs.....	
2. Eyeglasses.....	
3. Other health supplies.....	
4. Doctors' fees.....	
5. Dental fees.....	
6. Nursing service at home.....	
7. Hospital fees (including nurse, anaesthetics, bed supplies, etc.).....	
8. Accident and health insurance.....	
9. Cemetery maintenance.....	
10. Funeral and burial.....	
11. Other (specify).....	
12. TOTAL HEALTH CARE.....	\$
<b>O. PERSONAL CARE—</b>	
1. Barber.....	
2. Hairdressers.....	
3. Toilet soap.....	
4. Tooth paste, mouth washes, etc.....	
5. Cosmetics and toilet preparations.....	
6. Shaving supplies.....	
7. Other (specify).....	
8. TOTAL PERSONAL CARE.....	\$
<b>P. EDUCATION OF CHILDREN—</b>	
Away: 1. Tuition, fees, books, supplies.....	
2. Board and other expenses.....	
Home: 3. Tuition, music, books, supplies, etc.....	
4. TOTAL EDUCATION.....	\$
<b>Q. COMMUNITY WELFARE—</b>	
1. Church and Sunday School.....	
2. Community Chest, other charities.....	
3. Taxes: Income, personal property.....	
4. Fees to service clubs and fraternal orders.....	
5. TOTAL COMMUNITY WELFARE.....	\$
<b>R. VOCATION AND ADULT EDUCATION—</b>	
1. Union dues or fees.....	
2. Professional association dues or fees.....	
3. Educational fees and technical literature.....	
4. Other (specify).....	
5. TOTAL VOCATION.....	\$
<b>S. GIFTS AND CONTRIBUTIONS—</b>	
1. Christmas, birthday, etc.....	
2. Contributions, support of relatives.....	
3. Contributions, support of other persons.....	
4. TOTAL GIFTS AND CONTRIBUTIONS.....	\$

**TRANSPORTATION AND RECREATION COSTS, YEAR ENDING  
SEPTEMBER 30, 1938**

Items	Total Cost
<b>T. ANNUAL TRANSPORTATION COSTS—</b>	<b>\$</b>
<i>Particulars Concerning Motor Vehicles—</i>	
Automobile or motorcycle: 1. Make..... 2. Year made.....	
3. Year bought..... 4. Purchase price \$.....	
5. Total mileage in past year..... 6. Proportion of mileage for ordinary family use (give as a fraction).....	
<b>Ta. Motor Costs—</b>	
1. Gasolene, gallons..... average price..... per gal....	
2. Oil, quarts..... average price..... per qt....	
3. Tire costs.....	
4. Tube costs.....	
5. Repairs and maintenance.....	
6. Insurance.....	
7. Licence.....	
8. Fines or damages.....	
9. Garage or parking rent.....	
10. Other (specify).....	
<b>11. TOTAL ANNUAL COST OF MOTOR VEHICLES.....</b>	<b>\$</b>
<b>Tb. Bicycle Costs—</b>	
1. Tire costs.....	
2. Repair costs.....	
3. Licence.....	
4. Cost of bicycles purchased.....	
<b>5. TOTAL COST OF BICYCLES.....</b>	<b>\$</b>
<b>Tc. Cost of Fares—</b>	
1. Railway fares.....	
2. Boat fares.....	
3. Out of town bus fares.....	
4. City street car and bus fares.....	
5. Taxis.....	
6. Other (specify).....	
<b>7. TOTAL COST OF FARES.....</b>	<b>\$</b>
<b>Td. TOTAL TRANSPORTATION.....</b>	<b>\$</b>
<b>U. ANNUAL RECREATION COSTS—</b>	
1. Newspapers.....	
2. Magazines.....	
3. Books (except school).....	
4. Recreation clubs or associations.....	
Entertaining: 5. In home (except food).....	
6. Out of home.....	
7. Holiday costs (apart from transportation).....	
Movies: 8. Adult.....	
9. Child.....	
10. Plays, concerts.....	
11. Spectator sports.....	
12. Other amusements.....	
Radio: 13. Price, if purchased during year.....	
14. Upkeep.....	
15. Musical instruments.....	
16. Sheet music, records, rolls.....	
17. Sports equipment, supplies, clothing, etc.....	
18. Children's play equipment.....	
19. Cameras, films, and photo equipment.....	
20. Pets (purchase and upkeep).....	
21. Cigarettes, cigars and tobacco.....	
22. Other recreation (specify).....	
<b>23. Total Recreation.....</b>	<b>\$</b>
<b>V. OTHER FAMILY LIVING EXPENDITURES (specify)</b>	
.....	
.....	
.....	
<b>Total Other.....</b>	<b>\$</b>

## SPECIAL PURCHASE PRIVILEGES—

Please note the amount of any special discounts or purchasing privileges to which family members are entitled and note the kind of goods to which such privileges apply. ....

.....

.....

.....

## FAMILY FINANCE, YEAR ENDING SEPTEMBER 30, 1938

<b>W. SAVINGS—</b>	\$
1. Life insurance premiums.....	.....
2. Increase in bank balance.....	.....
3. Purchase of stocks and bonds.....	.....
4. Purchase of property.....	.....
5. Payments during year on accounts incurred prior to October 1, 1937.....	.....
6. Purchase of annuities and payments for pension and superannuation.....	.....
7. Other (specify).....	.....
<b>8. TOTAL SAVINGS.....</b>	<b>\$.....</b>
<b>X. OTHER INCOME AND CREDIT RECEIVED—</b>	
1. Net income from other property (deducting taxes, insurance, etc., from rents and royalties received).....	.....
2. Estimated value of payments in kind or services.....	.....
3. Decrease in bank balance.....	.....
4. Borrowed on insurance (October 1 to September 30) and not paid back.....	.....
5. Sale of stocks or bonds.....	.....
6. Interest and dividends.....	.....
7. Sale of property.....	.....
8. Trade-in allowance on goods.....	.....
Amount still owing on goods purchased in last 12 months—	
9. Groceries.....	.....
10. Clothing.....	.....
11. Furniture.....	.....
12. Other household equipment.....	.....
13. Automobile.....	.....
14. Medical care.....	.....
15. Other (specify).....	.....
16. Other sources of cash or credit (specify).....	.....
<b>17. TOTAL OTHER INCOME AND CREDIT RECEIVED.....</b>	<b>\$.....</b>
<b>Y. ESTIMATE OF EXPENDITURE ON FOODS, YEAR ENDING SEPTEMBER 30, 1938—</b>	
Usual expenditure on foods per week \$..... or per month \$.....	.....
Estimate of total food expenditure in specified year.....	\$.....

Schedule No. ....

SUMMARY OF INCOME AND EXPENDITURE, YEAR ENDING  
SEPTEMBER 30, 1938

INCOME		EXPENDITURE	
	Amount \$	Budget Group	Amount \$
Family Earnings—p. 197.....		Foods (Item Y—food record)— p. 205.....	
Other Income and Credit Received— X—p. 205.....		Housing—A—p. 198.....	
		Fuel and Light—B—p. 199.....	
		Household Operation—C—p. 199.....	
		Men's Clothing—D—p. 199.....	
		Women's Clothing—E—p. 200.....	
		Infants' Clothing—F—p. 200.....	
		Other Clothing—G—p. 200.....	
GROSS INCOME.....	\$.....		
(Office Space)		TOTAL CLOTHING.....	\$.....
		Furniture—H—p. 201.....	
		Textile Furnishings—I—p. 201.....	
		Silverware, etc.—J—p. 201.....	
		Electrical Equipment—K—p. 202...	
		Kitchen and Cleaning—L—p. 202...	
		Miscellaneous Equipment—M— p. 202.....	
		Health Care—N—p. 203.....	
		Personal Care—O—p. 203.....	
		Children's Education—P—p. 203.....	
		Community Welfare—Q—p. 203.....	
		Vocation, Adult Education—R— p. 203.....	
		Gifts and Contributions—S—p. 203..	
		Transportation—T—p. 204.....	
		Recreation—U—p. 204.....	
		Other Living Expenditures—V— p. 204.....	
		Savings, Investment—W—p. 205...	
		TOTAL EXPENDITURE.....	\$.....
(Comments)			
		(Office Space)	



# SCHEDULE III

## DOMINION BUREAU OF STATISTICS, OTTAWA

### WEEKLY RECORD OF FOOD SUPPLIES

SCHEDULE No. ....

CITY. ....

1. The homemaker is asked to enter at the end of each day the purchases of food made during that day. A record is also asked of expenses for meals eaten away from home each day by family members who are out of the home only for that particular meal. Please do not include food bought specially for pets.
2. To insure accuracy, it is asked that records be completed day by day rather than at the end of the week.
3. Please give as carefully as possible weights and quantities as well as descriptions for each item.
4. Where purchases are made by ticket for foods such as bread and milk, show each day the value of these foods actually purchased, not the value of tickets which are purchased.
5. Field agents will call during the week to answer questions concerning difficulties encountered.
6. The summary section on the final page will be left for the field agent to complete. The section relating to foods which are not purchased will be completed at the end of the seventh day by the visiting agent in consultation with the homemaker.
7. Sample of a daily food record:—

Date—October 19, 1938.

Commodities Purchased	Brand, Grade or Quality	Quantity Purchased		Total Cost
		For Regular Use	For Storage	
1. Bread	white, standard quality	2 loaves, 24 ozs.		18c
2. Milk	fluid, sweet	1 quart		11c
3. Fresh tomatoes	ripe	1 basket	1 basket	50c
4. Beef	chuck roast	5 pounds		80c
5. Flour	white, "Millers Pride"	24 pounds		96c
6. —	—	—		

DAILY FOOD RECORD

DATE.....

SCHEDULE No.....

Commodities Purchased	Brand, Grade or Quality	Quantity Purchased		Total Cost
		For Regular Use	For Storage	
1.....	.....	.....	.....	\$.....
2.....	.....	.....	.....	.....
3.....	.....	.....	.....	.....
4.....	.....	.....	.....	.....
5.....	.....	.....	.....	.....
6.....	.....	.....	.....	.....
7.....	.....	.....	.....	.....
8.....	.....	.....	.....	.....
9.....	.....	.....	.....	.....
10.....	.....	.....	.....	.....
11.....	.....	.....	.....	.....
12.....	.....	.....	.....	.....
13.....	.....	.....	.....	.....
14.....	.....	.....	.....	.....
15.....	.....	.....	.....	.....
16.....	.....	.....	.....	.....
17.....	.....	.....	.....	.....
18.....	.....	.....	.....	.....
19.....	.....	.....	.....	.....
20.....	.....	.....	.....	.....
21 TOTAL.....	.....	.....	.....	\$.....

Cost of Meals and Confectionery Eaten Away from Home

1. Lunches and milk at school.....	\$.....
2. Wage-earner's meals.....	.....
3. Other meals of family members.....	.....
4. Candy, ice cream, drinks, etc.....	.....
5. TOTAL.....	\$.....

Number of Meals Served During this Day

	Breakfast	Dinner	Supper
Number of persons.....	.....	.....	.....

## FOOD RECORD SUMMARY FOR THE WEEK ENDED.....

Schedule No.....

DATES

Items								Total for Week
	\$	\$	\$	\$	\$	\$	\$	
1. Purchased for regular use.....								\$.....
2. Purchased for storage.....								\$.....
3. Lunches and milk at school.....								\$.....
4. Wage-earner's meals.....								\$.....
5. Other meals of family.....								\$.....
6. Candy, ice cream, drinks, etc.....								\$.....
7. Total of items 3 to 6 inclusive.....								\$.....
8. TOTAL CASH COST OF FOOD.....								\$.....

## Estimated Amounts and Value of Other Food Used

Other Foods (Please specify kind)	Description	Quantity Obtained for Use	Estimated Value
			\$
From stocks on hand—	1		
	2		
	3		
	4		
From own garden—	1		
	2		
	3		
	4		
Gifts from friends—	1		
	2		
	3		
TOTAL—OTHER FOOD.....	X X X	X X X	

## Number of Meals Served During the Week

	Breakfast	Dinner	Supper
Number of persons.....	.....	.....	.....

Signature of Agent.....

## APPENDIX "C"

### LIST OF MECHANICAL TABULATIONS OF DATA FROM SCHEDULE "II"

Description of Tabulations	Number of Photographs*
1. Cities and Race Groups.....	15
2. Family Income—\$400 income intervals—British and French separately.....	18
3. Income per Person—\$100 income intervals—for each city—British and French separately.....	104
4. Children per Family—1 child intervals—British and French separately.....	10
5. Age of Family Head—10-year intervals—British families according to \$100 per person income groups.....	24
6. Family Composition—Numbers and ages of children according to most frequent occurrence.....	17
7. Tenure—\$100 per person income groups—British owners and British and French tenants.....	21
8. Motor Car and Home Ownership—British families.....	6
9. Family Expenditure on {Food—\$50 intervals—16..... Housing—\$50 intervals—18..... Recreation—\$50 intervals—10.....}	44
10. Family Gross Savings—\$50 intervals.....	15
11. Experimental Tabulations re—Error of balance between Income and Expendi- ture, Stability of Sample, etc.....	8
Total.....	282

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\* Each photograph represents a complete cross-section of data on income, family composition, living expenditure, etc., in relation to the subject of cross-classification.



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