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FAMILY LIVING EXPENDITURES IN CANADA EXPENDITURES FOR PEALTH MAINTENANCE

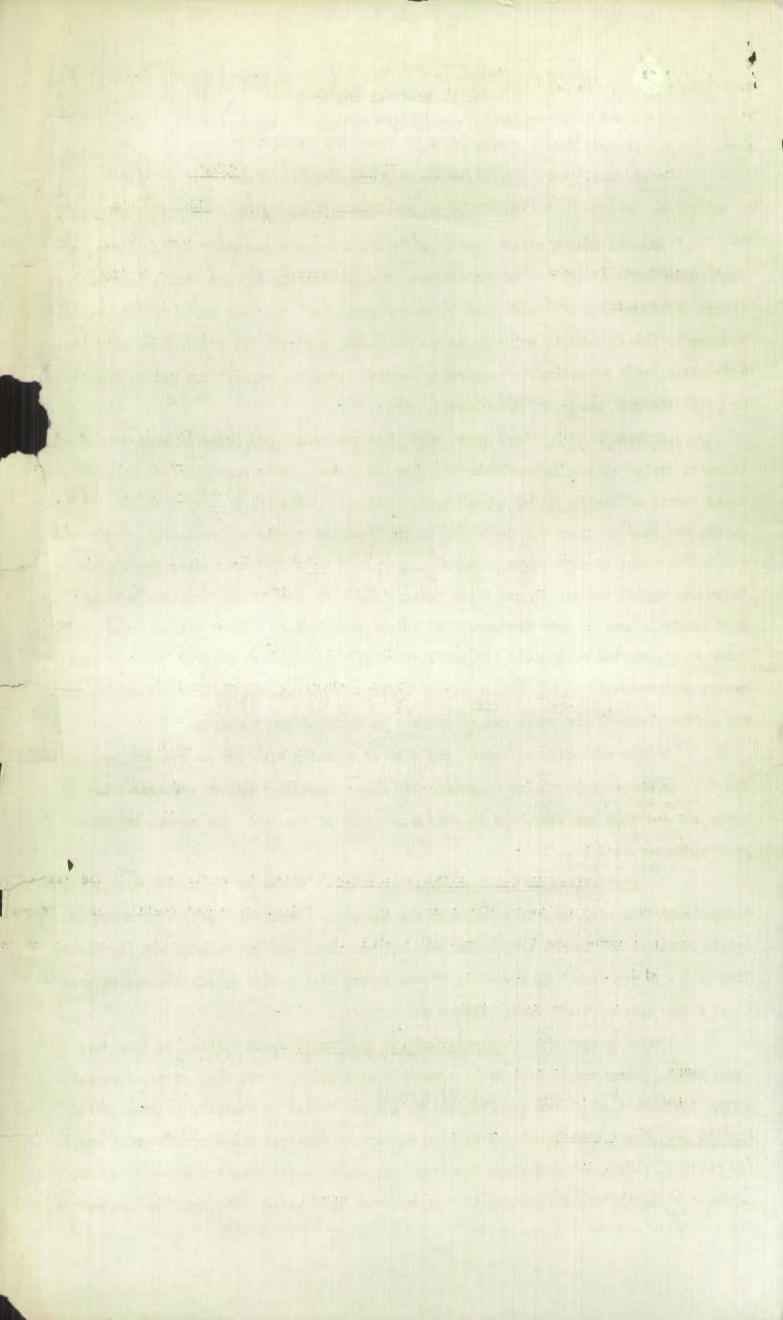
Results from a recent survey of Canadian urban wage-earner family living expenditures indicate that an annual average of approximately \$65 per family is spent upon health maintenance requirements and bills for sickness. The data which follow present a summary of survey results relating to health costs, and at a later date more detailed information will be available concerning amounts spent for medical and dental fees, hospital charges, medicine, eye-glasses, etc.

Expenditures on these items were obtained from 1,439 Canadian were-earner families in twelve cities representing all nine provinces. They were recorded as part of broad survey of family living expenditures conducted under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, by the Dominion Bureau of Statistics. Only self-supporting families with earnings ranging from \$450 to \$2,500 were asked for statements of annual expenditures. In all cases husband and wife were living together with one or more children, and in some instances, a lodger or a domestic lived with the family. Results were compiled separately for families of different racial origin. British family groups were surveyed in all cities except Quebec; French groups in Montreal and Quebec: and groups representing other racial origins in Montreal and Winnipeg.

Health expenditures for 53 per cent of families were for amounts of less than \$50 for the survey year ending September 30, 1938. An additional 26 per cent spent between \$50 and \$100 per year, and in only 5 per cent of the cases did annual health expenditures exceed \$200.

The proportions of total expanditure devoted to health costs showed very slight differences from city to city throughout the Dominion. Montreal families of mixed racial origin recorded the lowest proportion with 3.2 per cent, and the highest was for Quebec City with 5.3 per cent. In seven out of the twelve cities this proportion was between 4 and 5 per cent of total family living expenditures.

Dollar variations in average amounts per family spent for health were more appreciable. They ranged from \$46 for the Montreal group of families of mixed racial origin (exclusive of French and British) to \$85 per family in Halifax. Corresponding amounts per person were scattered between \$9 for the Montreal mixed racial group and \$19 for Halifax, Ottawa and Saskatoon families. It may be noted that the average amounts per person for English and French families of Montreal were almost identical, approximating



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\$11 in both cases. Average amounts for families of other racial origin in Montreal and Winnipeg were lower by \$2 per person in Montreal and by \$4 per person in Winnipeg, than those for British and French groups.

Health costs bore a fairly clear-cut relationship to income. To examine this relationship, records were grouped according to the average amount of income per person rather than the amount per family. For the majority of families in the sample, average annual income per person ranged between \$200 and \$400. For 1,135 families of British origin, health costs per family centred around 4 per cent of total expenditures in each income interval of \$100 per person between \$100 and \$600. Average amounts per family within this range increased from \$37 in the \$100-\$199 group to \$84 in the \$500-\$599 group, while average amounts per person rose from \$7 to \$25 within these same limits.

Annual Fealth Costs Reported by 1,439 Canadian Urban Wage-Earner Families
Year Ending September, 1938

| Family Hea | ali | th Cos | ts_ | Number of Families Reporting |
|------------|-----|--------|-----|------------------------------|
| \$ 0 | _ | \$ 49 | | •••• 759 |
| 50 | - | 99 | | •••• 370 |
| 100 | - | 149 | | 167 |
| 150 | - | 199 | | • • • • 64 |
| 200 | _ | 399 | | 65 |
| 400 | _ | 599 | | ••••• 10 |
| 600 | + | | | • • • • 4 |
| | | Total | | 1,439 |

Health Costs in Relation to Family Expenditure 1,439 Wage-Earner Families in Twelve Canadian Cities

| City | Health Costs as a Percentage of Family Expenditure | Average Health Costs per Family | Average Health Costs per Person |
|--------------------|--|---------------------------------------|---------------------------------------|
| Charlottetown | 4.6 | \$ 70 | \$ 16 |
| Halifax | 4.9 | 85 | 19 |
| Saint John | 4.5 | 64 | 15 |
| Quebec | 5.3 | 71 | 15 |
| Montreal - French | 3.9 | 61 | 11 |
| - British | 3.3 | 51 | 11 |
| - Other | 3.2 | 46 | 9 |
| Ottawa | 4.8 | 83 | 19 |
| Toronto | 3.5 | 59 | 14 |
| London | 3.9 | 57 | 15 |
| Winnipeg - British | 3.9 | 61 | 15 |
| - Other | 3.4 | 50 | 11 |
| Saskatoon | 4.8 | 80 | 19 |
| Edmonton | 4.3 | 67 | 16 |
| Vancouver | 4.0 | 63 | 15 |

Health Costs for 1,135 British Families According to Income per Person

| Family Income Per Person | \$0-\$99 | \$100-\$199 | \$200-\$299 | \$300-\$399 | \$400-\$499 | \$500-\$599 | \$600+ |
|-----------------------------|----------|-------------|--------------|-------------|-------------|-------------|--------|
| Number of Families | 2 | 114 | 320 | 312 | 220 | 106 | 61 |
| Average Family | | | | | | | |
| Health Costs | \$40 | \$37 | \$ 58 | \$69 | \$74 | \$84 | \$98 |
| Family Health Costs | | | | | | | |
| as Percentage of | | | | | | | |
| Total Expenditure | 4.7 | 3.7 | 4.3 | 4.4 | 4.2 | 4.2 | 3.8 |
| Average Health | | | | | | | |
| Costs Per Person | \$ 4 | \$ 7 | \$12 | \$17 | \$21 | \$25 | \$30 |

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