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FAMILY LIVING EXPENDITURES

in

CANADA

Family Composition in Relation to Urban
Wage-Earner Family Living Expenditures



Published by Authority of the HON. W.D. EULER, M.P.,
Minister of Trade and Commerce.

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DOMINION BUREAU OF STATISTICS - CANADA
DEPARTMENT OF TRADE AND COMMERCE

FAMILY LIVING EXPENDITURES IN CANADA

FAMILY COMPOSITION IN RELATION TO URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES

(A preliminary analysis)

SUMMARY

A recent survey of urban wage-earner family living costs made by the Dominion Bureau of Statistics shows that many factors affect expenditures for living needs. The amount of family income is generally considered the dominant influence, but income in turn is related to the age of the principal breadwinner, and the numbers and ages of children also affect the character of family living expenditures. Despite this, there appeared to be no general tendency in urban wage-earner families of British origin for the number of children to increase in the higher family income groups, although in French families the average number of children was larger at higher income levels. In both racial origin groups, amounts spent per person declined as the number of children in the family increased. Average expenditure per person dropped from \$516 in British families with one child to \$212 in households with five children. Corresponding averages for French families were \$397 and \$219. All budget groups contributed to this decline, with food outlay per person falling from \$127 to \$74 for British families and from \$109 to \$75 for French families with one and five or more children respectively.

A different picture was obtained when expenditure records were classified according to the age of the father to examine relations between expenditures and the lengthening life of the family. The number of children per family tended to increase until the father's age was somewhere between 45 and 54, and amounts spent per person on food and clothing increased slightly as the age of the father moved upward into that range. This was associated with a more rapid rise in income than in numbers of children at progressive age levels of the father. Among the British families in the survey, income rose from an average of \$1,319 in cases where the father's age was between 25 and 34 to \$1,541 where ages ranged from 45 to 54 years. In the next ten-year age period, average family income dropped back to \$1,451, and average numbers of children per family decreased from 2.5 to 2.3. Total expenditures per person declined slightly from \$378 in families where fathers' ages were between 25 and 34 to \$358 for families with fathers between 55 and 64 years of age.

Analyses of records for living expenditure tendencies related to numbers of children and the length of time the family had been formed, did not reveal the existence of a "typical" family. Families with one child under 13 years, or with two children from 4 to 12 years apparently possess some claim to this title, but contrary to popular opinion, families with three children form a definite minority. The tendency already noted, for income to increase as the family life span lengthened was apparent in family groups with the same number of children. The earnings of older children were partly responsible for this increase. For families with the same number of children, expenditures on food and clothing mounted as the family life span extended but not by the full amount of the income increase. Housing and household furnishing expenditures actually declined as the number of children increased. Most other budgetary outlays showed very little relation either to rising income or the lengthening family life span. Apparently a wide diversity in consumer tastes exists, which is scattered fairly evenly among "non-necessity" expenditures such as recreation, transportation, and savings.

INTRODUCTORY

Although income is of basic importance in any study of family living expenditure, variations in income do not provide a complete explanation of differences in family living expenditure patterns. Expenditures for food, clothing, and housing are necessarily affected by the number of persons in the family. They are affected to some extent also by the ages of the family members; changes in the age of parents influence their attitude towards savings, outlays for recreation, etc. The importance of the factors cited above, viz., changes in income, persons in the family, and their ages, may be assessed by studying living expenditure tendencies when other factors are held constant, and differences in expenditure patterns are examined in relation to variations in these factors separately. Such studies of tendency may be related, also, to typical as well as average conditions of income, family size, age, etc. It is desirable to have a clear cut picture of living expenditure patterns of the more numerous family types which are to be found in the community. In the following pages, living expenditure records are shown grouped according

DECLARATION OF INDEPENDENCE

When in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth, the separate and equal station to which the laws of nature and of nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.

We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.

That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed, - That whenever any Form of Government becomes destructive of these ends, it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness.

Prudence, indeed, will dictate that Governments long established should not be changed for light and transient causes; and accordingly, we have recourse to the remedy only when it is necessary, when a long train of abuses and usurpations, pursuing invariably the same Object, evinces a design to reduce us to absolute Tyranny, it is our duty to throw off such Government, and to institute new Government, laying its foundation on such principles and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness.

And we the Representatives of the United States of America, in General Congress assembled, solemnly publish and declare, that these United Colonies are, and of right ought to be, free and independent States, that they are absolved from all allegiance to the British Crown, and that all political connections with Great Britain are hereby totally dissolved.

In witness whereof, we have hereunto set our hands and seals, this fourth day of July, 1776.

to three principles of classification with a view to examining the relationships between living expenditures and the factors in family composition noted above, viz., number of children in the family, age of the father and principal types of families.

DEFINITION OF TERMS

Family composition--a composite of factors including the conjugal condition of the family heads, number of persons in the family, their ages, sex, etc.

Family living expenditure patterns--a percentage statement of the proportions of total living expenditure devoted to various family requirements, such as food, clothing, housing, recreation, etc.

Family life span--the number of years the family has been formed. Lengthening of the family life span is associated with increasing earnings, larger numbers of children, a greater proportion of home owners, and other factors affecting living expenditure patterns.

Family type--In the present bulletin this term relates primarily to the numbers of children in the family, and to certain age groups for children which occur most commonly. In other respects families in the survey were all of the same general type. The chief bread winner was a wage-earner and total family earnings ranged from \$450 to \$2,500 per year. All families had been entirely self-supporting during the survey year, which ended September 30, 1938. Both parents were present in the home with one or more children and in some cases there was also one lodger or a domestic.

Income--All income references in this bulletin are to net income.

<u>Income</u>	<u>Expenditure</u>
<u>Net</u>	
Earnings of all family members	Outlays for commodities and services required for family living
Value of payments in kind	
Income from investments	<u>Savings</u>
Other cash	Bank
	Investments
<u>Gross</u>	Life insurance
Loans and credit outstanding	Re-payment of old debts
(for purchases in the survey year only)	(considered as saved from <u>current</u> income)
Reductions in bank savings and investments	
Value of trade-in allowances	

The following list will give an indication of the more important items entering into expenditure averages in tables presented. Families were asked to report total costs of all purchases during the survey year.

Food and clothing--all such purchases for the family.

Housing--interest, repairs, taxes, insurance for owners. Rent and water taxes for tenants. Capital expenditure on the home included down payments on new homes, and the cost of additions, but not repairs.

Household operation--ice, telephone, laundry, domestic help.

Furniture--in addition to furniture, textile furnishings, chinaware, electrical and kitchen equipment.

Health--medical care, dentists, glasses, etc.

Personal care--toilet articles, barber, hairdresser.

Transportation--all fares, bicycles, motor cars--new purchases and current costs.

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Recreation--newspapers, periodicals, etc., entertainment admissions, hobby expenses.

Savings--life insurance, bank balance increases, investments, re-payment of debts incurred prior to the survey year. Against savings must be balanced credit and loans outstanding at the end of the survey year for purchases during that period.

Children's education and vocation--tuition, board, professional and union dues.

Community welfare and gifts--church and charitable contributions, personal taxes, gifts to persons outside the family.

NUMBERS OF CHILDREN IN RELATION TO FAMILY LIVING EXPENDITURES

The recent Dominion Bureau of Statistics survey of family living expenditures showed different relationships between family expenditure and numbers of children per family in families of British and French origin. 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 averages for five children families dropped back sharply to very near the one child family expenditure level. Average expenditures of French families covered by the survey moved steadily upward as the number of children increased.

The average annual amount of expenditure (including savings) for 1,135 British families was \$1,590, and the corresponding figure for French families was \$1,469. Average expenditures of British families with one child and five children fell below \$1,550, while in families with two, three, and four children expenditure averages tended to exceed \$1,600. For French families, however, expenditure mounted from an average of \$1,190 per year for families with one child, up to \$1,774 per year for those with five or more children.

Families in the English and French groups were of essentially the same type. 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 four years.

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 24.6 per cent for one child families to 35.1 per cent for families with five children. The proportions for clothing showed a more moderate rise from 9.6 per cent to 11.2 per cent between the same groups. These increases were balanced by falling proportions devoted to housing, furniture, transportation, recreation, and savings. 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 27.4 per cent for families with one child to 34.0 per cent for families with five or more children. Corresponding clothing percentages increased from 10.3 per cent to 13.8 per cent. These increases were balanced by lower proportions allocated to housing, furniture, recreation, and savings, as in the British group.

The relation between number of children per family and living expenditures is perhaps most clearly apparent when the latter are reduced to average amounts spent per person. Such figures show pronounced decreases in practically all cases as the number of children increase. For example, expenditures per person on foods dropped from \$127 for families of British origin with one child to \$74 for families with five children. Corresponding amounts for shelter were \$96 and \$33. 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 \$49 and \$24 per person respectively. Similarly, in the case of French families average amounts per person spent on foods dropped from \$109 for families with one child to \$75 for families with five or more children. Average amounts for housing also declined from \$76 to \$33 while the corresponding numbers of rooms per person fell from 1.3 to 0.7. Clothing averages fell from \$41 to \$30 per person in the same groups. Pronounced decreases in average amounts spent per person were also discernible for health care, transportation and recreation in the larger family groups.

THE UNIVERSITY OF CHICAGO

DEPARTMENT OF CHEMISTRY

PHYSICAL CHEMISTRY

REPORT ON THE PROGRESS OF RESEARCH

THEORY OF THE ELECTROLYTIC CELL

The theory of the electrolytic cell is a subject of great importance in physical chemistry. It deals with the processes occurring at the electrodes and in the electrolyte during the passage of an electric current. The theory is based on the principles of thermodynamics and electrostatics. The main problem is to determine the potential difference between the electrodes and the rate of the electrochemical reactions. The theory is developed in a series of papers by Helmholtz, Nernst, and others. The present report is a contribution to this subject.

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CHARACTERISTICS 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
Average Income	\$1,392	\$1,484	\$1,446	\$1,482	\$1,377	\$1,443	\$1,075	\$1,165	\$1,311	\$1,496	\$1,560	\$1,316
Average Age of Father	39	40	42	43	44	41	36	34	39	46	42	39
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
Percentage of Families in Owned 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	33.3	10.1	13.2	12.2	6.5	6.4	10.0

Year	Month	Day	Time	Location	Remarks
1870	Jan	1	10:00	St. Paul	Left for St. Paul
1870	Jan	2	10:00	St. Paul	Left for St. Paul
1870	Jan	3	10:00	St. Paul	Left for St. Paul
1870	Jan	4	10:00	St. Paul	Left for St. Paul
1870	Jan	5	10:00	St. Paul	Left for St. Paul
1870	Jan	6	10:00	St. Paul	Left for St. Paul
1870	Jan	7	10:00	St. Paul	Left for St. Paul
1870	Jan	8	10:00	St. Paul	Left for St. Paul
1870	Jan	9	10:00	St. Paul	Left for St. Paul
1870	Jan	10	10:00	St. Paul	Left for St. Paul
1870	Jan	11	10:00	St. Paul	Left for St. Paul
1870	Jan	12	10:00	St. Paul	Left for St. Paul
1870	Jan	13	10:00	St. Paul	Left for St. Paul
1870	Jan	14	10:00	St. Paul	Left for St. Paul
1870	Jan	15	10:00	St. Paul	Left for St. Paul
1870	Jan	16	10:00	St. Paul	Left for St. Paul
1870	Jan	17	10:00	St. Paul	Left for St. Paul
1870	Jan	18	10:00	St. Paul	Left for St. Paul
1870	Jan	19	10:00	St. Paul	Left for St. Paul
1870	Jan	20	10:00	St. Paul	Left for St. Paul
1870	Jan	21	10:00	St. Paul	Left for St. Paul
1870	Jan	22	10:00	St. Paul	Left for St. Paul
1870	Jan	23	10:00	St. Paul	Left for St. Paul
1870	Jan	24	10:00	St. Paul	Left for St. Paul
1870	Jan	25	10:00	St. Paul	Left for St. Paul
1870	Jan	26	10:00	St. Paul	Left for St. Paul
1870	Jan	27	10:00	St. Paul	Left for St. Paul
1870	Jan	28	10:00	St. Paul	Left for St. Paul
1870	Jan	29	10:00	St. Paul	Left for St. Paul
1870	Jan	30	10:00	St. Paul	Left for St. Paul
1870	Jan	31	10:00	St. Paul	Left for St. Paul

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DISTRIBUTION OF URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO NUMBER OF CHILDREN PER FAMILY
(For the Year Ended September 30, 1938)

Racial Origin	British Families						French Families					
	1	2	3	4	5 and over	Average (2.3)	1	2	3	4	5 and over	Average (3.2)
Number of Families	343	382	245	116	49	1,135	46	38	49	31	47	211
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Food	381	426	459	510	534	433	326	380	436	475	604	445
Housing	287	287	253	265	239	276	228	237	234	263	267	245
Capital Expenditure on Home	11	13	7	2	0	9	0	3	0	0	0	1
Fuel and Light	91	103	105	111	100	101	54	65	79	77	82	71
Clothing	148	163	167	174	170	160	123	167	168	160	245	174
Household Operation	30	30	28	27	21	29	21	30	26	27	24	25
Furniture	97	97	85	94	63	92	116	117	115	99	124	115
Health	67	65	76	52	63	67	54	66	60	86	61	64
Personal Care	24	25	25	25	22	24	16	20	23	21	26	22
Transportation	110	95	86	69	59	93	55	52	39	55	50	45
Recreation	98	96	93	80	79	93	61	75	80	64	84	73
Savings	145	165	140	142	125	150	121	126	157	133	148	138
Children's Education & Vocation	15	21	25	30	19	21	11	24	20	34	34	24
Community Welfare & Gifts	44	46	35	38	29	42	24	24	31	29	25	27
Total Expenditure	1,543	1,632	1,584	1,619	1,523	1,590	1,190	1,386	1,468	1,523	1,774	1,469

Year	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Total	Average
1900	10	15	20	25	30	35	40	45	50	55	60	65	500	41.67
1901	12	18	22	28	32	38	42	48	52	58	62	68	500	41.67
1902	14	20	24	30	34	40	44	50	54	60	64	70	500	41.67
1903	16	22	26	32	36	42	46	52	56	62	66	72	500	41.67
1904	18	24	28	34	38	44	48	54	58	64	68	74	500	41.67
1905	20	26	30	36	40	46	50	56	60	66	70	76	500	41.67
1906	22	28	32	38	42	48	52	58	62	68	72	78	500	41.67
1907	24	30	34	40	44	50	54	60	64	70	74	80	500	41.67
1908	26	32	36	42	46	52	56	62	66	72	76	82	500	41.67
1909	28	34	38	44	48	54	58	64	68	74	78	84	500	41.67
1910	30	36	40	46	50	56	60	66	70	76	80	86	500	41.67
1911	32	38	42	48	52	58	62	68	72	78	82	88	500	41.67
1912	34	40	44	50	54	60	64	70	74	80	84	90	500	41.67
1913	36	42	46	52	56	62	66	72	76	82	86	92	500	41.67
1914	38	44	48	54	58	64	68	74	78	84	88	94	500	41.67
1915	40	46	50	56	60	66	70	76	80	86	90	96	500	41.67
1916	42	48	52	58	62	68	72	78	82	88	92	98	500	41.67
1917	44	50	54	60	64	70	74	80	84	90	94	100	500	41.67
1918	46	52	56	62	66	72	76	82	86	92	96	102	500	41.67
1919	48	54	58	64	68	74	78	84	88	94	98	104	500	41.67
1920	50	56	60	66	70	76	80	86	90	96	100	106	500	41.67
1921	52	58	62	68	72	78	82	88	92	98	102	108	500	41.67
1922	54	60	64	70	74	80	84	90	94	100	104	110	500	41.67
1923	56	62	66	72	76	82	86	92	96	102	106	112	500	41.67
1924	58	64	68	74	78	84	88	94	98	104	108	114	500	41.67
1925	60	66	70	76	80	86	90	96	100	106	110	116	500	41.67
1926	62	68	72	78	82	88	92	98	102	108	112	118	500	41.67
1927	64	70	74	80	84	90	94	100	104	110	114	120	500	41.67
1928	66	72	76	82	86	92	96	102	106	112	116	122	500	41.67
1929	68	74	78	84	88	94	98	104	108	114	118	124	500	41.67
1930	70	76	80	86	90	96	100	106	110	116	120	126	500	41.67
1931	72	78	82	88	92	98	102	108	112	118	122	128	500	41.67
1932	74	80	84	90	94	100	104	110	114	120	124	130	500	41.67
1933	76	82	86	92	96	102	106	112	116	122	126	132	500	41.67
1934	78	84	88	94	98	104	108	114	118	124	128	134	500	41.67
1935	80	86	90	96	100	106	110	116	120	126	130	136	500	41.67
1936	82	88	92	98	102	108	112	118	122	128	132	138	500	41.67
1937	84	90	94	100	104	110	114	120	124	130	134	140	500	41.67
1938	86	92	96	102	106	112	116	122	126	132	136	142	500	41.67
1939	88	94	98	104	108	114	118	124	128	134	138	144	500	41.67
1940	90	96	100	106	110	116	120	126	130	136	140	146	500	41.67
1941	92	98	102	108	112	118	122	128	132	138	142	148	500	41.67
1942	94	100	104	110	114	120	124	130	134	140	144	150	500	41.67
1943	96	102	106	112	116	122	126	132	136	142	146	152	500	41.67
1944	98	104	108	114	118	124	128	134	138	144	148	154	500	41.67
1945	100	106	110	116	120	126	130	136	140	146	150	156	500	41.67
1946	102	108	112	118	122	128	132	138	142	148	152	158	500	41.67
1947	104	110	114	120	124	130	134	140	144	150	154	160	500	41.67
1948	106	112	116	122	126	132	136	142	146	152	156	162	500	41.67
1949	108	114	118	124	128	134	138	144	148	154	158	164	500	41.67
1950	110	116	120	126	130	136	140	146	150	156	160	166	500	41.67

1950
 1951
 1952
 1953
 1954
 1955
 1956
 1957
 1958
 1959
 1960

PERCENTAGE DISTRIBUTION OF URBAN WAGE-EARNER LIVING EXPENDITURES ACCORDING TO NUMBER OF CHILDREN PER FAMILY
(For the Year Ended September 30, 1938)

Racial Origin	British Families						French Families					
	1	2	3	4	5 and over	Average (2.5)	1	2	3	4	5 and over	Average (3.2)
Number of Families	343	382	245	116	49	1,135	46	38	49	31	47	211
	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.	p.c.
Food	24.5	26.1	29.0	31.5	35.1	27.2	27.4	27.5	29.7	31.2	34.0	30.3
Housing	18.6	17.6	16.0	16.4	15.7	17.3	19.1	17.0	15.9	17.3	15.0	16.7
Capital Expenditure on Home .....	.7	.8	.5	.1	0	.6	0	.1	0	0	0	.1
Fuel and Light	5.9	6.3	6.6	6.9	6.5	6.3	4.5	4.7	5.4	5.0	4.7	4.8
Clothing	9.6	10.0	10.5	10.7	11.2	10.1	10.3	12.1	11.5	10.5	13.8	11.9
Household Operation	1.9	1.9	1.7	1.6	1.4	1.8	1.8	2.2	1.7	1.7	1.4	1.7
Furniture	6.3	5.9	5.4	5.8	4.1	5.8	9.8	8.5	7.8	6.5	7.0	7.8
Health	4.3	4.0	4.8	3.2	4.1	4.2	4.6	4.8	4.1	5.7	3.4	4.3
Personal Care	1.6	1.5	1.6	1.5	1.5	1.6	1.4	1.4	1.6	1.4	1.5	1.5
Transportation	7.1	5.8	5.4	4.3	3.9	5.9	2.9	3.8	2.7	3.6	2.9	3.1
Recreation	6.3	5.9	5.9	4.9	5.2	5.9	5.1	5.4	5.5	4.2	4.7	5.0
Savings	9.4	10.1	8.8	8.8	8.2	9.4	10.2	9.1	10.7	8.8	8.3	9.4
Children's Education & Vocation .....	.9	1.3	1.6	1.9	1.2	1.3	.9	1.7	1.3	2.2	1.9	1.6
Community Welfare & Gifts	2.8	2.8	2.2	2.4	1.9	2.6	2.0	1.7	2.1	1.9	1.4	1.8
Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CANADIAN URBAN WAGE-EARNER FAMILY EXPENDITURES

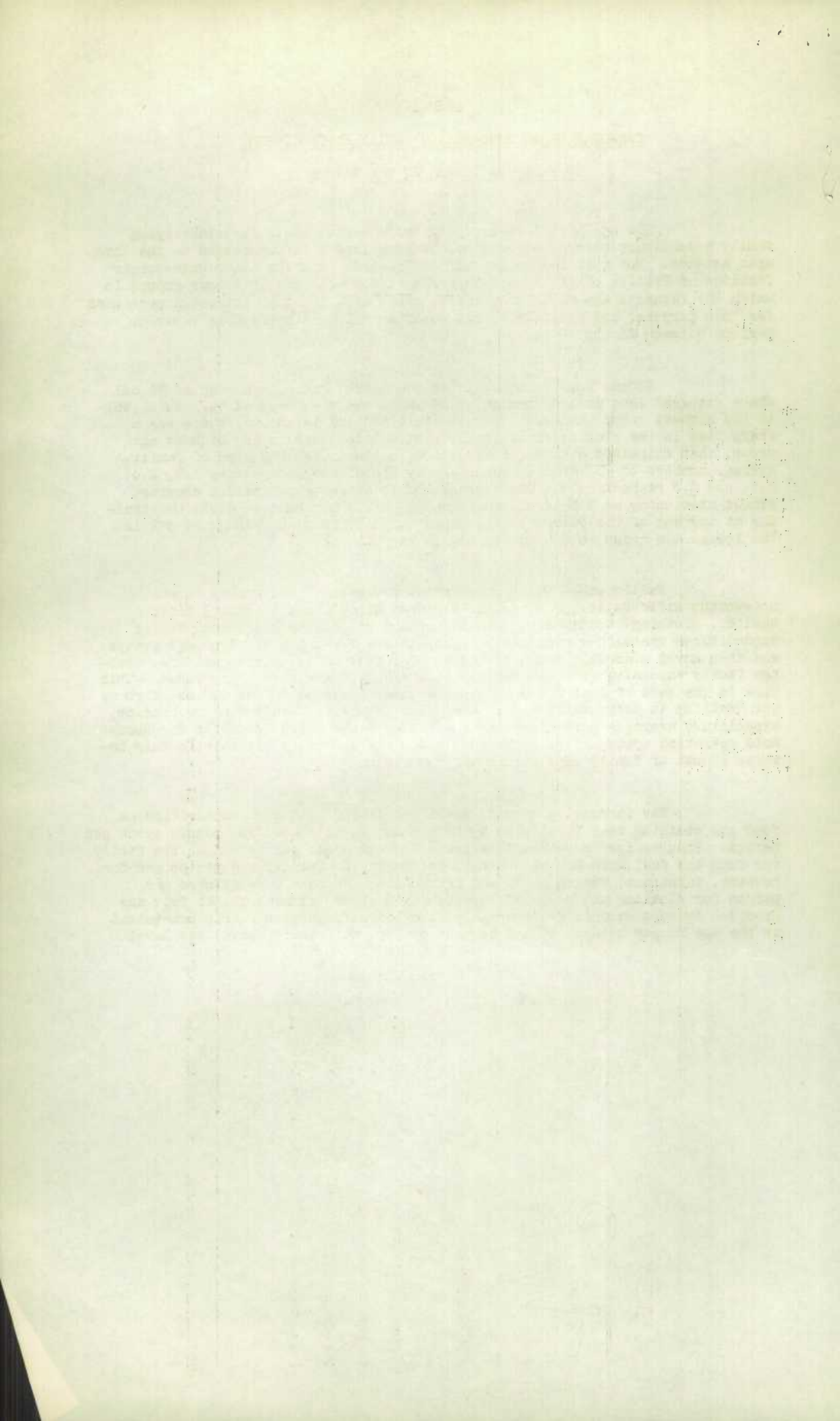
IN RELATION TO AGE OF THE FATHER

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 moves 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.

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 with motor cars in the highest age group, that coincided with an interruption in the increasing size of family. 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 almost stationary at 1.2 in all four groups, while merchandise debts outstanding at the end of the survey year dropped steadily from an average of \$92 in the lowest age group to \$58 per family in the highest.

Family expenditure patterns at progressive age groups showed noteworthy differences. For certain types of expenditure including food, shelter, clothing, transportation, savings 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 progressive age groups. For furniture, health and recreation, expenditure averages moved lower as the father's age advanced, while for household operating costs and personal care there was no observable relationship between amount of family expenditure and the father's age.

The increasing amounts spent per family upon such necessities as food and clothing were paralleled by more moderate increases in amounts spent per person. Progressive increases in average amounts spent per person in the family for food and fuel were associated with decreases in expenditures per person for housing, furniture, health costs and recreation. Average expenditures per person for clothing and personal care remained about the same in all four age groups. Average amounts for transportation and savings were fairly consistent in the age ranges between 25 and 54, but dropped noticeably above that level.



CHARACTERISTICS OF BRITISH URBAN WAGE-EARNER FAMILIES IN RELATION TO THE FATHER'S AGE

Age Groups	25 - 34	35 - 44	45 - 54	55 - 64	Total ^x
Number of Families	307	472	294	46	1,135
<u>Characteristics</u>					
Average Annual Family Income	\$1,319	\$1,471	\$1,541	\$1,451	\$1,443
Number of Children per Family	1.9	2.4	2.5	2.3	2.3
Number of 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	33.3

^x3 Families with father less than 25, and 3 with father more than 64 years of age.

Date	Particulars	Debit	Credit	Balance	Remarks
1911	Jan 1	100.00		100.00	Opening Balance
1911	Jan 15	50.00		50.00	Cash paid
1911	Jan 30	25.00		25.00	Cash paid
1911	Feb 15	75.00	100.00	25.00	Cash received
1911	Feb 28	100.00		100.00	Cash paid
1911	Mar 1		100.00	100.00	Closing Balance

CASH ACCOUNT

BRITISH URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO FATHER'S AGE
(For the Year Ended September 30, 1938)

Age Groups	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
	<u>Expenditure in Dollars</u>				<u>Percentage of Total Expenditure</u>			
Food	387	437	473	463	26.2	26.9	28.1	30.1
Housing	272	290	265	236	18.4	17.9	15.8	15.4
Capital Expenditure on Home	8	11	8	6	.6	.7	.5	.4
Fuel and Light	88	104	107	124	6.0	6.4	6.3	8.0
Clothing	140	165	178	157	9.5	10.2	10.5	10.2
Household Operation	28	30	28	27	1.9	1.9	1.7	1.7
Furniture	103	91	84	92	6.9	5.6	5.0	6.0
Health	69	65	68	63	4.7	4.0	4.0	4.1
Personal Care	23	25	25	24	1.5	1.6	1.5	1.5
Transportation	86	95	102	75	5.8	5.9	6.0	4.9
Recreation	98	92	95	70	6.7	5.7	5.6	4.6
Savings	128	154	170	128	8.7	9.5	10.1	8.3
Children's Education and Vocation ...	9	18	37	25	.6	1.1	2.2	1.6
Community Welfare and Gifts	36	43	45	49	2.5	2.6	2.7	3.2
Total Expenditure	1,475	1,620	1,685	1,539	100.0	100.0	100.0	100.0

Year	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
1890	100	100	100	100	100	100	100	100	100	100	100	100	1200
1891	100	100	100	100	100	100	100	100	100	100	100	100	1200
1892	100	100	100	100	100	100	100	100	100	100	100	100	1200
1893	100	100	100	100	100	100	100	100	100	100	100	100	1200
1894	100	100	100	100	100	100	100	100	100	100	100	100	1200
1895	100	100	100	100	100	100	100	100	100	100	100	100	1200
1896	100	100	100	100	100	100	100	100	100	100	100	100	1200
1897	100	100	100	100	100	100	100	100	100	100	100	100	1200
1898	100	100	100	100	100	100	100	100	100	100	100	100	1200
1899	100	100	100	100	100	100	100	100	100	100	100	100	1200
1900	100	100	100	100	100	100	100	100	100	100	100	100	1200

FAMILY TYPES IN RELATION TO LIVING EXPENDITURES

Certain kinds of family expenditure problems may be concerned not only with broad averages of living expenditures, 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, therefore, according to family types to examine expenditure patterns produced by this arrangement. Insufficient data were available for French families and those of other racial origin for this kind of classification.

After considerable testing, the following groups of families were selected for expenditure analysis, including 1,047 of the 1,135 records in the sample. The number and ages of children formed the basis of classification according to family type. No distinction was 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.

Distribution of British Wage-Earner Families According to Type

<u>Type</u>	<u>Number of Cases</u>
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, <u>or</u> 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 <u>or</u> two, 13 - 18 and one, 19 or over, <u>or</u> one, 13 - 18 and two, 19 or over	26
(f) one; 4 - 12, one, 13 - 18, one 19 or over, <u>or</u> 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
Total	1,047

FAMILY ATTRIBUTES ACCORDING TO TYPES

The successive sub-groups for each number of children in Table 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 too fine to reveal significant differences in family living expenditure patterns. However, they show quite clearly the relation between the lengthening family life span and increasing family income. Earnings of the father generally increase until the late forties, and there is a marked rise in the earnings of other family members in the family types with children beyond the adolescent stage. The miscellaneous age group with three children would indicate that the age concentration of children in the family may also be related to family circumstances. This group includes children ranging all the way from infancy to complete maturity. Although family income is higher in this group than in any other, the proportion supplied by the father is considerably larger than in the more concentrated age groups with the same number of children. The father's age tends to be less than in types where all three children are close to maturity, and the proportion of

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families living in owned homes and operating motor cars is lower in the miscellaneous (f) group than in most other three children family types.

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. The sub-groups in question were as follows:

<u>Group</u>	<u>Sub-Group</u>	<u>Family Income</u>	<u>Average Age of Father</u>
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 child groups with the same number of children, the proportion of families living in owned homes increased steadily as the life span extended, but there was very little evidence of a corresponding tendency related to motor car ownership. 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 the earlier stages of the life span, and a declining tendency in the later stages, although income increased steadily in progressive stages. 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.

LIVING EXPENDITURES IN RELATION TO FAMILY TYPES

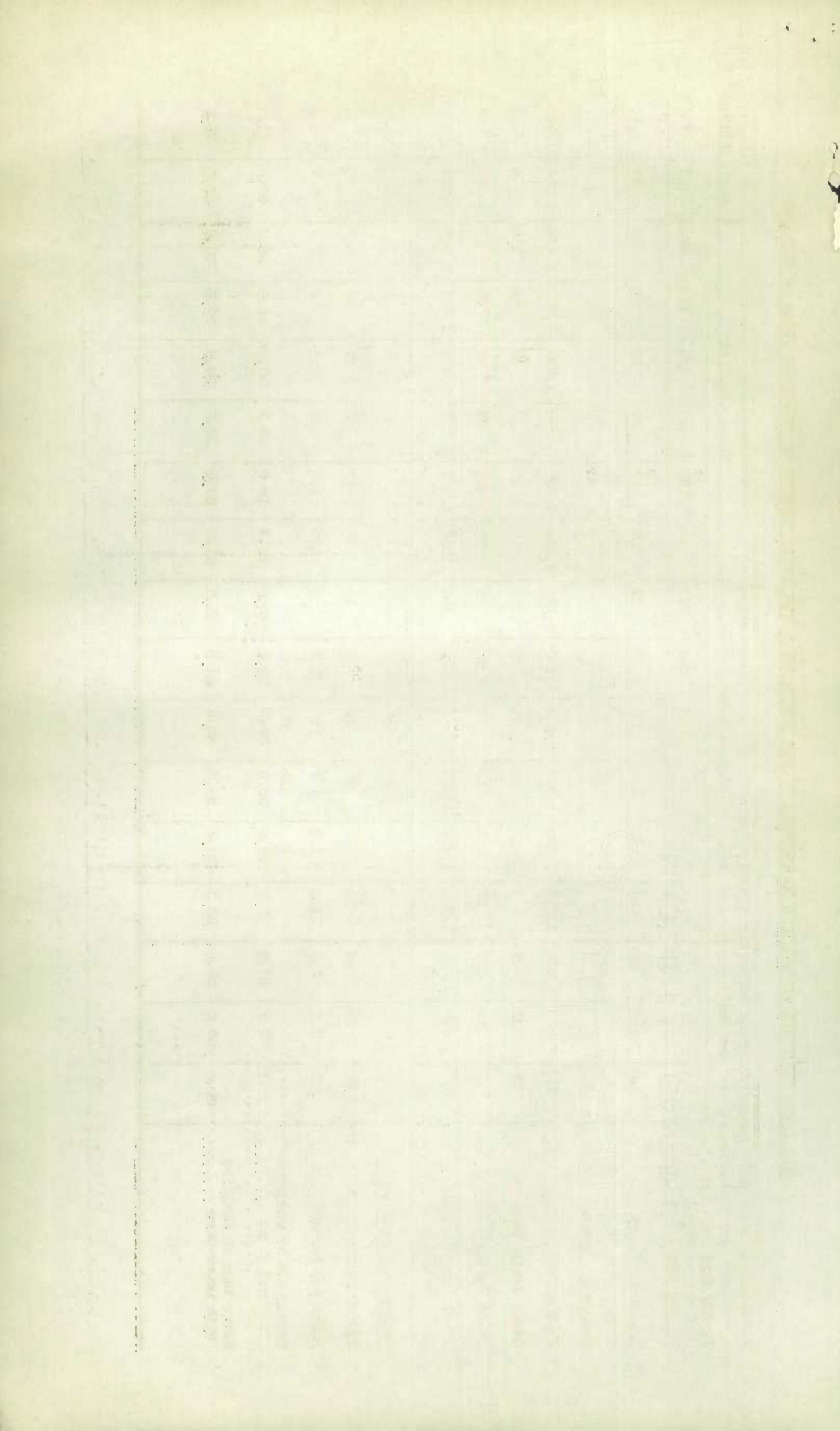
Income for British families showed no general tendency to move higher as the number of children increased but within each sub-group with the same number of children, it has been noted that income advanced steadily as the life span of the family lengthened. This was accompanied in some of the more important budget groups by actual decreases in average expenditure per family. Current housing costs provided the most outstanding example of this tendency. Family average 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 as numbers of children and 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 with the lengthening life span for family types with the same number of children. 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 budget groups of major importance, including health, transportation, recreation, and savings. It is of interest that food and clothing were the only important expenditure groups showing a pronounced response to rising income coinciding 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 is partly related to physical needs. These two groups, however, do not account for all the increase in income as the life span extends. This fact considered in relation to the absence of trend in other expenditures groups may be taken to indicate 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 averages. Expenditures for food were considerably greater for the larger family types, and clothing expenditures reflected the same tendency in lesser degree.

<u>Family Type</u>	<u>Average Income</u>	<u>Food Expenditure</u>	<u>Clothing Expenditure</u>
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 13 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

* 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 are treated separately for owners.

FAMILY CHARACTERISTICS IN RELATION TO EARNINGS OF THE FATHER AND OTHER FAMILY MEMBERS IN DIFFERENT TYPES OF FAMILIES

Family Type (For key to family type, see page 10)	One Child			Two Children						Three Children						Four Children	
	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)
Number of Cases	118	145	80	24	92	117	63	46	22	59	37	41	36	26	30	50	61
<u>Source of Income</u>																	
Family Head	1,318	1,309	1,304	1,310	1,383	1,350	1,410	1,430	1,370	1,264	1,275	1,302	1,336	1,362	1,498	1,320	1,369
Other Family Members	27	46	48	7	18	23	39	82	207	17	26	40	47	214	119	8	134
Other Income	25	38	72	31	46	60	73	37	83	33	22	36	89	53	60	25	79
Total Income	1,370	1,393	1,424	1,348	1,452	1,433	1,527	1,549	1,660	1,317	1,323	1,378	1,472	1,629	1,677	1,362	1,532
<u>Family Characteristics</u>																	
Age of Father	31	39	49	32	35	37	45	46	51	36	37	45	47	49	47	39	43
Rooms per Person	1.5	1.5	1.6	1.2	1.2	1.2	1.3	1.3	1.3	1.0	1.0	1.0	1.1	1.2	1.1	0.9	1.0
Percentage of Families in Owned Homes	16.1	31.7	57.5	8.3	23.9	35.0	39.7	39.1	40.9	16.9	18.9	46.3	38.9	46.2	36.7	20.0	41.0
Percentage of Families with Motor Cars	36.4	37.2	35.0	33.3	29.4	39.3	42.9	23.9	45.5	23.7	27.0	34.2	38.9	30.8	30.0	26.0	26.2



BRITISH URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO FAMILY TYPES
(For the Year Ended September 30, 1938)

Family Type	One Child			Two Children						Three Children						Four Children	
	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)
Number of Families	118	145	80	24	92	117	63	46	22	59	37	41	36	26	30	50	61
	<u>Expenditures in Dollars</u>																
Food	364	379	409	394	409	412	448	456	474	405	421	471	476	518	515	472	538
Housing	298	290	269	279	290	290	294	286	242	256	250	229	245	278	249	266	262
Capital Expenditure on Home	14	5	16	0	5	20	16	24	0	2	3	0	6	23	0	2	2
Fuel and Light	86	89	104	100	97	100	105	111	118	99	102	97	115	113	113	106	113
Clothing	135	152	158	142	138	167	184	168	193	136	143	158	177	221	196	146	198
Household Operation	33	29	26	31	32	32	24	27	38	34	25	18	16	32	29	30	25
Furniture	116	91	80	124	106	103	74	91	78	90	62	90	94	74	87	94	97
Health	72	59	73	91	81	55	55	68	55	87	59	75	64	89	76	51	53
Personal Care	23	25	24	23	24	25	26	25	30	23	23	22	25	29	28	23	26
Transportation	98	116	119	75	108	87	95	79	112	70	50	80	69	123	122	53	85
Recreation	97	105	87	81	102	86	106	104	80	89	81	68	112	105	110	72	87
Savings	153	134	153	141	179	146	169	177	190	140	146	138	157	130	154	122	158
Children's Education and Vocation	6	14	28	4	9	18	34	29	46	8	16	36	22	36	30	17	42
Community Welfare and Gifts	45	39	52	43	39	50	52	36	72	31	29	38	33	37	50	35	40
Total Expenditure	1,540	1,527	1,598	1,528	1,619	1,591	1,682	1,681	1,728	1,470	1,410	1,520	1,611	1,808	1,759	1,489	1,726

Year	1870	1871	1872	1873	1874	1875	1876	1877	1878	1879	1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025																									
Population	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200	205	210	215	220	225	230	235	240	245	250	255	260	265	270	275	280	285	290	295	300	305	310	315	320	325	330	335	340	345	350	355	360	365	370	375	380	385	390	395	400	405	410	415	420	425	430	435	440	445	450	455	460	465	470	475	480	485	490	495	500	505	510	515	520	525	530	535	540	545	550	555	560	565	570	575	580	585	590	595	600	605	610	615	620	625	630	635	640	645	650	655	660	665	670	675	680	685	690	695	700	705	710	715	720	725	730	735	740	745	750	755	760	765	770	775	780	785	790	795	800	805	810	815	820	825	830	835	840	845	850	855	860	865	870	875	880	885	890	895	900	905	910	915	920	925	930	935	940	945	950	955	960	965	970	975	980	985	990	995	1000

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BRITISH URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES ACCORDING TO FAMILY TYPES
(For the Year Ended September 30, 1938)

Family Type	One Child			Two Children						Three Children						Four Children	
	(a)	(b)	(c)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)	(c)	(d)	(e)	(f)	(a)	(b)
Number of Families	118	145	80	24	92	117	63	46	22	59	37	41	36	26	30	50	61
	Expenditure in Percentage																
Food	23.6	24.8	25.6	25.8	25.3	25.9	26.6	27.1	27.5	27.6	29.9	31.0	29.5	28.6	29.3	31.7	31.2
Housing	19.4	19.0	16.9	18.2	17.9	18.3	17.5	17.1	14.0	17.4	17.8	15.1	15.2	15.4	14.1	17.9	15.2
Capital Expenditure on Home .....	.9	.3	1.0	0	.3	1.3	.9	1.4	0	.1	.2	0	.3	1.3	0	.1	.1
Fuel and Light	5.6	5.9	6.5	6.5	6.0	6.3	6.2	6.6	6.8	6.7	7.2	6.4	7.1	6.2	6.4	7.1	6.5
Clothing	8.8	10.0	9.9	9.3	8.5	10.5	11.0	10.0	11.2	9.2	10.2	10.4	11.0	12.3	11.1	9.8	11.4
Household Operation	2.1	1.9	1.6	2.1	2.0	2.0	1.5	1.6	2.2	2.3	1.7	1.2	1.0	1.8	1.7	2.1	1.5
Furniture	7.6	5.9	5.0	8.1	6.5	6.5	4.4	5.4	4.5	6.2	4.4	5.9	5.8	4.1	5.0	6.3	5.5
Health	4.7	3.8	4.6	6.0	5.0	3.4	3.3	4.0	3.2	5.9	4.2	4.9	4.0	4.9	4.3	3.4	3.1
Personal Care	1.5	1.7	1.5	1.5	1.5	1.5	1.5	1.5	1.7	1.6	1.6	1.4	1.6	1.6	1.6	1.5	1.5
Transportation	6.3	7.6	7.4	4.9	6.7	5.5	5.6	4.7	6.4	4.8	3.5	5.2	4.3	6.8	6.9	3.6	4.9
Recreation	6.3	6.8	5.5	5.3	6.3	5.4	6.3	6.2	4.6	6.1	5.8	4.5	7.0	5.8	6.3	4.8	5.1
Savings	9.9	8.8	9.6	9.2	11.0	9.2	10.1	10.5	11.0	9.5	10.4	9.1	9.7	7.2	8.8	8.2	9.2
Children's Education and Vocation .....	.4	.9	1.7	.3	.6	1.1	2.0	1.7	2.7	.5	1.1	2.4	1.4	2.0	1.7	1.1	2.4
Community Welfare and Gifts	2.9	2.6	3.2	2.8	2.4	3.1	3.1	2.2	4.2	2.1	2.0	2.5	2.1	2.0	2.8	2.4	2.3
Total Expenditure	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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