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FAMILY LIVING EXPENDITURES IN CANADA

URBAN WAGE-EARNER FAMILY LIVING EXPENDITURES IN RELATION TO
TENURE AND HOUSING ACCOMMODATION

SUMMARY

Families contributing data to a recent survey of Canadian urban wage-earner family living costs, spent an average of 17.9 per cent of their total living expenditure on shelter. Differences in percentages between owner and tenant families were comparatively slight, the tenant percentage being 18.3 and that for owners 17.3. However, the average income of owner families was over 11 per cent greater than that for tenant families, and these percentages represented dollar expenditures of \$297 for owners as compared with \$279 for tenant families.

The greater part of the shelter costs of British owner families was spent in meeting payments on the home. Of the 17.3 per cent of total expenditure devoted to shelter by home-owners, 9.2 per cent was spent in this manner. Property taxes provided the next largest item averaging 4.3 per cent of expenditure. Repairs accounted for 1.9 per cent, while fractional percentages spent on water taxes, additions to property, fire insurance, etc., constituted the remainder.

Appreciable differences were noted among wage-earner families in relation to the amount of household facilities and equipment at their disposal. Eighty-six per cent of the families of British origin, who owned homes, also possessed radios; of the same families only 49 per cent had telephones. Among tenants, this type of equipment was slightly less common, 82 per cent having radios, and 36 per cent telephones. Tenant households, however, appeared more completely equipped with general plumbing facilities such as kitchen sinks, bathtubs, inside running water, etc. Practically all dwellings of both owners and tenants were lighted by electricity.

As income levels advanced, there was an appreciable rise in general living conditions and a greater proportion of expenditure was devoted to non-necessities. Household facilities and equipment were far more complete among families at high income levels. The greatest variations in this field occurred in relation to such items as motor cars, refrigerators, and telephones. Only 23.6 per cent of owner families earning an income of from \$800 to \$1,199 per annum had telephones, while in the income group from \$2,000 to \$2,399, this percentage rose to 80.6. Tenant families showed a corresponding increase from 14.1 per cent to 71.7 per cent in these respective groups.

Shelter expenditures of tenants increased at progressive levels of income per person, but such outlay formed a smaller proportion of total expenditure as income mounted. Tenant families earning an income of from \$100 to \$199 per person spent 19.4 per cent of their total expenditure on shelter. The proportion dropped steadily to 15.9 per cent for tenants with income of \$500 and over per person. In contrast, home-owner families with relatively high incomes spent a greater proportion of their expenditure on this budget item than families at lower income per person levels. Housing expenditures for owners advanced from 13.5 per cent for families with incomes of from \$100 to \$199 per person, to 19.1 per cent for those with incomes per person of \$600 and over. This difference in tendency was due in considerable part to payments on homes made by owner families.

INTRODUCTORY

The increasing proportions of Canadian urban dwellers living in rented, rather than owned homes over the past two decades, makes the question of tenure one of some importance. The present release contains no explanation of this change, but presents an examination of recent living expenditures and housing standards of owner and tenant families at comparable income levels, to gain some idea of the economic position and family characteristics of owner and tenant wage-earner households. The analysis reveals a definite relationship between income and ownership, but tenure apparently is not governed entirely by income. Owners, particularly in the lower income brackets, seemed willing in many cases to forego conveniences which tenants with comparable incomes usually enjoyed. However, motor cars, radios, telephones and children's play space were more common among home-owner than tenant families at low income levels.

MEMORANDUM
ON THE PROGRESS OF THE WORK

FOR THE YEAR 1900

PREPARED BY THE SECRETARY

The first part of the year has been spent in the preparation of the preliminary report, which has been published in the form of a pamphlet. This report contains a general survey of the work done during the year, and a list of the names of the members of the Institution who have been elected during the year.

The second part of the year has been spent in the preparation of the annual report, which has been published in the form of a pamphlet. This report contains a detailed account of the work done during the year, and a list of the names of the members of the Institution who have been elected during the year.

The third part of the year has been spent in the preparation of the annual report, which has been published in the form of a pamphlet. This report contains a detailed account of the work done during the year, and a list of the names of the members of the Institution who have been elected during the year.

The fourth part of the year has been spent in the preparation of the annual report, which has been published in the form of a pamphlet. This report contains a detailed account of the work done during the year, and a list of the names of the members of the Institution who have been elected during the year.

The fifth part of the year has been spent in the preparation of the annual report, which has been published in the form of a pamphlet. This report contains a detailed account of the work done during the year, and a list of the names of the members of the Institution who have been elected during the year.

The sixth part of the year has been spent in the preparation of the annual report, which has been published in the form of a pamphlet. This report contains a detailed account of the work done during the year, and a list of the names of the members of the Institution who have been elected during the year.

The basis of this study was a group of expenditure records from 1,439 wage-earner families in twelve Canadian cities, representing all nine provinces. These included 1,135 families of British origin in Charlottetown, Halifax, Saint John, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton, and Vancouver. In addition, 211 records were collected from French families in Montreal and Quebec, and 93 from families of other racial origin in Montreal and Winnipeg. Of the 1,135 British families, a total of 771, or 68 per cent, were tenants. Almost 94 per cent of the families in the French sample lived in rented dwellings, and 68 per cent of families of other racial origin. These percentages of wage-earner tenant families were slightly higher than the 1931 census proportion of 62 per cent for urban wage-earner tenants in relation to all urban wage-earner households.

The data in this preliminary report apply mainly to owner and tenant families of British origin, and to tenants of French origin. Since 198 of the 211 French families surveyed were tenants, no statistical significance could be attached in this analysis to data for the residual number of French owner families. The number of families of other racial origins was not sufficient for an owner-tenant classification, and these also were omitted from the substance of the report.

DEFINITION OF TERMS

Family composition--a composite of factors including the conjugal condition of 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.

Income--All income references in this bulletin are to net income. Family income per person is simply total family income divided by the number of persons in the family.

<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	Savings
Other cash	Bank accounts
	Investments
<u>Gross</u>	Life insurance
Loans and credit outstanding (for purchases in the survey year only)	Repayment of old debts (considered as saved from <u>current income</u>)
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, dental care, eyeglasses, etc.

Personal care--toilet articles, barber, hairdresser.

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

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

Savings--life insurance, bank balance increases, investments, repayment 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 adult vocation--tuition, board, professional and union dues.

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

Home-- The living quarters of a family. Structurally separate units such as a single house, one section of a semi-detached house, row, or terrace, a flat, or an apartment may constitute a home.

Family or Household-- These terms are interchangeable in the present bulletin, and refer to private families with not more than one lodger or domestic sleeping in the home.

Single House --A dwelling designed specifically to provide living quarters for a single family.

Semi-detached House-- A dwelling containing two separate and distinct homes with separate entrances under one roof, with a partition wall dividing the dwelling from cellar to attic, and making of each part a complete home.

Apartment-- A living unit in a dwelling house of two or more storeys with a separate individual entrance inside the building, but with a common or sectional access to the street.

Row or Terrace-- Similar to a semi-detached house, except that it contains three or more homes separated by partition walls from cellar to attic.

Flat-- Differing from an apartment in that each home usually has a separate street entrance, provided in the case of second or third storey homes by a staircase on the outside of the building.

Room --Only rooms occupied for living purposes are included in tabulations. Storage space, verandahs, hallways, attics, bathrooms, etc., are excluded.

DISTRIBUTION OF FAMILIES ACCORDING TO INCOME

Changes in the economic circumstances of families at different income levels were disclosed by a classification of owner and tenant households according to the amount of income per person. For this purpose, income for each family was divided by the number of persons in the family, and family records arranged in groups with income per person ranging up to \$-99, \$100-199, etc. Since the number of persons at various family income levels may differ widely, this classification provides a more accurate basis than total family income, for comparing economic position in relation to income. The proportions of families in the survey at various income per person levels is given in the following table.

Table 1 - Distribution of Wage-Earner Families According to Progressive Annual Income Per Person Levels

Income per Person	\$-99	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	Total
British Families - Owners	1	18	101	100	74	44	26	364
Tenants	1	96	219	212	146	62	35	771
French Families - Owners	0	2	4	4	2	0	1	13
Tenants	2	57	70	48	17	3	1	198
Other Families - Owners	0	5	15	7	1	2	0	30
Tenants	1	17	18	13	5	5	4	63

CHARACTERISTICS OF WAGE-EARNER FAMILIES CLASSIFIED ACCORDING TO TENURE

Families included in the sample were all self-supporting, with total earnings ranging from \$450 to \$2,500 per annum during the survey year ended September 30, 1938. Both parents and one or more children were living at home; in some cases, a lodger or domestic was also present. Within these limits, families were selected at random so as to give as nearly as possible an accurate picture of typical levels of living.

Certain broad differences were apparent between the families of owners and tenants. Incomes of home-owner families of British origin averaged \$1,552, and incomes 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. These averages hide a marked tendency for the numbers of children per family to decrease as the amount of income per person advances. The number of rooms per person in owner occupied dwellings increased from 0.8 for families with incomes of from \$100 to \$199 per person to 1.6 for those earning \$600 and over. The corresponding number of rooms for tenant families rose from 0.9 to 1.6 in these respective groups.

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 to \$199 income group, 22.2 per cent of home-owner families possessed cars, but only 11.5 per cent of tenant families. This difference narrowed considerably as incomes increased: 73.1 per cent of owner households earning \$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 per cent of British families earning an income of from \$100 to \$199 per person were tenants, but the proportion of families living in rented dwellings dropped to 57 per cent for families with annual income of \$600 and over 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 2 - Family Characteristics at Progressive Income Per Person Levels

364 British Owner Families*

Income per Person	\$100 -199	\$200 -299	\$300 -399	\$400 -499	\$500 -599	\$600 and over	Total*
Number of Families	18	101	100	74	44	26	364
Average Income per Family	\$ 1,005	\$ 1,255	\$ 1,463	\$ 1,697	\$ 1,860	\$ 2,407	\$ 1,552
No. of Persons per Family	6.0	5.0	4.3	3.9	3.6	3.5	4.3
No. of Children per Family	3.8	2.9	2.2	1.8	1.4	1.3	2.2
Average Age of Father	43	44	44	43	45	42	44
No. of Rooms per Family	5.0	5.0	5.4	5.3	5.5	5.5	5.3
No. of Rooms per Person	.8	1.0	1.3	1.4	1.5	1.6	1.2
Percentage of all British Families in Owned 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

Table 2 - Cont'd

771 British Tenant Families*

Income per Person	\$100 -199	\$200 -299	\$300 -399	\$400 -499	\$500 -599	\$600 and over	Total*
Number of Families	96	219	212	146	62	35	771
Average Income per Family	\$ 901	\$1,204	\$1,405	\$1,605	\$1,813	\$2,219	\$1,392
No. of Persons per Family	5.7	4.9	4.2	3.7	3.5	3.4	4.4
No. of Children per Family	3.6	2.8	2.1	1.5	1.3	1.3	2.3
Average Age of Father	39	40	39	38	39	40	39
No. of Rooms per Family	4.9	5.2	5.1	5.2	5.4	5.4	5.1
No. of Rooms per Person	.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
Average Income per Family	\$1,034	\$1,316	\$1,469	\$1,480	\$1,291
No. of Persons per Family	6.5	5.5	4.4	3.5	5.4
No. of Children per Family	4.4	3.4	2.3	1.5	3.2
Average Age of Father	38	39	38	41	39
No. of Rooms per Family	4.7	5.0	4.8	4.8	4.8
No. of Rooms per Person	.7	.9	1.1	1.4	.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 earned an income of less than \$100 per person; two French tenant families were also in this income group. In addition, only 3 French tenant families earned an income of from \$500 to \$599, and one over \$600. These isolated cases have not been included in the above tables, except in the "Total" columns.

HOUSING FACILITIES AND EQUIPMENT IN RELATION TO TYPES OF DWELLINGS

Certain items of equipment were found to be closely related to the types of dwelling occupied by owners and tenants, and considerable regional difference existed in relation to dwelling types. For example, the majority of residential dwellings in Montreal are flats with outside stairs connecting each flat with the street. In other cities, notably Saskatoon, Edmonton, and Vancouver, single houses predominate. As a result of such differences almost 94 per cent of home-owner families of British origin lived in single houses, while 59 per cent of the tenants also lived in this type of dwelling. More than 64 per cent of French tenants in the survey sample lived in flats, and only 2 per cent in single houses.

Table 3 - Types of Dwellings of Canadian Urban Wage-Earner Households

	Single	Duplex	Flat	Apartment	Row	Total
	<u>Numerical Distribution</u>					
British Owners	342	15	2	4	1	364
British Tenants	459	80	124	94	14	771
French Tenants	3	41	128	3	23	198
	<u>Percentage Distribution</u>					
British Owners	94.0	4.1	.5	1.1	.3	100.0
British Tenants	59.5	10.4	16.1	12.2	1.8	100.0
French Tenants	1.5	20.7	64.7	1.5	11.6	100.0

The dwellings of British wage-earner families were heated mainly by hot air furnaces. Over 70 per cent of owner-occupied dwellings were served by this system of heating, and 50 per cent of those rented by tenants. Stoves were the principal source of heating in the majority of dwellings of French tenant families, and only 26 per cent were equipped with hot air furnaces.

Table 4 - Types of Heating of Canadian Urban Wage-Earner Households

	Stove	Hot Air	Hot Water	Steam	Total
	<u>Numerical Distribution</u>				
British Owners	78	257	29	0	364
British Tenants	281	391	67	32	771
French Tenants	139	52	6	1	198
	<u>Percentage Distribution</u>				
British Owners	21.4	70.3	8.0	.0	100.0
British Tenants	36.4	50.7	8.7	.2	100.0
French Tenants	70.2	26.3	3.0	.5	100.0

Duplex houses, 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. Within the households sampled, 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 found to be 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. Over 87 per cent of British owner families, and 84 per cent 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. Over 86 per cent of the British-owner families and 82 per cent of tenant families possessed radios. The proportion of French tenant families with radios averaged slightly lower at 75 per cent. Telephones were present in a minority of cases, and were lacking to a greater extent among tenant families. Forty-nine per cent of British families in owner-occupied dwellings and 36 per cent in rented dwellings were equipped with telephones. Among French tenant families, telephones were installed in only 24 per cent of the homes. Very few families employed domestic help. From such data, it appears that Canadian urban wage-earner households generally possess the following items of housing facilities and equipment: Kitchen sink, inside flush toilet, inside running water, bathtub, electric lights, and radio. As noted earlier, ownership of motor cars, telephones and refrigerators depends to a large extent upon family finances. This relationship is discussed in the next section.

Table 5 - Housing Facilities and Equipment of Wage-Earner Families
(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 Lights	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 6 - 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
No. 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
Bathtub	84.8	84.7	84.7	86.2
Refrigerator	47.8	67.2	64.5	61.7
Electric Lights	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
No. 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
Bathtub	51.2	92.2	47.8
Refrigerator	61.0	89.8	65.2
Electric Lights	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 6 applies to 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, have been omitted from the table also.

HOUSING FACILITIES AND EQUIPMENT IN RELATION TO FAMILY INCOME

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

An exception to the general rising progression of household facilities with increasing income was noted in the amount of children's play space. There appeared no tendency for families with high incomes to report a greater amount of children's play space than those at low income levels.

Table 7, based on the total family earnings of owners and tenants, shows the changes in the relative amounts of household facilities and equipment at different earning levels. Earnings for British families in the sample ranged generally from \$800 to \$2,400 per annum, with a small number of cases slightly above and below these limits. Percentages for French tenant families have been computed to include the group with earnings of from \$400 to \$799, while the number of families earning above \$2,000 per annum was not sufficient to establish significant group averages for that income level.

Table 7 - Housing Facilities and Equipment at Progressive Family Earnings Levels

(Cases Reporting Specified Facilities as Percentages of Total Cases)

	British Owner Families				British Tenant Families				French Tenant Families			
	\$ 800-1199	\$ 1200-1599	\$ 1600-1999	\$ 2000-2399	\$ 800-1199	\$ 1200-1599	\$ 1600-1999	\$ 2000-2399	\$ 400-799	\$ 800-1199	\$ 1200-1599	\$ 1600-1999
Family Income:												
Number of Cases:	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	0.4	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
Automobile	23.6	43.0	54.0	54.8	17.5	33.4	33.9	56.7	7.4	1.5	8.6	2.8

FAMILY 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 per cent higher than those of tenants. Tenant families, accordingly, devoted a slightly greater proportion of expenditure to necessities, including food, shelter, clothing, fuel and light. Savings amounted to an average of 10.5 per cent of total expenditure for home-owner families, and 8.8 per cent for tenants. These proportions do not represent net savings, however, since a considerable amount of purchases were made against credit, or from proceeds of loans.* Transportation costs were also proportionately higher among owners, and averaged 6.6 per cent, as compared with 5.5 per cent for tenants. Tenant households showed a greater percentage spent upon recreation, averaging 6.1 per cent as against 5.4 per cent for home owners.

Proportions of expenditure spent upon individual/budget groups varied considerably at different income per person levels. Owners and tenants revealed almost identical percentages spent upon food in all corresponding income groups. Home-owner families devoted an average of 38.6 per cent of their total expenditure to food in the group with incomes of from \$100 to \$199 per person. This proportion dropped steadily to 18.7 per cent for families with incomes of \$300 and over. Tenant family food expenditures averaged 37.9 per cent and 18.9 per cent in these respective groups. However, 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 13.5 per cent to 19.1 per cent, and for tenants the proportionate amounts dropped from 19.4 to 15.9 per cent, between the \$100-199, and \$600+ income per person groups.

Shelter Costs as a Percentage of Total Living Expenditures
at Progressive Income per Person Levels

Income per Person	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600+	Average
	(per cent)						
Owners	13.5	14.9	17.1	18.0	19.9	19.1	17.3
Tenants	19.4	18.5	18.4	18.0	18.6	15.9	18.3

* See "Wage-Earner Family Income and Expenditure" - Page 9.

The larger amounts 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. Amounts for such expenditures as transportation, recreation, and savings, were generally higher among owners. However, as incomes increased, the amounts spent by tenants rose at a much faster rate. Tenant families with incomes of \$600 and over per person devoted a greater proportion than owners to the foregoing items, and less to necessities such as clothing, shelter, fuel and light.

Expenditure Percentages for British Urban Wage-Earner Families at
Low and High Income per Person Levels

Income per Person		\$100 - 199	\$600 and over
Transportation:	Owners	4.4	10.6
	Tenants	2.0	13.8
Savings:	Owners	9.4	12.1
	Tenants	5.7	12.5
Recreation:	Owners	3.9	4.8
	Tenants	4.5	8.0

Table 9 - Distribution of Family Expenditures According to Income per Person364 British Owner Families*

Income per Person:	\$100	\$200	\$300	\$400	\$500	\$600	Total	\$100	\$200	\$300	\$400	\$500	\$600	Total
	-199	-299	-399	-499	-599	+		-199	-299	-399	-499	-599	+	
Number of Families:	18	101	100	74	44	26	364	18	101	100	74	44	26	364
	Averages in dollars							Averages in percentage						
Food	421	456	451	457	458	498	457	38.6	32.3	27.3	24.2	22.6	18.7	26.5
Shelter	147	210	280	340	403	509	297	13.5	14.9	17.1	18.0	19.9	19.1	17.3
Fuel and Light	82	99	110	115	121	130	110	7.5	7.0	6.7	6.1	6.0	4.9	6.4
Clothing	119	147	159	192	193	240	170	10.9	10.4	9.6	10.2	9.5	9.0	9.9
Household Operation	9	20	26	36	43	76	31	0.8	1.4	1.6	1.9	2.1	2.8	1.8
Furniture	34	74	90	114	126	183	99	3.1	5.2	5.4	6.0	6.2	6.9	5.7
Health	35	62	63	69	70	102	66	3.2	4.4	3.8	3.7	3.5	3.8	3.8
Personal Care	16	21	24	28	29	30	25	1.5	1.5	1.4	1.5	1.4	1.1	1.4
Transportation	48	71	109	119	148	284	114	4.4	5.0	6.6	6.3	7.3	10.6	6.6
Recreation	43	67	104	102	120	127	94	3.9	4.7	6.3	5.4	5.9	4.8	5.4
Savings	102	131	159	220	225	324	181	9.4	9.3	9.6	11.7	11.1	12.1	10.5
Children's Education and Vocation	16	23	30	35	31	49	29	1.5	1.6	1.8	1.8	1.6	1.8	1.7
Community Welfare and Gifts	18	33	46	61	59	117	50	1.7	2.3	2.8	3.2	2.9	4.4	3.0
Total Expenditure per Family	1090	1414	1651	1888	2026	2669	1723	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* This table does not include the one British owner family in the income group of from \$0 to \$99.

Table 10 - Distribution of Family Expenditures According to Income per Person

771 British Tenant Families*

Income per Person:	\$100	\$200	\$300	\$400	\$500	\$600 +	Total	\$100	\$200	\$300	\$400	\$500	\$600 +	Total
	-199	-299	-399	-499	-599			-199	-299	-399	-499	-599		
Number of Families:	96	219	212	146	62	35	771	96	219	212	146	62	35	771
	Averages in dollars							Averages in percentage						
Food	376	420	427	422	453	468	421	38.3	31.6	27.8	24.1	22.7	18.9	27.6
Shelter	190	246	284	314	371	393	279	19.4	18.5	18.4	18.0	18.6	15.9	18.3
Fuel and Light	80	93	98	105	107	110	97	8.1	7.0	6.3	6.0	5.4	4.5	6.3
Clothing	89	141	158	188	200	211	156	9.0	10.6	10.3	10.7	10.0	8.6	10.2
Household Operation	9	17	27	39	51	59	28	0.9	1.3	1.8	2.2	2.6	2.4	1.8
Furniture	42	77	99	107	105	145	90	4.3	5.8	6.5	6.1	5.3	5.9	5.9
Health	37	57	72	77	95	96	67	3.8	4.3	4.7	4.4	4.8	3.9	4.4
Personal Care	16	22	26	27	30	35	24	1.6	1.6	1.7	1.5	1.5	1.4	1.6
Transportation	20	45	75	102	162	340	84	2.0	3.4	4.9	5.8	8.1	13.8	5.5
Recreation	44	76	92	116	122	197	93	4.5	5.7	6.0	6.6	6.1	8.0	6.1
Savings	56	96	123	186	213	310	135	5.7	7.3	8.0	10.6	10.7	12.5	8.8
Children's Education and Vocation	9	13	20	18	15	31	16	0.9	1.0	1.3	1.1	.8	1.3	1.1
Community Welfare and Gifts	15	25	36	50	69	73	37	1.5	1.9	2.3	2.9	3.4	2.9	2.4
Total Expenditure per Family	983	1328	1537	1751	1993	2468	1527	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* This table does not include the one British tenant family in the income group of from \$0 to \$99 per person.

Table 11 - Distribution of Family Expenditures According to Income per Person198 French Tenant Families*

Income per Person:	\$100	\$200	\$300	\$400	Total	\$100	\$200	\$300	\$400	Total
	-199	-299	-399	-499		-199	-299	-399	-499	
Number of Families:	57	70	48	17	198	57	70	48	17	198
	Averages in dollars					Averages in percentage				
Food	418	460	454	412	439	35.2	31.9	27.7	25.7	30.6
Shelter	199	235	247	258	231	16.8	16.3	15.1	16.0	16.1
Fuel and Light	69	72	71	71	70	5.8	4.9	4.3	4.4	4.9
Clothing	132	170	207	153	169	11.2	11.7	12.6	9.6	11.7
Household Operation	14	22	32	45	25	1.2	1.5	1.9	2.8	1.7
Furniture	95	98	137	172	115	8.0	6.8	8.3	10.8	8.0
Health	44	57	95	84	65	3.7	4.0	5.8	5.3	4.5
Personal Care	17	21	26	22	21	1.4	1.5	1.6	1.4	1.5
Transportation	23	51	53	64	44	1.9	3.6	3.2	4.0	3.1
Recreation	50	69	106	70	73	4.2	4.8	6.5	4.3	5.1
Savings	99	140	155	179	137	8.3	9.7	9.5	11.2	9.6
Children's Education and Vocation	10	24	20	27	21	.9	1.7	1.3	1.7	1.4
Community Welfare and Gifts	16	23	36	45	26	1.4	1.6	2.2	2.8	1.8
Total Expenditure per Family	1186	1442	1639	1602	1436	100.0	100.0	100.0	100.0	100.0

* This table does not include 2 families with incomes of from \$0 to \$99 per person, and 4 families with incomes over \$500.

HOUSING EXPENDITURE OF OWNER FAMILIES

The largest single item contributing to the annual shelter costs of owner families was the amount required to meet payments on the home. Almost 63 per cent of the British owner families reported payments of this kind during the survey year, while the remaining 37 per cent were in full possession of their homes. Approximately 10 per cent of the families making payments had purchased homes during the year and accordingly, reported a high initial owner shelter cost. Most of these were located in Vancouver and Edmonton. The typical amount of payments on the home reported by owner families approximated \$250, while the average for all families was considerably lower at \$159. This latter amount constituted 9.2 per cent of the total living expenditure for the average home-owner family.

Property taxes of wage-earner families averaged 4.3 per cent of total expenditure. These ranged from 6.1 per cent and 5.3 per cent in London and Ottawa respectively, to 2.9 per cent and 3.4 per cent in Charlottetown and Saint John. Cities in Western Canada approximated more closely the all-family average of 4.3 per cent. Property taxes in Winnipeg averaged 4.4 per cent, and in Edmonton and Vancouver, this proportion dropped to 3.6 and 3.5 per cent, respectively. Families in Toronto spent an average of 4.1 per cent of their total expenditure on this budget item.

Approximately 3 per cent of owner family expenditure was devoted to repairs and additions to property. Families reporting an amount for repairs were more numerous than those making additions to property. The proportion of total expenditure spent on this item was greater, also, averaging 1.9 per cent, as compared with 0.9 per cent for property additions. Average amounts spent on additions, however, were higher than those spent for repairs. An average of \$83 was spent by families reporting additions to their property, while \$56 constituted the average amount spent by families making repairs.

Fractional percentages of expenditure were devoted to the items of water taxes, and fire insurance. Approximately 50 per cent of the owner families carried fire insurance on their homes, the premiums representing 0.4 per cent of the total living expenditure, or 2.0 per cent of the total shelter cost.

Table 8 - Distribution of Shelter Costs for 364 British Owner Families

	No. of Families Reporting	Averages Based on Cases Reporting	Averages Based on 364 Cases	Percentage of Total Family Expenditure	Percentage of Total Shelter Cost
		\$	\$	p.c.	p.c.
Total Payments on Home	228	254	159	9.2	53.5
Cost of Repairs	212	56	32	1.9	10.8
Additions to Property	65	83	15	.9	5.1
Property Taxes	351	76	74	4.3	24.9
Water Taxes	326	12	11	.6	3.7
Fire insurance, etc.	175	13	6	.4	2.0
Total Shelter Cost	364	297*	297	17.3	100.0

* 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 items averages computed on the latter basis, of course, do not add up to \$297.

