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FAMILY LIVING EXPENDITURES IN CANADA

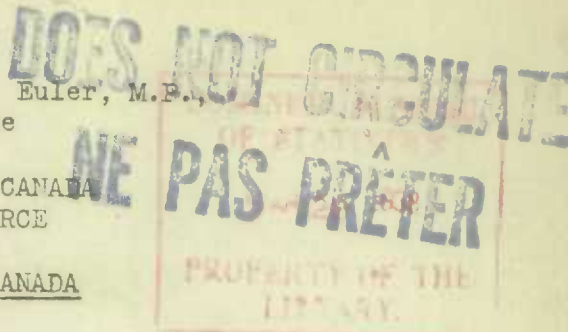
MONTREAL, QUEBEC

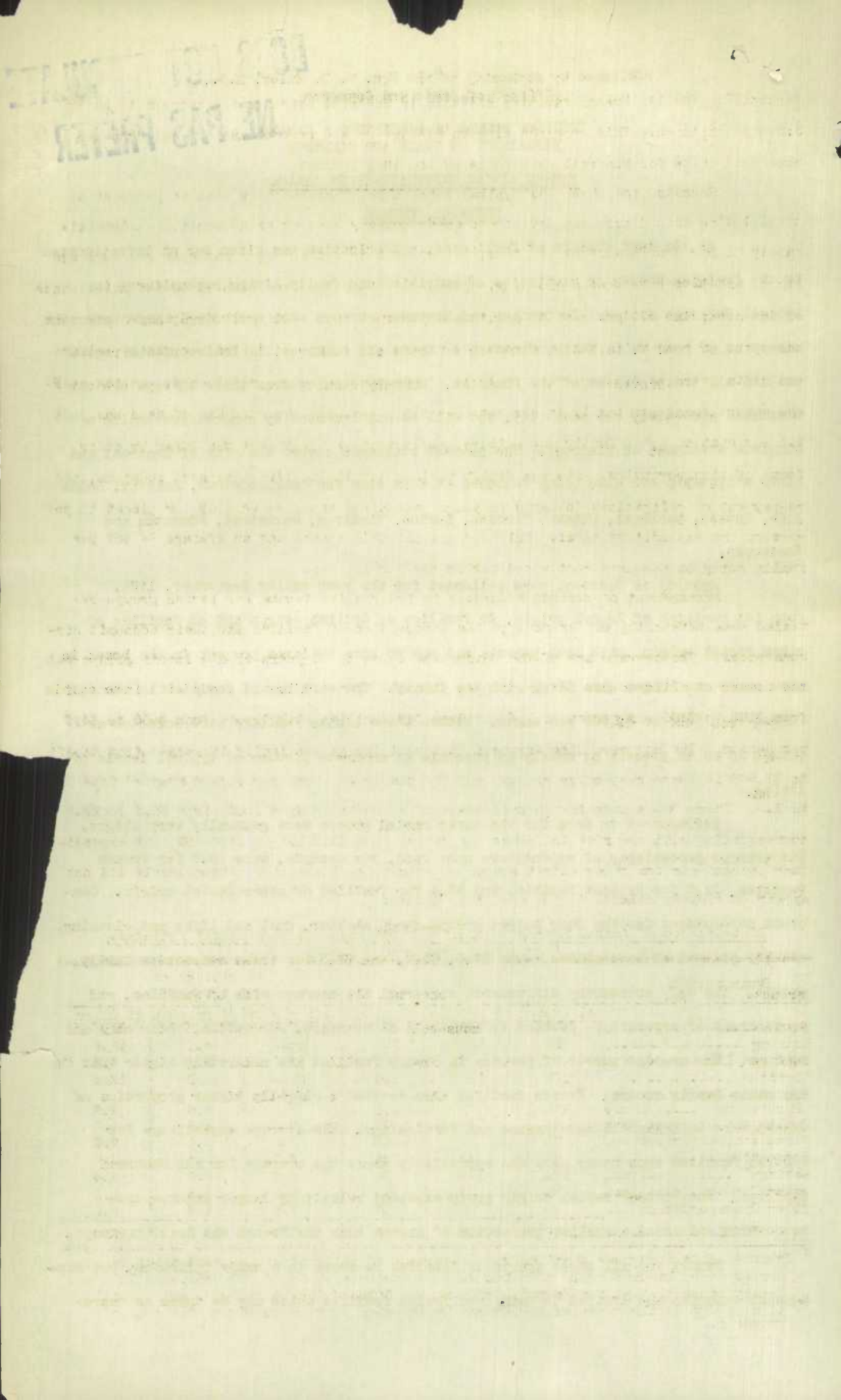
At the last session of Parliament, authorization was given for an investigation by the Dominion Bureau of Statistics of nutrition and family living expenditures in typical Canadian cities. In October and November surveys were accordingly made under the direction of Hon. W. D. Euler, Minister of Trade and Commerce, in twelve cities representing all the provinces of the Dominion. Summary results from these surveys are now available separately for each city, and will be supplemented by reports presenting a complete statement of findings. The present statement covers the city of Montreal and other statements are also being released at this time for Charlottetown, Halifax, Saint John, Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Saskatoon, Edmonton and Vancouver.

Records in Montreal were collected for the year ending September, 1938, from 141 families of French origin, 69 families of British origin and 48 families of other racial origin, with both parents and one or more children present in the home; in some cases one lodger also lived with the family. The earnings of families in the sample ranged from \$450 to \$2,500 per annum. Within these limits families were selected at random so as to present as nearly as possible an accurate picture of typical levels of living.

Differences in data for the three racial groups were generally very slight. The average percentages of expenditure upon food, for example, were 30.7 for French families, 31.8 for British families and 32.4 for families of other racial origin. Combined percentages for the four budget groups--food, shelter, fuel and light and clothing, usually classed as necessities, were 64.4, 65.4, and 68.3 for these respective family groups. The only noteworthy differences concerned the average size of families, and proportions of expenditure devoted to household maintenance, recreation, motor cars and savings. The average number of persons in French families was moderately higher than for the other family groups. French families also devoted a slightly higher proportion of expenditure to household maintenance and furnishings. The average expenditure for British families upon motor cars was appreciably above the average for all Montreal families. The "Other" racial origin group expended relatively larger amounts upon recreation and saved a smaller proportion of income than the French and British groups.

Detail for all three groups of families is shown in a table following, but subsequent comments are limited to data from French families which may be taken as repre-





sentative. The 141 French families selected in Montreal averaged 5.6 persons of which 3.5 were children. This compares with an average of 4.6 persons and 2.2 children per household shown for Montreal as a whole by the 1931 census.

Records from these 141 typical wage-earner families show that 64 per cent of total living expenditure was devoted to goods usually classed as necessities. Approximately 31 per cent was spent on foods, 16 per cent upon shelter, 5 per cent for fuel and light, and 12 per cent upon clothing. Another 8.8 per cent was devoted to the maintenance of the home, and 5.4 per cent to health and personal care. Slightly more than 5 per cent was spent on recreation, and the combined expenditures upon education, community welfare and gifts averaged 3.3 per cent. Only 13 of the families owned motor cars, and the average amount spent per family on current operating costs and the purchase of cars was just 1.3 per cent of total family expenditure, while another 2 per cent was taken by other forms of transportation. Average family savings (including life insurance premiums, and re-payment of obligations incurred in years preceding) amounted to \$149, or almost 10 per cent of the expenditure total. Balanced against this amount was an average of \$87 per family owing on accounts contracted during the survey year.

Arrangement of records according to progressive income per person groups revealed some noteworthy differences in the composition of families and their economic circumstances. The average age of the father was close to 40 years in all income groups but the number of children per family dropped steadily from 4.9 in the group with income of from \$100 to \$199 per person to 1.6 children for families with income from \$400 to \$499 per person. The corresponding averages of annual income per family increased from \$1,122 to \$1,568 in these respective groups, and the number of rooms per person mounted from 0.7 to 1.3. There was a drop in the percentage of expenditure upon foods from 35.5 to 28.5 corresponding with the rise in income per person from \$100-199 to \$400-499, but expenditure percentages for other budget groups at successive income per person levels did not appear so closely related to the amount of income.

Distribution of Annual Living Expenditures for Montreal Wage-Earner Families.
(Year ending September 30, 1938)

Budget Group	\$			Percentage of Total Expenditure		
	141 French	69 British	48 Other	141 French	69 British	48 Other
Food	473	486	477	30.7	31.8	32.4
Housing	250	245	273	16.3	16.0	18.6
Fuel and Light	77	87	71	5.0	5.7	4.8
Clothing	190	182	184	12.4	11.9	12.5
Household Operation and Furnishings	138	90	120	8.8	6.5	8.2
Health and Personal Care	34	73	70	5.4	4.8	4.8
Education, Welfare, Gifts.	51	47	44	3.3	3.1	2.9
Recreation	78	80	85	5.1	5.3	5.8
Savings*	149	135	94	9.7	8.8	6.4
Motor Car	21	53	16	1.3	3.5	1.1
Other Transportation ...	30	39	37	2.0	2.6	2.5
TOTAL	\$1,539	\$1,526	\$1,471	100.0	100.0	100.0

* Includes life insurance premiums and re-payment of obligations incurred prior to the survey year; amounts still owing on current accounts averaged \$87, \$69, and \$108 per family respectively, for French, British, and "Other" family groups, and a small portion of expenditures was also financed by reducing bank balances and the sale of property.

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