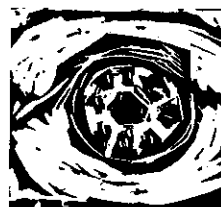




# **FAMILY BUDGETING GUIDE**



*Family Budgeting Guide*

Earlier versions 1985, 1987, 1992

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# Introduction

The Family Budgeting Guide is designed primarily to assist low-income families and their counsellors determine basic income needs. It is intended as a tool for efficient budgeting of limited resources, and as a benchmark for those developing or reforming income security programs.

Other “poverty lines” or “low-income cut-offs” are based upon some proportion of average income, or set at an arbitrary level at which a large proportion of a family’s income is required to fulfill basic needs. In contrast, the Guide’s tables are developed from *actual family expenditure needs*, as required to enjoy a healthy but basic lifestyle.

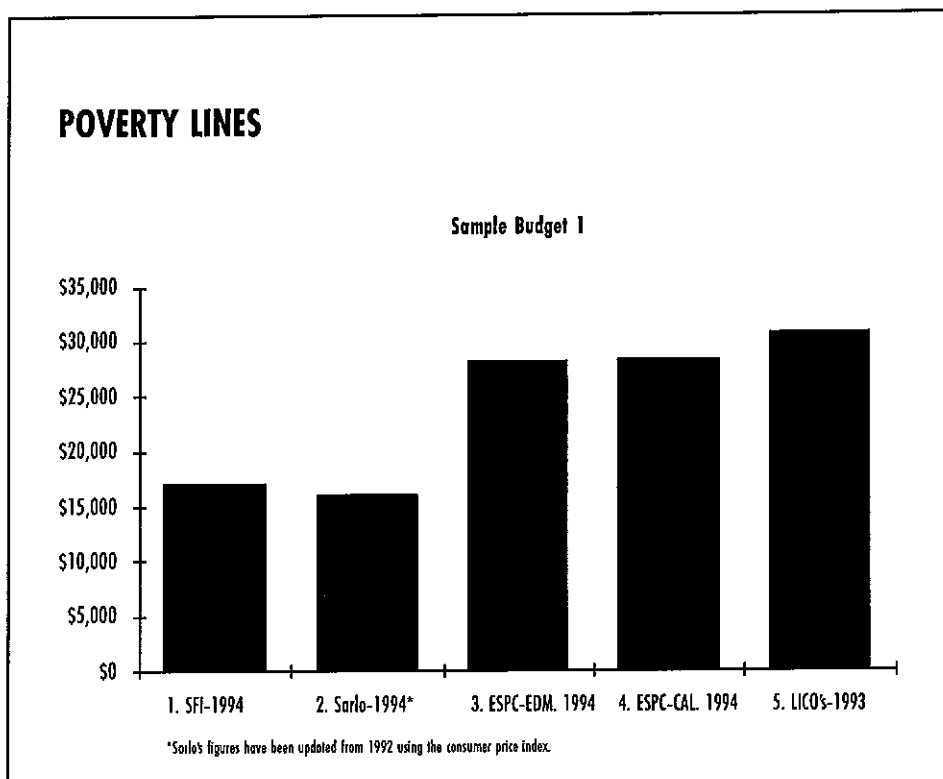
Naturally, no Guide of this type can fully account for differing needs and tastes. The basic expenditures tend to reflect the mores of a traditional white, middle class family. We recognize that this stereotype of the Canadian family is becoming the exception rather than the norm. However, by providing a benchmark in each category of family expenditure (food, shelter, etc.), the Guide allows the family and counsellor to identify categories where expenditure is above or below the norm, and from that point assess whether differences are beneficial or not to the family’s well-being. Among many low-income families, for example, it will be found that food expenditures are below that recommended, perhaps indicating potential health concerns. In the case of families dependent upon income support programs, this information can be used to lobby for improved benefits. The Guide is relatively complex, and families may wish to enlist the assistance of a family budget counsellor in working through the expenditure calculations.

The Guide is based upon costs in the metropolitan Calgary and Edmonton regions. Users outside these are cautioned to ensure that calculations take into account differences in costs for their region. In particular, shelter costs frequently vary greatly, even within this province. Day care costs tend to be lower in Alberta than some other provinces. Taxation systems vary greatly, with both income and sales tax costs lower in Alberta than most provinces.

The Guide methodology will be familiar to those who have used the 1985, 1987, and the 1992 editions. There have, however, been a number of small methodological changes which are noted in the section titled Methodological Notes and Changes.

In response to many requests from family law practitioners and others, we have included easy-to-tabulate guides to the total cost of raising a child. These charts are found on pages 3–10.

# Budget Figures and National Standards



**Man, 38, blue collar**

**Woman, 36, home based**

**Girl, 8, elementary school**

**Boy, 13, junior high**

1. Alberta Family and Social Services Supports for Independence rates
2. Sarlo, Christopher. Fraser Forum: Poverty in Canada-1994. The Fraser Institute, Vancouver, 1994.
3. Family Budgeting Guide-ESPC
4. Family Budgeting Guide-ESPC
5. Low Income Cut-offs-Statistics Canada

# THE COST OF RAISING A BOY IN 1994-EDMONTON

**With  
Day Care**

Age/Sex	Food	Shelter, Furnishings, Household Operation	Clothing	Health Care	Personal Care	Recreation	Transport	School Needs	Reading	Misc.	Day Care Full time	Total Costs With Day Care
<b>Boys</b>												
<b>0-12 months</b>	1,256	1,443	1,398	630							3,037	7,764
<b>1 year</b>	970	1,651	428	630		173			29	35	4,868	8,783
<b>2 years</b>	970	1,601	435	630	82	173			29	35	4,529	8,483
<b>3 years</b>	970	1,551	435	727	82	173			29	35	4,529	8,530
<b>4 years</b>	1,075	1,551	479	727	82	173			29	35	4,529	8,679
<b>5 years</b>	1,075	1,551	479	727	82	173			29	35	4,529	8,679
<b>6 years</b>	1,075	1,551	561	727	85	173	342	79	29	35	3,735	8,391
<b>7 years</b>	1,228	1,551	561	727	85	451	342	79	61	90	3,735	8,910
<b>8 years</b>	1,228	1,551	561	736	85	451	342	79	61	90	3,735	8,919
<b>9 years</b>	1,228	1,551	597	736	85	451	342	79	61	90	3,735	8,955
<b>10 years</b>	1,458	1,551	597	736	85	451	342	79	61	90	3,735	9,185
<b>11 years</b>	1,458	1,551	597	736	85	451	342	79	61	90	3,735	9,185
<b>12 years</b>	1,458	1,551	876	736	154	497	342	67	107	99		5,887
<b>13 years</b>	1,533	1,551	876	736	154	497	342	67	107	99		5,962
<b>14 years</b>	1,533	1,551	876	762	154	497	342	67	107	99		5,988
<b>15 years</b>	1,533	1,551	842	762	154	604	342	258	91	121		6,257
<b>16 years</b>	1,669	1,551	842	762	286	604	392	258	91	121		6,574
<b>17 years</b>	1,669	1,551	842	762	286	604	392	258	91	121		6,574
<b>Total Boy</b>	<b>23,388</b>	<b>27,957</b>	<b>12,280</b>	<b>12,986</b>	<b>2,027</b>	<b>6,596</b>	<b>4,200</b>	<b>1,448</b>	<b>1,073</b>	<b>1,319</b>	<b>48,432</b>	<b>141,706</b>

# THE COST OF RAISING A BOY IN 1994-EDMONTON

**Without  
Day Care**

Age/Sex	Food	Shelter, Furnishings, Household Operation	Clothing	Health Care	Personal Care	Recreation	Transport	School Needs	Reading	Misc.	'Babysitting'	Total Costs No Day Care
<b>Boys</b>												
<b>0-12 months</b>	1,256	1,443	1,398	630							300	5,027
<b>1 year</b>	970	1,651	428	630		173			29	35	300	4,215
<b>2 years</b>	970	1,601	435	630	82	173			29	35	300	4,254
<b>3 years</b>	970	1,551	435	727	82	173			29	35	300	4,301
<b>4 years</b>	1,075	1,551	479	727	82	173			29	35	300	4,450
<b>5 years</b>	1,075	1,551	479	727	82	173			29	35	300	4,450
<b>6 years</b>	1,075	1,551	561	727	85	173	342	79	29	35	300	4,956
<b>7 years</b>	1,228	1,551	561	727	85	451	342	79	61	90	300	5,475
<b>8 years</b>	1,228	1,551	561	736	85	451	342	79	61	90	300	5,484
<b>9 years</b>	1,228	1,551	597	736	85	451	342	79	61	90	300	5,520
<b>10 years</b>	1,458	1,551	597	736	85	451	342	79	61	90	300	5,750
<b>11 years</b>	1,458	1,551	597	736	85	451	342	79	61	90	300	5,750
<b>12 years</b>	1,458	1,551	876	736	154	497	342	67	107	99		5,887
<b>13 years</b>	1,533	1,551	876	736	154	497	342	67	107	99		5,962
<b>14 years</b>	1,533	1,551	876	762	154	497	342	67	107	99		5,988
<b>15 years</b>	1,533	1,551	842	762	154	604	342	258	91	121		6,257
<b>16 years</b>	1,669	1,551	842	762	286	604	392	258	91	121		6,574
<b>17 years</b>	1,669	1,551	842	762	286	604	392	258	91	121		6,574
<b>Total Boy</b>	<b>23,388</b>	<b>27,957</b>	<b>12,280</b>	<b>12,986</b>	<b>2,027</b>	<b>6,596</b>	<b>4,200</b>	<b>1,448</b>	<b>1,073</b>	<b>1,319</b>	<b>3,600</b>	<b>96,874</b>

# THE COST OF RAISING A BOY IN 1994-CALGARY

**With  
Day Care**

Age/Sex	Food	Shelter, Furnishings, Household Operation	Clothing	Health Care	Personal Care	Recreation	Transport	School Needs	Reading	Misc.	Day Care Full time	Total Costs With Day Care
<b>Boys</b>												
<b>0-12 months</b>	1,256	1,563	1,398	630							3,057	7,904
<b>1 year</b>	1,045	1,771	428	630		173			29	35	4,838	8,948
<b>2 years</b>	1,045	1,721	435	630	82	173			29	35	4,436	8,585
<b>3 years</b>	1,045	1,671	435	727	82	173			29	35	4,436	8,632
<b>4 years</b>	1,147	1,671	479	727	82	173			29	35	4,436	8,778
<b>5 years</b>	1,147	1,671	479	727	82	173			29	35	4,436	8,778
<b>6 years</b>	1,147	1,671	561	727	85	173	327	79	29	35	3,735	8,567
<b>7 years</b>	1,324	1,671	561	727	85	438	327	79	61	88	3,735	9,096
<b>8 years</b>	1,324	1,671	561	736	85	438	327	79	61	88	3,735	9,104
<b>9 years</b>	1,324	1,671	597	736	85	438	327	79	61	88	3,735	9,140
<b>10 years</b>	1,556	1,671	597	736	85	438	327	79	61	88	3,735	9,372
<b>11 years</b>	1,556	1,671	597	736	85	438	327	79	61	88	3,735	9,372
<b>12 years</b>	1,556	1,671	876	736	154	542	327	67	109	108		6,145
<b>13 years</b>	1,640	1,671	876	736	154	542	327	67	109	108		6,229
<b>14 years</b>	1,640	1,671	876	762	154	542	327	67	109	108		6,255
<b>15 years</b>	1,640	1,671	842	762	154	648	327	258	93	130		6,524
<b>16 years</b>	1,794	1,671	842	762	286	648	372	258	93	130		6,855
<b>17 years</b>	1,794	1,671	842	762	286	648	372	258	93	130		6,855
<b>Total Boy</b>	<b>24,978</b>	<b>30,117</b>	<b>12,280</b>	<b>12,986</b>	<b>2,027</b>	<b>6,794</b>	<b>4,012</b>	<b>1,448</b>	<b>1,085</b>	<b>1,359</b>	<b>48,051</b>	<b>145,137</b>

# THE COST OF RAISING A BOY IN 1994-CALGARY

**Without  
Day Care**

Age/Sex	Food	Shelter, Furnishings, Household Operation	Clothing	Health Care	Personal Care	Recreation	Transport	School Needs	Reading	Misc.	'Babysitting'	Total Costs No Day Care
<b>Boys</b>												
<b>0-12 months</b>	1,256	1,563	1,398	630							300	5,147
<b>1 year</b>	1,045	1,771	428	630		173			29	35	300	4,410
<b>2 years</b>	1,045	1,721	435	630	82	173			29	35	300	4,449
<b>3 years</b>	1,045	1,671	435	727	82	173			29	35	300	4,496
<b>4 years</b>	1,147	1,671	479	727	82	173			29	35	300	4,641
<b>5 years</b>	1,147	1,671	479	727	82	173			29	35	300	4,641
<b>6 years</b>	1,147	1,671	561	727	85	173	327	79	29	35	300	5,132
<b>7 years</b>	1,324	1,671	561	727	85	438	327	79	61	88	300	5,661
<b>8 years</b>	1,324	1,671	561	736	85	438	327	79	61	88	300	5,669
<b>9 years</b>	1,324	1,671	597	736	85	438	327	79	61	88	300	5,705
<b>10 years</b>	1,556	1,671	597	736	85	438	327	79	61	88	300	5,937
<b>11 years</b>	1,556	1,671	597	736	85	438	327	79	61	88	300	5,937
<b>12 years</b>	1,556	1,671	876	736	154	542	327	67	109	108		6,145
<b>13 years</b>	1,640	1,671	876	736	154	542	327	67	109	108		6,229
<b>14 years</b>	1,640	1,671	876	762	154	542	327	67	109	108		6,255
<b>15 years</b>	1,640	1,671	842	762	154	648	327	258	93	130		6,524
<b>16 years</b>	1,794	1,671	842	762	286	648	372	258	93	130		6,855
<b>17 years</b>	1,794	1,671	842	762	286	648	372	258	93	130		6,855
<b>Total Boy</b>	<b>24,978</b>	<b>30,117</b>	<b>12,280</b>	<b>12,986</b>	<b>2,027</b>	<b>6,794</b>	<b>4,012</b>	<b>1,448</b>	<b>1,085</b>	<b>1,359</b>	<b>3,600</b>	<b>100,687</b>

# THE COST OF RAISING A GIRL IN 1994-EDMONTON

**With  
Day Care**

Age/Sex	Food	Shelter, Furnishings, Household Operation	Clothing	Health Care	Personal Care	Recreation	Transport	School Needs	Reading	Misc.	Day Care Full time	Total Costs With Day Care
<b>Girls</b>												
<b>0-12 months</b>	1,256	1,443	1,398	630							3,037	7,764
<b>1 year</b>	970	1,651	553	630		173			29	35	4,868	8,908
<b>2 years</b>	970	1,601	546	630	82	173			29	35	4,529	8,594
<b>3 years</b>	970	1,551	546	727	82	173			29	35	4,529	8,641
<b>4 years</b>	1,075	1,551	568	727	82	173			29	35	4,529	8,768
<b>5 years</b>	1,075	1,551	568	727	82	173			29	35	4,529	8,768
<b>6 years</b>	1,075	1,551	712	727	85	173	342	79	29	35	3,735	8,542
<b>7 years</b>	1,159	1,551	712	727	85	451	342	79	61	90	3,735	8,993
<b>8 years</b>	1,159	1,551	712	736	85	451	342	79	61	90	3,735	9,002
<b>9 years</b>	1,159	1,551	751	736	85	451	342	79	61	90	3,735	9,040
<b>10 years</b>	1,417	1,551	751	736	85	451	342	79	61	90	3,735	9,298
<b>11 years</b>	1,417	1,551	751	736	85	451	342	79	61	90	3,735	9,298
<b>12 years</b>	1,417	1,551	911	736	226	497	342	67	107	99		5,953
<b>13 years</b>	1,386	1,551	911	736	226	497	342	67	107	99		5,922
<b>14 years</b>	1,386	1,551	911	762	226	497	342	67	107	99		5,948
<b>15 years</b>	1,386	1,551	916	762	226	604	342	258	91	121		6,256
<b>16 years</b>	1,355	1,551	916	762	284	604	392	258	91	121		6,333
<b>17 years</b>	1,355	1,551	916	762	284	604	392	258	91	121		6,333
<b>Total Girl</b>	<b>21,987</b>	<b>27,957</b>	<b>14,050</b>	<b>12,986</b>	<b>2,312</b>	<b>6,596</b>	<b>4,200</b>	<b>1,448</b>	<b>1,073</b>	<b>1,319</b>	<b>48,432</b>	<b>142,359</b>

# THE COST OF RAISING A GIRL IN 1994-EDMONTON

**Without  
Day Care**

Age/Sex	Food	Shelter, Furnishings, Household Operation	Clothing	Health Care	Personal Care	Recreation	Transport	School Needs	Reading	Misc.	'Babysitting'	Total Costs No Day Care
<b>Girls</b>												
<b>0-12 months</b>	1,256	1,443	1,398	630							300	5,027
<b>1 year</b>	970	1,651	553	630		173			29	35	300	4,340
<b>2 years</b>	970	1,601	546	630	82	173			29	35	300	4,365
<b>3 years</b>	970	1,551	546	727	82	173			29	35	300	4,412
<b>4 years</b>	1,075	1,551	568	727	82	173			29	35	300	4,538
<b>5 years</b>	1,075	1,551	568	727	82	173			29	35	300	4,538
<b>6 years</b>	1,075	1,551	712	727	85	173	342	79	29	35	300	5,107
<b>7 years</b>	1,159	1,551	712	727	85	451	342	79	61	90	300	5,558
<b>8 years</b>	1,159	1,551	712	736	85	451	342	79	61	90	300	5,567
<b>9 years</b>	1,159	1,551	751	736	85	451	342	79	61	90	300	5,605
<b>10 years</b>	1,417	1,551	751	736	85	451	342	79	61	90	300	5,863
<b>11 years</b>	1,417	1,551	751	736	85	451	342	79	61	90	300	5,863
<b>12 years</b>	1,417	1,551	911	736	226	497	342	67	107	99		5,953
<b>13 years</b>	1,386	1,551	911	736	226	497	342	67	107	99		5,922
<b>14 years</b>	1,386	1,551	911	762	226	497	342	67	107	99		5,948
<b>15 years</b>	1,386	1,551	916	762	226	604	342	258	91	121		6,256
<b>16 years</b>	1,355	1,551	916	762	284	604	392	258	91	121		6,333
<b>17 years</b>	1,355	1,551	916	762	284	604	392	258	91	121		6,333
<b>Total Girl</b>	<b>21,987</b>	<b>27,957</b>	<b>14,050</b>	<b>12,986</b>	<b>2,312</b>	<b>6,596</b>	<b>4,200</b>	<b>1,448</b>	<b>1,073</b>	<b>1,319</b>	<b>3,600</b>	<b>97,527</b>

# THE COST OF RAISING A GIRL IN 1994-CALGARY

**With  
Day Care**

Age/Sex	Food	Shelter, Furnishings, Household Operation	Clothing	Health Care	Personal Care	Recreation	Transport	School Needs	Reading	Misc.	Day Care Full time	Total Costs With Day Care
<b>Girls</b>												
<b>0-12 months</b>	1,256	1,563	1,398	630							3,057	7,904
<b>1 year</b>	1,045	1,771	553	630		173			29	35	4,838	9,073
<b>2 years</b>	1,045	1,721	546	630	82	173			29	35	4,436	8,696
<b>3 years</b>	1,045	1,671	546	727	82	173			29	35	4,436	8,743
<b>4 years</b>	1,147	1,671	568	727	82	173			29	35	4,436	8,866
<b>5 years</b>	1,147	1,671	568	727	82	173			29	35	4,436	8,866
<b>6 years</b>	1,147	1,671	712	727	85	173	327	79	29	35	3,735	8,719
<b>7 years</b>	1,246	1,671	712	727	85	438	327	79	61	88	3,735	9,169
<b>8 years</b>	1,246	1,671	712	736	85	438	327	79	61	88	3,735	9,177
<b>9 years</b>	1,246	1,671	751	736	85	438	327	79	61	88	3,735	9,216
<b>10 years</b>	1,510	1,671	751	736	85	438	327	79	61	88	3,735	9,480
<b>11 years</b>	1,510	1,671	751	736	85	438	327	79	61	88	3,735	9,480
<b>12 years</b>	1,510	1,671	911	736	226	542	327	67	109	108		6,207
<b>13 years</b>	1,483	1,671	911	736	226	542	327	67	109	108		6,180
<b>14 years</b>	1,483	1,671	911	762	226	542	327	67	109	108		6,206
<b>15 years</b>	1,483	1,671	916	762	226	648	327	258	93	130		6,514
<b>16 years</b>	1,455	1,671	916	762	284	648	372	258	93	130		6,588
<b>17 years</b>	1,455	1,671	916	762	284	648	372	258	93	130		6,588
<b>Total Girl</b>	<b>23,458</b>	<b>30,117</b>	<b>14,050</b>	<b>12,986</b>	<b>2,312</b>	<b>6,794</b>	<b>4,012</b>	<b>1,448</b>	<b>1,085</b>	<b>1,359</b>	<b>48,051</b>	<b>145,671</b>

# THE COST OF RAISING A GIRL IN 1994-CALGARY

**Without  
Day Care**

Age/Sex	Food	Shelter, Furnishings, Household Operation	Clothing	Health Care	Personal Care	Recreation	Transport	School Needs	Reading	Misc.	'Babysitting'	Total Costs No Day Care
<b>Girls</b>												
<b>0-12 months</b>	1,256	1,563	1,398	630							300	5,147
<b>1 year</b>	1,045	1,771	553	630		173			29	35	300	4,535
<b>2 years</b>	1,045	1,721	546	630	82	173			29	35	300	4,559
<b>3 years</b>	1,045	1,671	546	727	82	173			29	35	300	4,606
<b>4 years</b>	1,147	1,671	568	727	82	173			29	35	300	4,730
<b>5 years</b>	1,147	1,671	568	727	82	173			29	35	300	4,730
<b>6 years</b>	1,147	1,671	712	727	85	173	327	79	29	35	300	5,284
<b>7 years</b>	1,246	1,671	712	727	85	438	327	79	61	88	300	5,734
<b>8 years</b>	1,246	1,671	712	736	85	438	327	79	61	88	300	5,742
<b>9 years</b>	1,246	1,671	751	736	85	438	327	79	61	88	300	5,781
<b>10 years</b>	1,510	1,671	751	736	85	438	327	79	61	88	300	6,045
<b>11 years</b>	1,510	1,671	751	736	85	438	327	79	61	88	300	6,045
<b>12 years</b>	1,510	1,671	911	736	226	542	327	67	109	108		6,207
<b>13 years</b>	1,483	1,671	911	736	226	542	327	67	109	108		6,180
<b>14 years</b>	1,483	1,671	911	762	226	542	327	67	109	108		6,206
<b>15 years</b>	1,483	1,671	916	762	226	648	327	258	93	130		6,514
<b>16 years</b>	1,455	1,671	916	762	284	648	372	258	93	130		6,588
<b>17 years</b>	1,455	1,671	916	762	284	648	372	258	93	130		6,588
<b>Total Girl</b>	<b>23,458</b>	<b>30,117</b>	<b>14,050</b>	<b>12,986</b>	<b>2,312</b>	<b>6,794</b>	<b>4,012</b>	<b>1,448</b>	<b>1,085</b>	<b>1,359</b>	<b>3,600</b>	<b>101,220</b>

# The Cost of Raising a Child in 1994

## Food:

The standards for food were priced out in Edmonton and Calgary during June of 1994 using food standards that have been constructed by Calgary Health Services. For a detailed description, see the *Methodological Notes and Changes* at the end of this guide.

## Shelter, furnishings, household operation:

This section is determined by adding together the three different categories: 1) shelter—the difference between the average cost of a one bedroom and a two bedroom apartment in Edmonton as determined by Canada Mortgage and Housing, 2) furnishings—the difference between one person and one person with a child in replacement rates for home furnishing and equipment plus the cost of furniture for a child's room, 3) household operation—the difference between household operation costs for one and two people.

**Note:** the cost of furniture and household equipment for infants is already included in the clothing standards, so it is not added here.

## Clothing:

Is based on prices of clothing item standards appropriate for different age and sex groups that were originally constructed by the Social Planning Council of Metropolitan Toronto's *Guide for Family Budgeting*. Infant costs include clothing, diapers, bedding, furniture, and other baby needs. The majority of these are one time purchases. The costs of these items for subsequent children would be considerably lower.

## Health care:

Is based on the sum of an annual dental checkup, cleaning and fluoride treatment; the difference between the cost of AHCIP premiums for one and two people; and the difference between the cost of Blue Cross premiums for one and two people. It must be noted that health care costs in Alberta can be much more expensive than in other provinces because of the premiums that Alberta citizens must pay.

## Personal care:

Includes the cost of items such as haircuts, shampoo, soap, toothpaste, and toothbrushes appropriate for different age and sex groups. For example, as children reach the appropriate ages, allowance is made for items like deodorant, shaving supplies and sanitary products.

## Recreation:

Reading material, tape cassettes, toys & games, sports equipment, a membership fee, and movie and other entertainment admissions are all included in recreation.

**Transportation:**

The addition of children to a family often necessitates the purchase of an automobile to meet family transportation needs. However, in keeping with providing a basic benchmark, public transportation costs are used to establish the annual transportation cost.

**School needs:**

A survey of local public and Catholic schools was completed to obtain an estimate of costs for school fees, textbook rentals, student union fees, athletic fees, and other difficult to avoid costs associated with attending school. Because of the difference between the number of students who attend public and Catholic schools, a weighted average price has been calculated to apply to all students. To come to the total amount for school needs, this figure was then added to the total of a list of necessary school supplies that have been priced out according to their annual replacement rates.

**Miscellaneous:**

An allowance for gifts, writing materials, postage, and other miscellaneous and unforeseen costs related to recreation is allotted in the miscellaneous category.

**Day care and 'babysitting':**

Day care—full time assumes a two-parent family with both parents working, whereas 'babysitting' assumes that one parent remains at home to help raise the family.

# Sample Budgets

## **One-Four Person Renters**

Man, 38, blue collar  
Woman, 36, home based  
Girl, 8, elementary school  
Boy, 13, junior high

## **Two-Two Person Renters**

Man, 28, blue collar  
Woman, 29, white collar

## **Three-Three Person Renters**

Man, 31, blue collar  
Woman, 29, home based  
Boy, 1 year

## **Four-Two Person Renters**

Woman, 32, white collar  
Girl, 3 years

## **Five-Two Person Renters**

Woman, 24, home based  
Girl, 3 years

## **Six-Three Person Renters**

Woman, 33, blue collar  
Girl, 3 years  
Boy, 8 years

## **Seven-Three Person Renters**

Woman, 33, home based  
Girl, 3 years  
Boy, 8 years

## **Eight-Three Person Renters**

Man, 37, white collar  
Girl, 8 years  
Boy, 13 years

## **Nine-One Person Renter**

Man, 25, blue collar

## **Ten-One Person Renter**

Woman, 25, blue collar

## **Eleven-Two Person Renters**

Elderly couple

## **Twelve-One Person Renter**

Elderly—Woman

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$5,299	-	\$442	\$102	15.06%
Rent	\$8,165	-	\$680	\$157	23.21%
Home operation	\$346	\$23	\$29	\$7	0.98%
Clothing	\$3,636	\$238	\$303	\$70	10.34%
Health care	\$1,815	\$5	\$151	\$35	5.16%
Personal care	\$852	\$56	\$71	\$16	2.42%
<b>Subtotal</b>	<b>\$20,112</b>	<b>\$321</b>	<b>\$1,676</b>	<b>\$387</b>	<b>57.17%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	0.54%
Transport	\$1,577	-	\$131	\$30	4.48%
Child care	\$300	-	\$25	\$6	0.85%
School needs/supplies	\$146	\$6	\$12	\$3	0.42%
<b>Subtotal</b>	<b>\$22,325</b>	<b>\$339</b>	<b>\$1,860</b>	<b>\$429</b>	<b>63.46%</b>
Tertiary Expenses					
Home furnishings	\$1,043	\$68	\$87	\$20	2.96%
Reading	\$459	\$30	\$38	\$9	1.30%
Recreation	\$2,793	\$183	\$233	\$54	7.94%
Miscellaneous	\$742	\$49	\$62	\$14	2.11%
Life insurance	\$151	-	\$13	\$3	0.43%
Contingency fund	\$278	-	\$23	\$5	0.79%
Communication	\$322	\$21	\$27	\$6	0.91%
<b>Total Expenses</b>	<b>\$28,112</b>	<b>\$690</b>	<b>\$2,343</b>	<b>\$541</b>	<b>79.91%</b>
<b>Income Tax</b>	<b>\$5,311</b>		<b>\$443</b>	<b>\$102</b>	<b>15.10%</b>
<b>UIC, CPP</b>	<b>\$1,755</b>		<b>\$146</b>	<b>\$34</b>	<b>4.99%</b>
<b>Income Required</b>	<b>\$35,178</b>		<b>\$2,931</b>	<b>\$676</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$5,588	-	\$466	\$107	15.65%
Rent	\$8,443	-	\$704	\$162	23.64%
Home operation	\$346	\$23	\$29	\$7	0.97%
Clothing	\$3,636	\$238	\$303	\$70	10.18%
Health care	\$1,815	\$5	\$151	\$35	5.08%
Personal care	\$852	\$56	\$71	\$16	2.39%
<b>Subtotal</b>	<b>\$20,679</b>	<b>\$321</b>	<b>\$1,723</b>	<b>\$398</b>	<b>57.90%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	0.52%
Transport	\$1,526	-	\$127	\$29	4.27%
Child care	\$300	-	\$25	\$6	0.84%
School needs/supplies	\$146	\$6	\$12	\$3	0.41%
<b>Subtotal</b>	<b>\$22,837</b>	<b>\$339</b>	<b>\$1,903</b>	<b>\$439</b>	<b>63.95%</b>
Tertiary Expenses					
Home furnishings	\$1,043	\$68	\$87	\$20	2.92%
Reading	\$448	\$29	\$37	\$9	1.25%
Recreation	\$2,817	\$184	\$235	\$54	7.89%
Miscellaneous	\$747	\$49	\$62	\$14	2.09%
Life insurance	\$151	-	\$13	\$3	0.42%
Contingency fund	\$284	-	\$24	\$5	0.79%
Communication	\$321	\$21	\$27	\$6	0.90%
<b>Total Expenses</b>	<b>\$28,647</b>	<b>\$691</b>	<b>\$2,387</b>	<b>\$551</b>	<b>80.21%</b>
<b>Income Tax</b>	<b>\$5,311</b>		<b>\$443</b>	<b>\$102</b>	<b>14.87%</b>
<b>UIC, CPP</b>	<b>\$1,755</b>		<b>\$146</b>	<b>\$34</b>	<b>4.91%</b>
<b>Income Required</b>	<b>\$35,713</b>		<b>\$2,976</b>	<b>\$687</b>	<b>100.00%</b>

# Sample Budget 1

Man, 38, blue collar

Woman, 36, home based

Girl, 8, elementary school

Boy, 13, junior high

To arrive at the figures for Income Tax,  
Unemployment Insurance and Canada  
Pension Plan, first the applicable Child  
Tax Benefit and GST rebate were  
deducted from total expenses.

# Sample Budget 2

Man, 28, blue collar

Woman, 29, white collar

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$3,022	-	\$252	\$58	15.84%
Rent	\$5,729	-	\$477	\$110	30.02%
Home operation	\$225	\$15	\$19	\$4	1.18%
Clothing	\$2,526	\$165	\$211	\$49	13.24%
Health care	\$1,566	\$3	\$131	\$30	8.21%
Personal care	\$620	\$41	\$52	\$12	3.25%
<b>Subtotal</b>	<b>\$13,688</b>	<b>\$223</b>	<b>\$1,141</b>	<b>\$263</b>	<b>71.73%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	0.99%
Transport	\$1,195	-	\$100	\$23	6.26%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$15,072</b>	<b>\$236</b>	<b>\$1,256</b>	<b>\$290</b>	<b>78.99%</b>
Tertiary Expenses					
Home furnishings	\$691	\$45	\$58	\$13	3.62%
Reading	\$291	\$19	\$24	\$6	1.53%
Recreation	\$1,845	\$121	\$154	\$35	9.67%
Miscellaneous	\$553	\$36	\$46	\$11	2.90%
Life insurance	\$118	-	\$10	\$2	0.62%
Contingency fund	\$189	-	\$16	\$4	0.99%
Communication	\$322	\$21	\$27	\$6	1.69%
<b>Total Expenses</b>	<b>\$19,081</b>	<b>\$478</b>	<b>\$1,590</b>	<b>\$367</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$3,241	-	\$270	\$62	16.72%
Rent	\$6,159	-	\$513	\$118	31.77%
Home operation	\$225	\$15	\$19	\$4	1.16%
Clothing	\$2,526	\$165	\$211	\$49	13.03%
Health care	\$1,566	\$3	\$131	\$30	8.08%
Personal care	\$620	\$41	\$52	\$12	3.20%
<b>Subtotal</b>	<b>\$14,336</b>	<b>\$223</b>	<b>\$1,195</b>	<b>\$276</b>	<b>73.97%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	0.96%
Transport	\$872	-	\$73	\$17	4.50%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$15,394</b>	<b>\$235</b>	<b>\$1,283</b>	<b>\$296</b>	<b>79.43%</b>
Tertiary Expenses					
Home furnishings	\$691	\$45	\$58	\$13	3.56%
Reading	\$278	\$18	\$23	\$5	1.43%
Recreation	\$1,837	\$120	\$153	\$35	9.48%
Miscellaneous	\$551	\$36	\$46	\$11	2.84%
Life insurance	\$118	-	\$10	\$2	0.61%
Contingency fund	\$192	-	\$16	\$4	0.99%
Communication	\$321	\$21	\$27	\$6	1.66%
<b>Total Expenses</b>	<b>\$19,382</b>	<b>\$476</b>	<b>\$1,615</b>	<b>\$373</b>	<b>100.00%</b>

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$3,904	-	\$325	\$75	17.89%
Rent	\$6,977	-	\$581	\$134	31.97%
Home operation	\$285	\$19	\$24	\$5	1.31%
Clothing	\$2,476	\$162	\$206	\$48	11.34%
Health care	\$1,709	\$5	\$142	\$33	7.83%
Personal care	\$612	\$40	\$51	\$12	2.81%
<b>Subtotal</b>	<b>\$15,964</b>	<b>\$226</b>	<b>\$1,330</b>	<b>\$307</b>	<b>73.14%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	0.87%
Transport	\$893	-	\$74	\$17	4.09%
Child care	\$300	-	\$25	\$6	1.37%
School needs/supplies		-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$17,346</b>	<b>\$238</b>	<b>\$1,446</b>	<b>\$334</b>	<b>79.47%</b>
Tertiary Expenses					
Home furnishings	\$883	\$58	\$74	\$17	4.04%
Reading	\$320	\$21	\$27	\$6	1.47%
Recreation	\$2,018	\$132	\$168	\$39	9.25%
Miscellaneous	\$588	\$38	\$49	\$11	2.69%
Life insurance	\$134	-	\$11	\$3	0.61%
Contingency fund	\$216	-	\$18	\$4	0.99%
Communication	\$322	\$21	\$27	\$6	1.48%
<b>Total Expenses</b>	<b>\$21,827</b>	<b>\$509</b>	<b>\$1,819</b>	<b>\$420</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$4,190	-	\$349	\$81	18.52%
Rent	\$7,527	-	\$627	\$145	33.27%
Home operation	\$285	\$19	\$24	\$5	1.26%
Clothing	\$2,476	\$162	\$206	\$48	10.95%
Health care	\$1,709	\$5	\$142	\$33	7.56%
Personal care	\$612	\$40	\$51	\$12	2.71%
<b>Subtotal</b>	<b>\$16,800</b>	<b>\$226</b>	<b>\$1,400</b>	<b>\$323</b>	<b>74.26%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	0.82%
Transport	\$872	-	\$73	\$17	3.85%
Child care	\$300	-	\$25	\$6	1.33%
School needs/supplies		-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$18,157</b>	<b>\$238</b>	<b>\$1,513</b>	<b>\$349</b>	<b>80.27%</b>
Tertiary Expenses					
Home furnishings	\$883	\$58	\$74	\$17	3.90%
Reading	\$307	\$20	\$26	\$6	1.36%
Recreation	\$2,010	\$131	\$168	\$39	8.89%
Miscellaneous	\$586	\$38	\$49	\$11	2.59%
Life insurance	\$134	-	\$11	\$3	0.59%
Contingency fund	\$224	-	\$19	\$4	0.99%
Communication	\$321	\$21	\$27	\$6	1.42%
<b>Total Expenses</b>	<b>\$22,622</b>	<b>\$507</b>	<b>\$1,885</b>	<b>\$435</b>	<b>100.00%</b>

# Sample Budget 3

Man, 31, blue collar

Woman, 29, home based

Boy, 1 year

# Sample Budget 4

Woman, 32, white collar

Girl, 3 years

The amount for child care is the fully subsidized rate.

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$2,441	-	\$203	\$47	12.12%
Rent	\$6,977	-	\$581	\$134	34.64%
Home operation	\$225	\$15	\$19	\$4	1.12%
Clothing	\$1,977	\$129	\$165	\$38	9.82%
Health care	\$1,540	\$3	\$128	\$30	7.64%
Personal care	\$375	\$25	\$31	\$7	1.86%
<b>Subtotal</b>	<b>\$13,535</b>	<b>\$171</b>	<b>\$1,128</b>	<b>\$260</b>	<b>67.20%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	0.94%
Transport	\$655	-	\$55	\$13	3.25%
Child care	\$2,234	-	\$186	\$43	11.09%
School needs/supplies		-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$16,613</b>	<b>\$184</b>	<b>\$1,384</b>	<b>\$319</b>	<b>82.48%</b>
Tertiary Expenses					
Home furnishings	\$723	\$47	\$60	\$14	3.59%
Reading	\$311	\$20	\$26	\$6	1.54%
Recreation	\$1,554	\$102	\$130	\$30	7.72%
Miscellaneous	\$449	\$29	\$37	\$9	2.23%
Life insurance	\$118	-	\$10	\$2	0.58%
Contingency fund	\$199	-	\$17	\$4	0.99%
Communication	\$175	\$11	\$15	\$3	0.87%
<b>Total Expenses</b>	<b>\$20,142</b>	<b>\$394</b>	<b>\$1,678</b>	<b>\$387</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$2,619	-	\$218	\$50	12.62%
Rent	\$7,527	-	\$627	\$145	36.27%
Home operation	\$225	\$15	\$19	\$4	1.08%
Clothing	\$1,977	\$129	\$165	\$38	9.53%
Health care	\$1,540	\$3	\$128	\$30	7.42%
Personal care	\$375	\$25	\$31	\$7	1.81%
<b>Subtotal</b>	<b>\$14,262</b>	<b>\$171</b>	<b>\$1,189</b>	<b>\$274</b>	<b>68.72%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	0.90%
Transport	\$649	-	\$54	\$12	3.13%
Child care	\$2,141	-	\$178	\$41	10.32%
School needs/supplies		-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$17,238</b>	<b>\$184</b>	<b>\$1,437</b>	<b>\$332</b>	<b>83.06%</b>
Tertiary Expenses					
Home furnishings	\$723	\$47	\$60	\$14	3.48%
Reading	\$301	\$20	\$25	\$6	1.45%
Recreation	\$1,547	\$101	\$129	\$30	7.45%
Miscellaneous	\$447	\$29	\$37	\$9	2.15%
Life insurance	\$118	-	\$10	\$2	0.57%
Contingency fund	\$205	-	\$17	\$4	0.99%
Communication	\$174	\$11	\$15	\$3	0.84%
<b>Total Expenses</b>	<b>\$20,753</b>	<b>\$392</b>	<b>\$1,729</b>	<b>\$399</b>	<b>100.00%</b>

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$2,441	-	\$203	\$47	13.48%
Rent	\$6,977	-	\$581	\$134	38.53%
Home operation	\$225	\$15	\$19	\$4	1.24%
Clothing	\$1,499	\$98	\$125	\$29	8.28%
Health care	\$1,540	\$3	\$128	\$30	8.50%
Personal care	\$368	\$24	\$31	\$7	2.03%
<b>Subtotal</b>	<b>\$13,050</b>	<b>\$140</b>	<b>\$1,087</b>	<b>\$251</b>	<b>72.07%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	1.05%
Transport	\$535	-	\$45	\$10	2.95%
Child care	\$825	-	\$69	\$16	4.56%
School needs/supplies		-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$14,599</b>	<b>\$152</b>	<b>\$1,217</b>	<b>\$281</b>	<b>80.62%</b>
Tertiary Expenses					
Home furnishings	\$723	\$47	\$60	\$14	3.99%
Reading	\$311	\$20	\$26	\$6	1.72%
Recreation	\$1,554	\$102	\$130	\$30	8.58%
Miscellaneous	\$449	\$29	\$37	\$9	2.48%
Life insurance	\$118	-	\$10	\$2	0.65%
Contingency fund	\$179	-	\$15	\$3	0.99%
Communication	\$175	\$11	\$15	\$3	0.97%
<b>Total Expenses</b>	<b>\$18,108</b>	<b>\$362</b>	<b>\$1,509</b>	<b>\$348</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$2,619	-	\$218	\$50	13.94%
Rent	\$7,527	-	\$627	\$145	40.06%
Home operation	\$225	\$15	\$19	\$4	1.20%
Clothing	\$1,499	\$98	\$125	\$29	7.98%
Health care	\$1,540	\$3	\$128	\$30	8.20%
Personal care	\$368	\$24	\$31	\$7	1.96%
<b>Subtotal</b>	<b>\$13,777</b>	<b>\$140</b>	<b>\$1,148</b>	<b>\$265</b>	<b>73.34%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	0.99%
Transport	\$502	-	\$42	\$10	2.67%
Child care	\$825	-	\$69	\$16	4.39%
School needs/supplies		-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$15,290</b>	<b>\$152</b>	<b>\$1,274</b>	<b>\$294</b>	<b>81.39%</b>
Tertiary Expenses					
Home furnishings	\$723	\$47	\$60	\$14	3.85%
Reading	\$301	\$20	\$25	\$6	1.60%
Recreation	\$1,547	\$101	\$129	\$30	8.23%
Miscellaneous	\$447	\$29	\$37	\$9	2.38%
Life insurance	\$118	-	\$10	\$2	0.63%
Contingency fund	\$186	-	\$16	\$4	0.99%
Communication	\$174	\$11	\$15	\$3	0.93%
<b>Total Expenses</b>	<b>\$18,786</b>	<b>\$361</b>	<b>\$1,566</b>	<b>\$361</b>	<b>100.00%</b>

# Sample Budget 5

Woman, 24, home based

Girl, 3 years

# Sample Budget 6

Woman, 33, blue collar

Girl, 3 years

Boy, 8 years

The amount for child care is the fully  
subsidized rate.

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$3,620	-	\$302	\$70	13.94%
Rent	\$8,165	-	\$680	\$157	31.45%
Home operation	\$285	\$19	\$24	\$5	1.10%
Clothing	\$2,298	\$150	\$192	\$44	8.85%
Health care	\$1,683	\$5	\$140	\$32	6.48%
Personal care	\$460	\$30	\$38	\$9	1.77%
<b>Subtotal</b>	<b>\$16,512</b>	<b>\$204</b>	<b>\$1,376</b>	<b>\$318</b>	<b>63.59%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	0.73%
Transport	\$997	-	\$83	\$19	3.84%
Child care	\$3,839	-	\$320	\$74	14.79%
School needs/supplies	\$79	\$3	\$7	\$2	0.30%
<b>Subtotal</b>	<b>\$21,616</b>	<b>\$220</b>	<b>\$1,801</b>	<b>\$416</b>	<b>83.25%</b>
Tertiary Expenses					
Home furnishings	\$883	\$58	\$74	\$17	3.40%
Reading	\$372	\$24	\$31	\$7	1.43%
Recreation	\$2,005	\$131	\$167	\$39	7.72%
Miscellaneous	\$539	\$35	\$45	\$10	2.08%
Life insurance	\$118	-	\$10	\$2	0.45%
Contingency fund	\$257	-	\$21	\$5	0.99%
Communication	\$175	\$11	\$15	\$3	0.67%
<b>Total Expenses</b>	<b>\$25,964</b>	<b>\$480</b>	<b>\$2,164</b>	<b>\$499</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$3,890	-	\$324	\$75	14.76%
Rent	\$8,443	-	\$704	\$162	32.04%
Home operation	\$285	\$19	\$24	\$5	1.08%
Clothing	\$2,298	\$150	\$192	\$44	8.72%
Health care	\$1,683	\$5	\$140	\$32	6.39%
Personal care	\$460	\$30	\$38	\$9	1.75%
<b>Subtotal</b>	<b>\$17,059</b>	<b>\$204</b>	<b>\$1,422</b>	<b>\$328</b>	<b>64.74%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	0.71%
Transport	\$976	-	\$81	\$19	3.70%
Child care	\$3,734	-	\$311	\$72	14.17%
School needs/supplies	\$79	\$3	\$7	\$2	0.30%
<b>Subtotal</b>	<b>\$22,034</b>	<b>\$220</b>	<b>\$1,836</b>	<b>\$424</b>	<b>83.62%</b>
Tertiary Expenses					
Home furnishings	\$883	\$58	\$74	\$17	3.35%
Reading	\$362	\$24	\$30	\$7	1.37%
Recreation	\$1,985	\$130	\$165	\$38	7.53%
Miscellaneous	\$535	\$35	\$45	\$10	2.03%
Life insurance	\$118	-	\$10	\$2	0.45%
Contingency fund	\$261	-	\$22	\$5	0.99%
Communication	\$174	\$11	\$15	\$3	0.66%
<b>Total Expenses</b>	<b>\$26,351</b>	<b>\$477</b>	<b>\$2,196</b>	<b>\$507</b>	<b>100.00%</b>

# Sample Budget 7

Woman, 33, home based

Girl, 3 years

Boy, 8 years

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$3,620	-	\$302	\$70	15.73%
Rent	\$8,165	-	\$680	\$157	35.48%
Home operation	\$285	\$19	\$24	\$5	1.24%
Clothing	\$2,060	\$135	\$172	\$40	8.95%
Health care	\$1,683	\$5	\$140	\$32	7.31%
Personal care	\$453	\$30	\$38	\$9	1.97%
<b>Subtotal</b>	<b>\$16,266</b>	<b>\$188</b>	<b>\$1,356</b>	<b>\$313</b>	<b>70.69%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	0.82%
Transport	\$877	-	\$73	\$17	3.81%
Child care	\$1,281	-	\$107	\$25	5.57%
School needs/supplies	\$79	\$2	\$7	\$2	0.34%
<b>Subtotal</b>	<b>\$18,692</b>	<b>\$203</b>	<b>\$1,558</b>	<b>\$359</b>	<b>81.23%</b>
Tertiary Expenses					
Home furnishings	\$883	\$58	\$74	\$17	3.84%
Reading	\$372	\$24	\$31	\$7	1.62%
Recreation	\$2,005	\$131	\$167	\$39	8.71%
Miscellaneous	\$539	\$35	\$45	\$10	2.34%
Life insurance	\$118	-	\$10	\$2	0.51%
Contingency fund	\$228	-	\$19	\$4	0.99%
Communication	\$175	\$11	\$15	\$3	0.76%
<b>Total Expenses</b>	<b>\$23,011</b>	<b>\$463</b>	<b>\$1,918</b>	<b>\$443</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$3,890	-	\$324	\$75	16.57%
Rent	\$8,443	-	\$704	\$162	35.96%
Home operation	\$285	\$19	\$24	\$5	1.22%
Clothing	\$2,060	\$135	\$172	\$40	8.77%
Health care	\$1,683	\$5	\$140	\$32	7.17%
Personal care	\$453	\$30	\$38	\$9	1.93%
<b>Subtotal</b>	<b>\$16,814</b>	<b>\$188</b>	<b>\$1,401</b>	<b>\$323</b>	<b>71.62%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	0.79%
Transport	\$829	-	\$69	\$16	3.53%
Child care	\$1,281	-	\$107	\$25	5.46%
School needs/supplies	\$79	\$2	\$7	\$2	0.34%
<b>Subtotal</b>	<b>\$19,189</b>	<b>\$203</b>	<b>\$1,599</b>	<b>\$369</b>	<b>81.73%</b>
Tertiary Expenses					
Home furnishings	\$883	\$58	\$74	\$17	3.76%
Reading	\$362	\$24	\$30	\$7	1.54%
Recreation	\$1,985	\$130	\$165	\$38	8.45%
Miscellaneous	\$535	\$35	\$45	\$10	2.28%
Life insurance	\$118	-	\$10	\$2	0.50%
Contingency fund	\$232	-	\$19	\$4	0.99%
Communication	\$174	\$11	\$15	\$3	0.74%
<b>Total Expenses</b>	<b>\$23,478</b>	<b>\$461</b>	<b>\$1,956</b>	<b>\$451</b>	<b>100.00%</b>

# Sample Budget 8

Man, 37, white collar

Girl, 8 years

Boy, 13 years

The amount for child care is the fully  
subsidized rate.

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$4,322	-	\$360	\$83	16.72%
Rent	\$8,165	-	\$680	\$157	31.58%
Home operation	\$285	\$19	\$24	\$5	1.10%
Clothing	\$2,709	\$177	\$226	\$52	10.48%
Health care	\$1,683	\$5	\$140	\$32	6.51%
Personal care	\$566	\$37	\$47	\$11	2.19%
<b>Subtotal</b>	<b>\$17,730</b>	<b>\$238</b>	<b>\$1,478</b>	<b>\$341</b>	<b>68.57%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	0.73%
Transport	\$1,339	-	\$112	\$26	5.18%
Child care	\$1,605	-	\$134	\$31	6.21%
School needs/supplies	\$146	\$6	\$12	\$3	0.56%
<b>Subtotal</b>	<b>\$21,009</b>	<b>\$256</b>	<b>\$1,751</b>	<b>\$404</b>	<b>81.26%</b>
Tertiary Expenses					
Home furnishings	\$883	\$58	\$74	\$17	3.41%
Reading	\$450	\$29	\$38	\$9	1.74%
Recreation	\$2,329	\$152	\$194	\$45	9.01%
Miscellaneous	\$603	\$39	\$50	\$12	2.33%
Life insurance	\$151	-	\$13	\$3	0.58%
Contingency fund	\$256	-	\$21	\$5	0.99%
Communication	\$175	\$11	\$15	\$3	0.68%
<b>Total Expenses</b>	<b>\$25,856</b>	<b>\$546</b>	<b>\$2,155</b>	<b>\$497</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$4,632	-	\$386	\$89	17.53%
Rent	\$8,443	-	\$704	\$162	31.96%
Home operation	\$285	\$19	\$24	\$5	1.08%
Clothing	\$2,709	\$177	\$226	\$52	10.25%
Health care	\$1,683	\$5	\$140	\$32	6.37%
Personal care	\$566	\$37	\$47	\$11	2.14%
<b>Subtotal</b>	<b>\$18,318</b>	<b>\$238</b>	<b>\$1,526</b>	<b>\$352</b>	<b>69.34%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	0.70%
Transport	\$1,303	-	\$109	\$25	4.93%
Child care	\$1,593	-	\$133	\$31	6.03%
School needs/supplies	\$146	\$6	\$12	\$3	0.55%
<b>Subtotal</b>	<b>\$21,546</b>	<b>\$256</b>	<b>\$1,795</b>	<b>\$414</b>	<b>81.56%</b>
Tertiary Expenses					
Home furnishings	\$883	\$58	\$74	\$17	3.34%
Reading	\$442	\$29	\$37	\$9	1.67%
Recreation	\$2,354	\$154	\$196	\$45	8.91%
Miscellaneous	\$608	\$40	\$51	\$12	2.30%
Life insurance	\$151	-	\$13	\$3	0.57%
Contingency fund	\$262	-	\$22	\$5	0.99%
Communication	\$174	\$11	\$15	\$3	0.66%
<b>Total Expenses</b>	<b>\$26,419</b>	<b>\$548</b>	<b>\$2,202</b>	<b>\$508</b>	<b>100.00%</b>

# Sample Budget 9

Man, 25, blue collar

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$1,873	-	\$156	\$36	13.57%
Rent	\$5,729	-	\$477	\$110	41.51%
Home operation	\$130	\$8	\$11	\$2	0.94%
Clothing	\$1,095	\$72	\$91	\$21	7.93%
Health care	\$804	\$3	\$67	\$15	5.83%
Personal care	\$326	\$21	\$27	\$6	2.37%
<b>Subtotal</b>	<b>\$9,957</b>	<b>\$104</b>	<b>\$830</b>	<b>\$191</b>	<b>72.15%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	1.37%
Transport	\$655	-	\$55	\$13	4.74%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$10,801</b>	<b>\$117</b>	<b>\$900</b>	<b>\$208</b>	<b>78.27%</b>
Tertiary Expenses					
Home furnishings	\$574	\$38	\$48	\$11	4.16%
Reading	\$219	\$14	\$18	\$4	1.58%
Recreation	\$1,381	\$90	\$115	\$27	10.00%
Miscellaneous	\$389	\$25	\$32	\$7	2.82%
Life insurance	\$134	-	\$11	\$3	0.97%
Contingency fund	\$137	-	\$11	\$3	0.99%
Communication	\$166	\$11	\$14	\$3	1.20%
<b>Total Expenses</b>	<b>\$13,800</b>	<b>\$284</b>	<b>\$1,136</b>	<b>\$262</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$2,012	-	\$168	\$39	14.03%
Rent	\$6,159	-	\$513	\$118	42.93%
Home operation	\$130	\$8	\$11	\$2	0.91%
Clothing	\$1,095	\$72	\$91	\$21	7.63%
Health care	\$804	\$3	\$67	\$15	5.61%
Personal care	\$326	\$21	\$27	\$6	2.28%
<b>Subtotal</b>	<b>\$10,525</b>	<b>\$104</b>	<b>\$877</b>	<b>\$202</b>	<b>73.38%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	1.30%
Transport	\$649	-	\$54	\$12	4.52%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$11,360</b>	<b>\$116</b>	<b>\$947</b>	<b>\$218</b>	<b>79.20%</b>
Tertiary Expenses					
Home furnishings	\$574	\$38	\$48	\$11	4.00%
Reading	\$208	\$14	\$17	\$4	1.45%
Recreation	\$1,374	\$90	\$115	\$26	9.58%
Miscellaneous	\$387	\$25	\$32	\$7	2.70%
Life insurance	\$134	-	\$11	\$3	0.93%
Contingency fund	\$142	-	\$12	\$3	0.99%
Communication	\$165	\$11	\$14	\$3	1.15%
<b>Total Expenses</b>	<b>\$14,344</b>	<b>\$283</b>	<b>\$1,182</b>	<b>\$273</b>	<b>100.00%</b>

# Sample Budget 10

Woman, 25, blue collar

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$1,562	-	\$130	\$30	11.54%
Rent	\$5,729	-	\$477	\$110	42.33%
Home operation	\$130	\$8	\$11	\$2	0.96%
Clothing	\$1,191	\$78	\$99	\$23	8.80%
Health care	\$804	\$3	\$67	\$15	5.94%
Personal care	\$293	\$19	\$24	\$6	2.17%
<b>Subtotal</b>	<b>\$9,709</b>	<b>\$108</b>	<b>\$809</b>	<b>\$187</b>	<b>71.74%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	1.40%
Transport	\$655	-	\$55	\$13	4.84%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$10,553</b>	<b>\$121</b>	<b>\$879</b>	<b>\$203</b>	<b>77.98%</b>
Tertiary Expenses					
Home furnishings	\$574	\$38	\$48	\$11	4.24%
Reading	\$219	\$14	\$18	\$4	1.62%
Recreation	\$1,381	\$90	\$115	\$27	10.20%
Miscellaneous	\$389	\$25	\$32	\$7	2.88%
Life insurance	\$118	-	\$10	\$2	0.87%
Contingency fund	\$134	-	\$11	\$3	0.99%
Communication	\$166	\$11	\$14	\$3	1.22%
<b>Total Expenses</b>	<b>\$13,533</b>	<b>\$299</b>	<b>\$1,128</b>	<b>\$260</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$1,671	-	\$139	\$32	11.89%
Rent	\$6,159	-	\$513	\$118	43.84%
Home operation	\$130	\$8	\$11	\$2	0.92%
Clothing	\$1,191	\$78	\$99	\$23	8.48%
Health care	\$804	\$3	\$67	\$15	5.72%
Personal care	\$293	\$19	\$24	\$6	2.09%
<b>Subtotal</b>	<b>\$10,248</b>	<b>\$108</b>	<b>\$854</b>	<b>\$197</b>	<b>72.95%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	1.32%
Transport	\$649	-	\$54	\$12	4.62%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$11,083</b>	<b>\$120</b>	<b>\$924</b>	<b>\$213</b>	<b>78.89%</b>
Tertiary Expenses					
Home furnishings	\$574	\$38	\$48	\$11	4.09%
Reading	\$208	\$14	\$17	\$4	1.48%
Recreation	\$1,374	\$90	\$115	\$26	9.78%
Miscellaneous	\$387	\$25	\$32	\$7	2.75%
Life insurance	\$118	-	\$10	\$2	0.84%
Contingency fund	\$139	-	\$12	\$3	0.99%
Communication	\$165	\$11	\$14	\$3	1.17%
<b>Total Expenses</b>	<b>\$14,048</b>	<b>\$298</b>	<b>\$1,171</b>	<b>\$270</b>	<b>100.00%</b>

## EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$2,688	-	\$224	\$52	15.82%
Rent	\$5,729	-	\$477	\$110	33.71%
Home operation	\$225	\$15	\$19	\$4	1.32%
Clothing	\$1,260	\$82	\$105	\$24	7.41%
Health care	\$306	\$3	\$26	\$6	1.80%
Personal care	\$555	\$36	\$46	\$11	3.27%
<b>Subtotal</b>	<b>\$10,763</b>	<b>\$136</b>	<b>\$897</b>	<b>\$207</b>	<b>63.33%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	1.11%
Transport	\$652	-	\$54	\$13	3.84%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$11,605</b>	<b>\$149</b>	<b>\$967</b>	<b>\$223</b>	<b>68.28%</b>
Tertiary Expenses					
Home furnishings	\$640	\$42	\$53	\$12	3.76%
Reading	\$314	\$21	\$26	\$6	1.85%
Recreation	\$3,069	\$201	\$256	\$59	18.06%
Miscellaneous	\$921	\$60	\$77	\$18	5.42%
Life insurance	-	-	\$0	\$0	0.00%
Contingency fund	\$168	-	\$14	\$3	0.99%
Communication	\$279	\$18	\$23	\$5	1.64%
<b>Total Expenses</b>	<b>\$16,996</b>	<b>\$490</b>	<b>\$1,416</b>	<b>\$327</b>	<b>100.00%</b>

## CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$2,867	-	\$239	\$55	16.33%
Rent	\$6,159	-	\$513	\$118	35.07%
Home operation	\$225	\$15	\$19	\$4	1.28%
Clothing	\$1,260	\$82	\$105	\$24	7.18%
Health care	\$306	\$3	\$26	\$6	1.74%
Personal care	\$555	\$36	\$46	\$11	3.16%
<b>Subtotal</b>	<b>\$11,372</b>	<b>\$136</b>	<b>\$948</b>	<b>\$219</b>	<b>64.76%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	1.06%
Transport	\$629	-	\$52	\$12	3.58%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$12,187</b>	<b>\$149</b>	<b>\$1,016</b>	<b>\$234</b>	<b>69.40%</b>
Tertiary Expenses					
Home furnishings	\$640	\$42	\$53	\$12	3.64%
Reading	\$304	\$20	\$25	\$6	1.73%
Recreation	\$3,060	\$200	\$255	\$59	17.43%
Miscellaneous	\$918	\$60	\$77	\$18	5.23%
Life insurance	-	-	\$0	\$0	0.00%
Contingency fund	\$174	-	\$14	\$3	0.99%
Communication	\$278	\$18	\$23	\$5	1.58%
<b>Total Expenses</b>	<b>\$17,560</b>	<b>\$489</b>	<b>\$1,463</b>	<b>\$338</b>	<b>100.00%</b>

# Sample Budget 11

## Elderly couple

The amount for health care assumes  
the fully subsidized amount for AHCIIP  
premiums.

# Sample Budget 12

## Elderly-Woman

The amount for health care assumes  
the fully subsidized amount for AHCI  
premiums.

### EDMONTON

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$1,449	-	\$121	\$28	11.60%
Rent	\$5,729	-	\$477	\$110	45.86%
Home operation	\$130	\$8	\$11	\$2	1.04%
Clothing	\$656	\$43	\$55	\$13	5.25%
Health care	\$174	\$3	\$15	\$3	1.39%
Personal care	\$229	\$15	\$19	\$4	1.83%
<b>Subtotal</b>	<b>\$8,367</b>	<b>\$69</b>	<b>\$697</b>	<b>\$161</b>	<b>66.98%</b>
Secondary Expenses					
Telephone	\$189	\$12	\$16	\$4	1.52%
Transport	\$462	-	\$39	\$9	3.70%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$9,018</b>	<b>\$82</b>	<b>\$752</b>	<b>\$173</b>	<b>72.19%</b>
Tertiary Expenses					
Home furnishings	\$525	\$34	\$44	\$10	4.21%
Reading	\$235	\$15	\$20	\$5	1.88%
Recreation	\$1,850	\$121	\$154	\$36	14.81%
Miscellaneous	\$555	\$36	\$46	\$11	4.44%
Life insurance	-	-	\$0	\$0	0.00%
Contingency fund	\$124	-	\$10	\$2	0.99%
Communication	\$186	\$12	\$15	\$4	1.49%
<b>Total Expenses</b>	<b>\$12,492</b>	<b>\$301</b>	<b>\$1,041</b>	<b>\$240</b>	<b>100.00%</b>

### CALGARY

Basic Expenses	Yearly includes GST	Amount of GST	Monthly	Weekly	% Budget
Food	\$1,549	-	\$129	\$30	11.92%
Rent	\$6,159	-	\$513	\$118	47.41%
Home operation	\$130	\$8	\$11	\$2	1.00%
Clothing	\$656	\$43	\$55	\$13	5.05%
Health care	\$174	\$3	\$15	\$3	1.34%
Personal care	\$229	\$15	\$19	\$4	1.76%
<b>Subtotal</b>	<b>\$8,896</b>	<b>\$69</b>	<b>\$741</b>	<b>\$171</b>	<b>68.48%</b>
Secondary Expenses					
Telephone	\$186	\$12	\$15	\$4	1.43%
Transport	\$450	-	\$38	\$9	3.46%
Child care	-	-	\$0	\$0	0.00%
School needs/supplies	-	-	\$0	\$0	0.00%
<b>Subtotal</b>	<b>\$9,532</b>	<b>\$81</b>	<b>\$794</b>	<b>\$183</b>	<b>73.38%</b>
Tertiary Expenses					
Home furnishings	\$525	\$34	\$44	\$10	4.04%
Reading	\$224	\$15	\$19	\$4	1.72%
Recreation	\$1,842	\$121	\$154	\$35	14.18%
Miscellaneous	\$553	\$36	\$46	\$11	4.26%
Life insurance	-	-	\$0	\$0	0.00%
Contingency fund	\$129	-	\$11	\$2	0.99%
Communication	\$185	\$12	\$15	\$4	1.42%
<b>Total Expenses</b>	<b>\$12,990</b>	<b>\$299</b>	<b>\$1,082</b>	<b>\$250</b>	<b>100.00%</b>

# Description of Budget Components

## Basic Expenditures

### Food:

Adequate food is a fundamental expenditure for physical survival, long term health, and mental functioning. The pricing procedure used incorporates both nutritional considerations and dominant buying preferences in Canada. Unlike many consumer surveys and the CPI, the food costs cited are not based upon an aggregate of prices of items in a fixed basket of goods. Rather, food costs are based upon the prices of items within a nutritional food group. These prices are weighted by consumer preference within the group and averaged to produce an average price per unit for each food group. This average price is then used to obtain the costs for a nutritionally sound diet for each age, sex, and activity category based upon the required amounts of each food group.

The nutritional basis (as constructed by Calgary Health Services) provides a wide variety of food choices even though sound nutrition may be obtained with a more restricted list. Food choices reflect cultural and personal needs. The food list used for pricing was devised to:

- reflect predominant patterns of food use
- provide adequate nutrition
- allow sufficient variety for individual tastes
- include readily available foods.

These objectives were met for a person not in need of special diets, and living in her/his own housing with access to a kitchen. In addition, although the lowest price was sought for each item, pricing was based upon normal retail prices rather than on transient sale or special prices.

### Rent:

The Social Planning Council of Metropolitan Toronto Guides for Family Budgeting developed a set of basic standards based upon structural condition, facilities, and occupancy patterns, necessary for safety, health, social and personal well-being. However, no necessary relationship exists between housing costs and housing standards. In order to arrive at a cost for this guide, the Toronto standard for space per occupant was adopted and it was assumed that the housing unit would then meet the overall housing standard. In general, the overall standard is likely to have been met if the unit meets, on a continuous basis, all local health and building codes.

The housing space required could be in apartments, row houses,

condominiums, or semi-detached and detached houses. However, the figure used for this guide is the average apartment (for one and two bedrooms) or row house (for three bedrooms) rental price in the city of Edmonton, as reported by the Canada Mortgage and Housing Corporation survey.

More importantly, households often do not have control over the immediate costs of shelter, regardless of the kind of housing unit they occupy. It is frequently costly and difficult to change housing in order to gain lower monthly costs. Consequently, for any particular household, the actual costs of shelter should be substituted.

The budget figure in the rent category does not include costs of cleaning, damage deposits, nor costs of water and heat which are billed separately to some households, especially those living in some row houses and most detached dwellings.

Details of a procedure to determine the costs of home ownership (which has many hidden costs) are given in the appendices.

The budget figures may be used to determine the relative position of the costs of accommodation for a given household, in relation to the average housing costs in the area. It provides a reference about whether the household effects economies in basic shelter costs. It should be noted that shelter costs may be favorably affected by cooperative and low-income subsidized housing units. However, households have limited access to these, which are in very short supply.

### **Household Operation:**

The household operation figure includes basic items such as laundry detergent, household cleaning supplies, light bulbs, and paper supplies. Dry cleaning costs are included in the clothing budget figure.

The Social Planning Council of Metropolitan Toronto developed quantity standards through the analysis of budget standards and studies of family consumption and expenditure. The budget figure for home furnishings includes a washer and dryer allocation because in the long-term, this method effects greater economy than the use of Laundromats. The *Summary Tables* show costs for the use of commercial laundromat services for various household sizes, which may be used for those households which do not have washer and dryer facilities.

Some household operation costs are frequently consolidated into grocery costs because many of the items are purchased in grocery stores. The separate enumeration of them draws specific attention to these costs.

### **Clothing:**

The budget figure for clothing indicates an amount required to maintain and replace a basic stock of clothing. While no scientific standards exist for clothing, the clothing lists and quantities were developed based upon studies of actual family practices, taking into account the frequency of gifts, use of hand-me-downs, self-made clothing, and climate requirements. The listing and quantities were established over age, sex, and employment categories with moderate replacement rates, and sufficient variety and quality for physical comfort and social ease. Separate consideration was given to maternity needs and infant needs which must be added to basic costs.

The budget figure thus, does not indicate the costs to establish a basic clothing stock with new purchases. It represents an allocation for the inevitable wear and tear on clothing at different ages, and the effects of growth changes.

The listing, however, does provide a means by which households can assess the adequacy of their clothing stock and determine areas where changes in the household structure (e.g. new baby) or activity (different job or new job) may affect long-term costs or create short-term increases in expenditures.

### **Health Care:**

Expenditure for health care forms a basic part of any family budget. The figure presented in this guide recognizes that not all health-related expenditures are covered by provincial health insurance. Nevertheless, actual expenditures are directly dependent upon the need for health care, over which people have little control. Some families may need a great deal of medical, dental, and optical care, while others need very little.

The standards utilized reflect basic costs for health care insurance, dental and optical examinations, prescription drug insurance, and household first aid. It does not include extra costs for eyeglass purchases, dental work, or hospital care. Thus, the figure represents a minimum level of expenditure on basic health care. Households are still vulnerable to sudden large costs for health-related needs which cannot be readily predicted. However, the inclusion of a regular dental examination does provide a mechanism for maintaining good oral health. In the long term, this helps to control large costs.

Health care insurance premiums (AHCIP and Blue Cross) may be paid by an employee benefit package, but especially in larger families these premiums account for only part of health care expenditures. In some cases

individual households may be eligible for premium subsidies, either partial or full. These premium subsidies are based upon the previous year's taxable income. For households with mid-year changes in income, it may be possible to obtain a temporary waiver of premiums, but the standard for health care has been based upon full, partial, or no premium subsidy, depending on subsidy eligibility.

#### **Personal Care:**

Personal Care includes items of importance for physical hygiene and the maintenance of basic aspects of personal appearance. The budget figure is derived from costs calculated according to age, sex and employment status. The original standards were based on expenditure studies and judgments of current practices. The standards listing provides a reference list of basic items which households will need to purchase on a regular basis.

### **Secondary Expenditures**

#### **Telephone:**

In Canada, basic telephone service is considered a necessity, not simply for personal communication, but for employment and safety or emergency communication. This item has been separated from the recreation and communication category for this reason. The budget figure represents the minimum cost for continuing telephone service and does not include connection, installation, or security fees. Allowance for long distance calls is made in the communication part of the budget.

#### **Transport:**

Transportation is an essential element of urban life. Most commonly, the private automobile is used. Yet, various examinations show that the cost of operating an automobile is about three times the cost for public transportation. The budget figure cited here is based upon public transportation for employment, school, shopping, and social and recreational purposes. In addition, single parent and elderly households are allocated some taxi fares for supermarket shopping. A method for estimating the costs of owning and operating private automobiles is given in Appendix C.

#### **Child Care:**

The standards for child care recognize both the need for occasional expenditures and, especially for single parent households, the continuing needs for day care and after-school care while the parent is employed. Account should be taken of the availability of some provincial subsidy.

Nevertheless, the budget figure remains an estimate which in individual cases, will have to be replaced by actual costs. For example, the precise calculation of eligibility for day care subsidies and the graduated scale of subsidization make a general calculation for our sample budget indeterminate. In addition, an individual case may involve child care by relatives or through 'babysitting' co-ops, further altering the actual costs. The scheduling of work (e.g. shift work) may affect the costs and need for child care, particularly if work schedules fall outside the hours of regular day care facilities. Table 6 on page 42 includes examples of income levels that are eligible for subsidies and the approximate reductions that families may experience in their child care budget because of these subsidies.

### **School Needs:**

Most schools provide or rent the essential textbooks. However, schools also levy additional fees for gym classes, insurance, field trips, and locks. These activities and their costs are an integral part of the school program and, in general, cannot be avoided. Since the amounts vary by individual school, the budget figure represents an estimated nominal cost which must be replaced by actual costs for individual households. It should be noted that these costs require a lump-sum payment in September. A more detailed description can be found in *Methodological Notes and Changes* (and Table 16a on page 69 which outlines school needs' standards).

## **Tertiary Expenditures**

### **Furnishings and Equipment:**

All households require basic furniture and appliances. The standards used were developed from studies of family expenditure and possessions, examination of other budget standards, and the evaluation of a specialist committee. The budget assumes the gradual replacement of items over the years. Thus, the average costs cited do not necessarily represent actual expenditures per year, but a budget allocation (or savings) required to maintain a basic inventory. This would apply even if the household was seriously lacking much of the basic stock. The budget figure assumes cash purchases and does not include allowance for credit charges. Such charges would have to be calculated and added on in individual cases.

The budget includes pro-rated costs for living room and bedroom furniture, chests for storage of both personal belongings and household linens, household linens in sufficient quantity to permit regular changes, and kitchen equipment and appliances. The cost of a refrigerator and stove is assumed to be included in rent. A washer and dryer are now

included, as it is cheaper than a laundromat service. A supplement to the summary tables shows the cost per year for laundromat service. Home furnishings for recreation (e.g. radio and television) are included in the section on recreation.

#### **Recreation, Communication, Gifts and Reading:**

Recreational and related items are included to reflect the social and physical developmental needs of the family unit and its component individuals, by age, sex, and personal preference. This approach is in keeping with the general premise that the Budget Guide is to represent the costs necessary to maintain the physical and social functions of families. These items should not be viewed as frivolous or luxurious, even though for many low-income households, they may be the first to be sacrificed. The standards set provide a minimum amount permitting a balanced set of activities capable of addressing the physical and psychosocial needs of the family unit. *An inability to spend on these items marks a deprivation from minimum standards which should be recognized as such.*

#### **Life Insurance:**

As a means of providing a degree of financial security upon death of the household's primary earner, and a source of funds to meet burial expenses, a term insurance protection plan is a necessity in any family budget. Term insurance does not represent a savings plan, and no monthly benefits are paid at age 65. It does represent, however, the cheapest method of providing death benefits for persons under age 65. It should be noted that in practice, this is not a part of many low income family budgets.

#### **Contingency Fund:**

Allowance has been made for a contingency fund to cover household emergencies. The contingency fund is based on 1% of the total budget. Although for one year this amount is not sufficient, the assumption is that the amount will gradually grow to a figure that will help a family through a short-term financial crisis.

#### **Taxes, UIC and CPP:**

For the purpose of comparison with other poverty lines, Sample Budget 1 is the only budget that will include the estimated rates of income tax, unemployment insurance, and the Canada Pension Plan. The other sample budgets allow for so many different variables in determining these rates that attempting to arrive at an exact amount is futile.

### *Overview*

Summary costs for each of the categories of budget expenditure have been calculated and organized into a set of tables. Each set is a grouping of categories which have similar age, sex, household size, and employment features. In general, to construct a family budget, costs for each individual and for each budget expenditure category must be located, and then added together for each category for all the individuals in the household. The total expenditure for the household is then obtained by summing the cost for each category. The basic description given below assumes one or two parent households without additional adult children or adult relatives.

The summary tables indicate costs per year for each budget category, for each individual in households of different sizes. To construct a reference budget for a given household the costs for each individual must be found in the tables. These costs are then added to obtain the total household costs. The general steps are:

- List the household members by adults and children with the age and sex of each member. Identify the kind of work being done by the adults.
- Note the number of adults and the number of children.
- Go to each of the budget categories in the tables and find the costs for each individual, both adults and children.
- For each budget category add together the costs for the individual members. This gives the total cost for the household for that budget category.
- Add together the total cost of each budget category to obtain the total budget expenditure for the household.
- UIC, CPP & Income Tax can be estimated, if desired, to arrive with the total income required.

### *Employment Groups*

**White Collar:** *any employment involving management, professions, or government or agency bureaucracy.*

**Blue Collar:** *any employment of a trade, clerical, or factory nature not involving management.*

**Home based:** *working in the home to maintain household activities.*

# How to Construct a Family Budget from Summary Tables

### *Age Categories*

It is important to match children's ages with the correct category, since costs vary according to the ages of children. Children over 18 living at home are considered to be an additional adult: for example, a 20 year-old male child would use categories for adult male.

### *Notes in Constructing a Family Budget and Using Sample Tables*

Sample budgets have been calculated for a number of reference families. These budgets indicate relative differences in costs and income requirements for households assuming that the various budget standards have been met. Thus, these may be used for comparison with other standards and estimates (e.g. national poverty lines, average wages, minimum wages and social assistance programs). In addition, the sample budgets may be used as a reference for similar households to assist in budget counselling and analysis. However, it is important not to substitute a sample budget for known actual expenditures. It is possible for household circumstances to meet or exceed the budget standards and yet, for the household expenditure to be less than or more than the sample budget figures.

The construction of a family budget using the figures contained here is intended to identify budget areas where families spend more or less than a standard cost. This, in turn, permits an analysis of whether any differences are due to economies made by the family or whether they are due to cutting of standards in the family's spending practices.

On the other hand, the budget in itself does not constitute a method for judging or evaluating a family's spending patterns and choices. A family with limited income must make choices based upon its situation and priorities. A reference budget along with the standards should enable them to have a clearer picture of where they spend, areas in which they are not obtaining their basic needs, anticipated expenditures, and areas where they may not be receiving benefits to which they are entitled.

To achieve these ends, it may be necessary for the family to follow a documentation method to keep track of expenditures. Only then may it be possible for the family to evaluate its own spending patterns. It would be unreasonable to believe that families with constrained income and many fixed expenditures do not know where the bulk of the income is allocated. But, by using the inventory aspect of the standards, and particularly by specifying so-called discretionary spending areas, the family may be able to identify areas where they could make beneficial changes.

# Yearly Food Expenditure - EDMONTON, June 1994

Household member Age/Sex/Activity	Household Size (Select one column)					
	One (+25%)	Two (+10%)	Three (+5%)	Four	Five (-5%)	Six (-10%)
<b>Children</b>						
0 to 12 months		\$1,382	\$1,319	\$1,256	\$1,193	\$1,131
1 to 3 years		\$1,067	\$1,019	\$970	\$922	\$873
4 to 6 years		\$1,183	\$1,129	\$1,075	\$1,022	\$968
<b>Boys</b>						
7 to 9 years		\$1,351	\$1,289	\$1,228	\$1,166	\$1,105
10 to 12 years		\$1,604	\$1,531	\$1,458	\$1,385	\$1,312
13 to 15 years		\$1,687	\$1,610	\$1,533	\$1,457	\$1,380
16 to 19 years		\$1,835	\$1,752	\$1,669	\$1,585	\$1,502
<b>Girls</b>						
7 to 9 years		\$1,275	\$1,217	\$1,159	\$1,101	\$1,043
10 to 12 years		\$1,559	\$1,488	\$1,417	\$1,346	\$1,275
13 to 15 years		\$1,524	\$1,455	\$1,386	\$1,317	\$1,247
16 to 19 years		\$1,490	\$1,422	\$1,355	\$1,287	\$1,219
<b>Man</b>						
19-35 years	\$1,873	\$1,648	\$1,573	\$1,498	\$1,424	\$1,349
36-50 years	\$1,780	\$1,566	\$1,495	\$1,424	\$1,353	\$1,281
51+ years	\$1,606	\$1,413	\$1,349	\$1,284	\$1,220	\$1,156
<b>Woman</b>						
19-35 years	\$1,562	\$1,374	\$1,312	\$1,249	\$1,187	\$1,124
36-50 years	\$1,478	\$1,301	\$1,242	\$1,183	\$1,123	\$1,064
51+ years	\$1,449	\$1,275	\$1,217	\$1,159	\$1,101	\$1,043
<b>Pregnancy</b>	\$1,395	\$1,228	\$1,172	\$1,116	\$1,060	\$1,004
<b>Lactation</b>	\$1,942	\$1,709	\$1,631	\$1,554	\$1,476	\$1,398

Note: Pregnancy food cost is for nine months

# Yearly Food Expenditure - CALGARY, June 1994

Household member Age/Sex/Activity	Household Size (Select one column)					
	One (+25%)	Two (+10%)	Three (+5%)	Four	Five (-5%)	Six (-10%)
<b>Children</b>						
0 to 12 months		\$1,382	\$1,319	\$1,256	\$1,193	\$1,131
1 to 3 years		\$1,149	\$1,097	\$1,045	\$992	\$940
4 to 6 years		\$1,261	\$1,204	\$1,147	\$1,089	\$1,032
<b>Boys</b>						
7 to 9 years		\$1,457	\$1,390	\$1,324	\$1,258	\$1,192
10 to 12 years		\$1,711	\$1,633	\$1,556	\$1,478	\$1,400
13 to 15 years		\$1,804	\$1,722	\$1,640	\$1,558	\$1,476
16 to 19 years		\$1,974	\$1,884	\$1,794	\$1,705	\$1,615
<b>Girls</b>						
7 to 9 years		\$1,370	\$1,308	\$1,246	\$1,183	\$1,121
10 to 12 years		\$1,661	\$1,586	\$1,510	\$1,435	\$1,359
13 to 15 years		\$1,631	\$1,557	\$1,483	\$1,409	\$1,335
16 to 19 years		\$1,601	\$1,528	\$1,455	\$1,382	\$1,310
<b>Man</b>						
19-35 years	\$2,012	\$1,771	\$1,690	\$1,610	\$1,529	\$1,449
36-50 years	\$1,908	\$1,679	\$1,602	\$1,526	\$1,450	\$1,373
51+ years	\$1,709	\$1,504	\$1,436	\$1,367	\$1,299	\$1,231
<b>Woman</b>						
19-35 years	\$1,671	\$1,470	\$1,403	\$1,337	\$1,270	\$1,203
36-50 years	\$1,575	\$1,386	\$1,323	\$1,260	\$1,197	\$1,134
51+ years	\$1,549	\$1,363	\$1,301	\$1,239	\$1,177	\$1,115
<b>Pregnancy</b>	\$1,495	\$1,316	\$1,256	\$1,196	\$1,136	\$1,077
<b>Lactation</b>	\$2,088	\$1,838	\$1,754	\$1,671	\$1,587	\$1,504

Note: Pregnancy food cost is for nine months

## Summary Tables

# 1

# Adults' Non-Food Yearly Expenditure - EDMONTON

Household Type      Clothing      Personal Care      Recreation      Transport

## COUPLE OR TWO PARENT FAMILIES

<b>Female - head</b>				
Employed - Blue Collar	\$1,191	\$293	\$1,298	\$598
Employed - White Collar	\$1,431	\$293	\$1,298	\$598
<b>Male - spouse</b>				
Employed - Blue Collar	\$1,095	\$326	\$547	\$598
Employed - White Collar	\$1,121	\$326	\$547	\$598
Home based	\$802	\$326	\$547	\$295
<b>Male - head</b>				
Employed - Blue Collar	\$1,095	\$326	\$1,298	\$598
Employed - White Collar	\$1,121	\$326	\$1,298	\$598
<b>Female - spouse</b>				
Employed - Blue Collar	\$1,191	\$293	\$547	\$598
Employed - White Collar	\$1,431	\$293	\$547	\$598
Home based	\$953	\$286	\$547	\$295

## ONE PARENT FAMILIES

<b>Male</b>				
Employed - Blue Collar	\$1,095	\$326	\$1,381	\$655
Employed - White Collar	\$1,121	\$326	\$1,381	\$655
Home based	\$802	\$326	\$1,381	\$535
<b>Female</b>				
Employed - Blue Collar	\$1,191	\$293	\$1,381	\$655
Employed - White Collar	\$1,431	\$293	\$1,381	\$655
Home based	\$953	\$286	\$1,381	\$535

## SINGLE ADULT

<b>Male</b>				
Employed - Blue Collar	\$1,095	\$326	\$1,381	\$655
Employed - White Collar	\$1,121	\$326	\$1,381	\$655
Home based	\$802	\$326	\$1,381	\$535
<b>Female</b>				
Employed - Blue Collar	\$1,191	\$293	\$1,381	\$655
Employed - White Collar	\$1,431	\$293	\$1,381	\$655
Home based	\$953	\$286	\$1,381	\$535
<b>Maternity</b>				
Additional purchases	\$389			

## ELDERLY FAMILIES

One Person - Woman	\$656	\$229	\$1,850	\$462
One Person - Man	\$604	\$326	\$1,850	\$462
Two Persons			\$3,069	\$652

Reading      Miscellaneous      Communication

## COUPLE OR TWO PARENT

Head	\$219	\$389	\$166
Spouse	\$72	\$164	\$156

## SINGLE PARENT

	\$282	\$414	\$175
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## ELDERLY

One Person - man	\$235	\$555	\$186
One Person - woman	\$235	\$555	\$186
Two Persons	\$314	\$921	\$279

2a

# Adults' Non-Food Yearly Expenditure - CALGARY

Household Type	Clothing	Personal Care	Recreation	Transport
<b>COUPLE OR TWO PARENT FAMILIES</b>				
<b>Female - head</b>				
Employed - Blue Collar	\$1,191	\$293	\$1,291	\$595
Employed - White Collar	\$1,431	\$293	\$1,291	\$595
<b>Male - spouse</b>				
Employed - Blue Collar	\$1,095	\$326	\$546	\$595
Employed - White Collar	\$1,121	\$326	\$546	\$595
Home based	\$802	\$326	\$546	\$277
<b>Male - head</b>				
Employed - Blue Collar	\$1,095	\$326	\$1,291	\$595
Employed - White Collar	\$1,121	\$326	\$1,291	\$595
<b>Female - spouse</b>				
Employed - Blue Collar	\$1,191	\$293	\$546	\$595
Employed - White Collar	\$1,431	\$293	\$546	\$595
Home based	\$953	\$286	\$546	\$277
<b>ONE PARENT FAMILIES</b>				
<b>Male</b>				
Employed - Blue Collar	\$1,095	\$326	\$1,374	\$649
Employed - White Collar	\$1,121	\$326	\$1,374	\$649
Home based	\$802	\$326	\$1,374	\$502
<b>Female</b>				
Employed - Blue Collar	\$1,191	\$293	\$1,374	\$649
Employed - White Collar	\$1,431	\$293	\$1,374	\$649
Home based	\$953	\$286	\$1,374	\$502
<b>SINGLE ADULT</b>				
<b>Male</b>				
Employed - Blue Collar	\$1,095	\$326	\$1,374	\$649
Employed - White Collar	\$1,121	\$326	\$1,374	\$649
Home based	\$802	\$326	\$1,374	\$502
<b>Female</b>				
Employed - Blue Collar	\$1,191	\$293	\$1,374	\$649
Employed - White Collar	\$1,431	\$293	\$1,374	\$649
Home based	\$953	\$286	\$1,374	\$502
<b>Maternity</b>				
Additional purchases	\$389	-	-	-
<b>ELDERLY FAMILIES</b>				
One Person - Woman	\$656	\$229	\$1,842	\$450
One Person - Man	\$604	\$326	\$1,842	\$450
Two Persons			\$3,060	\$629

	Reading	Miscellaneous	Communication
<b>COUPLE OR TWO PARENT</b>			
<b>Head</b>			
Spouse	\$208	\$387	\$165
	\$70	\$164	\$156
<b>SINGLE PARENT</b>			
	\$272	\$412	\$174
<b>ELDERLY</b>			
One Person - man	\$224	\$553	\$185
One Person - woman	\$224	\$553	\$185
Two Persons	\$304	\$918	\$278

2a

# Children's Non-Food Yearly Expenditure - EDMONTON

Age/Sex	Clothing	Personal Care	Transport	Recreation	School Needs
0-12 months	\$1,398	-	Free ETS		
Clothing includes: furniture bedding, and miscellaneous					
<b>Boys</b>					
1 year	\$428	-	Free ETS	\$173	
2-3 years	\$435	\$82	Free ETS	\$173	
4 years	\$479	\$82	Free ETS	\$173	
5 years	\$479	\$82	Free ETS	\$173	
6 years	\$561	\$85	\$342	\$173	\$79
7 years	\$561	\$85	\$342	\$451	\$79
8 years	\$561	\$85	\$342	\$451	\$79
9 years	\$597	\$85	\$342	\$451	\$79
10 years	\$597	\$85	\$342	\$451	\$79
11 years	\$597	\$85	\$342	\$451	\$79
12 years	\$876	\$154	\$342	\$497	\$67
13 years	\$876	\$154	\$342	\$497	\$67
14 years	\$876	\$154	\$342	\$497	\$67
15 years	\$842	\$154	\$342	\$604	\$258
16-18 years	\$842	\$286	\$392	\$604	\$258

## Girls

1 year	\$553		Free ETS	\$173	
2-3 years	\$546	\$82	Free ETS	\$173	
4 years	\$568	\$82	Free ETS	\$173	
5 years	\$568	\$82	Free ETS	\$173	
6 years	\$712	\$85	\$342	\$173	\$79
7 years	\$712	\$85	\$342	\$451	\$79
8 years	\$712	\$85	\$342	\$451	\$79
9 years	\$751	\$85	\$342	\$451	\$79
10 years	\$751	\$85	\$342	\$451	\$79
11 years	\$751	\$85	\$342	\$451	\$79
12 years	\$911	\$226	\$342	\$497	\$67
13 years	\$911	\$226	\$342	\$497	\$67
14 years	\$911	\$226	\$342	\$497	\$67
15 years	\$916	\$226	\$342	\$604	\$258
16-18 years	\$916	\$284	\$392	\$604	\$258

## Boys & Girls

Age	Reading	Miscellaneous
1-6 years	\$29	\$35
7-11 years	\$61	\$90
12-14 years	\$107	\$99
15-18 years	\$91	\$121

# Children's Non-Food Yearly Expenditure - CALGARY

Age/Sex	Clothing	Personal Care	Transport	Recreation	School Needs
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0-12 months	\$1,398	-	Free Transit		
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Clothing includes: furniture bedding, and miscellaneous

## Boys

1 year	\$428	-	Free Transit	\$173	
2-3 years	\$435	\$82	Free Transit	\$173	
4 years	\$479	\$82	Free Transit	\$173	
5 years	\$479	\$82	Free Transit	\$173	
6 years	\$561	\$85	\$327	\$173	\$79
7 years	\$561	\$85	\$327	\$438	\$79
8 years	\$561	\$85	\$327	\$438	\$79
9 years	\$597	\$85	\$327	\$438	\$79
10 years	\$597	\$85	\$327	\$438	\$79
11 years	\$597	\$85	\$327	\$438	\$79
12 years	\$876	\$154	\$327	\$542	\$67
13 years	\$876	\$154	\$327	\$542	\$67
14 years	\$876	\$154	\$327	\$542	\$67
15 years	\$842	\$154	\$327	\$648	\$258
16-18 years	\$842	\$286	\$372	\$648	\$258

## Girls

1 year	\$553	-	Free Transit	\$173	
2-3 years	\$546	\$82	Free Transit	\$173	
4 years	\$568	\$82	Free Transit	\$173	
5 years	\$568	\$82	Free Transit	\$173	
6 years	\$712	\$85	\$327	\$173	\$79
7 years	\$712	\$85	\$327	\$438	\$79
8 years	\$712	\$85	\$327	\$438	\$79
9 years	\$751	\$85	\$327	\$438	\$79
10 years	\$751	\$85	\$327	\$438	\$79
11 years	\$751	\$85	\$327	\$438	\$79
12 years	\$911	\$226	\$327	\$542	\$67
13 years	\$911	\$226	\$327	\$542	\$67
14 years	\$911	\$226	\$327	\$542	\$67
15 years	\$916	\$226	\$327	\$648	\$258
16-18 years	\$916	\$284	\$372	\$648	\$258

## Boys & Girls

Age	Reading	Miscellaneous
1-6 years	\$29	\$35
7-11 years	\$61	\$88
12-14 years	\$109	\$108
15-18 years	\$93	\$130

2b

### Costs that vary by Household Size and Composition - EDMONTON

Total Number of Persons	Adults	Children	Rent, Insurance and Hydro Monthly	Rent, Insurance and Hydro Yearly	Household Operation	Home Furniture and Equipment
1	1	0	\$477	\$5,729	\$130	\$574
2	2	0	\$477	\$5,729	\$225	\$691
2	1	1	\$581	\$6,977	\$225	\$723
3	2	1	\$581	\$6,977	\$285	\$883
3a	1	2	\$581	\$6,977	\$285	\$883
3b	1	2	\$680	\$8,165	\$285	\$883
4a	2	2	\$581	\$6,977	\$346	\$1,043
4b	2	2	\$680	\$8,165	\$346	\$1,043
4a	1	3	\$581	\$6,977	\$346	\$1,043
4b	1	3	\$680	\$8,165	\$346	\$1,043
5	2	3	\$680	\$8,165	\$383	\$1,214
6	2	4	\$680	\$8,165	\$421	\$1,385
7	2	5	\$680	\$8,165	\$458	\$1,557
8	2	6	\$680	\$8,165	\$496	\$1,728
Elderly-Single						\$525.36
Elderly-Couple						\$639.73

a—with children under 5 years old, different sex or two children same sex, any age.

b—with children over 5 years old different sex.

### Costs that vary by Household Size and Composition - CALGARY

Total Number of Persons	Adults	Children	Rent, Insurance and Hydro Monthly	Rent, Insurance and Hydro Yearly	Household Operation	Home Furniture and Equipment
1	1	0	\$513	\$6,159	\$130	\$574
2	2	0	\$513	\$6,159	\$225	\$691
2	1	1	\$627	\$7,527	\$225	\$723
3	2	1	\$627	\$7,527	\$285	\$883
3a	1	2	\$627	\$7,527	\$285	\$883
3b	1	2	\$704	\$8,443	\$285	\$883
4a	2	2	\$627	\$7,527	\$346	\$1,043
4b	2	2	\$704	\$8,443	\$346	\$1,043
4a	1	3	\$627	\$7,527	\$346	\$1,043
4b	1	3	\$704	\$8,443	\$346	\$1,043
5	2	3	\$704	\$8,443	\$383	\$1,214
6	2	4	\$704	\$8,443	\$421	\$1,385
7	2	5	\$704	\$8,443	\$458	\$1,557
8	2	6	\$704	\$8,443	\$496	\$1,728
Elderly-Single						\$525.36
Elderly-Couple						\$639.73

a—with children under 5 years old, different sex or two children same sex, any age.

b—with children over 5 years old different sex.

3a

**Costs for Launderette Use: Washing and Drying**  
Laundry costs for households without a washer and dryer

**Household Size**

Total	Adults	Children	Weekly Total	Monthly Total	Yearly Total
1	1	0	\$3.25	\$14.08	\$169.00
2	2	0	\$6.50	\$28.17	\$338.00
2	1	1	\$6.50	\$28.17	\$338.00
3	1	2	\$13.00	\$56.33	\$676.00
3	2	1	\$9.75	\$42.25	\$507.00
4	1	3	\$26.00	\$112.67	\$1,352.00
4	2	2	\$26.00	\$112.67	\$1,352.00
5	2	3	\$29.25	\$126.75	\$1,521.00
6	2	4	\$32.50	\$140.83	\$1,690.00
7	2	5	\$40.19	\$174.15	\$2,089.75
8	2	6	\$48.75	\$211.25	\$2,535.00

**Dental Costs**

	Exam	Cleaning	X-rays	Total Cost
Adult	\$37.04	\$70.38	\$24.63	\$132.05
Child-13 yrs	\$37.04	\$70.38	\$24.63	\$132.05
Child-8 yrs	\$37.04	\$43.99	\$24.63	\$105.66
Child-3 yrs	\$37.04	\$35.19	\$24.63	\$96.86

**Elderly**

One Person	\$174.01
Two persons	\$306.06

Total Persons	Adults	Children	Dental Costs	Medicine Chest	No Subsidy	20% Subsidy	40% Subsidy	60% Subsidy	80% Subsidy	Full Subsidy
1	1	0	\$132.05	\$41.96	\$804.01	\$727.21	\$650.41	\$573.61	\$423.01	\$306.06
2	2	0	\$264.10	\$41.96	\$1,566.06	\$1,412.46	\$1,111.26	\$957.66	\$804.06	\$604.06
2	1	1	\$237.71	\$41.96	\$1,539.67	\$1,386.07	\$1,084.87	\$931.27	\$777.67	\$592.07
3	2	1	\$369.76	\$79.37	\$1,709.13	\$1,555.53	\$1,254.33	\$1,100.73	\$947.13	\$733.63
3	1	2	\$343.37	\$79.37	\$1,682.74	\$1,529.14	\$1,227.94	\$1,074.34	\$920.74	\$705.74
4	2	2	\$475.42	\$79.37	\$1,814.79	\$1,661.19	\$1,359.99	\$1,206.39	\$1,052.79	\$839.79
5	2	3	\$581.08	\$79.37	\$1,920.45	\$1,766.85	\$1,465.65	\$1,312.05	\$1,158.45	\$904.65
6	2	4	\$686.74	\$121.40	\$2,068.14	\$1,914.54	\$1,613.34	\$1,459.74	\$1,306.14	\$1,052.64
7	2	5	\$792.40	\$121.40	\$2,173.80	\$2,020.20	\$1,719.00	\$1,565.40	\$1,411.80	\$1,208.20
8	2	6	\$898.06	\$121.40	\$2,279.46	\$2,125.86	\$1,824.66	\$1,671.06	\$1,517.46	\$1,363.66

**Telephone**

Edmonton Telephone  
\$189.39

Calgary Telephone  
\$185.88

Contingency Fund  
Edmonton & Calgary  
1% of Total Family Budget

3b

4

5

5a

5b

### Life Insurance Costs

#### Male - Non Smoker

Age	10 yr guaranteed renewable term	Guaranteed term to 100	Guaranteed Whole Life
25	\$134.00	\$284.00	\$323.00
30	\$133.50	\$316.00	\$357.00
35	\$150.50	\$402.00	\$435.00
40	\$188.50	\$539.00	\$579.00
45	\$243.00	\$729.00	\$780.00
50	\$344.00	\$1,014.00	\$1,076.00
55	\$500.00	\$1,469.00	\$1,514.00
60	\$770.00	\$2,021.00	\$2,071.00
65	\$1,335.00	\$2,740.00	\$2,794.00
70	\$2,213.00	\$3,645.00	\$3,800.00

#### Male - Smoker

Age	10 yr guaranteed renewable term	Guaranteed term to 100	Guaranteed Whole Life
25	\$166.00	\$405.00	\$444.00
30	\$190.50	\$491.00	\$534.00
35	\$236.00	\$639.00	\$697.00
40	\$326.00	\$847.00	\$956.00
45	\$446.00	\$1,190.00	\$1,235.00
50	\$654.00	\$1,636.00	\$1,674.00
55	\$974.00	\$2,265.00	\$2,331.00
60	\$1,483.00	\$3,000.00	\$3,051.00
65	\$2,366.00	\$3,725.00	\$3,866.00
70	\$3,163.00	\$4,815.00	\$4,714.00

#### Female - Non Smoker

Age	10 yr guaranteed renewable term	Guaranteed term to 100	Guaranteed Whole Life
25	\$118.00	\$236.00	\$257.00
30	\$117.50	\$276.00	\$298.00
35	\$128.00	\$341.00	\$364.00
40	\$163.00	\$440.00	\$476.00
45	\$214.00	\$595.00	\$594.00
50	\$243.00	\$794.00	\$783.00
55	\$344.00	\$1,093.00	\$1,052.00
60	\$500.00	\$1,480.00	\$1,465.00
65	\$770.00	\$2,026.00	\$2,111.00
70	\$1,335.00	\$2,560.00	\$2,971.00

#### Female - Smoker

Age	10 yr guaranteed renewable term	Guaranteed term to 100	Guaranteed Whole Life
25	\$140.00	\$303.00	\$317.00
30	\$150.00	\$379.00	\$386.00
35	\$192.50	\$479.00	\$495.00
40	\$236.00	\$624.00	\$679.00
45	\$326.00	\$832.00	\$913.00
50	\$446.00	\$1,084.00	\$1,195.00
55	\$654.00	\$1,447.00	\$1,547.00
60	\$881.00	\$1,867.00	\$2,071.00
65	\$1,202.00	\$2,564.00	\$2,809.00
70	\$2,305.00	\$3,460.00	\$3,797.00

(Figures obtained from The Financial Planning Group)

### Annual School Needs Costs

	Age 6-11 (Grade 1-6)	Age 12-14 (Grade 7-9)	Age 15-17 (Grade 10-12)
School Supplies	\$46.93	\$37.37	\$37.37
School fees	\$14.70	\$23.70	\$197.00
Field Trips	\$10.00		
Incidentals (10% of above)	\$7.16	\$6.11	\$23.44
<b>Total per year</b>	<b>\$78.79</b>	<b>\$67.17</b>	<b>\$257.80</b>

# **Child Care Yearly for One Child Edmonton**

<b>Single Parent Employed</b>	Preschool 0-18 Months		Preschool 19mths-5 yrs		Grades 1-4	
	No Subsidy	Full Subsidy	No Subsidy	Full Subsidy	No Subsidy	Full Subsidy
<b>Activity</b>						
Work	\$5,206.00	\$2,086.00	\$4,529.33	\$1,409.33	\$3,360.00	\$780.00
School holidays	-	-	-	-	-	-
Summer	-	-	-	-	-	-
Shopping	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00
Emergencies	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
Social	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
<b>Total for Year</b>	<b>\$6,031.00</b>	<b>\$2,911.00</b>	<b>\$5,354.33</b>	<b>\$2,234.33</b>	<b>\$4,185.00</b>	<b>\$1,605.00</b>

## **Single Parent at Home**

<b>Activity</b>						
Shopping	\$450.00	-	\$450.00	-	\$81.00	-
Emergencies	\$75.00	-	\$75.00	-	\$75.00	-
Social	\$300.00	-	\$300.00	-	\$300.00	-
<b>Total for Year</b>	<b>\$825.00</b>	<b>-</b>	<b>\$825.00</b>	<b>-</b>	<b>\$456.00</b>	<b>-</b>

## **Two Parents- Both Employed**

<b>Activity</b>						
Work	\$5,206.00	\$2,086.00	\$4,529.33	\$1,409.33	\$3,360.00	\$780.00
School holidays	-	-	-	-	-	-
Summer	-	-	-	-	-	-
Emergencies	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
Social	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
<b>Total for Year</b>	<b>\$5,581.00</b>	<b>\$2,461.00</b>	<b>\$4,904.33</b>	<b>\$1,784.33</b>	<b>\$3,735.00</b>	<b>\$1,155.00</b>

## **Two Parents- One at Home**

<b>Activity</b>						
Social	\$300.00	-	\$300.00	-	\$300.00	-
<b>Total for Year</b>	<b>\$300.00</b>	<b>-</b>	<b>\$300.00</b>	<b>-</b>	<b>\$300.00</b>	<b>-</b>

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### Child Care Yearly for One Child Calgary

Single Parent Employed	Preschool 0-18 Months		Preschool 19mths-5 yrs		Grades 1-4	
	No Subsidy	Full Subsidy	No Subsidy	Full Subsidy	No Subsidy	Full Subsidy
<b>Activity</b>						
Work	\$5,240.14	\$2,120.14	\$4,436.43	\$1,316.43	\$3,360.00	\$768.00
School holidays	-	-	-	-	-	-
Summer	-	-	-	-	-	-
Shopping	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00
Emergencies	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
Social	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
<b>Total for Year</b>	<b>\$6,065.14</b>	<b>\$2,945.14</b>	<b>\$5,261.43</b>	<b>\$2,141.43</b>	<b>\$4,185.00</b>	<b>\$1,593.00</b>

### Single Parent at Home

<b>Activity</b>						
Shopping	\$450.00	-	\$450.00	-	\$81.00	-
Emergencies	\$75.00	-	\$75.00	-	\$75.00	-
Social	\$300.00	-	\$300.00	-	\$300.00	-
<b>Total for Year</b>	<b>\$825.00</b>	<b>-</b>	<b>\$825.00</b>	<b>-</b>	<b>\$456.00</b>	<b>-</b>

### Two Parents- Both Employed

<b>Activity</b>						
Work	\$5,240.14	\$2,120.14	\$4,436.43	\$1,316.43	\$3,360.00	\$660.00
School holidays	-	-	-	-	-	-
Summer	-	-	-	-	-	-
Emergencies	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
Social	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
<b>Total for Year</b>	<b>\$5,615.14</b>	<b>\$2,495.14</b>	<b>\$4,811.43</b>	<b>\$1,691.43</b>	<b>\$3,735.00</b>	<b>\$1,035.00</b>

### Two Parents- One at Home

<b>Activity</b>						
Social	\$300.00	-	\$300.00	-	\$300.00	-
<b>Total for Year</b>	<b>\$300.00</b>	<b>-</b>	<b>\$300.00</b>	<b>-</b>	<b>\$300.00</b>	<b>-</b>

6

# Description of Summary Tables

**Table 1: Food**

Food costs are calculated and reported according to the age and sex of the household member, and adjusted to reflect different costs according to household size. The basic cost of food was calculated for an individual in a four person household. Smaller households have higher per capita food costs due to diseconomies of scale. The converse is true for larger families.

The allowance for infants assumes that, at least part of the time, the infant is breast-feeding (three months).

To determine the estimated yearly family budget expenditure, select the column representing the household size, and locate the budget figure in that column for each family member. Add these together to obtain the total food cost per year for that household.

**Table 2: Non-Food**

Table two is divided into two parts, one for adults (2a) and one for Children (2b). For adults, the household type must be determined; that is, whether it is a couple, a two parent family, a single parent family, or a single adult. Within the category, the sex of each adult or of the one adult is located and the appropriate employment category found. The row across then gives the yearly costs for that individual for clothing, personal care, recreation, and public transportation. For a pregnant woman in any household type, the maternity category under clothing gives a figure which must be added to the yearly figure for that person. For children, the age and sex group is located and for each child the respective costs identified in each column. The costs for each child in each category are then added to the category costs for the adult or adults in the family.

**Table 3: Rent, Household Operation, Home Furnishings**

Locate the size of the household in the total persons column and then the adult/child mix for households of two, three, and four total persons. The yearly cost for that household for each of the three categories can then be found in the appropriate column.

**Table 4: Health Care**

Health care costs vary by size and composition of the household and by

whether the household is eligible for full or partial AHICP and Blue Cross premium subsidization. Eligibility for partial or full subsidy depends upon the net taxable income of the household for the preceding tax year. If current income has dropped significantly from the previous year, normally the household may still not be eligible for such subsidization until after filing a tax return for the current year. However, special application for a temporary waiver of premium may be made.

The budget expenditure tables use partial or full subsidy only if the required income less deductions is within the subsidization ranges. Households, however, may have lower incomes or additional deductions. Thus, it is necessary to examine actual tax returns for the preceding tax year to determine if a particular household is entitled to partial or full subsidy. The sample budgets indicate that if households have income to cover the listed expenses, they are not usually eligible for subsidies. Only when income is inadequate to meet needs does the household normally become eligible for subsidy.

The AHICP and Blue Cross rates and subsidies for 1994 are summarized in the standards section. These should be deleted from the total health care budget figure if an employer is paying premiums as part of an employee benefit package, and similarly with dental and optical allowances described in the standards section.

Special health care needs, such as special diets and regular medication or treatment programs which entail extra cost, must be added to health care costs in the budget.

### **Table 5: Telephone and Contingency Fund**

The cost of having a telephone in the home is a constant fixed cost regardless of the size or composition of the household. Table 5 shows the amount designated per year.

The contingency fund is based on 1% of the total budget. The assumption is that this amount will gradually grow to a figure that will help a family through a short-term financial crisis.

### **Table 5a: Life Insurance**

Life Insurance rates were compiled by Compulife Software through The Financial Planning Group. The rates include the least expensive ten year

guaranteed renewable term, guaranteed term to 100, and guaranteed whole life policies in Canada. Life insurance needs will vary drastically between families. Individual family life insurance needs should be discussed with an expert.

Table 6: **Child Care**

Major costs for child care occur primarily for single parent households and households with both parents working, with pre-school children or children in grades one through four. Table 6 shows the yearly costs for different employment activities for day care and related costs for one child. Some child care costs are incurred even when one parent is at home. The table shows the components, as well as the total yearly cost. The total yearly cost would normally be used. However, in individual cases, child care costs may be known, and these actual figures may be substituted. Some households may be eligible for a day care subsidy. This subsidy has a maximum amount and a graduated scale of decreasing subsidization based upon a net income figure for the household. This net income is determined by determining a series of allowable deductions. In terms of the sample budgets, it was not possible to be certain of an exact level of subsidization. Consequently, figures were determined by assuming either maximum subsidy or no subsidy. Investigation of individual cases is required to ascertain if subsidy eligibility is possible.

In addition, some day cares may offer lower rates for the second child and lower rates for after school care when one child is enrolled in day care.

To determine total child care costs the rates in the table must be determined for each child and then summed.

# Appendix A

## Standards

Table 9: Housing Space Standard

No space standard, aside from that contained in city housing by-laws, has ever been specified, although the sample budgets appended to previous *Budget Guides of the Metropolitan Toronto Social Planning Council* include a three-bedroom dwelling in the case of the four-person family with one child, a two-bedroom dwelling for a two-person family with one child, and one-bedroom dwelling in the case of a couple (any age) without children, or a single elderly person. No more than two may occupy a single bedroom. Two children of different sex under five years are assumed to occupy the same bedroom, while two children of the same sex are assumed to occupy the same bedroom, regardless of age. Two children of different sex who are over and under age five may share a bedroom or need separate bedrooms, depending upon the age difference. While the sample budget for elderly couples allocates one bedroom for their use, such couples may require two bedrooms if one partner is sick, a noisy sleeper, or has limited mobility.

Table 12: Clothing

While the food categories are based upon scientific nutritional standards, there are no such standards for clothing. The budget involves the selection of some 250 items of dress, distributed over age, sex, and activity groups. These are selected for children, active adults, and the elderly, in accord with seasonal requirements, at moderate replacement costs, and of sufficient variety and quality to assure physical comfort and social ease. The standards are recognized to be matters of judgment since beyond an indeterminable utility component clothing is largely social.

Basic objectives in the development of the standard for clothing were low cost, durability, and consistency with apparent trends in clothing customs today. Guidance for the development of the standard was found in studies of actual family practices, taking into account the frequency of gifts, use of hand-me-downs, and self-made clothing. These were analyzed item by item, in forming committee judgments as to clothing purchases required to maintain an adequate clothing stock suitable for the Toronto climate and consistent with current usage.

**Major considerations include:**

**a) Hygiene Requirements**

There must be sufficient clothing so that personal cleanliness can be

maintained, assuming one laundry load per person weekly (including linens).

**b) Growth Needs**

Sufficient clothing is provided for young children and teenagers so as to maintain a reasonable fit.

**c) Social Acceptability**

Clothing needs are largely socially determined. Accordingly, actual family clothing practices provided the guidance for clothing needs. Judgments were made with recognition of special clothing needs (such as the teenager, for whom clothing is important socially; and the employed person). In addition to the regular clothing budget, provision is made for special clothing for pregnant women and for infants.

The standards originally developed by the Social Planning Council of Metropolitan Toronto relied upon considerable assistance from buyers for three department stores in providing detailed specifications as to fabric style and workmanship. These buyers attempted to provide specifications for items that would be popular, of good quality, comfortable, and of modest cost. These detailed standards have been changed from time to time to reflect changes in fashion, fabrics, and so forth. The Manitoba Department of Agriculture's Budget Guides was instrumental in updating the clothing standards to include clothing standards for homebased men and blue collar women.

In the selection of items of clothing for the standards, the emphasis was on the functional with due regard for social ease and acceptability. Dress practices, however, are subject to prevailing styles and materials which determine in great detail what is available. Some clothing items have become outdated or unavailable since the standards were developed, and these have been replaced with appropriate alternatives.

The clothing budget represents average annual expenditures required to purchase sufficient clothing to maintain an adequate stock of clothing, or costs of replacement. The annual replacement rates of clothing and the basic stocks are shown in Table 12 on pages 57-65, for specified age/sex groups and by employment status. Standards for dry cleaning and shoe repairs are shown as a percentage of the total clothing budget. Laundry costs, which cover both clothing and household supplies, are included in the section on Household Operation.

In addition to the regular clothing budget, provision is made for special

clothing and related needs for pregnant mothers and for infants. As costs for maternity clothes and for infant layettes are non-recurring, these have been separately identified.

If the purchase rate is more or less than a whole number per year, quantities are shown in fractions, which indicate their normal durability and provide a means of pro-rating their cost to an annual basis. For example, a coat lasting five years is shown as  $1/5$ , i.e. one every five years, and  $1/5$  of the price is included in the annual costs. This also applies to personal care, medicine chest supplies, home furnishings and equipment, and recreation standards.

#### Table 14: Health Care

Personal expenditures for health care form a basic part of any family budget. However, the development of a typical budget reflecting the needs of all families is difficult to develop because health care expenditures are directly related to the need for health care, over which people have little control. Some families, for example, need a great deal of medical or dental care; others need very little in any given period of time.

The terms of reference exclude direct consideration of persons who are in need of chronic care requiring skilled attendance and those in homes for special care or institutions.

Significant developments in Canada, particularly in the last three decades, such as the introduction of provincial plans providing “universality” of coverage in the hospital, medical and other health fields has, to a certain extent, removed many of the prior imponderable cost components involved in the budgeting for health care. A substantial growth in the extent of employer contribution and the provision of premium assistance to low income earners in respect of medical services insurance has further reduced the cost to many individuals of providing for ill health.

These advancements, however, may be counter-balanced by the emergence of extra billing and the de-insurance of certain medical procedures.

The standards include items which are not covered by AHCIP and Blue Cross. Some, such as optical and dental care, may be part of employment benefits, but these plans normally include some form of deductible provision.

**The standards include:**

1. Alberta Health Care Insurance Plan and Blue Cross premiums, or appropriate subsidized rates.
2. Dental Coverage for one examination per year and one dental cleaning by a hygienist per year for each household member.
3. Optometric examinations—As of August 1994 Alberta Health Care covers one basic exam every two years, one partial exam every two years, and one single procedure every two years, for adults. For children and seniors, Alberta Health Care covers one basic exam every year, one partial exam every year and one single procedure every year. Thus, no costs for optometric examinations are included in the sample budgets, over and above those covered by AHCIP.
4. A household medicine chest.

**Table 15: Personal Care**

The standards for personal care are shown according to age, sex, and employment status, and were based upon judgments about current practices and expenditure studies. Allowance for dental floss was added to the original standards of the Social Planning Council of Metropolitan Toronto.

Individuals of all ages and sex are provided with a minimum of at least 15 per cent of itemized costs to cover miscellaneous items.

**Table 16: Child Care**

**Single Parent Families**

The lack of a second adult to share responsibilities in household maintenance and operation creates special requirements for the single parent family. Routine tasks, such as shopping and banking, can become complicated by the presence of young children. Emergencies, due to accidents or sudden illness by family members, may require the undivided attention of the parent. Moreover, the single parent may need child care to enable participation in occasional adult recreation or educational activities.

Single parents working outside the home usually require care for their children while they are at work. Adequate child care is of service not just to the parent, but can aid the child's physical and social development as well.

Average expenditures can be an uncertain guideline for adequacy. The vast majority of single parent families are headed by women who, historically, receive much lower than average incomes. Average expenditures for this group reflect the priorities of living at inadequate income levels.

Standards have been designed to reflect needs by age of the child, and labor force participation of the single parent. The primary objective is to ensure provision of adequate supervised child care for children under the age of twelve when the parent is unable to provide care.

### **Two Parent Families**

Standards for two parent families were set according to the employment status of the two adults, including both employed, to illustrate the potential costs of both parents working.

### **Table 17: Home Furnishings and Equipment**

Costs of maintaining an adequate inventory of home furnishings were derived from the replacement rates listed in the table. The annual replacement rates required to maintain adequate inventories of home furnishings reflect the expected durability of various articles.

### **Table 18: Recreation, Communication, Gifts and Reading**

Actual recreational practice among families varies widely with a family's composition and stage in life cycle, as well as with the preferences and customs of the family and its members. Clearly, no one standard of activities can reflect the diversity of preferences.

Common to the standards and costs outlined for the three types of budget families, is a concern for social and physical development needs of both the family as a unit and individuals, in terms of their age, sex, and preference. Reference was made to expenditure data, ownership patterns, and participation rates in leisure activities by families.

The standard for recreation and related items is meant to provide an amount permitting a balanced set of activities capable of addressing these needs. It is recognized that people do tend to specialize in particular facets of recreation, and consequently, may outspend the amount allocated for some items. Some "trading-off" of expenditures to concentrate on an area of preference is to be expected.

In all three budgets, family costs provide for a one week camping trip. This includes the cost of a one week car rental. While vacation food costs are included in the general food budget, some adjustments may be necessary.

### **Two Parent Families**

The standards (Table 18 on page 72) for the family unit provide for a set of goods and services required by all families, regardless of size or composition. This includes such home entertainment items as a color television, a portable radio/cassette player, a camera, an annual library fee, and the annual cost of a newspaper subscription. These costs are included under those for the family head. The reading budget provides both the head and spouse with the annual cost of a magazine subscription and a few paperback books. It is assumed that the bulk of family reading tastes may readily be satisfied through public libraries.

The adult recreation budget allows for the purchase of cassette tapes, photographic supplies, service and repair costs, admissions to movies and other entertainments, memberships, a bicycle, and other recreation activities (including hobbies, crafts, sports equipment and education). In addition, a proportion of the budget is allocated for spending on gifts and contributions (miscellaneous).

The standards and costs for children are shown by age and include the purchase of a limited number of magazines and paperbacks. The recreation budget includes cassette tapes, admissions to movies and other entertainments, memberships, toys and games, a bicycle, sports equipment, and other recreation activities (including hobbies, crafts and lessons). In the case of children, the communication costs are included as part of the budget allocation for gifts and contributions.

### **Single Parent Families**

A major concern in developing the recreational standard, has been to encourage social participation, as well as meeting the social and physical development needs of family members. The recreational needs of single parent families are at least as great as those of other families, and the standards are designed to reflect this. The standards for the family unit are identical with those listed for two parent families and are included under costs for the single parent.

The reading budget calls for two magazine subscriptions and the acquisition of several paperback books. Again, it is anticipated that the bulk of family reading tastes may be satisfied by public libraries.

The single parent recreation budget parallels that for the two parent family with slightly higher standards for cassette tapes, photographic supplies, admissions to movies, and other entertainments representing the key differences.

Standards for communication also parallel those for two parent families, the only difference being a slightly higher allocation for long distance calls.

The standards and costs for children are identical to those listed previously under two parent families.

#### Table 19: Communication Quantity Standards

Standards for communication includes an allowance for long distance calls, plus nominal amounts for postage, writing paper and greeting cards.

## Food Items

### Milk and Milk Products

	Weighting Frequency of use
Fluid 2% milk	0.55
Evaporated milk, whole	0.05
Skim milk, powdered	0.15
Cheddar cheese, mild	0.1
Process cheese	0.1
Yogurt, plain	0.05

### Meat, Poultry, Fish and Eggs

Round Steak, full cut	0.06
Chuck blade roast, bone in	0.08
Ground beef, regular	0.16
Stewing beef	0.02
Pork loin chops, bone in	0.06
Pork shoulder butt roast, bone in	0.03
Pork cottage roll, smoked (boneless shoulder)	0.04
Pork sausage, links	0.02
Bacon, side, sliced	0.05
Weiners, regular	0.04
Bologna, sliced	0.01
Luncheon meat, canned, mixed meat	0.01
Liver, beef	0.02
Chicken fryer, whole	0.14
Turkey, roasting, whole	0.06
Salmon, pink, canned	0.015
Tuna, flaked, light canned	0.015
Fish fillets, frozen, cod or ocean perch	0.06
fish sticks, frozen, cod	0.01
Eggs	0.1

### Meat Alternates

Peanut butter, smooth	0.21
Baked beans, canned	0.33
Kidney beans, canned	0.1
Dried peas, split, green or yellow	0.06
Cottage cheese, 2%	0.3

### Cereals, Grains and Baked Products

Rolled oats, quick cooking	0.05
Shredded wheat, biscuits	0.05
Rice, converted or parboiled	0.06
Flour, all purpose, enriched	0.12
Pasta, macaroni or spaghetti	0.06
Bread, 100% whole wheat, sliced	0.55
Crackers, soda	0.05
Cookies, oatmeal	0.04
Cake mix, layer	0.02

### Citrus Fruits and Tomatoes

	Weighting Frequency of use
Juice, unsweetened	
Apple, canned, vitaminized	0.2
Grapefruit, canned	0.05
Orange, frozen	0.15
Tomato, canned	0.05
Oranges	0.25
Tomatoes	0.15
Tomatoes, canned	0.15

### Other Fruits

Apples	0.25
Bananas	0.25
Pears, d'anjou or bartlett	0.1
Canned fruit	
Applesauce	0.07
Fruit cocktail, packed in syrup	0.07
Peaches, packed in syrup	0.07
Pineapple, packed in own juice	0.07
Prune plums, packed in syrup	0.07
Raisins, seedless	0.05

### Vegetables

Fresh	
Broccoli	0.05
Cabbage	0.08
Carrots	0.1
Celery, stalks	0.05
Lettuce	0.07
Onions, cooking	0.08
Potatoes	0.3
Rutabagas	0.04
Squash, winter or summer	0.01
Frozen	
Beans, green	0.05
Peas	0.05
Vegetables, mixed	0.05
Canned	
Beets, sliced or diced	0.01
Corn, kernel, vacuum pack	0.04
soup, vegetable	0.02

### Fats and Oils

Butter	0.25
Margarine, vegetable, bricks	0.45
Shortening	0.02
Salad dressing, mayonnaise type	0.13
Vegetable oil	0.15

### Sugar and Other Sweets

Sugar, white, granulated	0.65
Corn syrup	0.06
Honey, creamed	0.1
Jam, strawberry	0.12
Dessert power, jelly	0.07

8

8a

Infant Food Items	0-3 months unit	4-6 months unit	7-9 months unit	10-12 months unit
Cereal -227 g box		2.1	3	5.1
Vegetables -128 ml jar			53.5	
Junior Vegetables -213 ml jar				57.8
Fruits -128 ml jar			46.3	
Junior Fruits -213 ml jar				57.8
Meats -100 ml jar			28.7	95
Juice		3.6	12.7	20.1
Formula -425 ml can undiluted	116.9	136.8	97.5	72.3

### Bedroom Allotment by Family, Size, and Type - Edmonton

Family Size and Type	Bedrooms	Monthly Rent cost	Monthly Insurance cost	Monthly Hydro cost	Yearly Total cost	Monthly Total cost
Single Adult or Couple (any age)	One	\$441.00	\$11.42	\$25.00	\$5,729.00	\$477.42
Adult(s) with one child	Two	\$545.00	\$11.42	\$25.00	\$6,977.00	\$581.42
Adult(s) with two children (any age, same sex)	Two	\$545.00	\$11.42	\$25.00	\$6,977.00	\$581.42
Adult(s) with two children (different sex, under five years)	Two (depending upon age difference)	\$545.00	\$11.42	\$25.00	\$6,977.00	\$581.42
Adult(s) with two children (different sex, five and over)	Three	\$629.00	\$11.42	\$40.00	\$8,165.00	\$680.42
Adult(s) with three children	Three	\$629.00	\$11.42	\$40.00	\$8,165.00	\$680.42

### Calgary

Family Size and Type	Bedrooms	Monthly Rent cost	Monthly Insurance cost	Monthly Hydro cost	Yearly Total cost	Monthly Total cost
Single Adult or Couple (any age)	One	\$470.00	\$11.42	\$31.80	\$6,158.54	\$513.21
Adult(s) with one child	Two	\$584.00	\$11.42	\$31.80	\$7,526.54	\$627.21
Adult(s) with two children (any age, same sex)	Two	\$584.00	\$11.42	\$31.80	\$7,526.54	\$627.21
Adult(s) with two children (different sex, under five years)	Two (depending upon age difference)	\$584.00	\$11.42	\$31.80	\$7,526.54	\$627.21
Adult(s) with two children (different sex, five and over)	Three	\$645.00	\$11.42	\$47.15	\$8,442.74	\$703.56
Adult(s) with three children	Three	\$645.00	\$11.42	\$47.15	\$8,442.74	\$703.56

## Quantity Standard for Household Operation Yearly

Item	One Person	Two Persons	Four Persons	Eight persons
Laundry, Cleaning & Maintenance Supplies	Units per year	Units per year	Units per year	Units per year
Detergent powder (12 litres)	1 2/3	3 1/3	5	6 2/3
Detergent liquid (1.45 litre)	2 3/4	4 4/5	8 3/10	11
Starch, spray (575 g)	1	2	3	5
Bleach (3.6 litres)	2	4	6	8
Scouring powder (400 g)	7	12	17	22
Scouring pads (box of 3)	3	6	9	12
Light bulbs (pkg. of 2, 100 watt)	10	12	18	24
Other*	25% of the above			
Paper Supplies				
Serviettes (box of 180)	3	4	5	9
Toilet paper (300 sheet roll x 4)	7 1/2	15	23 3/4	42
Paper towels (pkg. of 2)(100 x 2 ply)	3	5	7	8
Other**	Represents 33% of paper items above			

\* includes cleaning equipment, tools, mending supplies, etc.

\*\* includes wraps, foils, tapes, glues, string, etc.

# 10a

## Additional Annual Quantities and Costs for Diapers and Infant Clothing

<b>Infant clothing</b>	boxes	Cost	Annual Cost
Soap-e.g. Ivory Snow (1.8)	6.5	\$7.49	\$48.69
	boxes	Cost	Annual Cost
Fabric Softener (50 sheets)	1	\$2.99	\$2.99
<b>Diapers</b>	boxes	Cost	Annual Cost
Soap-e.g. Ivory Snow (1.8)	5	\$7.49	\$37.45
	boxes	Cost	Annual Cost
Bleach-e.g. Borateem (2.2 kg)	1	\$4.19	\$4.19
<b>Sub total</b>		<b>\$93.32</b>	
<b>GST</b>		<b>\$6.53</b>	
<b>Total</b>		<b>\$99.85</b>	

# 10b

11

**Quantity Standard for Use of Launderette Weekly  
(Included for those households without a washer & dryer)**

Household Size Total	Adults	Children	Quantity Wash	Quantity Dry	Weekly Costs Wash	Weekly Costs Dry
1	1	0	2	1	\$2.38	\$0.88
2	2	0	4	2	\$4.75	\$1.75
2	1	1	4	2	\$4.75	\$1.75
3	1	2	8	4	\$9.50	\$3.50
3	2	1	6	3	\$7.13	\$2.63
4	1	3	16	8	\$19.00	\$7.00
4	2	2	16	8	\$19.00	\$7.00
5	2	3	18	9	\$21.38	\$7.88
6	2	4	20	10	\$23.75	\$8.75
7	2	5	25	12	\$29.69	\$10.50
8	2	6	30	15	\$35.63	\$13.13

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**Suggested Wardrobe for Infants**

Clothing	Unit
Set: sweater, booties, bonnet	1
Sweaters	1
Sleepers	14
Shirts	8
Nightgowns	3
Bunting bag or snowsuit	1
Bib	6
Socks	5
Shoes	1
Cloth diapers, per dozen	4
Disposable diapers, pkg. 64	3
Plastic pants	6
Hat, scarf and mitten set	1
Hat, summer	1
Shorts and T-shirt set	2
Overalls	2
T-shirt, long sleeves	2
<b>Bedding and Linen</b>	
Receiving blanket Lap pad	3
Lap pad	4
Crib sheet (fitted)	4
Bath towel (hooded)	2
Wash cloth	4
Blanket (crib size)	2

Furniture	Unit
Crib and mattress	1
Toilet chair or seat	1
Bath tub	1
High chair	1
Play pen	1
Carriage or stroller	1
Car seat	1
Snuggli	1
<b>Miscellaneous</b>	
Toys	8
Diaper pail	1
Diaper pins (large)	12
Absorbent cotton (300)	10
Soap, cake	16
baby oil (440 ml)	4
Hair brush and comb	1
Powder (400 g)	10
Nursing set (35 Pieces)	1
Breast Feeding Kit	1
Diaper/Tote bag	1

## Maternity Clothes

Item	Quantity	Item	Quantity
<b>Outerwear</b>		<b>Undergarments</b>	
Dress/jumper	2	Maternity panties	8
Overblouse	2	Support hose	3
Slacks	2	Maternity bra	3

## Suggested Wardrobe for Young Boys

Articles of Clothing	1 year		2-3 years		4-5 years	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
<b>Outerwear</b>						
Snowsuit (2 pieces with hood)	1	1	1	1/2	1	1/2
Heavy jacket or coat					1	1/2
Light jacket or coat	1	1/2	1	1/2	1	1/2
Raincoat	1	1/2	1	1/2	1	1/2
Matching top and pants	1	1	1	1	1	1
Jeans			3	2	3	2
Overalls/sweats	3	2				
Pants/slacks			1	1	2	2
Sunsuit/shorts	2	1	2	1	2	1
Jerseys (long-sleeve T-shirts)	3	2	3	2	3	2
Jerseys (short-sleeve T-shirts)	3	2	3	2	3	2
Shirts			1	1	1	1
Sweater, pullover	1	1	1	1	1	1
Sweat shirt	1	1	1	1	1	1
Bathing suit			1	1	1	1/2
<b>Undergarments</b>						
Waterproof pants	3	3	3	1		
Briefs or Training pants	4	3	4	4	4	4
Vests/undershirts	2	1	2	1	2	1
Drawers, long underwear	1	1	1	1	1	1
Sleeper	3	2	3	2		
Pyjamas					3	1 1/2
bathrobe					1	1/2
Disposable diapers (pkg. of 48)		1		1/2		
Cloth diapers (box of 12)	1	1				
<b>Footwear</b>						
Shoes/runners	1	2	1	3	1	3
Slippers			1	1	1	1/2
Snowboots	1	1	1	1	1	1
Rainboots/rubbers	1	1	1	1	1	1
Socks, dress	3	3	3	3	3	3
Socks, sport	3	4	3	4	3	4
<b>Miscellaneous</b>						
Scarf-Hat set, winter	1	1	1	1	1	1
Mitts	2	1	2	1 1/3	2	1 1/3
Hat, summer	1	1	1	1	1	1
Bib	2	1	1	1		
Belt					1	1/3
<b>Repair and Dry Cleaning</b>						
		1% of total		1% of total		2% of total

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**Suggested Wardrobe for Boys Age 6-11 Years**

Articles of Clothing (Boys' and Men's sizes)	6-8 years		9-11 years	
	Stock	Replacement	Stock	Replacement
<b>Outerwear</b>				
Winter jacket				
Snow or ski suit (2 piece)	1	1/2	1	1/2
Ski pants				
Light jacket (summer)	1	1/2	1	2/3
Raincoat	1	1/2	1	2/3
Suit (jacket and pants)				
Sports jacket or blazer	1	1/2	1	1/2
Slacks, dress	1	1	1	1
Jeans, denim	3	2	3	2
Slacks, casual (not denim)	1	2/3	1	1
Dress shirt	2	1	2	1
Casual shirts	4	3	4	3
Jerseys (short sleeve T-shirts)	3	2	3	2
Pullover sweaters	2	1	2	1
Shorts	2	1	2	1
Bathing suit	1	1/2	1	1/2
<b>Undergarments</b>				
Briefs	4	4	4	4
Drawers, long underwear	1	2/3	1	1
Undershirts	3	2	3	2
<b>Footwear</b>				
Shoes, dress	1	1	1	1
Shoes, casual/runners	1	2	1	2
Rainboots, rubbers	1	1/2	1	1/2
Snowboots	1	2/3	1	1
Slippers	1	1/2	1	1/2
Socks, light	4	4	4	4
Sports socks	4	3	4	3
Heavy boot socks	1	1	1	1/2
<b>Miscellaneous</b>				
Pyjamas	2	2/3	2	1/2
bathrobe	1	1/3	1	1/3
Belt	1	1/3	1	1/3
Winter scarf	1	1/2	1	1/2
Mitts or gloves	2	1 1/3	2	1
Winter hat (and scarf above-set)	1	1/2	1	1/2
Summer hat	1	1/2	1	1/2
Tie	1	1/2	1	1/2
Wallet	1	1/3	1	1/3
Watch			1	1/2
<b>Repair and Dry Cleaning</b>	<b>4% of total</b>		<b>4% of total</b>	

## Suggested Wardrobe for Boys Age 12-18 Years

### Articles of Clothing

(Boy's and Men's sizes)

12-14 years		15-18 years	
Stock	Replacement	Stock	Replacement

#### Outerwear

Winter coat	1	1/2	1	1/2
Winter parka or jacket	1	1/2	1	1/2
Ski pants	1	1/2	1	1/2
Rain or all-purpose coat	1	1/2	1	1/2
Light jacket or windbreaker	1	1/2	1	1/2
Suit (2 pieces)	1	1/2	1	1/3
Sports jacket or blazer	1	1/2	1	1/3
Slacks, dress	1	1	1	1
slacks, casual (not denim)	1	1	1	1/2
Work pants/jeans	3	2	3	2
Dress shirt	2	1	2	1
Casual shirts, long sleeves	2	1	3	2
Casual shirts, short sleeves	2	2	1	1
Jerseys (T-shirts)	3	2	3	2
Pullover sweaters	2	1	2	1
Shorts	2	1	2	1
Bathing suit	1	1/2	1	1/2

#### Undergarments

Undershirts	3	1 1/2	3	1 1/2
Shorts/briefs	4	4	4	4
Drawers/long underwear	1	1/2	1	1/2
Pyjamas	2	1/2	2	1/2
Bathrobe	1	1/3	1	1/4

#### Footwear

Shoes, dress	1	1	1	1/2
Shoes, casual, runners	1	2	1	2
Snowboots	1	2/3	1	1/2
Rainboots, rubbers	1	1/2	1	1/2
Slippers	1	1/2	1	1/3
Socks, dress	4	4	4	3
Socks, casual	4	3	4	4
Socks, heavy	1	1/2		

#### Miscellaneous

Scarf, winter	1	1/2	1	1/2
Gloves, dress			1	1/2
Mitts	2	1	1	1/2
Belt	1	1/4	1	1/4
Tie	1	1/2	1	1/2
Hat, winter	1	1/2	1	1/2
Hat, summer	1	1/2	1	1/2
Wallet	1	1/3	1	1/3
Watch	1	1/2	1	1/2

Repair and Dry Cleaning

6% of total

8% of total

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## Suggested Wardrobe for Men

Articles of Clothing (Boy's and Men's sizes)	Blue Collar Worker		White Collar Worker		Home based		Elderly	
	Stock	Replacement	Stock	Replacement	Stock	Replacement	Stock	Replacement
<b>Outerwear</b>								
Winter coat	1	1/5	1	1/3	1	1/5	1	1/5
Winter parka or jacket	1	1/3	1	1/5	1	1/4		
Rain or all-purpose coat	1	1/5	1	1/5	1	1/5	1	1/7
Light jacket or windbreaker	1	1/3	1	1/3	1	1/3	1	1/4
Suit (2 pieces)	1	1/3	2	1/2	1	1/5	1	1/5
Sports jacket	1	1/3	2	1	1	1/3	2	1/3
Slacks, dress	1	1/2	3	2	1	1/2	2	1/2
Slacks, casual	2	1	2	1	2	1	2	1
Work pants/jeans	3	2	1	1/2	3	2		
Sweat pants								
Coveralls/Overalls	1	1						
Dress shirt	2	1	4	2	3	1/3	3	1
Casual shirts, long sleeves	3	2	3	2	3	1/2	3	1
Casual shirts, short sleeves	1	1	1	1	3	1	1	1/2
Work shirt	3	2	1	1/2				
Jerseys (T-shirts)	3	2	1	1	5	2	1	1/2
Sweater, Cardigan	1	1/3	1	1/4	2	1/3	2	1/3
Sweater, pullover	2	1	2	1/2	3	1		
Shorts	2	1/3	2	1/3	2	1/2	1	1/5
Bathing suit	1	1/3	1	1/3	1	1/3	1	1/5
<b>Undergarments</b>								
Undershirts	3	3	3	2	3	2	3	1
Shorts/briefs	4	4	4	4	4	4	4	4
Drawers/long underwear	1	1/2	1	1/2	1	1/3	2	1
Pyjamas	2	2/3	2	2/3	2	2/3	3	2/3
Bathrobe	1	1/3	1	1/3	1	1/3	1	1/3
<b>Footwear</b>								
Shoes, dress	1	1/2	2	1	1	1/3	2	1/2
Shoes, casual	1	1/2	1	1/2	2	1	1	1/3
Snowboots	1	1/2	1	1/3	1	1/3	1	1/5
Rainboots, rubbers	1	1/3	1	1/3	1	1/4	1	1/5
Slippers	1	1/3	1	1/3	1	1/2	1	1/2
Work boots	1	3/4						
Socks, dress	2	2	3	5	2	2	4	4
Socks, casual	2	2	2	2	4	4	2	2
Socks, heavy	3	3			1	1/2		
<b>Miscellaneous</b>								
Scarf, winter	1	1/3	1	1/3	1	1/4	1	1/4
Gloves, dress	1	1/3	2	2/3	1	1/3	1	1/3
Gloves, work	1	1			1	1/4		
Mitts	1	1/2	1	1/2	1	1/4	1	1/3
Belt	1/4	2	1/3	2	1/3	2	1/4	1
Tie	1	2	1	4	3	2	1/3	3
Hat, winter	1	1/2	1	1/2	1	1/3	1	1/4
Hat, summer	1	1/2	1	1/2	2	1/3	1	1/4
Wallet	1	1/3	1	1/3	1	1/4	1	1/5
Watch	1	1/2	1	1/2	1	1/2	1	1/2
Suspenders							1	1/2
Handkerchief (cotton)							12	3
Repair and Dry Cleaning	12% of total		15% of total		12% of total		15% of total	

## Suggested Wardrobe for Girls Age 1-5 Years

Articles of Clothing	1 year		2-3 years		4-5 years	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
<b>Outerwear</b>						
Snowsuit (2 pieces with hood)	1	1	1	1/2	1	1/2
Lightweight jacket or coat	1	1/2	1	1/2	1	1/2
Raincoat	1	1/2	1	1/2	1	1/2
Dress, summer	1	1	1	1	1	1
Dress, winter	1	1	1	1	1	1
Jeans			1	1	2	1 1/2
Overalls	3	2	2	1		
Slacks			1	1	2	2
Skirts					1	1/2
Jumpers			1	1/2	1	1/2
Blouses			1	1/2	1	1/2
Jerseys (long-sleeve T-shirts)	3	2	3	2	3	2
Jerseys (short-sleeve T-shirts)	3	2	3	2	3	2
Sweater, pullover	1	1	1	1	1	1
Sweater, cardigan	1	1	1	1	1	1
Sundress/shorts	2	1	2	1	2	1
Bathing suit			1	1	1	1/2
<b>Undergarments</b>						
Waterproof pants	3	3	3	1		
Panties or Training pants	4	3	4	4	4	4
Vests	2	1	2	1	2	1
Sleeper	3	2	3	2		
Pyjamas					3	1 1/2
Bathrobe					1	1/2
Disposable diapers (pkg. of 48)		1		1/2		
Cloth Diapers (dozen)	1	1				
<b>Footwear</b>						
Shoes, dress					1	1
Shoes, casual/runners	1	2	1	3	1	3
Slippers			1	1	1	1/2
Overshoes, snowboots	1	1	1	1	1	1
Rainboots or rubbers	1	1	1	1	1	1
Leotards/tights	2	2	2	2	3	1 1/2
Socks, ankle or short	3	5	2	2	2	2
Socks, Knee-high			3	3	3	3
<b>Miscellaneous</b>						
Scarf, hat & mitt set, winter	1	1	1	1	1	1
Bib	2	1	1	1		
Mitts	1	1	2	1	2	1 1/3
Hat, summer	1	1	1	1	1	1
Belt					1	1/3
Repair and Dry Cleaning	1% of total		1% of total		2% of total	

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## Suggested Wardrobe for Girls Age 6-11 Years

Articles of Clothing (Girl's and Women's sizes)	6-8 years		9-11 years	
	Stock	Replacement	Stock	Replacement
<b>Outerwear</b>				
Coat, winter	1	1/2	1	1/2
Jacket, winter				
Snowsuit, 2 piece	1	1/2	1	1/2
Rain or all-purpose coat	1	1/2	1	1/2
Jacket, light	1	1/2	1	1/2
Dress, summer	1	1	2	1
Dress, winter	2	1	2	1
Blouse	4	3	4	3
Skirt, summer	1	1	2	1
Skirt or jumper, winter	2	1 1/2	2	1 1/2
Slacks, all year	2	1 1/3	2	1
Jeans	2	1 1/3	2	1
Sweater, cardigan	1	2/3	1	2/3
Sweater, pullover	1	2/3	1	1
Jerseys, T-shirts	2	1	2	1
Shorts	2	1	2	1
Bathing suit	1	2/3	1	2/3
<b>Undergarments</b>				
Panties	4	4	4	4
Vests	3	1 1/2		
Bras				1
Slips	1	1/2	1	1/2
<b>Footwear</b>				
Shoes, dress	1	1	1	1
Shoes, casual/runners	1	2	1	2
Shoes, sandal				1 1/2
Slippers	1	1/2	1	1/2
Snowboots	1	1	1	1
Rainboots or rubbers	1	1	1	1
Leotards/tights	4	2	2	1
Pantyhose			1	2
Sheer knee-highs				
Socks, knee-high	2	2	2	2
Socks, ankle	3	4	3	4
<b>Miscellaneous</b>				
Pyjamas, nightgowns	2	2/3	2	2/3
Bathrobe	1	1/3	1	1/3
Belt	1	1/3	1	1/3
Gloves or mitts	3	2	2	2
Scarf, winter	1	2/3	1	1/2
Scarf, light				
Hat, winter	1	1/2	1	1/2
Hat, summer	1	1/3	1	1/3
Purse or wallet	1	1/3	1	1/3
Watch			1	1

Repair and Dry Cleaning

3% of total

3% of total

## Suggested Wardrobe for Girls Age 12-18 Years

Articles of Clothing (Girl's and Women's sizes)	12-14 years		15-18 years	
	Stock	Replacement	Stock	Replacement
<b>Outerwear</b>				
Coat, winter	1	1/3	1	1/3
Jacket, winter	1	1/2	1	1/3
Ski pants	1	1/2	1	1/2
Rain or all-purpose coat	1	1/3	1	1/3
Jacket, light	1	1/2	1	1/2
Dress, Winter	2	1 1/2	2	1
Dress, summer	2	1 1/2	2	1
Skirt, jumper or slacks, winter	2	1 1/2	2	1
Skirt or slacks, summer	2	1	2	1
Blouse, long-sleeve	2	2	2	2
Blouse, short-sleeve or sleeveless	2	1	2	1
Jerseys, summer T-shirts	2	1	2	1
Sweater, pullover	2	1	2	1
Sweater, cardigan	2	1	2	1
Jeans or casual pants	4	2	4	2
Shorts	2	1	2	1
Bathing suit	1	1/2	1	1/2
<b>Undergarments</b>				
Panties	4	4	4	4
Bras	2	1	2	1
Half-slips	2	1	2	1
Pyjamas/Nightgowns	2	2/3	3	2/3
Bathrobe	1	1/4	1	1/4
<b>Footwear</b>				
Shoes, dress	1	1/2	1	1/2
Shoes, casual/runners	1	2	1	2
Shoes, sandal	1	1/2	1	1/2
Slippers	1	1/3	1	1/3
Snowboots	1	1/2	1	1/2
Rainboots or rubbers	1	1/2	1	1/2
Socks, ankle	3	4	3	4
Socks, knee-high	2	2	2	2
Leotards/tights	1	1/2	1	1/2
Pantyhose	2	9	2	9
Sheer knee-highs	1	6	1	10
<b>Miscellaneous</b>				
Gloves or mitts	2	1	2	1
Scarf, winter	1	1/2	1	1/2
Scarf, light	1	1/2	1	1/2
Hat, winter	1	1/2	1	1/3
Hat, summer	1	1/3	1	1/3
Belt	1	1/3	1	1/2
Purse	1	1/3	1	1
Watch	1	1	1	1

Repair and Dry Cleaning

4% of total

8% of total

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## Suggested Wardrobe for Women

Articles of Clothing	Blue Collar Worker		White Collar Worker		Home based		Elderly	
	Stock	Replacement	Stock	Replacement	Stock	Replacement	Stock	Replacement
<b>Outerwear</b>								
Coat, winter	1	1/3	1	1/3	1	1/4	1	1/4
Jacket, winter	1	1/3	1	1/4				
Rain or all-purpose coat	1	1/3	1	1/3	1	1/3	1	1/5
Jacket, light	1	1/3	1	1/2	1	1/2	1	1/2
Suit or pantsuit	1	1/5	2	1	1	1/2	1	1/5
Dress, Winter	1	1/3	2	1	1	1/2	1	1/2
Dress, summer	2	1/3	3	1	1	1/2	1	1/2
Skirt or slacks, winter	2	1	2	1	2	1	1	1/3
Skirt or slacks, summer	2	1	3	2	2	2/3	1	1/3
Blouse, long-sleeve	3	1/3	3	1 1/2	1	1/2	2	1/3
Blouse, short-sleeve	2	1/2	2	1	1	1/2	1	1/5
Jerseys, summer T-shirts	3	2	1	1/2	2	1	1	1/2
Sweater, pullover	4	2	2	1	1	1/2		
Sweater, cardigan	1	1/2	1	1/2	1	1/2	2	1
Jeans or casual pants	2	1	2	2/3	3	1 1/2	2	1/2
Work pants/overalls	2	2						
Shirt, work	2	2						
Shorts	2	1/3	1	1/4	2	1/2	1	1/5
Bathing suit	1	1/2	1	1/2	1	1/2	1	1/5
<b>Undergarments</b>								
Panties	4	4	4	4	4	4	4	4
Bras	2	1	3	1	2	1	2	1
Vests/camisole	1	1/3	1	1/3	1	1/3	2	1/3
Full-slip			1	1	1	1/2	1	1/3
Half-slips	1	1/3	1	1	1	1/2	1	1/3
Pyjamas/Nightgowns	3	2/3	3	2/3	3	2/3	3	2/3
Bathrobe	1	1/5	1	1/5	1	1/3	1	1/5
Long underwear	1	1/2						
<b>Footwear</b>								
Shoes, dress	1	1/3	2	1	1	1/2	2	1/2
Shoes, casual	2	1	1	1/2	1	1	1	1/2
Shoes, work	1	3/4						
Shoes, sandals	1	1/2	1	1/2	1	1/2		
Slippers	1	1/2	1	1/2	1	1/2	1	1/2
Snowboots	1	1/2	1	1/2	1	1/3	1	1/5
Rainboots or rubbers	1	1/3	1	1/2	1	1/3	1	1/5
Socks, ankle	5	3	2	2	2	2	2	1
Socks, work	3	3						
Leotards/tights	2	1	1	1/2	1	1/2		
Panty hose	2	3	4	24	2	9	2	8
Sheer knee-highs	3	3	2	12	1	10	1	1
<b>Miscellaneous</b>								
Gloves, dress	1	1/2	1	3/4	1	1/2	1	1/3
Gloves, work	1	1						
Mitts	1	1	1	3/4	1	1/2	1	1/3
Scarf, winter	1	1/3	1	1/3	1	1/2	1	1/3
Scarf, light	1	1/3	2	2/3	1	1/2	1	1/3
Hat, winter	1	1/2	1	1	1	2/3	1	1/3
Hat, summer	1	1	1	1	1	2/3	1	1/3
Belt	2	1/3	1	1/2	1	1/2	1	1/2
Purse	1	1/2	1	1	1	1/3	1	1/5
Watch	1	1	1	1	1	1	1	1
Repair and Dry Cleaning	12% of total		15% of total		12% of total		15% of total	

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## Standard for Medicine Chest Supplies

Supplies	1-2 persons Unit	3-5 persons Unit	6+ persons Unit
Thermometer	1/3	1/2	1/2
Tweezers	1/3	1/2	1/2
Safety pins, large (pkg.)	1/2	1	1 1/2
First aid antiseptic cream	1	2	3
Antiseptic solution (125 ml)	1	2	3
Petroleum jelly (450 gm)	2	3 1/2	4 1/2
Aspirin (bottle of 100)	2	4	6
Assortment of 50 Band-aids	1/2	1/2	1
2' bandage (10 yds)	1/2	1	2
Sterile gauze (12 pads)	1	2	4
Absorbent cotton (med pkg.)	1	2	3
1/2" adhesive tape (5yds)	2	4	6

# 14

## Personal Care Standard of Goods and Services per Year (Age, Sex, Activity Groups)

### Child

Item	2-5yrs Units	6-11yrs Units
Haircut-professional service	4	4
Cleansing tissue-box of 150	4	4
Toothbrush-child size	2	2
Toothpaste (75 ml)	4	4
Toilet soap-hand size (270 g)	17	13
Hairbrush and comb-child size	1/2	1/4
Shampoo (250 ml)	4	4
Dental floss (55 m)		6

### Boys & Men

Item	12-14 yrs Units	15-18 yrs Units	Men-All Units
Haircut-professional service	6	9	9
Cleansing tissue-box of 150	5	5	5
Toothbrush-adult size	2	2	2
Toothpaste (75 ml)	4	4	4
Toilet soap-hand size (270 g)	13	13	13
Hairbrush and comb-reg. size	1/5	1/5	1/5
Shampoo (300 ml)	4	4	4
Nail brush and nail file	1/2	1/2	1/2
Razors-pkg. of 10		8	12
Shaving brush-reg.		1/2	1/2
Shaving cream-300 ml can		4	6
Dental floss (55 m)	6	6	6
Miscellaneous (deodorant, after shave, mouthwash, hair dryer etc.)			

represents 15% of total personal care costs

# 15

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## Girls & Women

Item	12-14 yrs Units	15-18 yrs Units	Employed Units	Home based Units	Elderly Units
Haircut-shampoo & blow-dry	6	8	8	8	8
Home permanent	1	1	1	1	1
Shampoo (300 ml)	4	4	4	4	4
Hairbrush and comb 4.99, 1.59	1/5	1/5	1/5	1/5	1/5
Cleansing tissue-box of 150	5	5	5	5	5
Tooth brush-regular	2	2	2	2	2
Toothpaste (75 ml)	4	4	4	4	4
Toilet soap-hand size (270 g)	13	13	13	13	13
Nail brush and file	1/2	1/2	1/2	1/2	1/2
Dental floss (55 m)	6	6	6	6	6
Lipstick	2	3	3	2	2
Foundation creme (37 ml)		2	2	2	2
Hand lotion (200 ml)	1	1	2	3	3
Cleansing cream (110 ml)		1	2	1	1
Sanitary napkins or tampons (pkg. of 24)	9	9	9	9	
Miscellaneous (deodorant, shaving, mouthwash, perfume, cosmetics, etc.)					

represents 15% of total personal care costs

## Standard for Child Care - EDMONTON

Single Parent Age of Child	Parent Working Outside the Home		Parent Working Inside the Home		
	0-18 mths	19 mths- school age	Child in grades 1-4	Pre-school age child	Child in grades 1-4
<b>ACTIVITY</b>					
<b>Work</b>	40-45 hrs wkly for 50 weeks	40-45 hrs wkly for 50 weeks	10-15 hrs wkly for 43 weeks		
<b>School Holidays</b>			171 hrs per year for 10 school holidays and 9 professional development days (cost included above)		
<b>Summer</b>			40-45 hrs for 7 weeks in summer		
<b>Shopping etc.</b>	3 hrs weekly for 50 weeks	3 hrs weekly for 50 weeks	3 hrs weekly for 50 weeks	3 hrs weekly for 50 weeks	3 hrs weekly for 9 weeks
<b>Emergencies</b>	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks
<b>Social</b>	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks
<b>Total Child Care per Year</b>	<b>2275 to 2525</b>	<b>2275 to 2525</b>	<b>1156 to 1406</b>	<b>275</b>	<b>152</b>

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## Standard for Child Care - EDMONTON

Two Parents Age of Child	Both Employed		Child in grades 1-4	One at Home	
	0-18 mths	19 mths- school age		Pre-school age child	Child in grades 1-4
<b>ACTIVITY</b>					
<b>Work</b>	40-45 hrs wkly for 50 weeks	40-45 hrs wkly for 50 weeks	10-15 hrs wkly for 43 weeks		
<b>School Holidays</b>			171 hrs per year for 10 school holidays and 9 professional development days (cost included above)		
<b>Summer</b>			40-45 hrs for 7 weeks in summer		
<b>Shopping etc.</b>					
<b>Emergencies</b>	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks		
<b>Social</b>	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks
<b>Total Child Care per Year</b>	<b>2125 to 2375</b>	<b>2125 to 2375</b>	<b>1006 to 1256</b>	<b>100</b>	<b>100</b>

## Standard for Child Care - CALGARY

Single Parent Age of Child	Parent Working Outside the Home		Child in grades 1-4	Parent Working Inside the Home	
	0-18 mths	19 mths- school age		Pre-school age child	Child in grades 1-4
<b>ACTIVITY</b>					
<b>Work</b>	40-45 hrs wkly for 50 weeks	40-45 hrs wkly for 50 weeks	10-15 hrs wkly for 43 weeks		
<b>School Holidays</b>			171 hrs per year for 10 school holidays and 9 professional development days (cost included above)		
<b>Summer</b>			40-45 hrs for 7 weeks in summer		
<b>Shopping etc.</b>	3 hrs weekly for 50 weeks	3 hrs weekly for 50 weeks	3 hrs weekly for 50 weeks	3 hrs weekly for 50 weeks	3 hrs weekly for 9 weeks
<b>Emergencies</b>	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks
<b>Social</b>	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks
<b>Total Child Care per Year</b>	<b>2275 to 2525</b>	<b>2275 to 2525</b>	<b>1156 to 1406</b>	<b>275</b>	<b>152</b>

# 16



## Standard for Child Care-CALGARY

Two Parents Age of Child	Both Employed		One at Home		
	0-18 mths	19 mths- school age	Child in grades 1-4	Pre-school age child	Child in grades 1-4
<b>ACTIVITY</b>					
<b>Work</b>	40-45 hrs wkly for 50 weeks	40-45 hrs wkly for 50 weeks	10-15 hrs wkly for 43 weeks		
<b>School Holidays</b>			171 hrs per year for 10 school holidays and 9 professional development days (cost included above)		
<b>Summer</b>			40-45 hrs for 7 weeks in summer		
<b>Shopping etc.</b>					
<b>Emergencies</b>	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks	1/2 hr weekly for 50 weeks		
<b>Social</b>	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks	2 hrs weekly for 50 weeks
<b>Total Child Care per Year</b>	<b>2125 to 2375</b>	<b>2125 to 2375</b>	<b>1006 to 1256</b>	<b>100</b>	<b>100</b>

## School Supplies Costs

	Grades 1-6	Grades 7-12
Hilroy notebooks	12	
Hilroy science notebooks	1	1
Loose leaf paper-lined (200)	1	3
Loose leaf paper-plain (100)	1	1
Binders (1-1/2")	2	4
Duo tang folders	4	8
Scrap book	1	
Ballpoint pens	5	5
Pencils	8	6
Pencil crayons (pkg. of 12)	1	1/6
Felt pens (pkg. of 12)	1	
Erasers	1	1
Correction fluid	1	2
Glue (125 ml)	1	
Glue stick (17g)	1	1
Scotch tape (33 m)	1	
Facial tissue (150 sheets)	1	
Metric ruler	1/2	1/6
Pencil case	1/3	1/3
Scissors (blunt)	1/3	
Scissors (pointed)	1/3	
Dictionary	1/6	
Thesaurus		1/6
Calculator	1/6	
Scientific calculator		1/6
Geometry set	1/6	1/6
School bag	1/3	1/3

## Replacement Rates for Home Furnishings and Equipment Quantity Standards

Unit per year ITEM	1 Person	2 Persons	4 Persons	8 Persons	Elderly (1)	Elderly (2)
<b>Living Room and Dining Area</b>						
Bed chesterfield	1/15	1/15	1/15	1/10	1/15	1/15
Easy chair	1/20	1/10	1/10	1/10	1/15	2/15
Reclining chair	1/20	1/10	1/10	1/10	1/15	2/15
Wall unit/shelves	1/20	1/20	1/10	1/10	1/20	1/20
Coffee table	1/20	1/20	1/10	1/10	1/15	1/15
End tables (2)	1/10	1/10	1/5	1/5	1/15	1/15
Table lamps (2)	1/10	1/10	1/8	1/4	1/15	1/15
Floor or pole lamp	1/10	1/10	1/5	1/5	1/15	1/15
Floor covering/rug-9'x12'	1/15	1/15	1/10	1/5	1/15	1/15
Window covering/draperies	1/15	1/15	1/10	1/5	1/15	1/15
Sheer curtains	1/5	1/5	1/5	1/2	1/15	1/15
Dining table and 6 chairs	1/20	1/20	1/15	1/10	1/20	1/20
<b>Kitchen Equipment and Tableware</b>						
Pots and pans/cookware	1/10	1/10	1/7	1/7	1/15	1/15
Food preparation/kitchen equipment	1/5	1/5	1/4	1/3	1/10	1/10
Flatware, glassware, dinnerware (8)	1/12	1/6	1/3	1/2	1/12	1/6
Additional tableware	1/10	1/10	1/5	1/3	1/10	1/10
Window covering/curtains	1/5	1/5	1/4	1/2	1/10	1/10
<b>Appliances and Related Equipment</b>						
Toaster	1/12	1/12	1/12	1/10	1/15	1/15
Hand food mixer	1/10	1/10	1/10	1/8	1/15	1/15
Electric kettle	1/10	1/10	1/10	1/8	1/15	1/15
Blender	1/10	1/10	1/10	1/8	1/15	1/15
Electric frypan	1/10	1/10	1/10	1/8	1/15	1/15
Electric iron	1/15	1/15	1/10	1/6	1/15	1/15
Washing machine	1/15	1/15	1/10	1/10	1/15	1/15
Dryer	1/15	1/15	1/12	1/10	1/15	1/15
Sewing machine and case	1/25	1/25	1/25	1/20	1/20	1/20
Fire extinguisher	1/20	1/20	1/20	1/20	1/3	1/3
Smoke detector	1/10	1/10	1/10	1/10	1/10	1/10
Vacuum cleaner	1/15	1/15	1/15	1/12	1/15	1/15
Heater/fan-Elderly					1/15	1/15
Ironing board and pad	1/20	1/20	1/17	1/10	1/15	1/15
Clock radio	1/10	1/10	1/10	1/10	1/10	1/10
Incl. Electric range and refrigerator	1/15	1/15	1/15	1/12	1/15	1/15
Also including freezer	1/20	1/20	1/20	1/16	1/20	1/20
<b>Bathroom Accessories</b>						
Laundry hamper	1/15	1/15	1/12	1/10	1/15	1/15
Bathroom scale	1/15	1/15	1/12	1/10	1/15	1/15
Towel bars (2)			1/20	1/10		
Space-saver shelf unit			1/20	1/10		
Wooden drying rack	1/20	1/20	1/20	1/20	1/20	1/20
Waste basket	1/10	1/10	1/5	1/5	1/10	1/10
Portable soap dish	1/10	1/10	1/5	1/5	1/15	1/15
Toilet brush and stand	1/10	1/10	1/5	1/5	1/15	1/15

**Household Linens**

Mattress pad, double	1/10	1/10	1/5	1/5	1/10	1/10
Mattress pad, twin		1/10	1/10	1/5		1/10
Pillows (2)	1/10	1/5	2/5	4/5	1/10	1/5
Sheets, pair and pillow case (double)	1/2	1/2	1/2	1/2	1/5	2/5
Sheets, pair and pillow case (twin)	1/2	1/2	1	3	1/5	2/5
Blanket, lightweight, double	1/10	1/10	1/10	1/10	1/10	1/10
blanket, lightweight, twin		1/5	1/3	1		
Blanket, thermal, double	1/10	1/10	1/10	1/10	1/10	1/10
Blanket, thermal, twin		1/5	1/3	1		
Quilted bedspread, double	1/10	1/10	1/10	1/10	1/10	1/10
Quilted bedspread, twin		1/10	1/3	1		
Bath towels (6)	1/6	1/3	2/3	1 1/3	1/5	2/5
Hand towels (2)	1/6	1/3	2/3	1 1/3	1/5	2/5
Washcloth (6)	1/6	1/3	2/3	1 1/3	1/5	2/5
Shower curtains	1/10	1/10	1/5	1/5	1/10	1/10
Window covering-curtains	1/10	1/10	1/5	1/5	1/10	1/10
Rubber tub mat	1/10	1/10	1/5	1	1/10	1/10
Bath mats	1/10	1/10	1/5	1	1/10	1/10
Tea towels (12)	1/8	1/4	1/2	1	1/10	1/5
Dish cloths (12) incl. with set above	1/8	1/4	1/2	1	1/10	1/5
Table cloths	1/10	1/10	1/5	1	1/5	2/5
Table protector	1/10	1/10	1/5	1	1/5	1/5
Place mats (4)	1/8	1/8	1/4	1 1/2	1/4	1/2
Table napkins (4)	1/8	1/8	1/4	1 1/2	1/4	1/2
Oven mitts/pot holders	1/10	1/10	1/5	1/5	1/5	1/5

**Adult Bedroom**

Double metal frame	1/20	1/20	1/20	1/20	1/20	1/20
Box spring and mattress	1/15	1/15	1/15	1/15	1/15	1/15
<b>SET: Head board &amp;</b>	1/20	1/20	1/20	1/20	1/20	1/20
<b>Double dresser &amp;</b>	1/20	1/20	1/20	1/20	1/20	1/20
<b>Framed mirror &amp;</b>	1/20	1/20	1/20	1/20	1/20	1/20
<b>Night tables (1)</b>	1/20	1/10	1/10	1/10	1/20	1/20
Bench or chest	1/20	1/20	1/20	1/20	1/20	1/20
Runners (2) 6'x27"					1/15	1/15
Window covering/draperies	1/15	1/15	1/15	1/10	1/15	1/15
Table lamps (2)	1/15	1/15	1/15	1/10	1/15	1/15
Night tables (1)	1/20	1/20	1/20	1/20	1/20	1/20

**Children's Bedroom**

Single metal frame	1/20	1/10	1/5			
Box spring and mattress	1/15	1/8	1/4			
Single dresser	1/20	1/10	1/5			
Desk	1/20	1/9	1/4			
Desk chair	1/20	1/10	1/4			
Night table	1/20	1/10	1/5			
Table lamp	1/15	1/10	1/5			
Desk lamp	1/15	1/9	1/4			
Area rug (small rugs) (2)	1/5	1/3	1			
Window covering/draperies	1/15	1/8	1/4			

## Recreation, Reading, Gifts, and Contributions Annual Quantity Standards

### ADULT

	Two Parent Head Spouse	Single Parent	Elderly 1 Person	Elderly 2 Persons
<b>Reading</b>				
Newspaper (daily yearly subscription)	1	1	1	1
Magazines (monthly subscription)	1	2	1	2
Books/paperbacks	4	8	6	12
<b>Recreation</b>				
20" colour television	1/12	1/12	1/12	1/12
Stereo cassette player	1/12	1/12	1/15	1/15
Tape cassettes	6	8	4	8
Instamatic camera	1/15	1/15	1/15	1/15
Films and development	4	6	4	8
Admissions-movies	6	8	8	16
-other (as % of movies)	50%	50%	150%	150%
Memberships and dues	1	1	2	4
Other recreation (hobbies, crafts, sports equipment, etc.)	20% of Itemized Recreation			
Cable TV hookup (annual subscription)	1	1	1	1
Service and repair (% of television & radio/tape player)	10%	7.50%	5%	10%
Family camping trip (1 week); or short bus tour-Elderly	1	1	1	1
Tours and other travel (9 day bus tour)			1/3	1/3
<b>Gifts and Contributions (Miscellaneous)</b>	30% of Recreation			

### CHILDREN

	1-6yrs	7-11yrs	12-14yrs	15-18yrs
<b>Reading</b>				
Magazines (individually purchased)		4	8	8
Books/paperbacks	6	10	10	8
<b>Recreation</b>				
Audio cassettes	2	3	4	6
Bicycle	1/5	1/5	1/10	1/10
Toys and games	4	4	2	1
Admissions-movies	2	8	12	18
-other (as % of movies)	50%	25%	25%	25%
Memberships and dues		1	1	1
Sports and equipment	20% of above recreation			
Other recreation (hobbies, crafts, lessons, etc.)	25% of memberships and admissions			
<b>Miscellaneous</b>				
(including gifts, pets, writing materials, postage, etc.)	20% of Above Recreation			

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**Communication Quantity Standards – EDMONTON & CALGARY**

	Two Parent Head      Spouse	Single Parent	Elderly 1 Person	Elderly 2 Persons	
<b>Long Distance Charges</b> As a per cent of basic monthly rate	15%	10%	20%	15%	25%
<b>Postage</b> (including letters, telegrams, parcel express)	120 1st class mailings + 25%	120 1st class mailings + 25%	120 1st class mailings + 50%	120 1st class mailings + 50%	
<b>Writing Materials</b> As a per cent of postage	15%	15%	15%	20%	40%
<b>Greeting Cards</b>	24	24	24	24	48

**Quantity Standard for Public Transportation-  
Annual for Households not Operating an Automobile****EDMONTON OR CALGARY**

<b>ADULTS-Two Parents</b>	<b>Employed</b>	<b>Home based</b>
ETS		
To work	Transit pass	
Other		156 fares
Taxi	6 fares	6 fares
<b>SINGLE PARENT</b>	<b>Employed</b>	<b>Home based</b>
ETS		
To work	Transit pass	
Other		270 fares
Taxi		
Food shopping	12 fares	12 fares
Other	6 fares	6 fares
<b>CHILDREN</b>	<b>6-15 yrs</b>	<b>16-17 yrs</b>
To School	Transit pass	Super student pass
Other	52 fares	Transit pass

## Appendix B

### Factors in the Cost of Home Ownership

Home ownership has not been included in this guide's sample budgets nor in the summary tables. The variability of mortgage costs from house to house and of household use patterns makes it difficult to establish a reasonable reference cost.

On the other hand, households which are involved in purchasing and maintaining a detached or semi-detached house or condominium, may not be able to readily detail and specify the costs. Although mortgage and taxation may be clear, many other costs may be neglected in the budgeting process.

This section provides a checklist of areas of expenditure for home purchases which should be examined for individual households when working with them.

#### **Mortgage Payments**

For budget analysis, the actual mortgage payment should be utilized. The effects of early payments on principle should be considered if there is any possibility of savings being utilized to lower monthly payments and interest charges. For our table, the mortgage figure is from CMHC's publication **Canadian Housing Markets—First Quarter 1994**.

#### **Property Taxes and School Board Levies**

These are detailed on city taxation notices. Eligibility for property tax reductions can be assessed by using the application form included with city tax notices. Taxation is usually appended to mortgage payments but should be detailed separately in budget analysis.

#### **Insurance**

Insurance on the house and contents is normally included in mortgage payments but should be verified. The coverage should include full replacement value to avoid loss of equity and should include coverage of the contents up to half the value of the house. Our insurance figure is based on a survey of local insurance companies for a home that fits the description of CMHC's average cost of a starter home in Edmonton.

#### **Current Maintenance**

It is necessary to make allowance for costs related to water drainage, plumbing, roofing, painting, windows, and fencing as well as routine wear and tear damage. A household would be well advised to keep detailed records of such expenditures in order to produce a cost related to the particular house occupied, since age and use strongly influence these costs. Our figure is based on Manitoba Agriculture's Budget Guides. They have determined an annual cost of 3% of the total value of the house as a

benchmark for maintenance costs.

### Utilities

Utility consumption, especially in the Edmonton climate, is dependent upon individual household practices. However, an individual household should be able to estimate costs utilizing records for the past year for city costs and utilizing the budget installment plan for natural gas. Our figures use average hydro and water consumption rates for detached dwellings in Edmonton.

### Home Ownership in Edmonton

		Month	Year
Jul-Dec '93 Average Price	\$103,422.00		
Monthly Mortgage Cost		\$728.00	\$8,736.00
Taxes		\$168.58	\$2,023.00
Annual Utility's Cost *		\$151.65	\$1,819.83
Maintenance/Repairs		\$258.56	\$3,102.66
Insurance (home owner's)		\$27.22	\$326.67
		<b>Totals:</b>	<b>\$16,008.16</b>

\* heat, water & sewage, and electricity (heat-CMHC; water & electricity-City of Edmonton Utilities)

### Home Owner's Utilities (Family of Four in Edmonton)

<b>WATER</b>	<b>30</b>	Cubic Meters
For water consumption, a person will typically consume five to ten cubic meters of water per month.	<b>\$32.44</b>	<b>Water Charge-</b> \$1.13/first 22.7 cubic meters and \$0.93/next 90.6 meters
<b>For a family of four, thirty cubic meters will be our standard.</b>	<b>\$4.38</b>	<b>Cast Iron Main Renewal</b>
	<b>\$16.80</b>	<b>Surcharge-13.5% of total cost</b>
	<b>\$4.70</b>	<b>Sewer Charge-</b> 56 cents/cubic meter
		<b>Water and Sewer Upgrade Programs</b>
	\$58.32	Total/month
	\$699.83	Total/year
<b>ELECTRICITY</b>	\$50.00	/Month
	\$600.00	/year
<b>HEAT</b>	\$520.00	/year

## Home Ownership in Calgary

		Month	Year
Jul-Dec '93 Average Price	\$118,378.00		
Monthly Mortgage Cost		\$833.00	\$9,996.00
Taxes		\$108.33	\$1,300.00
Annual Utility's Cost *		\$137.63	\$1,651.57
Maintenance/Repairs		\$295.95	\$3,551.34
Insurance (home owner's)		\$27.22	\$326.67
		<b>Totals:</b>	<b>\$16,825.57</b>
		<b>\$1,402.13</b>	

\* heat, water & sewage, and electricity (heat-CMHC; water & electricity-City of Calgary Utilities)

### Home Owner's Utilities (Family of Four in Calgary)

<b>WATER</b>	<b>30</b>	Cubic Meters
For water consumption, a person will typically consume five to ten cubic meters of water per month.	<b>\$7.55</b>	<b>Base Charge-</b>
<b>For a family of four, thirty cubic meters will be our standard.</b>	<b>\$20.82</b>	<b>Water Charge-\$0.6940</b>
	<b>\$14.87</b>	per cubic metre
	<b>\$1.50</b>	<b>Sewer Charge-71.43%</b>
		of the water charge
		<b>Sewer Upgrade</b>
	\$44.94	Total/month
	\$539.30	Total/year
<b>ELECTRICITY</b>	\$49.36	/Month
	\$592.26	/year
<b>HEAT</b>	\$520.00	/year

# Appendix C

## Operation and Ownership of a Private Vehicle

Transportation utilizing public systems is normally less than the cost of owning and operating a private vehicle. In some circumstances (e.g. for access to employment), private vehicles may be an essential part of household expenses. The following checklist and table show how to estimate standard costs.

- **Cost of Ownership:** car payments
- **Insurance Costs**
- **Registration**
- **Repairs and Maintenance:**
  - a) Minimum expenditure: two tune-ups per year, two tires per year, including costs of installation and balancing.
  - b) Occasional minor and major repairs.
- **Gasoline:** depends upon yearly kilometers traveled, cost per litre of gas, and automobile performance.

Even with an automobile, some public transit will be used. If the household is to replace the budget estimate for public transit, the standard in the table may be consulted.

### Transportation Standard for Family Operating Private Automobiles: Individual and Collective Mileages

#### AUTOMOBILE NON-ELDERLY

To Work	242 round trips @ 29 kilometers
Non-work uses	100 km per week for 50 weeks
One vacation round trip	325 kilometers

#### PUBLIC TRANSPORT AVERAGE PER YEAR (additional)

	Adult	Children	
		6-15yrs	16-17yrs
ETS			
To work			
To School		Transit Pass	Transit Pass
Other	50 fares	25 fares	50 fares

# Methodological Notes and Changes

Table 1: Yearly Food Expenditure

All food costs are based on meals prepared in the home. For meals purchased in restaurants, an estimate would have to be made for each budget.

As opposed to our last budgeting guide, separate food costs have been removed for different activity levels because of the switch to Calgary Health Services' food standards. Calgary Health Services does not differentiate between activity levels for their food costs. The current budgeting guide uses percentage decreases and increases for the diseconomies and economies of small and large households in accordance with the *Guides for Family Budgeting* (Social Planning Council of Metropolitan Toronto).

For Edmonton, a list of food items as constructed by Calgary Health Services to determine weekly food costs was priced out from June 15-17 at the following stores: Superstore, 4950-137 Avenue; Safeway, 8118-118 Avenue; Safeway, 10930-82 Avenue; Save-on-Foods, 11541 Kingsway Avenue; Lucky 97, 10725-97 Street. The lowest price brand name food product was priced out and, new for this edition of the guide, the lowest price store/generic brand was also priced out. For the items that have a store/generic brand counterpart, a weighted price has been determined to take into account the percentage market shares of brand name and store/generic name food products. For Calgary, pricing was done by Calgary Health Services in June, 1994. Calgary Health Services does not weigh their food prices to take into account the market shares of brand name and generic/store name food products.

The criteria used by Calgary Health Services in determining food costs is as follows:

1. The quantities of food meet the Recommended Nutrient Intakes for Canadians, 1983, and the recommended number of servings of food in Canada's Food Guide, 1982. Also considered are the Nutrition recommendations for Canadians which are aimed at reducing the intake of fat, salt and refined sugars and increasing the consumption of whole grains, fruits and vegetables.
2. A basic list of food items was constructed and grouped according to their nutrient value. The foods were selected on the following basis: nutrient value; cost, reasonably low; the predominant pattern of use in Alberta; availability; variety, to add interest to menus; and Nutrition Recommendations for Canadians.

3. Using the list of foods, a weighted average cost for each food group was calculated. The steps are as follows:
  - a) Food prices were collected from three different supermarkets (Calgary) and five different supermarkets (Edmonton).
  - b) After pricing the food items in the designated purchase unit, the foods within each food group were converted to a common measure to arrive at a scaled price. For example, milk and milk products were all converted to litres to arrive at the scaled price per litre.
  - c) Each food item was given a weighting which suggests a frequency of use of each food within the food group.
  - d) The scaled price was multiplied by the corresponding weighting to obtain the weighted cost of each food item.
  - e) By adding the weighted cost for items within each food group, a weighted cost per food group was determined.
  - f) Miscellaneous food items such as beverages, spices, condiments and baking supplies were not priced, but their cost was calculated as 4% of the total cost of all the other items.
4. Food costs for each age-sex group were calculated by first multiplying the weighted average cost of each food group by the corresponding amount of the food group recommended for purchase for each of the specified age-sex groups.

The entire section on food is based on Calgary Health Services's publication **Family Food Costs: A Guide For Professionals**.

**Table 2: Adults' Non-Food Yearly Expenditure**

This year's guide will see changes in Table 2 to reflect patterns in the work force that have changed significantly since the guide was first constructed. The headings *Two Parent Families*, *One Parent Families*, and *Single Adult* will now include the options for employed (blue collar or white collar) and home based for both men and women. Standards that were constructed by Manitoba Agriculture's home economic department were very helpful in making these changes.

#### Table 3b: Costs for Launderette Use: Washing and Drying

Laundry costs for households without a washer and dryer:

This year, five different launderettes were surveyed. The prices quoted were averaged to arrive at costs for one wash load and one dry load. This ended up having lower actual costs for weekly and yearly laundry costs.

#### Table 4: Medical, Dental, and Health Care Yearly Amounts

Since the Alberta Health Care Insurance Plan has restructured its partial subsidy rates, Table 4 has been restructured to reflect the changes. Because of the scarcity of eye cups in local pharmacies and stores, the cups were removed from the list of standards. Also, because of the scarcity of triangular bandages for a home medicine chest, the triangular bandage was removed from the list and replaced with an assortment of 50 ordinary bandages, something that should have been included in any case.

#### Table 5: Fixed Costs Yearly Amounts

Telephone is based on the minimum monthly amount (including GST) charged by ED TEL or AGT for local service. That amount is then multiplied by twelve.

In the last edition of this guide, the contingency fund was a fixed amount for all families. The fund for this edition of the guide is based on 1% of the total family budget. While recognizing that this is not sufficient for the first couple of years, it is hoped that the fund will grow to an amount that will eventually be enough to help a family through a short-term financial crisis.

#### Table 5a: Life Insurance

Life insurance figures have been obtained from Compulife Software through The Financial Planning Group. Instead of using one life insurance figure for all family budgets (the method used in 1992), amounts can be determined for family heads from 25-70 years of age. With respect to elderly families, this guide sees life insurance as primarily for younger families. In the case of the unexpected early death of the family's main wage earner, life insurance can be critical in assisting the family through the unstable transition to financial stability that follows.

#### Table 6: Child Care Yearly for One Child

For the 1994 guide, child care figures for preschool age were calculated based upon a sample survey conducted in Edmonton and Calgary that included for-profit, non-profit, and school-based day care centres. The prices as quoted by the day care centres were averaged to arrive at day care costs. After school care costs were assessed based on figures provided by Edmonton and Calgary municipal social service departments.

Child care costs (grades 1-4: *single parent employed, two parents employed*) were calculated with the assumption that the child is in an after school care program all year long.

#### Table 9: Rent

The rental costs for this guide are determined by totaling three different categories. The first is the average rent by bedroom size according to CMHC's latest rental report. The second is the average monthly hydro cost. The third is the cost of tenants insurance as determined by a survey of local insurance agencies.

#### Table 10: Quantity Standard for Household Operation Yearly

This table remains almost exactly the same. Two large-scale discount stores, in addition to three neighborhood stores were used to price most home operation items. The lowest unit cost at each store was used to arrive at an average. Sale prices were excluded. Some items were priced in different quantities; consequently, changes in units per year had to be reflected.

#### Table 12: Clothing

In 1994, for the first time, we have included dry-cleaning and repairs as a percentage of clothing totals instead of having a separate table that requires its own pricing. Also new for this year, standards for a home based man and a blue collar woman have been incorporated into our clothing section.

The vast majority of the items were priced using the Sears spring & summer and fall & winter catalogues. When items were not in the catalogue, pricing was done manually in the store. Some infant items were priced through the Consumer's Distributing catalogue.

#### **Table 15: Personal Care**

The Personal Care category was calculated in a similar manner to the 1992 Guide and therefore there are no methodological changes. The items that were priced on this list were the least expensive brand name product. The one notable change is the addition of standards for elderly families.

#### **Table 17: Furniture**

The vast majority of the items were priced using the Sears spring & summer and fall & winter catalogues. When items were not in either catalogue, pricing was done manually in the store. The method for calculating costs for furniture in 1994 is similar to the method used in 1992. Standards for elderly families have been included this year.

#### **Table 18: Recreation, Reading, Gifts, and Contributions**

For newspapers, the annual cost of subscriptions to the Edmonton Journal, Edmonton Sun, Calgary Herald and the Calgary Sun were priced and averaged to arrive at the total annual cost.

The magazines that were priced and averaged were Chatelaine, Maclean's and Saturday Night.

Instead of using both the AM/FM radio and the cassette player, a combination radio/cassette player was priced and averaged at five different stereo stores. Twenty inch colour televisions were priced and averaged at the same stores.

For audio cassettes, a survey was done at a few different popular music stores to determine their most common price of a new release album. These prices were then averaged.

The least expensive auto focus 35 mm camera was priced and averaged at a number of different photo outlets. The film and development average costs were determined by telephone survey to get the lowest cost of a 100 ASA, 35 mm, 36 exposure film and the lowest cost to get the same roll developed.

Famous Players and Cineplex Odeon were called to get the most current prices of films.

For memberships and dues, the average price of an annual membership at municipal fitness centres were determined and averaged.

For cable TV, the average cost of an annual subscription to Shaw and Videtron were priced and averaged.

Service and Repair—As a percentage of the cost of a television and radio/tape player.

For the one week camping trip, the cost of a one week car rental, the cost of gasoline for 1000 kilometres, one week of camping fees, and an annual cost of camping gear for a family of four were priced and averaged (when applicable) to determine the total annual cost of a camping trip.

For children's magazines, an assortment of magazines that cater to children/youth were surveyed to determine a price range. The median price of this range was used as the unit cost for magazines.

For children's books, a number of books that are marketed towards children and youth were surveyed to get a price range. The median price of this range is the unit price.

Children's audio cassettes, movie prices, and memberships and dues were determined in the same manner as adults for the same categories.

A list of toys and games that was used for the last guide was altered and used for this year's guide. The pricing was from the Consumer's Distributing catalogue.

#### Table 19: Communication Quantity Standards

Long distance charges are arrived at by calculating a percentage of the basic annual charge for local phone service.

Postage and writing materials—see calculation in table.

The cost of greeting cards was determined by surveying a number of common cards for various occasions and arriving at a price range. The median price was used as the unit price.

#### Table 21: Public Transportation

Because a one week car rental is included in the camping trip, the allocation for travel outside the city has been removed from this table.

This edition of the *Family Budgeting Guide* also includes costs for the City of Calgary. This was accomplished by using the same standards and costs for items and services where a significant difference in pricing is unlikely to happen. Included in this would be clothing, personal care items, school needs, household operation items, life insurance, health care, and home furnishings and equipment. For areas where the possibility exists that prices could be significantly different, pricing was done for the City of Calgary. Included in this is food costs, recreation, transportation, reading, communication, rent, home ownership, and child care.

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