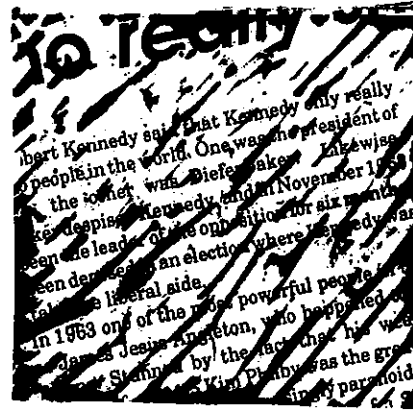
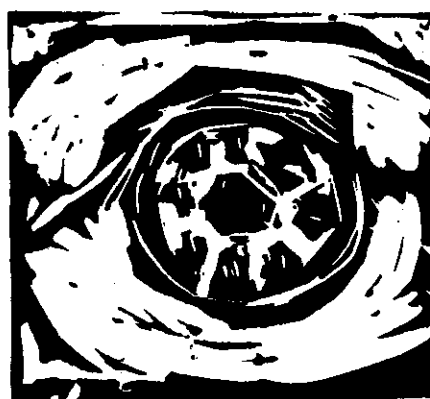


1992

Family Budgeting Guide



Edmonton

UPDATED FOR
1993

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in collaboration with the
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This is the third edition of the *Family Budgeting Guide*. Previous editions were published by Boyle Street Community Services Co-op in 1985 and 1987.

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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 fulfil basic needs. In contrast, the Guide's tables are developed from actual family expenditure needs, as required to enjoy a healthy but basic lifestyle. As a result, the Guide can be used to assist a family discover and eliminate inefficiencies in expenditure.

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. In Alberta, local Boards of Health may be prepared to assist, as may counsellors with Alberta Consumer and Corporate Affairs.

The Guide is based entirely upon costs in the metropolitan Edmonton region. Users outside Edmonton 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 and 1987 editions. There have, however, been a number of small methodological changes which are noted in section VII.

In response to many requests from family law practitioners and others, we have included an easy-to-tabulate guide to the total cost of raising a child. This chart is found in Appendix E.

I) Overview of the Guide and its Use

This guide for family budgets lists a set of costs in Edmonton necessary to maintain the physical and social functioning of families. The guide can be used as a reference on adequate standards of living for specific categories of family expenditure; for assessing the adequacy of various programs of financial assistance (both governmental and voluntary); as a reference for social and health agencies in setting equitable fees for services; and for counselling families and individuals in allocating resources.

In counselling practice, the costs detailed may be used to estimate income required. More importantly, the items listed and the quantities may be used as a reference for actual households in spending and in determining alternatives within the constraints of low income. Furthermore, the standards developed for the Budgeting Guide make up an inventory of basic items and activities which provides a detailed list, eliminating to a certain extent, doubt about what households may be spending in various categories.

The Family Budgeting Guide developed here, replicates the methods and standards employed by the Social Planning Council of Metropolitan Toronto in *Guides for Family Budgeting (1983)*. Although the items included were reviewed by a committee including persons with experience in low-income budgeting, only a few additions and substitutions were made to adapt the items to the Edmonton context. The assumptions involved in each of the sets of standards are included with a discussion of each budget component.

The standards were developed by the Social Planning Council of Metropolitan Toronto with the help of expert and specialist judgement. In several parts,

actual patterns of consumption reflected in family purchasing studies, were incorporated. The resulting item lists, prices and total cost represent more than is required for physical survival. On the other hand, the items do not represent simply what Canadians buy. Rather they represent judgements made about basic stocks of goods and services to maintain family households, derived from the underlying principle that all households require a basically similar stock for physical and social functioning.

The pricing strategy is aimed at establishing the low-to-moderate costs for meeting these basic needs. The budget expenditure figures then, neither represent a survival income nor a hardship-free level of living.

The budgets analyze expenditure in terms of eighteen expenditure categories, each of which has its own quantity standards. These quantity standards, in turn, frequently depend upon household size, age, sex, or household structure. Both the standards and the assumptions of each expenditure category are described in detail in *Appendix I Standards* of this guide. A brief description is given in Section II below. It is important to consider the actual items included in the budget categories before using the guide.

The costs for each expenditure category have been summarized in Tables 1 through 6. These tables permit the determination of budget expenditures for most household structures. In addition, ten example budgets have been calculated, covering single persons, married couples with and without children, and single parent households. These budgets also contain an estimate of income taxes and contributions based upon standard deductions.

Examination of the sample budgets in comparison to national standards is shown in Section IV.

The Guide can be used to analyze actual household expenditures. Each household

has its own "poverty line" which this analysis can reveal. This permits specific cases to be considered, taking into account actual costs over which the household does not have control, and those for which the household has unusually higher or lower costs. By reference to specific quantity standards, it may also be determined if a household has less than the basic amount and in which area of expenditure, thus revealing inadequacies. On the other hand, if a household meets the quantity standards but has a lower expenditure, it shows the household has economized or has received gifts or donations.

Finally, the budget expenditure figures may be updated on a short-term basis by using the Statistics Canada Consumer Price Index. Since the various components in this index and in the budget standards are different, this method is to be used only over periods of six months to a year and should be conducted using the disaggregated index components, i.e. the changes in the CPI for food, clothing, shelter, etc. rather than the overall index. Pricing was carried out in the summer and fall of 1991, and prices were adjusted to reflect 1992 costs. Actual repricing of budgets is anticipated every two years, with interim updates of food and components affected by rate structure (e.g. telephone).

II) Brief Description of Budget Components

The expenditure categories are briefly described with key assumptions in this section. The ordering of the budget items does not represent their relative importance. In terms of social and physical functioning, all of the categories are significant. However, the sample budgets have been subdivided into Basic, Secondary, and Tertiary groups. Basic expenditures indicate those which form the core subsistence level expenditures which households must purchase. Secondary expenditures represent those which are more dependent upon household structure and employment, but which are nevertheless essential. Tertiary expenditures are items important for social and physical well-being but which are more influenced by individual choices. Experience suggests that many of the tertiary expenditures are often first sacrificed when income is inadequate.

Basic Expenditures

1. Food

Food is a fundamental expenditure, not only in the obvious sense of physical survival, but just as important for 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, Canada's Food Guide and the Dietary Standard for Canada, provide 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 his or her 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. For the 1987 Family Budgeting Guide, pricing was done at neighborhood chain stores. For the 1992 Guide, a slightly different methodology was utilized. This time, pricing was again done at four neighborhood chain stores, however, two large-scale discount stores (e.g. superstores) were also used for pricing. The 1992 average food costs were based upon an average of the prices at these six stores. Whereas the cost of food has increased since 1987, the increase in food prices is smaller than it would have been had the two large-scale discount stores been excluded from the methodology. Evidence from the pricing suggests that the prices of food at the large-scale discount stores were, on average, approximately twenty percent less than those of neighborhood chain stores.

2. 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 the Budget Guide, the standard for space per occupant was adopted; assuming that the housing unit meets 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, though there will be exceptions.

The housing space required could be in apartments, row houses, condominiums, or semi-detached and detached houses. However, the figure used for the Budget Guide is the average apartment rental price for the given size in the city of Edmonton, as reported by Canada Mortgage and Housing Corporation survey. This figure may, for some types of accommodation, overstate the cost of the most readily available units, but alternative figures are not available.

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 under rent does not include costs of cleaning, damage deposits, nor costs of some utilities which are billed separately to households.

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, some households may have limited access to these, and such units may be in short supply.

3. Household Operation

The household operation figure includes basic items such as laundry detergent, household cleaning supplies, light bulbs, paper supplies, and an estimated cost for power which varies for different households. 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 launderette 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 submerged in grocery costs because many of the items are purchased in grocery stores. The separate enumeration of them draws specific attention to these costs.

4. Clothing

The budget figure for clothing indicates an amount required to maintain and replace a basic stock of clothing. No scientific standards exist for clothing. The clothing lists and quantities were developed based, in part, 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 activity 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.

5. Health Care

Expenditure for health care forms a basic part of any family budget. The figure presented in the Budget 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 treatments, 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 basic optical and dental examination does provide a mechanism for maintaining

good oral health and identifying visual problems early. In the long term, these may help 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 the 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.

6. 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 judgements 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

7. Telephone

In almost all cases, basic telephone service is required, 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 ongoing telephone service and does not include connection, installation, or security fees. Allowance

for long distance calls is made in the recreation (miscellaneous category) part of the budget.

8. 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 households are allocated some taxi fares for supermarket shopping. A method for estimating the costs of owning and operating private automobiles is given in the appendices.

9. Child Care

The standards for child care recognize both the need for occasional expenditures and, especially for single parent households, the ongoing 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.

10. School Needs

Most schools provide the essential textbooks or rent the books at low cost. 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 *Notes on Methodology*.

Tertiary Expenditures

11. Furnishings and Equipment

All households require basic furniture and appliances. Basic stocks of these items also contribute to family health and well being. 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, television) are included in the section on recreation.

12. 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, in terms of their age, sex, and 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 functioning 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 psycho-social needs of the family unit. An inability to spend on these items marks a deprivation from minimum standards which should be recognized as such.

On the other hand, people tend to specialize in particular activities rather than encompass all the ones included in the standard. The budget figure allows for trade-offs in expenditures to concentrate on an area of preference.

The standards utilized are developed from expenditure studies and participation rates in leisure activities.

13. 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 family budgets.

The budget figure is meant to represent the cost of an insurance plan which would meet the minimal objectives of providing on the death of the primary earner:

- a fund for burial and incidental expenses
- a fund for a six-month period of readjustment.

Such benefits could, in many instances, prevent a dramatic deterioration in basic minimum living standards while the family income is re-established.

The Canada Pension Plan also provides a lump sum death benefit and for a spouse, a monthly survivor's benefit; both of which depend upon the contributions made. The actual benefits for a household which has experienced intermittent or part-time employment or which has not been in the work force for relatively long periods, can be only a small fraction of the maximum possible benefits.

Premium rates for life insurance vary with the type of policy and the age of the insured at the time of purchase. Insurance costs are less if payments are made annually or semi-annually rather than monthly. Because of variations in requirements for insurance and in the cost of various plans, the budget figure is intended only as a guide to minimum life insurance requirements and as an approximation of costs.

14. Contingency Fund

Except in so far as life insurance holds a potential reserve for the household, no other savings plans are considered. However, allowance should be made for a contingency fund to cover household emergencies. The budget figure given is

for all households and is a nominal amount.

15. Taxes, UIC and CPP

This category provides an estimate of taxes, CPP, and UIC payments for each sample budget. The figure given is calculated on the basis of the estimated total expenses of the household. In all sample budgets, it has been assumed that the income received to meet expenditures, has been received in a taxable form.

The budget figure is an estimate which in individual cases, will have to be replaced by actual costs. There are a number of areas in which households may make claims, thus reducing the amount of income tax payable. However, due to the diversity of possible claims, a general calculation for our sample budgets is indeterminate.

In the case of two employed adults income has been assumed to derive from equal incomes for each person. Details of the estimation procedure are given in *Appendix D*.

16. Alcohol and Tobacco

In 1985, The Boyle Street Co-op followed the Toronto standards in including alcohol and tobacco in the budgets. However, due to high inflation rates and high taxes for alcohol and tobacco, the budget expenditures for the items would significantly distort the distribution of family expenditures. Although it is acknowledged that these are real expenditures for many households, the alcohol and tobacco components are not included in the budget for 1992.

III) How to Construct a Family Budget From Summary Tables

1. 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, employment and activity 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. Only then can tax, CPP and UIC calculations be made if necessary. 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:

1. 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.
2. Note the number of adults and the number of children.
3. Go to each of the budget categories in the tables and find the costs for each individual, both adults and children.
4. For each budget category add together the costs for the individual members.

This gives the total cost for the household for that budget category.

5. Add together the total cost of each budget category to obtain the total budget expenditure for the household.

6. If required, estimate taxes, CPP, and UIC to obtain the additional expenditure for the household on these items.

7. Add the estimated net tax, UIC, CPP payments to the total budget expenditure obtained in step 5 to obtain total income required.

Definition of Activity and Employment Groups

The following give a general idea of the activities involved in each of the categories.

Employment

(Note: Only the most prevalent employment/homemaker categories are included. It is hoped to include categories such as male homemaker and female blue collar worker in future editions of the Guide. However, this will require significant methodological changes. Exclusion of these categories does not represent a value judgement on the part of the authors or the Edmonton Social Planning Council.)

Males

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

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

Females

Homemaker: women working in the home to maintain household activities.

Employed: women working for wages in a white collar job.

Activity Levels for Men and Women

A. Light Activity: entails activities of little energy such as washing dishes, knitting, mending, cosmetic tasks, working at a desk requiring little movement, supervising, monitoring, reading, driving a car, spectator at games, theaters, etc.

B. Moderate Activity: entails most household chores, laundering, cooking, normal house cleaning, mowing the lawn, office work, nursing, salesclerk, barbering, shop and mill work, most mechanical trades and crafts, cooking for restaurants, driving a truck, golfing, walking, bowling.

C. Heavy Activity: entails heavy garden work, scrubbing floors and walls, commercial laundering, maid service such as making beds and cleaning rooms, moving files, furniture, heavy packages, etc., masonry, carpentry, loading and unloading trucks, strenuous sports.

Specifying 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, in most cases, to be an additional adult: for example, a 20-year old male child would use categories for adult male.

Specifying Household Size and Composition

In several cases, the total number of adults and children determine the household size without regard to the adult-child mix. Some tables, however, differ according to the the breakdown by number of adults and children. In these latter cases no provision in the tables is given for households with more than two adults (e.g. relatives or adult children living with a two-parent household). In these cases, it is necessary to first determine the figures for the two adult household. Then, using the same categories for two adults, the figures for the additional adults can be found and added on. For example, the figures for two adults with three children and an additional adult (e.g. husband's sister), would be found under the household structure of two adults and three children. Then, the figures for the husband's sister would be found. The procedure differs for each kind of table.

In Tables 1 and 2a, each individual can be found under the actual household size. In the above example, this would be the column for household size of six. The husband's sister would be located in the appropriate activity category. In Tables 3 and 4, however, the yearly costs must be based upon the basic household structure for each year. Then the amount for one or two adults with no children can be added on. In the above example, the row for total persons five and two adults, three children, would be used for the basic household, and then the figures for one adult, no children, would be added on.

It should be recognized that this procedure may result in over-estimation of standard costs for home furnishings and equipment and household operation. For rent (Table 3), in such a situation, the estimate for the basic household (two adults, three children) should be used or replaced by the actual rent figure.

Single parent households with an additional adult (e.g. friend, sister, adult child) may use the categories for two adult households.

Individuals should only be included in the household size if they are viewed as part of the economic spending unit of that household. For example, relatives paying room and board are not part of the budget since their expenditures on food, clothing, rent, etc. are separate. However, the household must count the room and board as additional income and should be able to identify the part of its expenditure which is spent on the room and board provided.

Summary of Household Information

SAMPLE FORM

	<u>EMPLOYMENT CATEGORY</u>	<u>ACTIVITY CATEGORY</u>
Household Members:		
<u>Adults</u>		
1.		
2.		
	<u>AGE CATEGORY</u>	<u>SEX</u>
<u>Children</u>		
1.		
2.		
3.		
4.		
5.		
6.		
	<u>TOTAL # OF ADULTS</u>	<u># OF CHILDREN</u>
Household Composition:		

2. Description of Summary Tables

Table 1: Food

Food costs are organized by the age, sex, and activity group of the household member and by household size. An adjustment to the basic cost of food for an individual in a four-member household has been made to allow for the diseconomies of smaller household sizes and for the economies of larger households. Thus, the column for four-person households represents the figures calculated directly from items priced in stores. The allowance for infants assumes that, at least part of the time, the infant is breast-feeding.

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. Monthly costs are obtained by dividing the total yearly cost by 12, while the weekly costs are obtained by dividing the total yearly cost by 52.

determined, that is, whether it is a two parent family, 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 transport. 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.

A sample budget is shown on the next page.

example: Household Size = 3		
Woman employed		
moderate activity		\$1,447.57
Child, 5 yrs. old		1,126.86
Boy 14 yrs. old		1,836.94
TOTAL	year	\$4,411.37
	month	367.61
	week	84.83

Note: these figures are for illustration purposes only; they do not represent actual budget figures.

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

Example: Household size = 3
Two parent: Man, blue collar
Woman at home and pregnant
Boy 6 yrs. old

	CLOTHING Includes dry cleaning	PERSONAL CARE	RECREATION	TRANSPORT
MAN	\$766.85	\$257.39	\$2,156.82	\$516.00
WOMAN	860.53	278.62	964.68	270.00
MATERNITY	293.00	-	-	-
G.S.T.	134.43	37.52	218.49	-
YEARLY	2,054.81	573.53	3,339.99	786.00
MONTHLY	171.23	47.79	278.33	65.50
WEEKLY	39.52	11.03	64.23	15.12
ADULT COSTS	2,054.81	573.53	3,339.99	786.00
BOY 6 YEARS	562.71	82.65	404.19	199.00
YEARLY				
TOTAL	2,617.52	656.18	3,744.18	985.00

Note: These figures are for illustration purposes only; they do not represent actual budget figures.

Table 3: Rent, household operation, home furnishings

Table 3 deals with costs that vary by household size and by the adult/child mix.

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. If the household will have a newborn infant during the budget period, then add the additional cost for home furnishings and equipment.

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 AHCIP 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. 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 AHCIP and Blue Cross rates and subsidies for 1992 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: Fixed costs

Life insurance, the contingency fund, and telephone are constant fixed costs regardless of the size, composition, or activity of the household. Table 5 shows the amounts designated per year.

Table 6: Child care

Major costs for child care occur primarily for single parent households and households with both parents working and which have pre-school children, or children in grades one through four. Table 6 shows the yearly cost 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 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.

3. Notes in Constructing 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 relevantly 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 of 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 whereby the family takes stock of its existing household and keeps 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.

IV) Budget Figures and National Standards

A variety of calculations are in common use to designate "poverty lines" or low-income levels. Statistics Canada, Canadian Council on Social Development, and the Senate of Canada are three often utilized methods based upon income distributions. They set their lines at some proportion or part of the national income distribution. These lines designate a relative position within the income distribution of all Canadians.

These methods of calculating poverty lines ignore actual expenditure needs for low-income families. The Budget Guide, however, sets a specific goods and services standard which specifies how much must be spent to obtain that basic standard. It gives content to the idea of low income by showing exactly what goods and services need to be purchased and what those actually cost. In turn, this specifies an income required to purchase these goods and services.

Each standard for the various budget expenditure categories represents a minimum level below which real deprivation and hardship occurs. The pricing methodology allows that level to be translated into a required income which marks an income level below which real deprivation and hardship ensues. It also allows for the determination of a poverty line for a specific household when actual expenditures and household goods and services are measured against the budget standards.

An examination of the standards indicates that in certain categories, most Canadians would feel constrained by the amounts permitted. In the food category, the application of nutritional standards and consumer preferences, has allowed for an acceptable diet except in so far as it excludes most restaurant and recreational food so common today.

Statistics Canada's reliance on average income as a base for defining "low income" runs into problems when average income is stable or declining, while prices are rising. The Family Budgeting Guide approach takes into account rising prices, whereas low income lines would actually remain the same or fall. This has, in fact, occurred in the Edmonton Area from 1983 to 1985 where average weekly earnings declined while prices rose. The average weekly earnings decline would implicitly have lowered the low income cutoffs, whereas rising prices would suggest more income was required. In terms of hardship and deprivation the low income figure would neglect the increased expenditure required to meet basic standards.

The budget guide figures also allow for changes in taxation rules to be reflected in estimated costs. For example, it would be possible to estimate the effects of changes in the child tax credit and child deduction portions of the income tax act on required incomes.

V) Summary Tables

Table 1 Yearly Food Expenditure

Household member AGE/SEX/ACTIVITY	Household size (select one column)					
	ONE (+2.5%)	TWO (+1.0%)	THREE (+5%)	FOUR	FIVE (-5%)	SIX (-1.0%)
INFANT TO 6 MONTHS		\$424.30	\$424.30	\$424.30	\$424.30	\$424.30
CHILDREN						
6 to 12 months		\$1,029.37	\$982.58	\$935.79	\$889.00	\$842.22
1 to 3 years		\$966.54	\$922.61	\$878.68	\$834.75	\$790.82
4 to 6 years		\$1,133.18	\$1,081.67	\$1,030.17	\$978.66	\$927.15
7 to 9 years		\$1,298.12	\$1,239.12	\$1,180.11	\$1,121.11	\$1,279.02
10 to 12 years		\$1,563.26	\$1,492.20	\$1,421.14	\$1,350.08	\$1,511.38
BOYS						
13 to 15 years		\$1,847.24	\$1,763.28	\$1,679.31	\$1,595.35	\$1,574.52
16 to 19 years		\$2,086.38	\$1,991.55	\$1,896.71	\$1,801.87	\$1,707.04
GIRLS						
13 to 15 years		\$1,623.65	\$1,549.85	\$1,476.05	\$1,402.24	\$1,328.45
16 to 19 years		\$1,554.39	\$1,483.73	\$1,413.08	\$1,342.42	\$1,271.76
MAN (non-elderly)						
A - light activity	\$1,736.50	\$1,528.12	\$1,458.66	\$1,389.20	\$1,319.74	\$1,251.24
B - moderate activity	\$1,961.99	\$1,726.56	\$1,648.07	\$1,569.59	\$1,491.12	\$1,412.64
C - heavy activity	\$2,286.53	\$2,012.15	\$1,920.69	\$1,829.23	\$1,737.77	\$1,646.30
WOMAN (non-elderly)						
A - light activity	\$1,517.75	\$1,335.62	\$1,274.90	\$1,214.20	\$1,153.49	\$1,092.78
B - moderate activity	\$1,654.20	\$1,455.69	\$1,389.53	\$1,323.36	\$1,257.19	\$1,191.02
C - heavy activity	\$1,891.02	\$1,664.09	\$1,588.45	\$1,512.81	\$1,437.16	\$1,361.52
Pregnant 3rd Trimester	\$2,015.37	\$1,773.52	\$1,692.91	\$1,612.30	\$1,531.68	\$1,451.06
Lactating	\$2,272.06	\$1,999.42	\$1,908.53	\$1,817.65	\$1,726.77	\$1,635.88

NOTES: No economies in infant foods by household size. Food costs in other categories have been adjusted to reflect economies and dis-economies of smaller and larger units.

Table 2a
Adults' Non-Food Yearly Expenditure*

HOUSEHOLD TYPE	CLOTHING includes dry cleaning	PERSONAL CARE	RECREATION	TRANSPORT
TWO PARENT FAMILIES				
Male			1st person	
Blue Collar	826.37	\$200.63	\$1,254.24	604.89
White Collar	946.65	200.63	\$1,254.24	604.89
Female			2nd person	
Employed	951.81	217.00	\$465.35	604.89
Homemaker	742.77	208.17	\$465.35	350.49
ONE PARENT FAMILIES				
Male				
Blue Collar	826.37	200.63	1,330.00	688.89
White Collar	946.65	200.63	1,330.00	688.89
Female				
Employed	951.81	217.00	1,330.00	688.89
Homemaker	742.77	208.17	1,330.00	616.89
SINGLE ADULT				
Male				
Blue Collar	826.37	200.63	1,254.24	688.89
White Collar	946.65	200.63	1,254.24	688.89
Female				
Employed	951.81	217.00	1,254.24	688.89
MATERNITY additional purchases	315.74	---	---	---

*Figures include G.S.T

**Note: the first person can be either the male or female of the household

Table 2b
Children's Non-Food Yearly Expenditure*
 All families

AGE/SEX	CLOTHING includes dry cleaning	PERSONAL CARE	TRANSPORT	RECREATION	SCHOOL NEEDS
0 to 5 mths.	\$185.81 (\$776.15	\$34.95	FREE ETS	---	---
includes inventory for infants)					
6 to 12 mths.	150.86 (429.53	34.95	FREE ETS	---	---
includes inventory for infants)					
BOYS					
1 year	329.69	34.95	FREE ETS	170.75	---
2 to 3 years	382.89	60.35	FREE ETS	170.75	---
4 years	418.52	60.35	FREE ETS	170.75	---
5 years	418.52	60.35	FREE ETS	170.75	---
6 years	418.52	72.58	216.05	170.75	64.00
7 to 11 years	540.04	72.58	216.05	420.15	64.00
12 years	565.11	112.08	272.09	545.01	64.00
13 years	565.11	112.08	272.09	545.01	86.00
14 years	565.11	112.08	272.09	545.01	86.00
15 years	667.90	112.08	272.09	710.15	86.00
16 to 18 years	667.90	187.35	355.29	710.15	160.00
GIRLS					
1 year	356.37	34.95	FREE ETS	170.75	---
2 to 3 years	395.65	60.07	FREE ETS	170.75	---
4 years	404.59	60.07	FREE ETS	170.75	---
5 years	404.59	60.07	FREE ETS	170.75	---
6 years	404.59	72.58	216.05	170.75	64.00
7 to 11 years	671.93	72.58	216.05	420.15	64.00
12 years	751.01	141.60	272.09	545.01	64.00
13 years	751.01	141.60	272.09	545.01	86.00
14 years	751.01	141.60	272.09	545.01	86.00
15 years	860.03	141.60	272.09	710.15	86.00
16 to 18 years	860.03	211.67	355.29	710.15	160.00

Figures include G.S.T. where applicable.

Table 2a continued
Adults' Non-Food Yearly Expenditure *

HOUSEHOLD TYPE	READING	MISCELLANEOUS	COMMUNICATION
Two parent Head	169.64	376.27	165.48
Spouse	44.84	139.61	92.13
Single Parent	199.80	399.00	174.62

Table 2b continued
Children's Non-Food Yearly Expenditure *

AGE	READING	MISCELLANEOUS
1 - 6	25.59	-
7 - 11	63.80	84.03
12 - 14	74.20	109.00
15 - 18	64.20	142.03

*All figures include G.S.T where applicable.

Table 3a
Costs that vary by Household Size and Composition*

TOTAL NUMBER OF PERSONS	Adults	Children	RENT		HOUSEHOLD OPERATION	HOME FURN & EQUIPMENT
			Monthly	Yearly		
1	1	0	\$433.00	\$5,196.00	\$341.89	\$543.75
2	2	0	433.00	5,196.00	410.79	596.77
2	1	1	533.00	6,396.00	410.79	684.25
3	2	1	533.00	6,396.00	579.09	675.82
3	1	2	533.00	6,396.00 a	579.09	762.41
			607.00	7,284.00 b	579.09	762.41
4	2	2	533.00	6,396.00 a	747.40	753.99
			607.00	7,284.00 b	747.40	753.99
4	1	3	533.00	6,396.00 a	747.40	811.20
			607.00	7,284.00 b	747.40	811.20
5	2	3	607.00	7,284.00	781.07	894.23
6	2	4	607.00	7,284.00	814.73	1,034.79
7	2	5	607.00	7,284.00	848.40	1,184.48
8	2	6	607.00	7,284.00	882.05	1,321.68

*Figures include G.S.T.

** a-with younger child

b-with older child

Table 3b
Costs for Launderette Use: Washing and Drying
Laundry costs for households without a washer and dryer

Based on revised laundry standard - 1987

HOUSEHOLD SIZE	Total	Adults	Children	WEEKLY	MONTHLY	YEARLY
				TOTAL	TOTAL	TOTAL
1	1	0	\$3.50	\$15.17	\$182.00	
2	2	0	7.00	30.33	364.00	
2	1	1	7.00	30.33	364.00	
3	1	2	14.00	60.67	728.00	
3	2	1	10.50	45.50	546.00	
4	1	3	28.00	121.33	1,456.00	
4	2	2	28.00	121.33	1,456.00	
5	2	3	31.50	136.50	1,638.00	
6	2	4	35.00	151.67	1,820.00	
7	2	5	43.25	187.42	2,249.00	
8	2	6	52.50	227.50	2,730.00	

Table 4 Medical, Dental, and Health Care Yearly Amounts

TOTAL PERSONS	Adults	Children	NO SUBSIDY	PARTIAL A	PARTIAL B	FULL SUBSIDY
1	1	0	\$624.79	\$465.08	\$362.62	\$260.16
2	2	0	1,209.02	889.59	684.68	449.63
2	1	1	1,185.60	866.17	661.25	456.34
3	2	1	1,318.68	999.25	794.34	589.42
3	1	2	1,295.26	975.83	770.91	566.00
4	2	2	1,390.70	1,071.28	866.36	661.45
5	2	3	1,462.72	1,143.30	938.38	733.47
6	2	4	1,575.63	1,256.20	1,051.29	846.37
7	2	5	1,647.65	1,328.22	1,123.31	918.39
8	2	6	1,719.67	1,400.25	1,195.33	990.41

NOTES ON SUBSIDY LEVELS

ALBERTA HEALTH CARE INSURANCE PLAN

Single Person Taxable Income

- full subsidy if less than \$3,500.00
- partial b if between \$3,500.00 and \$4,500.00
- partial a if between \$4,500.00 and \$5,500.00
- no subsidy if over \$5,500.00

Family Taxable Income

- if less than \$6,000.00
- if between \$6,000.00 and \$8,000.00
- if between \$8,000.00 and \$10,000.00
- if over \$10,000.00

BLUE-CROSS

Single Person Taxable Income

- full subsidy if less than \$5,500.00
- no subsidy if over \$5,500.00

Family Taxable Income

- if less than \$10,000.00
- if over \$10,000.00

NOTE: The costs for one dental cleaning by a hygienist per year, vary by age. An example of the costs for 1992 are: Adult-\$62.18/13 year old-\$38.82/8 year old-\$38.86/3 year old-\$31.09. The 1992 cost for one dental exam per year is \$32.84, for all ages. For the above table, all child costs for dental cleaning are calculated for an 8 year old.

Table 5 Fixed Costs Yearly Amounts

Life Insurance	Contingency fund	Telephone
150.00	293.76	183.00

Table 6
Child Care Yearly for One Child

SINGLE PARENT EMPLOYED	PRESCHOOL		GRADES 1 TO 4	
	no subsidy/full subsidy		no subsidy/full subsidy	
Activity				
Work	\$4,080.00	\$1,200.00	\$2,800.00	\$650.00
School holidays	-	-	-	-
Summer	-	-	560.00	130.00
Shopping	450.00	450.00	450.00	450.00
Emergencies	75.00	75.00	75.00	75.00
Social	300.00	300.00	300.00	300.00
Total for Year	4,905.00	2,025.00	4,185.00	1605.00
SINGLE PARENT AT HOME				
Activity				
Shopping	450.00	-	81.00	-
Emergencies	75.00	-	75.00	-
Social	300.00	-	300.00	-
Total for Year	825.00	-	456.00	-
TWO PARENTS-BOTH EMPLOYED				
Activity				
Work	4,080.00	1200.00	2,800.00	650.00
School holidays	-	-	-	-
Summer	-	-	560.00	130.00
Emergencies	75.00	75.00	75.00	75.00
Social	300.00	300.00	300.00	300.00
Total for Year	4,455.00	1,575.00	3,735.00	1,155.00
TWO PARENTS-ONE AT HOME				
Activity				
Social	300.00	-	300.00	-
Total for Year	300.00	-	300.00	-

Note: the totals shown are for a single child. These figures only represent costs for either full subsidy or no subsidy. If two children require child care, the cost for a second child is usually less than that of the first child. Costs for single parent employed and two parents employed with children in care grades 1 - 4 are calculated with the assumption that the child is in an after school care program all year round.

VI) SAMPLE BUDGETS

The ten sample budgets show the expenditure requirements of a variety of typical households. The sample budgets are derived directly from the Summary Tables and their attendant standards.

The budgets included are:

Two Household Adults

1. **Standard family budget: four person renters**
Employed man, woman at home, girl 8, boy 13
2. **Two employed adult renters**
3. **Three person renters**
Employed man, woman at home, boy 1 year
4. **Two person renters**
Employed woman, girl 3 years
5. **Two person renters**
Woman at home, girl 3 years
6. **Three person renters**
Employed woman, girl 3, boy 8
7. **Three person renters**
Woman at home, girl 3, boy 8
8. **Three person renters**
Employed woman, girl 8, boy 13

Single Adult Households

9. **Employed man renter**
10. **Employed woman renter**

1. STANDARD FAMILY

FOUR PERSON RENTERS

MAN, blue collar, moderate activity
 WOMAN, at home, moderate activity
 GIRL 8 years (elementary school)
 BOY 13 years (junior high)

BASIC EXPENSES	YEARLY (Incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$5,752.37	\$0.00	\$479.36	\$110.62	18.34
Rent	7,284.00	0.00	607.00	140.08	23.22
Home operation	747.40	48.90	62.28	14.37	2.38
Clothing	2,806.18	183.58	233.85	53.97	8.95
Health care	1,390.70	5.11	115.89	26.74	4.43
Personal care	593.46	38.82	49.46	11.41	1.89
SUBTOTAL	18,574.11	276.41	1,547.84	357.19	59.21
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	.58
Transport	1,443.52	13.20	120.29	27.76	4.60
Child care	600.00	0.00	50.00	11.54	1.91
School needs	150.00	0.00	12.50	2.88	.48
SUBTOTAL	20,950.63	301.58	1,745.88	402.89	66.78
TERTIARY EXPENSES					
Home furnishings	753.99	49.33	62.83	14.50	2.40
Reading	352.48	23.06	29.37	6.78	1.12
Recreation	2,684.75	175.64	223.73	51.63	8.56
Miscellaneous	966.52	63.23	80.54	18.59	3.08
Life insurance	150.00	0.00	12.50	2.88	.48
Contingency fund	293.76	0.00	24.48	5.65	.93
TOTAL EXPENSES	26,152.13	612.84	2,179.33	502.92	83.35
Income Tax	3,762.00		313.50	72.35	11.99
UIC, CPP	1,450.00		120.83	27.88	4.62
INCOME REQUIRED	31,364.13		2,613.66	603.15	100.00

*Total expenses have increased 22.04% from 1987; income required increased 25.25%.
 **The Miscellaneous category includes monies allotted for gifts, contributions, and communication.

2. TWO PERSON RENTERS

MAN, blue collar, moderate activity
WOMAN, employed, moderate activity

BASIC EXPENSES	YEARLY (incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$3,182.25	\$0.00	\$265.19	\$61.20	16.68
Rent	5,196.00	0.00	433.00	99.92	27.23
Home operation	410.79	26.87	34.23	7.90	2.15
Clothing	1778.18	116.33	148.18	34.20	9.32
Health care	889.59	2.65	74.13	17.11	4.66
Personal care	417.63	27.32	34.80	8.03	2.19
SUBTOTAL	11,874.44	173.17	989.53	228.36	62.23
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	.96
Transport	1,209.78	13.20	100.82	23.27	6.34
Child care	0.00	0.00	0.00	0.00	0.00
School needs	0.00	0.00	0.00	0.00	0.00
SUBTOTAL	13,267.22	198.34	1,105.60	255.15	69.53
TERTIARY EXPENSES					
Home furnishings	596.77	39.04	49.73	11.48	3.13
Reading	214.48	14.03	17.87	4.12	1.12
Recreation	1,719.59	112.50	143.30	33.07	9.01
Miscellaneous	773.49	50.60	64.46	14.87	4.05
Life insurance	150.00	0.00	12.50	2.88	.79
Contingency fund	293.76	0.00	24.48	5.65	1.54
TOTAL EXPENSES	17,015.31	414.51	1,417.94	327.22	89.17
Income Tax	1,274.00		106.17	24.50	6.68
UIC, CPP	792.00		66.00	15.23	4.15
INCOME REQUIRED	19,081.31		1,590.11	366.95	100.00

***Total expenses have increased 19.23% from 1987; total income required increased 26.88%**

****Assumes partial A AHCIP and Blue Cross premium subsidy**

3. THREE PERSON RENTERS

MAN, blue collar, moderate activity
 WOMAN at home, moderate activity
 BOY 1 year

BASIC EXPENSES	YEARLY (incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$4,020.18	\$0.00	\$335.02	\$77.31	16.78
Rent	6,396.00	0.00	533.00	123.00	26.70
Home operation	579.09	37.88	48.26	11.14	2.42
Clothing	1,898.83	124.22	158.24	36.52	7.93
Health care	1,318.68	5.11	109.89	25.36	5.50
Personal care	443.75	29.03	36.98	8.53	1.85
SUBTOTAL	14,656.53	196.24	1,221.39	281.86	61.18
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	.76
Transport	955.38	13.20	79.62	18.37	3.99
Child care	300.00	0.00	25.00	5.77	1.25
School needs	0.00	0.00	0.00	0.00	0.00
SUBTOTAL	16,094.91	221.41	1,341.26	309.52	67.18
TERTIARY EXPENSES					
Home furnishings	675.82	44.21	56.32	13.00	2.82
Reading	200.07	13.09	16.67	3.85	.84
Recreation	1,890.34	123.67	157.53	36.35	7.89
Miscellaneous	773.49	50.60	64.46	14.87	3.23
Life insurance	150.00	0.00	12.50	2.88	.63
Contingency fund	293.76	0.00	24.48	5.65	1.23
TOTAL EXPENSES	20,078.39	452.98	1,673.22	386.12	83.81
Income Tax	2,764.00		230.33	53.15	11.54
UIC, CPP	1,115.00		92.92	21.44	4.65
INCOME REQUIRED	23,957.39		1,996.47	460.71	100.00

*Total expenses have increased 20.38% from 1987; total income required increased 24.36%

4. TWO PERSON RENTERS

**WOMAN, employed, moderate activity
GIRL, 3 years**

BASIC EXPENSES	YEARLY (Incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$2,422.23	\$0.00	\$201.85	\$46.58	11.92
Rent	6,396.00	0.00	533.00	123.00	31.48
Home operation	410.79	26.87	34.23	7.90	2.02
Clothing	1,347.46	88.15	112.29	25.91	6.63
Health care	866.17	2.65	72.18	16.66	4.26
Personal care	277.07	18.13	23.09	5.33	1.36
SUBTOTAL	11,719.72	135.80	976.64	225.38	57.67
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	.90
Transport	688.89	12.10	57.41	13.25	3.39
Child care	2,025.00	0.00	168.75	38.94	9.97
School needs	0.00	0.00	0.00	0.00	0.00
SUBTOTAL	14,616.61	159.87	1,218.05	281.09	71.93
TERTIARY EXPENSES					
Home furnishings	684.25	44.76	57.02	13.16	3.37
Reading	225.39	14.75	18.78	4.33	1.11
Recreation	1,500.75	98.18	125.06	28.86	7.39
Miscellaneous	537.62	35.17	44.80	10.34	2.65
Life insurance	150.00	0.00	12.50	2.88	.74
Contingency fund	293.76	0.00	24.48	5.65	1.45
TOTAL EXPENSES	18,008.38	352.73	1,500.69	346.31	88.64
Income Tax	1,382.00		115.17	26.58	6.80
UIC, CPP	925.68		77.14	17.79	4.55
INCOME REQUIRED	20,316.06		1,693.00	390.68	100.00

*A calculation for a percentage increase is indeterminate because of errors in 1987

**Assumes eligibility for partial A AHCIP and Blue Cross premium subsidy

*** Assumes full child care subsidy

5. TWO PERSON RENTERS

**WOMAN, at home, moderate activity
GIRL, 3 years**

BASIC EXPENSES	YEARLY (incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$2,422.23	\$0.00	\$201.85	\$46.58	14.04
Rent	6,396.00	0.00	533.00	123.00	37.07
Home operation	410.79	26.87	34.23	7.90	2.38
Clothing	1,138.42	74.48	94.87	21.89	6.60
Health care	661.25	2.65	55.10	12.72	3.83
Personal care	268.24	17.55	22.35	5.16	1.55
SUBTOTAL	11,296.93	121.55	941.40	217.25	65.47
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	1.06
Transport	616.89	12.10	51.41	11.86	3.58
Child care	825.00	0.00	68.75	15.87	4.78
School needs	0.00	0.00	0.00	0.00	0.00
SUBTOTAL	12,921.82	145.62	1,076.81	248.50	74.89
TERTIARY EXPENSES					
Home furnishings	684.25	44.76	57.02	13.16	3.97
Reading	225.39	14.75	18.78	4.33	1.31
Recreation	1,500.75	98.18	125.06	28.86	8.70
Miscellaneous	537.62	35.17	44.80	10.34	3.12
Life insurance	150.00	0.00	12.50	2.88	.87
Contingency fund	293.76	0.00	24.48	5.65	1.70
TOTAL EXPENSES	16,316.59	338.48	1,359.45	313.72	94.55
Income Tax	940.00		78.33	18.08	5.45
UIC, CPP					
INCOME REQUIRED	17, 253.59		1,437.78	331.80	100.00

*Total expenses have increased 21.18% from 1987; total income required increased 19.49%

** Assumes eligibility for partial B AHCIP and Blue Cross premium subsidy

6. THREE PERSON RENTERS

WOMAN, employed, moderate activity
GIRL, 3 years
BOY 8 years

BASIC EXPENSES	YEARLY (Incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$3,551.26	\$0.00	\$295.94	\$68.29	13.10
Rent	7,284.00	0.00	607.00	140.08	26.87
Home operation	579.09	37.88	48.26	11.14	2.14
Clothing	1887.50	123.48	157.29	36.30	6.96
Health care	1,295.26	5.11	107.94	24.91	4.78
Personal care	349.65	22.87	29.14	6.72	1.29
SUBTOTAL	14,946.76	189.34	1,245.57	287.44	55.14
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	.67
Transport	904.94	12.10	75.41	17.40	3.34
Child care	3,630.00	0.00	302.50	69.81	13.39
School needs	64.00	0.00	5.33	1.23	.24
SUBTOTAL	19,728.70	213.41	1,644.06	379.40	72.78
TERTIARY EXPENSES					
Home furnishings	762.41	49.88	63.53	14.66	2.81
Reading	289.19	18.92	24.10	5.56	1.07
Recreation	1,920.90	125.67	160.08	36.94	7.09
Miscellaneous	657.65	43.02	54.80	12.65	2.43
Life insurance	150.00	0.00	12.50	2.88	.55
Contingency fund	293.76	0.00	24.48	5.65	1.08
TOTAL EXPENSES	23,802.61	450.90	1,983.55	457.74	87.81
Income Tax	2,044.00		170.33	39.31	7.54
UIC, CPP	1,265.00		105.42	24.33	4.67
INCOME REQUIRED	27,111.61		2,259.30	521.38	100.00

*A calculation for a percentage increase is indeterminate because of errors in 1987

** Assumes one child - day care, full subsidy; one child - after school care, full subsidy

7. THREE PERSON RENTERS

WOMAN at home, moderate activity
GIRL, 3 years
BOY 8 years

BASIC EXPENSES	YEARLY (Incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$3,551.26	\$0.00	\$295.94	\$68.29	15.31
Rent	7,284.00	0.00	607.00	140.08	31.39
Home operation	579.09	37.88	48.26	11.14	2.50
Clothing	1,678.46	109.81	139.87	32.28	7.23
Health care	1,295.26	5.11	107.94	24.91	5.58
Personal care	340.82	22.30	28.40	6.55	1.47
SUBTOTAL	14,728.89	175.10	1,227.41	283.25	63.48
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	.79
Transport	832.94	12.1	69.41	16.02	3.59
Child care	1,281.00	0.00	106.75	24.63	5.52
School needs	64.00	0.00	5.33	1.23	.28
SUBTOTAL	17,089.83	199.17	1,424.15	328.65	73.66
TERTIARY EXPENSES					
Home furnishings	762.41	49.88	63.53	14.66	3.29
Reading	289.19	18.92	24.10	5.56	1.25
Recreation	1920.90	125.67	160.08	36.94	8.28
Miscellaneous	657.65	43.02	54.08	12.65	2.83
Life insurance	150.00	0.00	12.50	2.88	.65
Contingency fund	293.76	0.00	24.48	5.65	1.27
TOTAL EXPENSES	21,163.74	436.66	1,762.92	406.99	91.23
Income Tax	2039.00		169.92	39.21	8.79
UIC, CPP					
INCOME REQUIRED	23,202.74		1,932.84	446.20	100.00

***Total expenses have increased 23.81% from 1987; total income required increased 23.01%**

8. THREE PERSON RENTERS

WOMAN employed, moderate activity
GIRL, 8 years
BOY 13 years

BASIC EXPENSES	YEARLY (Incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$4,391.93	\$0.00	\$365.99	\$84.46	15.54
Rent	7,284.00	0.00	607.00	140.08	25.77
Home operation	579.09	37.88	48.26	11.14	2.05
Clothing	2,188.85	143.20	182.40	42.09	7.74
Health care	1,295.26	5.11	107.94	24.91	4.58
Personal care	401.66	26.28	33.47	7.72	1.42
SUBTOTAL	16,140.79	212.47	1,345.06	310.40	57.10
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	.65
Transport	1,177.03	12.10	98.09	22.64	4.16
Child care	1605.00	0.00	133.75	30.87	5.68
School needs	150.00	0.00	12.50	2.88	.53
SUBTOTAL	19,255.82	236.54	1,604.65	370.31	68.12
TERTIARY EXPENSES					
Home furnishings	762.41	49.88	63.53	14.66	2.70
Reading	337.20	22.06	28.10	6.48	1.19
Recreation	2,295.16	153.16	191.26	44.14	8.12
Miscellaneous	766.65	50.15	63.89	14.74	2.71
Life insurance	150.00	0.00	12.50	2.88	.53
Contingency fund	293.76	0.00	24.48	5.65	1.04
TOTAL EXPENSES	23,861.00	511.79	1,988.41	458.86	84.41
Income Tax	2,978.00		248.17	57.27	10.54
UIC, CPP	1,424.00		118.67	27.38	5.04
INCOME REQUIRED	28,263.00		2,355.25	543.51	100.00

*Total expenses have increased 19.34% from 1987; total income required increased 21.52%

**Assumes after school care - full subsidy.

9. ONE PERSON RENTER MAN, BLUE COLLAR-MODERATE ACTIVITY

BASIC EXPENSES	YEARLY (incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$1961.99	\$0.00	\$163.50	\$37.73	12.15
Rent	5,196.00	0.00	433.00	99.92	32.18
Home operation	341.89	22.37	28.49	6.57	2.12
Clothing	826.37	54.06	68.86	15.89	5.12
Health care	624.79	2.65	52.07	12.02	3.87
Personal care	200.63	13.13	16.72	3.86	1.24
SUBTOTAL	9,151.67	92.21	762.64	175.99	56.68
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	1.13
Transport	688.89	12.10	57.41	13.25	4.27
Child care	0.00	0.00	0.00	0.00	0.00
School needs	0.00	0.00	0.00	0.00	0.00
SUBTOTAL	10,023.56	116.28	835.30	192.76	62.08
TERTIARY EXPENSES					
Home furnishings	543.75	35.57	45.31	10.46	3.37
Reading	169.64	11.11	14.14	3.26	1.05
Recreation	1,254.24	81.45	104.52	24.12	7.77
Miscellaneous	541.75	35.44	45.15	10.42	3.36
Life insurance	150.00	0.00	12.50	2.88	.93
Contingency fund	293.76	0.00	24.48	5.65	1.82
TOTAL EXPENSES	12,976.70	279.85	1,081.40	249.55	80.38
Income Tax	2,437.00		203.08	46.87	15.09
UIC, CPP	732.00		61.00	14.08	4.53
INCOME REQUIRED	16,145.70		1,345.48	310.50	100.00

*Total expenses have increased 20.58% from 1987; total income required increased 27.71%

10. ONE PERSON RENTER WOMAN EMPLOYED - MODERATE ACTIVITY

BASIC EXPENSES	YEARLY (incl. GST)	AMOUNT OF GST	MONTHLY	WEEKLY	% BUDGET
Food	\$1654.20	\$0.00	\$137.85	\$31.81	10.38
Rent	5,196.00	0.00	433.00	99.92	32.62
Home operation	341.89	22.37	28.49	6.57	2.15
Clothing	951.81	62.27	79.32	18.30	5.97
Health care	624.79	2.65	52.07	12.02	3.92
Personal care	217.00	14.20	18.08	4.17	1.36
SUBTOTAL	8,985.69	101.49	748.81	172.79	56.40
SECONDARY EXPENSES					
Telephone	183.00	11.97	15.25	3.52	1.15
Transport	688.89	12.10	57.41	13.25	4.32
Child care	0.00	0.00	0.00	0.00	0.00
School needs	0.00	0.00	0.00	0.00	0.00
SUBTOTAL	9,857.58	125.56	821.47	189.56	61.87
TERTIARY EXPENSES					
Home furnishings	543.75	35.57	45.31	10.46	3.41
Reading	169.64	11.10	14.14	3.26	1.06
Recreation	1,254.24	81.45	104.52	24.12	7.87
Miscellaneous	541.75	35.44	45.15	10.42	3.40
Life insurance	150.00	0.00	12.50	2.88	.94
Contingency fund	293.76	0.00	24.48	5.65	1.84
TOTAL EXPENSES	12,810.72	289.12	1,067.57	246.35	80.39
Income Tax	2,400.00		200.00	46.15	15.07
UIC, CPP	720.00		60.00	13.85	4.52
INCOME REQUIRED	15,930.72		1,327.57	306.35	100.00

***Total expenses increased 21.93% from 1987; total income required increased 29.78%**

VII) Notes on Methodology: A Brief Comparison of Changes Between the 1987 and 1992 Budgeting Guides

Food

The yearly food costs as reported in the 1992 Family Budgeting Guide have decreased compared to the figures in the 1987 Family Budgeting Guide. There are a number of explanations for this. Overall, the cost of food has increased since 1987 but the 1992 Family Budgeting guide used a different methodology. In addition to using four neighborhood chain stores, two large-scale discount stores were used to calculate average food costs. Food costs were based upon an average of the prices of these six stores. Because two large-scale discount stores were used, food costs have decreased in comparison to 1987. This is because prices of food at large-scale discount stores are approximately 20% less than neighborhood chain stores.

The lowest unit cost at each food store was used to calculate an average cost. The 1987 guide concentrated on prices of food in inner city stores where there is less selection and slightly higher prices. The 1992 guide utilized food stores in various locations representative of different income areas. The following stores were used for pricing food: Safeway 118 Ave. and 81 St., Meadowlark Safeway 156 St. and 87 Ave., Callingwood Safeway 6655 Ave. and 178 St., IGA 97 St. and 107 Ave., one Superstore, and one Save-On -Foods.

In 1987, food prices were updated from 1985 using the disaggregated index components of the Consumer Price Index. Actual food items were not repriced. Individual items were repriced in the 1992 guide.

An estimate of food costs for those individuals who do not shop at the larger

discount stores will require some price adjusting.

Rent

The rent figure used for the 1992 guide is the average apartment rental price for the given size in the city of Edmonton, as reported by Canada Mortgage and Housing Corporation survey. This method of obtaining rental figures is similar to the method used in 1987. Market analysts at CMHC report that the average apartment rental price used in the guide does not, for the most part, include the cost of power, which is included in household operation expenditures. The costs of heat, water, sewage, and upgrading are included in the rental figures.

Household Operation

Two large-scale discount stores, in addition to 4 neighborhood chain stores were used to price some home operation costs. Again, large scale discount stores are, on average about 20% less than neighborhood chain stores. The lowest unit cost at each store was used to arrive at an average. Sale prices were excluded. Home operation costs for 1992 include an average cost of power for different household types as reported by the city of Edmonton. Because cost for power varies greatly according to household type, an accurate cost is largely indeterminate.

Clothing

The method for calculating clothing costs for the 1992 guide is similar to the method used in the 1985 guide. Researchers in 1987 updated clothing prices with the Consumer Price Index. The 1992 guide contains figures that represent repriced clothing costs. The Consumers' Distributing catalogue (for some infant items), Eaton's flyers, Byway flyers, and the Sears catalogue were used for pricing articles of clothing. A median average price was calculated for each article of clothing. A certain amount of subjectivity is used in determining the useful life of an article of clothing and subsequently how

much of the total cost of the clothing is to be allocated to each year's budget. The higher increase in some sample families is partly due to a greater overall increase in the cost of children's wear.

Health Care

The Health Care category for the 1992 guide was calculated in a similar manner to the 1987 guide. However, there have been changes in premium subsidy limits which affect eligibility for subsidy.

Personal Care

The Personal Care category was calculated in a similar manner to the 1987 Guide and therefore there are no methodological changes.

Telephone

Both the 1987 guide and the 1992 Guide reported the minimum cost for the use of a telephone. There has been a 40.6% increase in this category. Note telephone use is subject to the GST which has been included in the calculations.

Transport

Transport figures in the 1992 guide were calculated differently than in 1987. In addition to other allowances for travel costs (see Public Transportation, *Appendix A Section L*), single parents were allotted 50 taxi fares for food shopping in 1987. Two parent families were not provided with any fares for food shopping. To compensate for this large difference, single parents were allotted only 12 taxi fares for bulk food shopping.

Child Care

In the 1992 guide, child care figures for preschool age were calculated based upon the average cost of 341 day care centers in Edmonton. These averages were provided by the Day Care Subsidy provincial department. After school care costs were

assessed based on figures provided by Community and Family Services municipal department. This explains some inconsistencies when comparing child care costs of 1987 which were based upon a much smaller sample size.

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.

School Needs

Because of the great variance within and between school systems (Edmonton Catholic School District and the Edmonton Public School Board), the calculation of school needs is largely indeterminate. However, the cost reported in the 1992 budgeting guide is derived from calculating a rough estimate of supplies used specifically for school needs, one local field trip, one field trip out of Edmonton, and the Catholic School District registration fee. At the high school level, monies were also allotted for lockers, physical education, yearbooks, and consideration of costs for at least one option such as music.

Because a greater number of students attend the public school system, school needs for this system were calculated as 70% of the total cost; costs for school needs in the Edmonton Catholic School District were calculated as 30% of the total cost. This differs from the method used in the 1987 budgeting guide which did not take the two school systems into consideration. Therefore, the figures are not directly comparable.

Furniture

The method for calculating costs for furniture in 1992 is similar to the method used in 1987.

Reading, Recreation and Miscellaneous items

The method used for calculating recreation costs in 1992 is different than the method used in the 1987 guide. The 1987 costs for recreation were considered low. The 1992 guide allotted more monies to this category for this reason. Furthermore, the "recreation" category in 1987 (which included reading, gifts, and contributions) is now broken down into separate costs for reading; recreation; and miscellaneous items which includes costs for gifts, contributions, and communication. The separate enumeration of these items draws specific attention to these costs. Because of these changes from the 1987 guide, percentage increase figures are largely indeterminate.

Life Insurance

Life insurance increased 20% for all family households.

Contingency Fund

The contingency fund is a fixed cost for all family households. This fund increased 22.4%. The increase for this fund was determined by using the overall increase in all items from 1987 to 1992 in Edmonton as calculated by Statistics Canada (the Consumer Price Index).

GST

Most goods and services priced in this guide are subject to the GST, however, there are some exceptions such as food, residential rent, Alberta Health Care, child care costs, life insurance, and the contingency fund. Some school supplies are subject to the GST, however, for the 1992 guide it is assumed that supplies can be bought as part of a school package and therefore, the GST is in calculable.

VIII) Counselling Suggestions

A. General Suggestions for Achieving Economies

In this section are some general hints on cutting family costs.

1. *Sales:* It should be noted families with a marginal income, who live so close to need, can only buy goods at the time they are required and may not be able to take advantage of sales or mark-downs.

Taking advantage of periodical sales or mark-downs in prices is an obvious means of economizing. The family who regularly sets aside funds allocated for certain purposes is able to buy during sales. Retail stores follow this basic sale schedule:

January - household linens (white sales), fabrics, sporting equipment, coats, housewares

February - furniture and furnishings, coats and winter wear

March & April - automotive equipment, barbecues, winter clothing clearances

May & June - major appliances, storm windows, screens

July - summer clothing and sportswear

August - sportswear, household linens, garden furniture, back-to-school needs

September - back-to-school items, current year's cars

October - appliances, toys, Christmas gifts

November - coats, Christmas gifts

December - (after Christmas) clothing and party wear, Christmas cards and decorations.

A handy purse or wallet record of family clothing sizes and house measurements will allow the shopper to take advantage of sales he or she might run across.

2. The shopper who considers durability of materials and simplicity of design or style will make the better buys.

(a) When purchasing household linens or clothing, it is often possible to buy 'seconds' at a considerably lower price. If the flaw does not affect the wearing quality, they are a good buy.

(b) Whenever clothing is purchased, the total wardrobe should be kept in mind. Interchangeable color schemes add versatility and cut down on the number of accessories. Fad or one-purpose clothes should be avoided.

(c) The basic model in appliances is generally the best buy. The deluxe model is usually only fancier and may be unnecessarily automated.

3. It is always wise to know who you are dealing with. If the organization is not well known, check with the Better Business Bureau.

4. *Comparisin shopping:* Particularly on major purchases, the shopper should compare quality and price in several stores, making sure the item carries the manufacturer's guarantee.

5. Regular cleaning and repair of clothing and household articles will enhance their appearance and preserve their useful lifetimes.

6. While there are reputable second-hand stores which offer well-repaired and cleaned merchandise at reasonable prices, second-hand items are not necessarily a good investment in view of the obsolescence of mass-produced goods.

The Use of Credit

Guides for Family Budgeting have assumed throughout, the regular allocation of dollars in order to make cash expenditures for goods and services. As the less costly means of buying needed goods and services, this is appropriate.

However, the use of credit to purchase goods or services is rapidly becoming a regular part of family budgets. For example, at least three-fifths of Canadian non-farm families have personal debts through installment and charge accounts and loans from various institutions.

In view of this, some general guidelines to incorporating the use of credit wisely into family budgets are provided in this section.

1. Credit should be obtained for goods or services only after carefully assessing needs and costs.
2. Credit users should remember that time costs money, and should start with as large a down payment as possible to reduce the length of the loan. The fewer payments made, the less money is paid in interest charges. If it is necessary to borrow for a down payment, the goods or services probably should not be purchased.
3. Credit rates vary widely and the borrower or user of credit plans should shop for the best rate available to him or her. The law requires rate per annum to be plainly stated in every contract.
4. Every family should determine its disposable income before buying goods or services on credit time payments. Disposable income is the amount left for discretionary purposes after subtracting all basic necessary expenses such as shelter, food, heat, light, phone, taxes, clothing, etc. from total income. The ability to pay is directly related to disposable income.

Perhaps the prime considerations in using credit are income expectations and the margin between regular family costs and income. The family whose income is stable, and may be expected to remain so or to increase, may safely purchase goods or services on credit plans, so long as ongoing family expenditures for food, shelter and other needs, are not jeopardized by the monthly amount committed.

Well used, credit can enhance family life. Through credit, families can use and enjoy goods that otherwise, could be acquired only after a lengthy period. Also, in some instances, credit can effect savings in family expenditures. A case in point might be the purchase of a washing machine on credit. Not only would the family have the use of the machine throughout a longer period than would otherwise be possible, but also ownership of the washing machine may, in the long run, balance costs of launderette service.

Yet, credit misunderstood, can be disastrous to the well-being of a family. This section has been included as a guide to good use of credit, so as to avoid the self-perpetuating debt and deterioration of family life when credit is used poorly.

Credit counselling:

Consumers facing major debt problems or wishing to avoid future credit difficulties may seek help from a credit counselling service.

B. Suggestions for Counselling for Specific Expenditures

I) Food

Suggestions for Food Budget Counselling

The tables in the standards section provide reference information which may be used in dealing with food budgeting problems. The summary cost table showing costs for individuals can be used to calculate food costs for families of different sizes. These

may be used as a guide with which to assess a family's expenditures. Economies can be made in the selection of food with no loss of food value (see *Suggestions for Purchasing Food below*).

The table showing suggested quantities of food by food groups can be used to pinpoint over or under-use of one of the food groups. To arrive at the quantity required per food group per family, the individual quantities for each member should be totalled. A comparison of this total with the quantity of food purchased and consumed by the family may identify a problem area. For example, experience has shown that families tend to over-use meat and under-use vegetables.

The table showing the individual foods used in the calculations and their usual frequency of use may be used to guide family food choices. For example, if a family buys sirloin steak which is not on the list, or gives pork chops a higher weighting than chicken, the average cost of that food group will be higher.

Suggestions for Purchasing Food

1. Make a shopping list. This helps to save money and time.
2. Shop as infrequently as possible and save money. The more often a store is visited, the greater the temptation to buy on impulse.
3. Shop in person at non-peak periods. Don't shop when hungry.
4. Shop alone if possible. Concentration is easier without the distraction of children.
5. Note the cost per unit. Large, economy sizes are usually a saving, but not always. Be careful when buying food in quantity. If it spoils before it is used, it is not a bargain. In supermarkets where food is pre-packaged in sizes larger than

required, an attendant should be asked to provide the desired amount.

6. Buy fresh foods in season, but not when first available. Prices go down as local supplies increase. Out-of-season foods are likely to be higher priced imports.

7. Buy bulk frozen foods. Frozen vegetables and fruits in big poly bags cost less. Use what is needed; keep the rest frozen.

8. Check lower-priced brands. Less well known brands, store brands, and no-name products are often cheaper than nationally advertised brands and can be equally good. Cheaper brands are often stocked on the lower shelves and the more expensive items on easy to reach shelves.

9. Compare prices in different stores. If possible, purchase canned and dry food goods in discount food stores. You could save five percent on your annual food bill. Fresh food markets or a local green grocer or butcher may also undercut supermarket prices.

10. Other considerations for specific food groups:

Milk: The lower the fat content, the lower the price, though the quantity of most of the other nutrients remains the same. Powdered milk, when reconstituted, is the nutritional equivalent of its fresh, fluid version and is lower priced. Powdered milk is especially useful in cooking.

Citrus fruit and fruit drinks: The heavier, thin-skinned oranges are the best buys. Citrus fruit and juices are the best sources of vitamin C (ascorbic acid).

Other fruit and vegetables: Most vegetables and fruit are important for their vitamin and mineral content. In selecting fruit and vegetables, remember, the darker the green and deeper the yellow, the higher the vitamin A content. Always examine the condition of fresh foods, choosing the heaviest items where they are

sold by the number rather than the pound. To maximize the value received, store these foods carefully and prepare them in such a way as to minimize their loss of nutrients. For example, steam green and yellow vegetables instead of boiling them in water, unless you are preparing soup.

Breakfast cereals: Choose whole grain ones or those with added thiamine, riboflavin, niacin, and iron. Whole grain cereals are most economical.

Meat: Buy meat by cost-per-serving, not cost-per-pound. A cut of meat which is low in price per pound, but includes a high proportion of bone and/or fat, is an uneconomical choice because of the high degree of waste. The expensive cuts of meat are usually tender, but less expensive cuts can be tender and flavorful by cooking with moist heat (e.g. pressure or slow cookers), and are just as nutritious as expensive cuts.

Eggs: Medium sized eggs are usually more economical than large. The larger size does not necessarily reduce the number of eggs used.

Fats and oils: Margarine is always equal to butter in food value, and in many instances is higher because of added vitamins A and D. Margarine is more economical. Salad dressing contains less fat than mayonnaise, is lower priced, yet serves the same purpose.

Sample Menu

The following sample menu illustrates the type of meals that can be prepared using the food list and applying Canada's Food Guide.

Breakfast	Lunch	Dinner
Fresh Orange Scrambled Eggs Toast and Jam	Pancakes/Syrup Apple Sauce	Tomato Juice Roast Chicken with Gravy Oven Browned Potatoes Baked Carrots Sliced Peaches
Apple Juice Oatmeal Toast and Honey	Tomato Soup Cold Meat and Lettuce Sandwich Pears Peanut Butter Cookies	Pork Chops Baked Potatoes Corn Peas Lemon Snow with Custard Sauce
Tomato Juice Shredded Wheat Toast and Jam	Egg Salad Sandwich Sliced Bananas	Shepherd's Pie Oven Baked Mixed Vegetables Cake
Apple Juice Cream of Wheat Toast and Honey	Baked Macaroni and Cheese Celery Sticks Fruit Cocktail	Breaded Fish Fillets Mashed Potatoes Stewed Tomatoes Green Beans Fruited Jello
Orange Juice Hard Cooked Egg Toast and Jam	Vegetable Soup Peanut Butter Sandwich Bananas Cookies	Spaghetti with Meat Sauce Tossed Salad Apples Cheese and Crackers
Apple Juice Cornflakes Toast and Honey	Toasted Cheese Sandwich Dill Pickles Peaches	Braised Liver with Onions Scalloped Potatoes Squash Chocolate Pudding Cookies
Orange Juice Bacon and Eggs Toast and Jam	Pork and Beans Cabbage Salad Apple Sauce Cake	Swiss Steak with Potatoes Carrots and Tomatoes Marinated Green Bean Salad Ice Cream

Note: Milk should be included with every meal and other beverages as desired. Additional bread with margarine or butter, may be served with meals.

II) *Children's Clothing*

Infant's Clothing

Select items that are:

- washable
- easy to put on and take off
- open the entire length of the garment or which have generous openings for the head
- not designed with drawstrings around the neck (e.g. nightgowns and bonnets). Grip fasteners are handy and safe (buttons and tapes come loose, therefore, must be checked carefully).

Children's Clothing

1. *Construction*

- garments must withstand hard wear and frequent washing
- seams are generous, flat, closely and evenly stitched, overcast (unless flat felled or French)
- bar-tacking, taped seams, and other reinforcing details at such points of strain as placket ends, underarms of dresses, pocket corners of trousers, shoulder seams of T-shirts
- buttonholes closely stitched so they won't tear easily with a child's rough handling

2. *Design*

- trimmings should be comfortable, washable, safe
- simpler styles encourage self-help
- no tight bands around arms, knees, waist, or between legs to hinder movement
- patterned fabrics are practical (wrinkles and soil less noticeable)

3. *Fabric*

- soft, absorbent, easy to care for, pliable, lightweight, no sizing present
- some hardest wearing fabrics for children's clothes are corduroy,

chambray, cotton covert, denim, cotton gabardine, poplin

- denim in the 7-8 ounce weight is satisfactory, but 10 ounce denim is longer wearing and warmer
- wool-like acrylic fabrics (e.g. orlon, acrilan) are popular in children's clothing and are generally machine-washable and can be tumble-dried
- blends of polyester and wool are also warm and easy to care for
- blends of polyester and cotton (65% polyester and 35% cotton; 50% polyester and 50% cotton) are the most universally popular and can be found in knits, woven, and permanent press fabrics
- polyester provides durability and the cotton adds comfort to the fabric
- the presence of 20% synthetic fibre will appreciably increase wear-life and assist in shrinkage control (e.g. 80% cotton and 20% nylon; 80% wool and 20% orlon)
- when selecting knits, look for firm even knit (rounded, relaxed loops); avoid thick and thin spots
- doubleknits perform well without lining, but single knits need some kind of lining or backing to make them as serviceable as doubleknits in action clothes for children
- bonded single knits are stabilized so they retain their shape and size.
- unbonded single knits are quite stretchy and light so are commonly used in hosiery and underwear because they conform to body contours
- acetate knits are not washable but a blend of 75% acetate and 25% polyester is machine-washable and soft to the touch
- "sanforizing" or similar shrinkage control finishes are a must for washable fabrics. Less than 2% shrinkage is superior, 5%-10% is acceptable
- machine-washable wool yarns and fabrics are now available
- wash and wear fabrics are of three general types:
 - (a) cottons or rayons treated with a special finish to help them resist soiling and wrinkling
 - (b) wholly synthetic fibres (e.g. 100% nylon, 100% polyester, 100% acrylic)

- (c) blends of cottons and synthetics.
 - generally speaking where there is 65% or more of the synthetic fibre present, the fabric will have wash and wear properties, and have good pleat and shape retention in laundering
 - care is needed when selecting leather-like fabrics; some are washable, some are dry-cleanable, and some are neither
 - fur-like fabrics are lightweight and warm, many are washable; others must be dry cleaned

4. *Growth Allowance in Such Features as Stretch Fabrics*

- deep hems in dresses and trouser cuffs
- wide seams to withstand strain and allow for possible alteration
- adjustable shoulder straps on overalls, jumpers and skirts
- high, low, or no, waistline seams on dresses
- pleats or gathers which can be adjusted
- turn-up, adjustable cuffs on sleeves or legs of pants
- two-piece outfits or separates which allow for greater length-wise body growth than do one-piece outfits

5. *Self-Help Features*

- front openings where possible; roomy neck openings
- few and easy-to-use fasteners. Buttons are preferred to hooks and eyes and snaps. Buttons should be round, flat, medium-sized, as a 5¢ piece, with a grooved edge. Buttonholes in preference to thread loops
- elastic inserts at waist rather than belts to tie
- belts, if present, should be attached to avoid losing them
- easy-to-reach pockets of usable size
- identifying mark to distinguish front from back
- flat facing rather than collar; detachable dickeys, collars and bibs

6. *Size*

Canada Standard Sizes are a reliable guide, as they provide uniformity of size according to a child's build, not age. Information on Canada Standard Sizes and how to measure for them is available from the Department of Consumer and Corporate Affairs.

7. *Labels*

Labels should be securely sewn into the garment and should clearly indicate:

- detailed information on fibre content of fabric or garment
- laundering or cleaning instructions (in words or by means of a series of symbols).

IX) Appendices

Appendix A Standards

This section contains a listing for each budget category which was priced to produce the budget figures. Listings are accompanied by the quantity standards which indicate the amounts of particular items which a household might be expected to consume. Each area listed includes notes about any special features not already mentioned in Part II of the text.

A. Food

The food standard is composed of two parts:

1. a listing of quantities of food groups for each week which make a sound nutritional diet and
2. a list of specific food items organized by food group with consumer usage ratings.

Both components may be used with specific households to analyze their buying practices and nutritional balance.

TABLE 7 - NOTES: A conversion formula based on calcium content was used for the milk group. 2 litres of ice cream = 1.05 qts. of whole milk; 500 gm. of processed cheese slices = 2.42 qts. of whole milk; and 500 gm. of cheddar cheese = 2.64 qts. of whole milk.

To calculate the quantity of cereal products: $\frac{2}{3}$ lb. flour = 1 lb. of bread or baked goods.

* Baby fruits, vegetables and meats - for food allowance for six months to one year, allow 3.5 lbs. baby fruits and vegetables and 1 lb. baby meats.

** included in other vegetables

**** Fruit juices for non-elderly persons are included in citrus fruit and tomatoes. Fluid fruit juice costs for elderly persons are weighted 50% apple juice and 50% orange juice.

(Other conversions for various food groups are given in Table 8).

Table 7
Suggested weekly quantities of food (as purchased) for specified age/sex/activity groups

AGE/SEX/ ACTIVITY	GROUPS****	MILK		MEAT		LEGUMES		FLOUR		CITRUS		DARK GREEN	
		CHEESE	ICE CREAM	POULTRY	FISH	PEANUT	BUTTER	CEREAL	BAKED GOODS	FRUITS	TOMATOES	VEGETABLES	VEGETABLES
		lb.	oz.	lb.	oz.	lb.	oz.	lb.	oz.	lb.	oz.	lb.	oz.
CHILD:													
6 mths - 1 yr		4.5		(1	0)*	0	0	0	12	1	4	0**	0
1 - 3 years		4.5		1	8	0	1	1	4	1	8	0	4
4 - 6 years		4.5		1	12	0	2	2	0	1	12	0	4
7 - 9 years		4.5		2	0	4	2	4	4	2	0	0	4
10 - 12 years		5.5		2	8	0	4	3	0	2	0	0	8
BOYS:													
13 - 15 years		6.0		3	0	0	6	4	4	2	0	0	12
16 - 19 years		6.0		3	12	0	8	5	0	2	0	0	12
GIRLS:													
13-15 years		5.5		2	12	0	4	3	0	2	0	0	12
16-19 years		5.5		2	12	0	4	2	12	2	0	0	12
MEN (non-elderly)													
A - light activity		3.0		3	4	0	4	3	8	2	0	0	12
B - moderate activity		3.0		4	0	0	4	4	0	2	0	0	12
C - heavy activity		3.5		4	8	0	6	4	12	2	0	0	12
(elderly)													
A - light activity		3.3		2	7	0	4	2		2	9	0	8
B - moderate activity		4.4		3	2	0	5	3	9	3	3	0	9
WOMEN (non-elderly)													
A - light activity		3.0		2	12	0	4	2	8	2	0	0	12
B - moderate activity		3.0		2	12	0	4	3	0	2	0	0	12
C - heavy activity		3.5		3	4	0	4	3	8	2	0	0	12
Pregnancy, 3rd trimester		6.0		2	12	0	4	3	0	3	0	1	8
Lactating		7.0		3	4	0	4	3	0	4	0	1	8
(elderly)													
A - light activity		2.5		1	12	0	3	2	0	1	13	0	5
B - moderate activity		3.0		2	2	0	4	2	7	2	3	0	7

Table 7 continued
Suggested weekly quantities of food (as purchased) for specified age/sex/activity groups

AGE/SEX/ ACTIVITY GROUPS****	POTATOES		OTHER VEGETABLES		OTHER FRUIT		FATS, OILS		SUGARS, SWEETS		FLUID FRUIT JUICES	
	lb.	oz.	lb.	oz.	lb.	oz.	lb.	oz.	lb.	oz.	lb.	oz.
CHILD:												
6 mths - 1 yr	0	8	(2	8)	(1	0)*	0	0	0	1		***
1 - 3 years	0	12	1	12	1	0	0	4	0	4		***
4 - 6 years	1	4	2	8	1	0	0	6	0	6		***
7 - 9 year	2	0	2	12	1	8	0	8	0	10		***
10 - 12 years	2	8	3	8	1	8	0	8	0	12		***
BOYS												
13 - 15 years	3	4	3	8	2	0	0	12	1	0		***
16 - 19 years	4	12	3	12	2	0	1	0	1	2		***
GIRLS:												
13-15 years	2	8	3	4	2	0	0	10	0	10		***
16-19 years	2	4	3	0	2	0	0	6	0	6		***
MEN (non-elderly)												
A - light activity	2	8	3	4	2	0	0	8	0	10		***
B - moderate activity	3	4	3	8	2	0	0	12	0	12		***
C - heavy activity	4	8	4		2	0	1	2	1	4		***
(elderly)												
A - light activity	2	2	1	13	2	5	0	6	0	8		16
B - moderate activity	2	10	2	3	2	14	0	8	0	10		20
WOMEN (non-elderly)												
A - light activity	2	0	3	0	2	0	0	6	0	6		***
B - moderate activity	3	0	3	4	2	0	0	12	0	10		***
C - heavy activity	3	8	3	4	2	0	1	2	1	0		***
Pregnancy, 3rd trimester	3	0	3	4	2	0	0	12	0	10		***
Lactating	3	0	3	12	2	0	0	12	0	10		***
(elderly)												
A - light activity	1	8	1	4	1	10	0	4	0	6		11
B - moderate activity	1	12.	1	8	2	0	0	5	0	7		14

Table 8

Food Groups	Unit	Weekly usage (%)	Food groups	Unit	Weekly usage (%)
MILK/ICE CREAM/ CHEESE			LEGUMES		
Fluid - 2%	2 litre ctn.	45	Pork & Beans with tom. sauce	28 oz.	72
- whole	2 litre ctn.	27	Peanut Butter	500 gm.	28
- evaporated, unsweetened	160 ml.	00	Pea Soup	10 oz.	00
Processed Cheese Slices	500 gm.	18	Lima Beans (frozen)	350 gm.	00
Cheddar Cheese-medium	500 gm.	06	Kidney Beans, canned	14 oz.	00
Ice Cream	2 litre	04	CITRUS FRUIT & TOMATOES		
EGGS			Oranges	4 pounds	12
Large - Grade A	1 dozen	100	Orange Juice, frozen	180 ml.	19
MEAT/POULTRY/FISH			Apple Juice, Vit. choice	1 litre	23
Chicken, broiler, whole	1 pound	21	Grapefruit, fresh	4 pounds	05
Chicken, whole, legs	1 pound	03	Tomato Juice, fancy	48 oz.	05
Chicken, parts	1 pound	00	Tomatoes, fresh	1 pound	07
Ground Chuck	1 pound	14	Tomatoes, choice, canned	28 oz.	17
Round Steak Roast	1 pound	11	FRESH DARK GREEN & YELLOW VEGETABLES		
Blade Roast	1 pound	09	Carrots	3 lb. bag	79
Stewing Beef	1 pound	05	Green Pepper	1 pound	09
Beef Stew, canned	24 oz.	00	Spinach	10 oz.	12
Rib Steak	1 pound	00	POTATOES		
Beef Liver	1 pound	04	Whole, fresh	10 lb.	96
Pork Loin Chops (bone in)	1 pound	02	French Fried, frozen	2 lb.	04
Cottage Roll	1 pound	04	OTHER VEGETABLES		
Pork Sausage, links (frozen)	1 pound	05	Beets, sliced, canned, choice	14 oz.	02
Side Bacon	500 gm.	04	Cabbage	1 pound	11
Lamb Chops, shoulder	1 pound	02	Celery	2 pounds	08
Lamb Chops, loin	1 pound	00	Corn Niblets, canned, fancy	12 oz.	07
Ham, cooked	175 gm.	00	Green Beans, canned, choice	14 oz.	04
Wieners	450 gm	00	Green Beans, frozen, fancy	1 kg.	03
Luncheon Meat, canned	340 gm.	03	Lettuce	1 pound	12
Cold Cuts, bologna	500 gm.	07	Mixed Veggies., frozen, fancy	1 kg.	03
Tuna, flaked	184 gm.	02	Mixed Veggies., canned	14 oz.	00
Salmon, pink	213 gm.	03	Mushrooms, stems & pieces	10 oz.	07
Cod Fillets, frozen	400 gm.	01			

Table 8 (continued)

Food Groups	Unit	Weekly usage (%)	Food groups	Unit	Weekly usage (%)
OTHER VEGETABLES continued			FLOURS AND CEREALS continued		
Onions, fresh	3 pounds	11	Assorted cookies	900 gm.	05
Peas, canned, choice	14 oz.	06	Soda Crackers	250 gm.	04
Peas, frozen, fancy	1 kg.	02	Arrowroot Cookies	350 gm.	01
OTHER VEGS. IN SEASON			Chocolate Chip Cookies	700 gm.	01
Broccoli, fresh or frozen	10 oz.	24	Macaroons	300 gm.	00
Cabbage, fresh or frozen	10 oz.	24	Short Cake, baked	200 gm.	00
Brussel Sprouts, fresh or frozen	10 oz.	24	Muffins	11 oz.	00
Squash/Marrow, fresh or frozen	10 oz.	24	Apple Pie	624 gm.	00
OTHER FRUIT			Buns	1 pound	00
Apples	3 pounds	36	Pudding Mix	6 oz.	02
Apple Sauce, fancy, canned	14 oz.	07	FATS AND OILS		
Bananas	1 pound	21	Butter	1 pound	39
Fruit Cocktail, choice	14 oz.	05	Margarine	1 pound	39
Peaches, halves, choice	14 oz.	12	Vegetable Oil	3 litres	16
Pears, halves, choice	14 oz.	06	Salad Dressing	500 ml.	11
Raisins	375 gm.	02	Shortening	1 pound	09
FLOURS & CEREALS			SUGARS & SWEETS		
White Enriched Bread, sliced	24 oz. loaf	40	Granulated Sugar	2 kg.	60
Whole Wheat Bread, sliced	24 oz. loaf	00	Brown Sugar	1 kg.	08
French Bread	24 oz. loaf	06	Strawberry Jam with Pectin	24 oz.	12
Cornflakes	525 gm.	04	Honey	500 gm.	05
Oatmeal	600 gm.	04	Corn Syrup	1 litre	04
Shredded Wheat, Bran Flakes, Puffed Oats	600 gm.	04	Jelly Powders	3 oz.	11
Cream of Wheat	800 gm.	03	Chocolate Bars	100 gm.	00
White All-Purpose Flour	2.5 kg.	09	BABY FRUITS AND VEGETABLES*		
Cake Mix, white	520 gm.	01	Infant Vegetables, strained	128 ml.	50
Spaghetti	900 gm.	08	Infant Fruit, strained	128 ml.	50
Macaroni	900 gm.	06	BABY MEATS, strained*		
Noodles	375 gm.	00	Infant Meats	100 ml.	100
Rice, short grain	900 gm.	02			

Table 8 (continued)

BEVERAGES & OTHER ACCESSORIES*****

Tea Bags	227 gm.	00	TV Dinner, Beef	11 oz.	00
Coffee, instant	200 gm.	00	Macaroni & Cheese Dinner	200 gm.	00
Hot Chocolate Powder	750 gm.	00	Pancake Mix	1 kg.	00
Soft Drinks	750 ml.	00			

***** For non-elderly households, add an additional 11 percent calculated per person per week.

COSTING: ONE AND TWO PARENT FAMILIES

1. The weighting percentages show variation in the frequency of use within each food group.
2. The weighted average price for each food group is calculated as follows:
 - (a) Multiply the price per pound/unit (or equivalent) of each item by the percentage weight for that item;
 - (b) Add the resulting weighted prices to obtain the group total;
 - (c) Divide the total weighted price for the group by 100 to arrive at the average cost per food group.

B. Rent

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 persons 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 9

BEDROOM ALLOTMENT BY FAMILY SIZE AND TYPE	
FAMILY SIZE AND TYPE	BEDROOMS
Single Adult or Couple (any age)	ONE
Adult(s) with 1 child	TWO
Adult(s) with 2 children (any age, same sex)	TWO
Adult(s) with 2 children (different sex, under 5 years)	TWO- (depending upon age difference)
Adult(s) with 2 children (different sex, 5 and over)	THREE
Adult(s) with 3 children	THREE

C. Household Operation

Table 10

Quantity Standard for Household Operation Yearly

ITEM	ONE person	TWO persons	FOUR persons	EIGHT persons
LAUNDRY, CLEANING & MAINTENANCE SUPPLIES				
Detergent powder (10 litres)	02	04	06	08
Detergent liquid (1 litre)	04	07	12	16
Starch, spray (20 oz.)	01	02	03	05
Bleach (3.6 litres)	02	04	06	08
Scouring powder (400 gm.)	07	12	17	22
Scouring pads (box of 3)	03	06	09	12
Light bulbs (pkg. of 2, 100 watt)	10	12	18	24
Other*	----- (25% OF THE ABOVE) -----			
PAPER SUPPLIES				
Serviettes (box of 200)	03	04	05	09
Toilet paper (420 sheet roll)	30	60	96	168
Paper towels (pkg. of 2x60x2 ply)	03	05	07	08
Other**	(REPRESENTS 33% OF PAPER ITEMS ABOVE)			

* Includes cleaning equipment, tools, mending supplies, etc.

** Includes wraps, foils, tapes, glues, string, etc.

Table 11

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

TOTAL	HOUSEHOLD SIZE		QUANTITY		WEEKLY COSTS	
	ADULTS	CHILDREN	WASH	DRY	WASH	DRY
1	1	0	02	01	2.50	1.00
2	2	0	04	02	5.00	2.00
2	1	1	04	02	5.00	2.00
3	1	2	08	04	10.00	4.00
3	2	1	06	03	7.50	3.00
4	1	3	16	08	20.00	8.00
4	2	2	16	08	20.00	8.00
5	2	3	18	09	22.50	9.00
6	2	4	20	10	25.00	10.00
7	2	5	25	12	31.25	12.00
8	2	6	30	15	37.50	15.00

NOTE: Dry cleaning costs are included under the Clothing Standard.

D. Clothing

1. While the food categories are based upon scientific nutritional standards, there are no such standards for clothing. The standards developed by the two clothing committees parallel or supplement one another. There are no "differences". The two clothing budgets involve 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 judgement 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 judgements as to clothing purchases required to maintain an adequate clothing stock suitable for the Toronto climate and consistent with current usage.

2. 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. Judgements 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.

3. The standards 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 fabrics, style and workmanship. These buyers attempted to provide specifications for items that would be popular, of good quality, comfortable, and of modest cost. While these detailed standards have to be changed from time to time to reflect changes in fashion, fabrics, and so forth, it is felt that they provide an adequate basis for replicating the costs of the Budget Guide at future dates.

4. The present set of standards for the clothing budget has avoided substantive changes in clothing inventories which, in any event, would be a task for specialist committees. 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.

5. The clothing requirements for white collar women assume there are no special clothing requirements such as fire-resistant garments.

6. 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 One, for specified age/sex groups and by employment status. Standards for dry cleaning and shoe repairs are shown in

Table Two. Laundry costs, which cover both clothing and household supplies, are included in the section on Household Operation.

7. 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.

Clothing Standards

Table 12

Suggested Wardrobe for Moderate Income Man

Articles of Clothing (regular men's sizes)	<u>Blue Collar Worker</u>		<u>White Collar Worker</u>	
	Stock	Replacement	Stock	Replacement
<u>OUTERWEAR</u>				
Coat, winter	1	1/5	1	1/5
Winter jacket or parka	1	1/5	1	1/5
Rain or all-purpose coat	1	1/5	1	1/5
Light jacket or windbreaker	1	1/3	1	1/3
Suit (2 pieces)	1	1/3	2	1/2
Sports jacket	1	1/3	2	1
Slacks, dress	1	1/2	3	2
Slacks, casual	2	1	2	1
Work pants	3	2	1	1/2
Shirts, dress	2	1	4	2
Shirts, casual, long sleeves	3	2	3	2
Shirts, casual, short-sleeves	1	1	1	1
Work shirts	3	2	1	1/2
Jerseys, T-shirts	1	1	1	1
Sweaters, cardigan or jacket-type	1	1/3	1	1/4
Sweaters, pullover	2	1	2	1/2
Shorts	2	1/3	2	1/3
Bathing suit	1	1/3	1	1/3
<u>UNDERGARMENTS</u>				
T-shirts or vest	3	3	3	2
Shorts, briefs	4	2	4	2
Drawers, ankle-length	1	1/2	1	1/2
Pyjamas	2	2/3	2	2/3
Bathrobe	1	1/7	1	1/7
<u>FOOTWEAR</u>				
Shoes, dress	1	1/2	2	1
Shoes, casual	1	1/2	1	1/2
Snowboots	1	1/2	1	1/3
Rubbers or rubber boots	1	3/4	1	3/4
Slippers	1	1/3	1	1/3
Workboots	1	3/4	-	-
Socks, light	4	4	4	6
Socks, heavy	3	3	1	1
<u>MISCELLANEOUS</u>				
Scarf, winter	1	1/3	1	1/3
Gloves, dress	1	1/3	2	2/3
Gloves, work	1	1	-	-
Mitts	1	1/2	1	1/2
Belts	2	1/3	2	1/3
Ties	2	1	4	3
Winter hat	1	1/2	1	1/2

Table 12 (continued)
Suggested Wardrobe for Moderate Income Women

Articles of Clothing (Misses Sizes)	<u>Employed</u>		<u>Housewife</u>	
	Stock	Replacement	Stock	Replacement
<u>OUTERWEAR</u>				
Coat, winter	1	1/3	1	1/4
Jacket, winter	1	1/5	1	1/5
Rain or all-purpose coat	1	1/3	1	1/3
Suit or pantsuit	2	1	1	1/2
Dress, winter, "dressy"	2	1	1	2/3
Dress, winter, casual	2	1	1	1/2
Dress, summer, "dressy"	2	1	2	2/3
Dress, summer, casual	3	1	2	3/2
Skirt, summer	1	1/2	1	1/3
Skirt or jumper, winter	2	1	1	1/2
Blouse, long-sleeve	3	3/2	1	1/2
Blouse, short-sleeve or sleeveless	1	1/2	1	1/3
Jerseys, summer T-shirts	1	1/2	2	1
Sweater, pullover	2	1	1	1/2
Sweater, cardigan	1	1/2	1	1/2
Slacks, jeans	2	2/3	3	3/2
Shorts	1	1/4	2	1/2
Bathing suit	1	1/2	1	1/2
<u>UNDERGARMENTS</u>				
Panties	6	3	4	2
Bras	3	1	2	1
Vests	1	1/3	1	1/3
Full slip	1	1	1	1/2
Half slip	1	1	1	1/2
Pyjamas/nightgowns	3	2/3	3	2/3
Bathrobe, winter	1	1/5	1	1/3
Bathrobe, summer	1	1/5	1	1/3
<u>FOOTWEAR</u>				
Shoes, heels "dressy"	2	1	1	1/2
Shoes, casual (worn with slacks)	1	1/2	1	1
Shoes, sandals	1	1/2	1	1/2
Slippers	1	1/2	1	1/2
Snowboots	1	1/2	1	1/3
Rainboots or rubbers	1	1/2	1	1/3
Socks	2	2	2	2
Leotards	1	1/2	1	1/2
Pantyhose	4	12	2	8
Sheer knee-highs	2	2	1	1
<u>ACCESSORIES</u>				
Gloves	1	3/4	1	1/2
Mitts	1	3/4	1	1/2
Scarf, winter	1	1/3	1	1/2
Scarf, light	2	2/3	1	1/2
Bag	1	1/3	1	1/3
Hats, winter and summer	1	1	1	2/3

Table 12 (continued)

Suggested Inventory/Wardrobe for Infants

	<u>From Birth to 6 months</u>	<u>From 6 to 12 months</u>
<u>FURNITURE</u>		
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	1
Snuggli	1	-
<u>MISCELLANEOUS</u>		
Toys	4	4
Diaper pail	1	-
Diaper pins	4	4
Absorbent cotton, box or bag	6	4
Soap, cake	6	6
Baby oil, bottle	4	3
Hair brush and comb	-	1
Powder, large	3	3
Nursing set (35 pieces)	1	-
<u>BEDDING AND LINEN</u>		
Receiving blanket	3	-
Lap pad	4	-
Crib sheet (fitted)	3	1
Rubber sheet	1	1
Bath towel (hooded)	2	-
Wash cloth	2	2
Blanket (crib size)	2	-
<u>WARDROBE</u>		
Set: sweater, booties, bonnet	2	-
Sweaters	-	2
Sleepers	3	2
Shirts	4	4
Nightgowns	3	-
Bunting bag or suit	1	1
Bib	3	3
Socks	2	3
Shoes	1	1
Cloth diapers, per dozen	3	1
Disposable diapers, pkg. 48	2	2
Plastic pants	3	3

Table 12 (continued)

Suggested Wardrobe for Young Girls

Articles of Clothing	<u>1. under 2</u>		<u>2. under 4</u>		<u>4 - 6</u>	
	Stock/Replacement	Stock/Replacement	Stock/Replacement	Stock/Replacement	Stock/Replacement	Stock/Replacement
<u>OUTERWEAR</u>						
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
Coat, winter	-	-	-	-	1	1/2
Dress, summer	1	1	1	1	1	1
Dress, winter	1	1/2	1	1/2	1	1/2
Suit (top and pants)	1	1/2	1	1/2	1	1/2
Jeans	-	-	1	1	2	2/3
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)	2	4/3	2	2/3	2	4/3
Jerseys (short-sleeve T-shirts)	2	4/3	2	2/3	2	4/3
Sweater, pullover	1	1	1	1	1	1
Sweater, cardigan	1	1	1	1	1	1
Sunsuit or sundress	2	1	-	-	-	-
Shorts	-	-	2	1	2	1
Bathing suit	-	-	1	1	1	1/2
<u>UNDERGARMENTS</u>						
Waterproof pants	3	3	3	1	-	-
Training pants	4	3	-	-	-	-
Panties (or training pants)	-	-	4	4	4	4
Vests	2	1	2	1	2	1
Sleeper	3	2	3	2	-	-
Pyjamas, nightgown	-	-	-	-	3	3/2
Bathrobe	-	-	-	-	1	1/2
Disposable diapers (pkg. of 48)	1	1	-	-	-	-
<u>FOOTWEAR</u>						
Shoes, dress	-	-	-	1	1	1/2
Shoes, casual	1	2	1	2	1	1
Shoes, canvas (running)	-	-	1	2	1	1
Slippers	-	-	1	1	1	1/2
Overshoes, snowboots	1	1	1	1	1	1
Rainboots or rubbers	-	-	1	1	1	1
Leotards	2	2	2	2	3	3/2
Socks, ankle or short	3	3	2	2	2	2
Socks, knee-high	-	-	3	3	3	3
<u>MISCELLANEOUS</u>						
Scarf	1	1	1	1/2	1	1
Bib	2	1	1	1	-	-
Mitts	2	1	2	1	2	4/3
Sunhat	1	1	1	1	1	1
Hat, winter	1	1	1	1	1	1

Table 12 (continued)

Suggested Wardrobe for Young Boys

Articles of Clothing	<u>1. under 2</u>		<u>2. under 4</u>		<u>4 - 6</u>	
	Stock/Replacement	Stock/Replacement	Stock/Replacement	Stock/Replacement	Stock/Replacement	Stock/Replacement
<u>OUTERWEAR</u>						
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	1/3
Suit	2	1	2	1	1	1/2
Sports jacket/blazer	-	-	-	-	1	1/2
Jeans	-	-	3	2	3	2
Overalls	3	2	-	-	-	-
Pants/slacks	-	-	1	1	2	2
Jerseys (long-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Jerseys (short-sleeve T-shirts)	2	4/3	2	3/2	2	4/3
Shirts	-	-	1	1	2	2
Sweater, pullover	1	1	1	1	1	1
Sweater, cardigan	1	1	1	1	1	1
Sunsuit	2	1	-	-	-	-
Shorts	-	-	2	1	2	1
Bathing suit	-	-	1	1	1	1/2
<u>UNDERGARMENTS</u>						
Waterproof pants	3	3	3	1	-	-
Training pants	4	3	-	-	-	-
Brief. (or training pants)	1	1	4	4	4	3
Vests/undershirts	2	1	2	1	2	1
Drawers, long underwear	-	-	1	1	1	1
Sleeper	3	2	3	2	-	-
Pyjamas	-	-	-	-	3	2/3
Bathrobe	-	-	-	-	1	1/2
Disposable diapers (pkg. of 48)	1	1	-	-	-	-
Cloth diapers (box of 12)	1	1	-	-	-	-
<u>FOOTWEAR</u>						
Shoes	1	2	1	2	1	1
Shoes, canvas (running)	-	-	1	2	1	1
Slippers	-	-	1	1	1	1/2
Overshoes/snowboots	1	1	1	1	1	1
Rainboots/rubbers	-	-	1	1	1	1
Socks	6	6	6	6	6	6
<u>MISCELLANEOUS</u>						
Scarf	1	1	1	1/2	1	1
Bib	2	1	1	1	-	-
Mitts	2	1	2	1	2	4/3
Sunhat	1	1	1	1	1	1
Hat, winter	1	1	1	1	1	1
Belt	-	-	-	-	1	1/3

Table 12 (continued)

Suggested Wardrobe for Boys Age 7 - 18 Years

Articles of Clothing (boys and mens sizes)	<u>7 - 11</u>		<u>12 - 14</u>		<u>15 - 18</u>	
	Stock/Replacement		Stock/Replacement		Stock/Replacement	
<u>OUTERWEAR</u>						
Heavy jacket (winter)	1	1/2	1	1/3	1	1/3
Snow or ski suit	1	1/2	-	-	-	-
Ski pants	-	-	1	1/2	1	1/2
Light jacket (summer)	1	1/2	1	1/2	1	1/3
Raincoat	1	1/4	1	1/4	1	1/4
Suit (jacket and pants)	-	-	1	1/2	1	1/2
Sports jacket or blazer	1	1/2	1	1/2	1	1/2
Slacks, dress	1	1	1	1	1	1
Jeans, denim	3	2	3	3/2	3	3/2
Slacks, casual (not denim)	1	2/3	1	1/2	1	1/2
Dress shirt	2	1	2	1	2	1
Casual shirts	4	3	4	3	4	3
Jerseys (short sleeve T-shirts)	3	2	3	2	3	1
Pullover sweaters	2	1	2	1	2	1
Shorts	2	1	2	1	2	1
Bathing suit	1	1/2	1	1/2	1	1/2
<u>UNDERGARMENTS</u>						
Briefs	5	4	5	4	5	4
Drawers, long underwear	1	2/3	1	1/2	1	1/2
Undershirts	3	2	3	3/2	3	3/2
<u>FOOTWEAR</u>						
Shoes, dress	1	2/3	1	1/2	1	1/2
Shoes, casual	-	-	1	1	1	1
Shoes, sneakers or joggers	2	1	1	1	1	1
Rainboots, rubbers	1	1/2	1	1/2	1	1/2
Snowboots	1	2/3	1	1/2	1	1/2
Slippers	1	1/2	1	1/2	1	1/3
Socks, light	4	4	4	4	4	4
Sport socks	4	2	4	2	4	2
Heavy boot socks	1	1	1	1/2	1	1/2
<u>MISCELLANEOUS</u>						
Pyjamas	2	2/3	2	1/2	2	1/2
Bathrobe	1	1/3	1	1/4	1	1/4
Belt	1	1/3	1	1/4	1	1/4
Winter scarf	1	1/2	1	1/2	1	1/2
Mitts or gloves	2	4/3	2	1	2	1
Winter hat	1	1/2	1	1/2	1	1/2

Table 12 (continued)
Suggested Wardrobe for Girls Age 7 - 18 Years

Articles of Clothing (girls and misses sizes)	<u>7 - 11</u>		<u>12 - 14</u>		<u>15 - 18</u>	
	Stock	Replacement	Stock	Replacement	Stock	Replacement
<u>OUTERWEAR</u>						
Coat, heavy	1	1/3	1	1/3	1	1/3
Jacket, heavy	-	-	1	1/2	1	1/3
Snowsuit, 2 piece	1	1/3	-	-	-	-
Ski pants	-	-	1	1/2	1	1/2
Rain or all-purpose coat	1	1/2	1	1/3	1	1/3
Jacket, light	1	1/2	1	1/2	1	1/2
Dress, summer	1	1	2	3/2	2	2/3
Dress, winter	2	1	2	3/2	2	2
Blouse	4	3	4	3	4	3
Skirt, summer	1	1	2	1	2	1
Skirt or jumper, winter	2	3/2	2	3/2	2	2/3
Slacks, all year	2	4/3	2	1	2	1
Jeans	2	4/3	2	1	2	1
Sweater, cardigan	1	2/3	2	1	2	1
Sweater, pullover	1	2/3	2	1	2	1
Jerseys, T-shirts	2	1	2	1	2	1
Shorts	2	1	2	1	2	1
Bathing suit	1	2/3	1	1/2	1	1/2
<u>UNDERGARMENTS</u>						
Panties	5	5	4	4	4	4
Vests	3	3/2	-	-	-	-
Bras	-	-	2	1	2	2
Slips	1	1/2	2	1	2	2
<u>FOOTWEAR</u>						
Shoes, dress	1	2/3	1	1/2	1	1/2
Shoes, casual(worn with slacks)	1	1	1	1	1	1
Shoes, running	2	1	1	1	1	1
Shoes, sandal	-	-	1	1/2	1	1/2
Slippers	1	1/2	1	1/2	1	1/3
Snowboots	1	2/3	1	1/2	1	1/2
Rainboots or rubbers	1	2/3	1	1/2	1	1/2
Leotards	4	2	1	1/2	1	1/2
Pantyhose	-	-	3	9	3	9
Socks, knee-high	2	2	2	2	2	2
Socks, ankle	3	3	3	3	3	3
<u>MISCELLANEOUS</u>						
Pyjamas, nightgowns	2	2/3	2	2/3	3	2/3
Bathrobe	1	1/3	1	1/3	1	1/4
Belt	-	-	1	1/3	1	1/2
Gloves or mitts	3	2	2	1	2	1
Scarf, winter	1	2/3	1	1/2	1	1/2
Scarf, light	-	-	1	1/2	1	1/2
Hat, winter	1	1/2	1	1/2	1	1/3
Hat, summer	1	1/3	1	1/3	1	1/3
Purse or handbag	-	-	1	1/3	1	1/3

Table 12 (continued)

Maternity Clothes

ITEM	QUANTITY
OUTERWEAR	
Dress	1
Overblouse	2
Slacks	2
Jumper	1
UNDERGARMENTS	
Maternity panties	3
Support hose	3
Maternity bra	2
Sleeping garments	2

Table 13

Quantity Standards for Dry Cleaning and Shoe Repairs

	<u>BOY</u>			<u>MAN</u>	
	7-11	12-14	15-18	White Collar	Blue Collar
Dry Cleaning					
Coats	1	2	2	2	2
Suits	-	-	1	2	1
Jackets	1	1	2	2	1
Slacks	-	2	2	3	2
Shoe Repairs					
1					
Half soles and heels	1	1	1	1	1
	-	1/2	1/2	1	1
	<u>GIRL</u>			<u>WOMAN</u>	
	7-11	12-14	15-18	Employed	Housewife
Dry Cleaning					
Coats	2	3	3	3	2
Dresses	1	2	2	4	2
Skirts/jumpers	2/3	2	2	2	1
Suits/slacks	1/2	1	1	2	2
Shoe Repairs					
Heels	1	1	1	1	1
Half soles and heels	-	1/2	1/2	1	1/2

E. 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 two 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 - 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 14

Standard for Medicine Chest Supplies			
SUPPLIES	1 - 2 persons	3 - 5 persons	6+ persons
Thermometer	1/3	1/2	1/2
Tweezers	1/3	1/2	1/2
Safety pins, large (pkg.)	1/2	1	3/2
First aid antiseptic cream	1	2	3
Eye cup	1/5	1/4	1/3
Antiseptic solution (125 ml.)	1	2	3
Petroleum jelly (450 gm.)	2	3.5	4.5
Aspirin (bottle of 100)	2	4	6
Triangular bandage	1/6	1/5	1/4
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 (5 yds.)	2	4	6

F. 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 percent of itemized costs to cover miscellaneous items.

Table 15
Personal Care Standard of Goods and Services per Year, by Age, Sex,
Activity Groups

ITEM	GIRLS & WOMEN		EMPLOYED	HOMEMAKER
	12 - 15	16 +		
Haircut-professional service	4	4	4	4
Shampoo and set - professional	2	4	4	4
Home permanent	1	1	1	1
Shampoo (8 oz. bottle or 236.69ml)	4	4	4	4
Hairbrush and comb	1/5	1/5	1/5	1/5
Cleansing Tissue - box of 200	5	5	5	5
Toothbrush-regular	2	2	2	2
Toothpaste (3oz or 88.76ml)	4	4	4	4
Toilet soap - hand size (4oz)	13	13	13	13
Nail brush and file	1/2	1/2	1/2	1/2
Dental floss	6	6	6	6
Lipstick	2	3	3	2
Foundation creme	-	2	2	2
Hand lotion (4 oz.or 188.34 ml)	1	1	2	3
Cleansing cream (7 oz or 207.10 ml.)	-	1	2	1
Sanitary napkins or tampons (pkg. of 12)	9	9	9	9
MISCELLANEOUS (deodorant, shaving, mouthwash, perfume, cosmetics, etc.)	-REPRESENTS 15% OF TOTAL PERSONAL CARE COSTS-			

ITEM	CHILD	
	2 - 5	6 - 11
Haircut - professional service	4	4
Cleansing tissue - box of 200	4	4
Toothbrush - child size	2	2
Toothpaste (3oz.)	4	4
Toilet soap - hand size	17	13
Hairbrush and comb - child size	1/2	1/4
Shampoo (8 oz)	4	4
Dental floss	-	6

ITEM	BOYS & MEN		NON-ELDERLY
	12 - 15	16 +	
Haircut-professional service	6	9	9
Cleansing tissue - box of 200	5	5	5
Toothbrush- adult size	2	2	2
Toothpaste (3oz)	4	4	4
Toilet soap - hand size	13	13	13
Hairbrush and comb - reg. size	1/5	1/5	1/5
Shampoo (8 oz.)	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 - 11 oz can (325.44ml)	-	4	6
Dental floss	6	6	6
MISCELLANEOUS (deodorant, after shave, mouthwash, hair blower etc.)	-REPRESENTS 15% OF TOTAL PERSONAL CARE COSTS-		

G. Child Care

1) 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 labour force participation of the single parent. The primary objective is to ensure provision of adequate supervised child care for children under the age of ten when the parent is unable to provide care.

2) 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 16

Standard for Child Care (Hours per Year per Child) Single Parent

ACTIVITY	<u>PARENT WORKING OUTSIDE THE HOME</u>		<u>PARENT WORKING INSIDE THE HOME</u>	
	Pre-school age child	Child in grades 1 - 4	Pre-school age child	Child in grades 1 - 4
Work	40-45 hrs. wkly for 50 weeks	10-15 hrs. weekly for 43 weeks		
School Holidays		171 hrs. per year for 10 school holidays and 9 pro- fessional develop- ment days (cost included above)		
Summer		40-45 hrs. for 7 weeks in summer vacation		
Shopping etc.	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly for 50 weeks	3 hrs. weekly for 9 weeks
Emergencies	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
Social	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks
TOTAL CHILD CARE PER YEAR	2275 to 2525 hrs. of care	1156 to 1406 hrs. of care	275 hrs. of care	152 hrs. of care

Table 16 continued
Standard for Child Care
(Hours Per Year Per Child)
Two Parent

ACTIVITY	<u>BOTH EMPLOYED</u>		<u>ONE AT HOME</u>	
	Pre-school age child	Child in grades 1 - 4	Pre-school age child	Child in grades 1 - 4
Work Regular	40-45 hrs. weekly for 50 weeks	10-15 hrs. weekly for 43 weeks		
School Holidays		171 hrs. per year for 10 school holidays and 9 professional development days(cost included above)		
Summer		40-45 hrs. for 7 weeks in summer vacation		
Shopping				
Emergencies	1/2 hr. weekly for 50 weeks	1/2 hr. weekly for 50 weeks		
Social	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks	2 hrs. weekly for 50 weeks
TOTAL CHILD CARE PER YEAR	2125 to 2375 hrs. of care	1006 to 1256 hrs. of care	100 hrs. of care	100 hrs. of care

H. School Needs

Expenses incidental to schooling, such as books and supplies, gym equipment, and other fees for group activities (field trips etc.), vary from school to school and from course to course. Thus, no exact standard could be specified. A survey of some schools formed the basis for estimating costs. The figures for school needs reflect the average cost for basic, minimal educational costs. The compulsory fees which are reflected in the sample budget figures, include the costs of: textbook rental, a lock, a student I.D. card, activity and athletic fees where applicable, and library fees (see *Notes on Methodology Section VII*). It should be noted that yearly schooling expenditures differ between public and Catholic schools.

I. 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 17**Replacement Rates for Home Furnishings and Equipment Quantity Standards**

ITEM	ONE person	TWO persons	FOUR persons	EIGHT persons
LIVING ROOM AND DINING AREA				
Bed chesterfield	1/15	1/15	1/15	1/10
Chair	1/20	1/10	1/10	1/10
Reclining chair	1/20	1/10	1/10	1/10
Footstool (hassock)	1/20	1/10	1/10	1/10
Wall unit/shelves	1/20	1/20	1/10	1/10
Book case	1/20	1/20	1/10	1/10
Coffee table	1/20	1/20	1/10	1/10
End tables (2)	1/10	1/10	2/10	2/10
Table lamps (2)	1/10	1/10	1/8	1/4
Floor or pole lamp	1/10	1/10	1/5	1/5
Floor covering/rug - 9x12"	1/15	1/15	1/10	1/5
Window covering/draperies	1/15	1/15	1/10	1/5
Dining table	1/20	1/20	1/15	1/10
Dining chairs (6)	1/20	1/20	1/15	1/10
Sheer curtains	1/5	1/5	1/5	1/2
KITCHEN EQUIPMENT AND TABLEWARE				
Pots and pans/cookware	1/10	1/10	1/7	1/7
Small utensils	1/5	1/5	1/4	1/3
Flatware and glassware	1/12	1/6	1/3	1/2
Dinnerware	1/10	1/10	1/5	1/3
Window covering/curtains	1/5	1/5	1/4	1/2
APPLIANCES AND RELATED EQUIPMENT				
Toaster	1/12	1/12	1/12	1/10
Hand food mixer	1/10	1/10	1/10	1/8
Electric kettle	1/10	1/10	1/10	1/8
Blender	1/10	1/10	1/10	1/8
Electric frypan	1/10	1/10	1/10	1/8
Electric iron	1/15	1/15	1/10	1/6
Electric range	1/15	1/15	1/15	1/12
Refrigerator	1/15	1/15	1/15	1/12
Washing machine	1/15	1/15	1/15	1/10
Dryer	1/15	1/15	1/12	1/10
Sewing machine and case	1/25	1/25	1/25	1/20
Fire extinguisher	1/20	1/20	1/20	1/20
Vacuum cleaner	1/15	1/15	1/15	1/12
Ironing board and pad	1/20	1/20	1/17	1/10

Table 17 continued
Replacement Rates for Home Furnishings and Equipment
Quantity Standards (continued)

ITEM	ONE person	TWO persons	FOUR persons	EIGHT persons
BATHROOM ACCESSORIES				
Laundry hamper	1/15	1/15	1/12	1/10
Bathroom scale	1/15	1/15	1/12	1/10
Towel bars (2)	1/20	1/20	1/20	1/20
Space-saver shelf unit	1/20	1/20	1/20	1/20
Wooden drying rack	1/20	1/20	1/20	1/20
Waste basket	1/10	1/10	1/5	1/5
Portable soap dish	1/10	1/10	1/5	1/5
Toilet brush and stand	1/10	1/10	1/5	1/5
HOUSEHOLD LINENS				
Pillows	1/10	1/5	2/5	4/5
Pillow cases, pair	1/4	1/2	1	2
Bath towels	1/6	1/3	2/3	4/3
Hand towels (2)	1/6	1/3	2/3	4/3
Washcloth (2)	1/6	1/3	2/3	4/3
Shower curtains	1/10	1/10	1/5	1/5
Window covering - curtains	1/10	1/10	1/5	1/5
Rubber tub mat	1/10	1/10	1/5	1
Bath mats	1/10	1/10	1/5	1
Tea towels (6)	1/4	1/2	1	2
Dish cloths (6)	1/4	1/2	1	2
Table cloths	1/10	1/10	1/5	1
Table protector	1/10	1/10	1/5	1
Place mats (6)	1/10	1/10	1/5	1
Table napkins	1/10	1/10	1/5	1
Oven mitts/pot holders	1/10	1/10	1/5	1/5
ADULT BEDROOM				
Double metal frame/head board	1/20	1/20	-	-
Box spring and mattress	1/15	1/15	-	-
Double dresser	1/20	1/20	-	-
Night tables (2)	1/20	1/20	-	-
Table lamps (2)	1/15	1/15	-	-
Framed mirror	1/20	1/10	-	-
Bench or chest	1/20	1/20	-	-
Area rug	1/15	1/15	-	-
Runners (2) 6'x27"	-	-	-	-
Mattress pad, double	1/10	1/10	-	-
Sheets, pair, double	1/2	1/2	-	-
Blanket, lightweight, double	1/10	1/10	-	-
Blanket, thermal, double	1/10	1/10	-	-
Quilted bedspread, double	1/15	1/15	-	-
Window covering/draperies	1/5	1/5	-	-
Sheer curtains				

Table 17 continued

Replacement Rates for Home Furnishings and Equipment Quantity Standards (continued)

ITEM	NUMBER OF CHILDREN					
	1	2	3	4	5	6
CHILDREN'S BEDROOM						
Single metal frame	1/20	1/10	1/8	3/20	1/6	1/5
Box spring and mattress	1/15	1/8	2/13	3/16	2/9	1/4
Single dresser	1/20	1/10	1/8	3/20	1/5	1/5
Desk	1/20	1/9	1/7	1/6	3/14	1/4
Night table	1/20	1/10	1/8	3/20	1/6	1/5
Desk lamp	1/15	1/10	1/8	3/20	1/6	1/5
Desk chair	1/15	1/9	1/7	1/6	3/14	1/4
Area rug (small rugs) (2)	1/20	1/10	2/15	1/6	2/9	1/4
Mattress pad, twin	1/10	1/5	1/5	1/5	1/5	1/5
Sheets, pair, twin	1/2	1	3/2	2	5/2	3
Blanket, lightweight, twin	1/5	1/3	1/2	2/3	5/6	1
Blanket, thermal, twin	1/5	1/3	1/2	2/3	5/6	1
Quilted bedspread, twin	1/10	1/3	1/2	2/3	5/6	1
Window covering/draperies	1/15	1/8	2/13	3/16	2/9	1/4
Sheers	1/5	1/3	3/7	1/2	5/9	2/3

J. 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 stay in a motel. Note that vacation travel costs are shown under *Transportation*. While vacation food costs are included in the general food budget, some adjustments may be necessary.

Two Parent Families

The standards (Table 18) 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 AM/FM radio, a stereo cassette player, and a camera, as well as 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, 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).

Standards (Table 19) for communication includes an allowance for long distance calls, plus nominal amounts for postage, writing paper and greeting cards.

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, 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 18
Recreation, Reading, Gifts, and Contributions
Annual Quantity Standards

A. ADULT

	<u>TWO PARENT</u>		<u>SINGLE PARENT</u>
	HEAD	SPOUSE	
<u>READING</u>			
Newspaper (daily yearly subscription)	1	-	1
Magazines (monthly subscription)	1	1	2
Books/paperbacks	4	4	8
<u>RECREATION</u>			
Portable AM/FM radio	1/12	-	1/12
20" color television	1/12	-	1/12
Stereo cassette player	1/12	-	1/12
Tape cassettes	6	6	8
Instamatic camera	1/15	-	1/15
Films and development	4	4	6
Admissions - movies	6	6	8
- other (as % of movies)	50%	50%	50%
Memberships and dues	1	1	1
Other recreation (hobbies, crafts, sports equipment, etc.)	----20% OF ITEMIZED RECREATION----		
Cable TV hookup (annual subscription)	1	-	1
Service and repair (\$35.00)	1	1	3/2
Motel with kitchenette	1 week	-	1 week
----- <u>GIFTS AND CONTRIBUTIONS</u> -----30% OF RECREATION-----			

B. CHILDREN

	1 - 6 years	7 - 11 years	12 - 14 years	15 - 18 years
<u>READING</u>				
Magazines (individually purchased)	-	4	8	8
Books/paperbacks	6	10	10	8
<u>RECREATION</u>				
Tape cassettes	2	3	4	6
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.)	(Same as 1/4 OF MEMBERSHIPS AND child 7-11) ADMISSIONS			
<u>MISCELLANEOUS</u> (including gifts, pets, writing materials, postage, etc.)	- - 20% OF ABOVE RECREATION			

Table 19

Communication Quantity Standards

	TWO PARENT		SINGLE PARENT
	Head	Spouse	
LONG DISTANCE CHARGES as a percent of basic monthly rate*	15%	10%	20%
POSTAGE (including letters, telegrams, parcel express)	--COST OF 120 1st CLASS MAILINGS + 25%--		--COST OF 120 1st CLASS MAILINGS = 25%--
WRITING MATERIALS as a percent of postage	15%	15%	15%
GREETING CARDS	24	24	24

K. Alcohol and Tobacco

Table 20

Quantity Standard for Alcohol, Annual

	One Person	Two Person
Beer, case of 12, 12 oz. bottles	16	32
Liquor, 25 oz. bottles	7	14
Wine, domestic, 24 oz.	7	14
Away from home as a percentage of above	20%	20%

Quantity Standard For Tobacco Products, Annual

	One Person	Two Person
CIGARETTES, pkg. of 25	100	200
Other as percentage of above	10%	10%

Note: Alcohol and Tobacco are not included in the sample budgets.

L. Public Transportation

Table 21

**Quantity Standard for Public Transportation, Annual for
Households not Operating an Automobile**

	Employed	Not Employed
ADULTS: TWO PARENTS		
<u>WITHIN EDMONTON</u>		
ETS -to work	transit pass	-
-other		156 fares
Taxi	6 fares	6 fares
<u>OUTSIDE EDMONTON</u>		
Railway or Bus	325 km.	325 km.
SINGLE PARENT		
	Employed	Homemaker
<u>WITHIN EDMONTON</u>		
ETS -to work	transit pass	-
-other		270 fares
Taxi -food shopping	12 fares	12 fares
-other	6 fares	6 fares
<u>OUTSIDE EDMONTON</u>		
Railway or Bus	325 km.	325 km.
CHILDREN		
	Age 2-11	Age 12-17
<u>WITHIN EDMONTON</u>		
To School	transit pass	transit pass
Other	52 fares	104 fares
<u>OUTSIDE EDMONTON</u>		
Railway or Bus	325 km.	325 km.

Appendix B

Factors in the Cost of Home Ownership

Home ownership has not been included in this guide's sample budget nor in the costs. 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:*** basic mortgage, interest rate, equity, resale value. 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.

- ***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.

- ***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 may be expected to strongly influence these 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.

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 part of household expenses. The following checklist and table (22) 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 travelled, 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.

Table 22

Transportation Standard for Family Operating Private Automobiles			
Individual and Collective Mileages			
A. 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		
B. PUBLIC TRANSPORT AVERAGE PER YEAR (ADDITIONAL)			
	<u>ADULT</u>	<u>CHILDREN</u>	
		2-11 yrs.	12-17 yrs.
ETS			
To work	-	-	-
To School	-	transit pass	transit pass
Other	50 fares	25 fares	50 fares

Appendix D

Estimating Tax, UIC and CPP

For households with at least one wage earner, payroll deductions for tax, UIC, and CPP can be determined from a pay cheque stub. The total yearly gross income will also be known from the pay cheques. The General Tax Guide for the last tax year can then be followed to calculate net taxes after exemptions. In some cases, it may be possible to utilize the last tax return filed, as an estimate of net taxes, UIC, and CPP if there has been no change in household income and composition. If there have been changes, estimations will have to be made.

For households with no wage earner, the income source must be determined and the tax rules consulted to determine if the income is taxable.

The method for estimating total income required is different, since in such cases, no actual wages or other income are known. Nevertheless, it is possible to obtain an estimate from the tax tables based upon budget expenditures. In some cases, the following method can be used:

1. Actual income less deductions and exemptions equals net taxable income. Tax forms show the calculations of tax credits and how to subtract them from tax owing.
2. The Alberta Source Deduction Tables show the CPP and UIC owing, as well as minimum and maximum income tax deductions according to pay period. This booklet is available to the public and can be obtained from the District Taxation Office.
3. Actual income less taxes owing equals total funds left.
4. The total funds left are equivalent to budget expenditure in the sample budgets (section VI).

In the estimating procedure for the sample budgets contained in this guide, however, actual income is unknown while budget expenditure has been calculated in the summary tables. In this case, the taxes, CPP and UIC are determined from the source deduction tables based on the total budget expenses. These figures are then added to the total budget expense to give total income required.

The method used does not provide an exact amount of taxes owed, only an estimate. However, the method used is consistent for all the sample budgets (section VI) and thus reasonably reflects the relative share of taxes between each of the sample budgets.

Steps used in estimated taxes, UIC, and CPP for the sample budgets:

1. Gross Income = Budget Expenditure + Net Taxes
2. Gross Income - Deductions = Net Income or Gross Income = Net Income + Deductions
3. The above two relationships can be combined to provide the basis for estimating.
$$\text{Budget Expenditure} + \text{Net Taxes} = \text{Net Income} + \text{Deductions}$$

This may be restated as:
$$\text{Budget Expenditure} - \text{Deductions} = \text{Net Income} - \text{Taxes}$$

4. Each line of the tax tables shows a net income and the taxes owing for federal and provincial governments. Thus it is possible to calculate Net Income - Taxes for any line in the tables.

5. Since the budget expenditure and deductions are known, the left side of the equation in line 3 may be determined and

the corresponding line in the tax tables found.

6. Under current taxation rules the only deduction from gross income relevant to the sample budgets is for child care expenses.

7. Taxes owed however are reduced by refundable and non-refundable tax credits. Thus the initial tax found in the tables will be reduced by the appropriate deductions for personal, equivalent to married, and children, depending on the budget.

8. The net tax determined in this way is further reduced by the determining if a child tax credit or a GST tax credit would be available given the tax determined so far plus budget expenditure as an estimate of family income.

9. Finally the net tax plus budget expenditure is used to determine CPP and UIC payments.

10. The amount so determined is not precise. In general, it will tend to underestimate CPP and UIC payments.

This procedure does not produce an exact figure and should not be used to judge actual taxation of a household. Rather, it provides an approximation of the size of the taxes owed.

Appendix E - The Cost of Raising a Child In 1993 Dollars

Age/Sex	Food	Housing	Clothing	Personal Care	Recreation	Transport	School Needs	Reading	Misc.	Child Care		Total Child Care	
										No day care	W/ day care		
Boys													
0-5 months	192.42	400.56	776.93	18.09						150.00	2,227.50	1,537.99	3,615.49
6-12 months	424.38	400.56	429.96	18.09						150.00	2,227.50	1,422.98	3,500.48
1 year	796.96	801.12	330.02	36.17	171.26			25.95		300.00	4,455.00	2,461.49	6,616.49
2-3 years *	796.96	801.12	383.27	62.46	171.26			25.95		300.00	4,455.00	2,541.03	6,696.03
4 years	934.36	801.12	418.94	62.46	171.26			25.95		300.00	4,455.00	2,714.10	6,869.10
5 years	934.36	801.12	418.94	62.46	171.26			25.95		300.00	4,455.00	2,714.10	6,869.10
6 years	934.36	801.12	418.94	75.12	171.26	230.31	64.00	25.95		300.00	3,735.00	3,021.06	6,456.06
7-9 years *	1,070.36	801.12	540.58	75.12	421.41	230.31	64.00	64.69	84.03	300.00	3,735.00	3,651.62	7,086.62
10 years	1,288.97	801.12	540.58	75.12	421.41	230.31	64.00	64.69	84.03			3,570.24	3,570.24
11 years	1,288.97	801.12	540.58	75.12	421.41	230.31	64.00	64.69	84.03			3,570.24	3,570.24
12 years	1,288.97	801.12	565.68	116.00	546.65	290.05	64.00	75.24	109.00			3,856.70	3,856.70
13 years	1,523.13	801.12	565.68	116.00	546.65	290.05	86.00	75.24	109.00			4,112.86	4,112.86
14 years	1,523.13	801.12	565.68	116.00	546.65	290.05	86.00	75.24	109.00			4,112.86	4,112.86
15 years	1,523.13	801.12	668.57	116.00	712.28	290.05	86.00	65.10	142.03			4,404.28	4,404.28
16-18 years *	1,720.32	801.12	668.57	193.91	712.28	378.74	160.00	65.10	142.03			4,842.06	4,842.06
Girls													
0-5 months	192.42	400.56	776.93	18.09						150.00	2,227.50	1,537.99	3,615.49
6-12 months	424.38	400.56	429.96	18.09						150.00	2,227.50	1,422.98	3,500.48
1 year	796.96	801.12	356.73	36.17	171.26			25.95		300.00	4,455.00	2,488.19	6,643.19
2-3 years *	796.96	801.12	396.05	62.17	171.26			25.95		300.00	4,455.00	2,553.51	6,708.51
4 years	934.36	801.12	404.99	62.17	171.26			25.95		300.00	4,455.00	2,699.86	6,854.86
5 years	934.36	801.12	404.99	62.17	171.26			25.95		300.00	4,455.00	2,699.86	6,854.86
6 years	934.36	801.12	404.99	75.12	171.26	230.31	64.00	25.95		300.00	3,735.00	3,007.12	6,442.12
7-9 years *	1,070.36	801.12	672.60	75.12	421.41	230.31	64.00	64.69	84.03	300.00	3,735.00	3,783.64	7,218.64
10 years	1,288.97	801.12	672.60	75.12	421.41	230.31	64.00	64.69	84.03			3,702.26	3,702.26
11 years	1,288.97	801.12	672.60	75.12	421.41	230.31	64.00	64.69	84.03			3,702.26	3,702.26
12 years	1,288.97	801.12	751.76	146.56	546.65	290.05	64.00	75.24	109.00			4,073.34	4,073.34
13 years	1,338.78	801.12	751.76	146.56	546.65	290.05	86.00	75.24	109.00			4,145.15	4,145.15
14 years	1,338.78	801.12	751.76	146.56	546.65	290.05	86.00	75.24	109.00			4,145.15	4,145.15
15 years	1,338.78	801.12	860.89	146.56	712.28	290.05	86.00	65.10	142.03			4,442.80	4,442.80
16-18 years *	1,281.66	801.12	860.89	219.08	712.28	378.74	160.00	65.10	142.03			4,620.90	4,620.90
Total Boy	22,619.13	15,221.28	10,634.46	1,818.65	7,623.68	3,678.26	1,186.00	965.27	1,315.27	3,000.00	41,670.00	68,062.01	109,732.00
Total Girl	20,750.10	15,221.28	12,632.54	2,015.21	7,623.68	3,678.26	1,186.00	965.27	1,315.27	3,000.00	41,670.00	68,387.62	107,057.62

NOTES: 1. Each child's food cost is reported as part of the cost in a family of four.

2. Total child care costs with day care assumes a two-parent family with both parents working, whereas total child care costs without day care assumes that one parent remains at home to help raise the family.

3. Calculated housing cost per child represents a weighted average cost per child based on currently occupied rental accommodations. This table does not include a child's portion of household operation costs and household furniture costs as the determination of these costs per child are arbitrary.

4. Clothing costs for children 0-12 months includes inventory.

* These are yearly figures.