

THE UNIVERSITY OF MANITOBA
SCHOOL OF SOCIAL WORK

ECONOMIC PRACTICES OF
CLIENT FAMILIES

A study of spending practices of the families known
to the major family agencies in the City of Winnipeg.

Being a Report of a Research Project Submitted in
Partial Fulfillment of the Requirements for
the Degree of Master of Social Work.

by

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ABSTRACT

This study was carried out in Winnipeg, Manitoba between October, 1963 and May, 1964. It focused on the spending practices of families known to one or more of the five major social agencies serving families in this city, for the purpose of determining the relationship between budget and non-budget spending, and four variables: level of education and training, employment status, amount of income, and length of residences in Winnipeg.

Data was obtained by administration of a schedule in direct interviews with 176 families in a sample chosen from the December, 1963 to January, 1964 caseloads of the Children's Aid Society of Winnipeg, the City of Winnipeg Public Welfare Department, the Family Court of the Winnipeg Juvenile Court and Family Court, the Province of Manitoba Department of Welfare (Mother's Allowance Branch), and The Family Bureau of Greater Winnipeg.

The findings appeared to indicate that the spending practices of a significant number of families served by these agencies were characterized by budget spending, and that there was no significant relationship between these spending practices and level of education and training, employment status, amount of income, or length of residence in Winnipeg.

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CHAPTER I

INTRODUCTION

The purpose of this research project was to study the spending practices of the client group served by the five major family agencies in Winnipeg.

One function of the family is the feeding, clothing and sheltering of its members. The extent to which it can carry out this function depends on such things as availability of employment, adequacy of wages and on its capacity to earn and to spend. This, of course, is influenced by society's values and expectations.

We recognize that in our society a great value is placed on materialism as opposed to esthetic and spiritual aspects of life. This value orientation will influence the way in which people spend money or experience money problems. Social workers in all fields of practice must be prepared to understand a person's value orientation and the problems related to this in terms of his relationship to the wider society. By the social worker's understanding and appreciation of the social milieu in which the client functions and by his awareness of its impact on people's value orientation, the client can be better served. The examination of spending practices is one way in which this understanding may be promoted. It was the recognition of these factors that led us to select this specific area for our research study. The focus of our

study was on the economic practices, as reflected in the spending practices, of the client group served by one or more of the major agencies which serve families in Winnipeg.

This study encompassed families living in the City of Winnipeg and known to at least one of the following agencies: The Family Bureau of Greater Winnipeg, The Children's Aid Society of Winnipeg, the Province of Manitoba Department of Welfare, City of Winnipeg Public Welfare Department and Juvenile and Family Court of Greater Winnipeg. The study was carried out during the 1963 - 1964 academic year by 15 students in their Master's year at the University of Manitoba. This study is a part of a more comprehensive project in which family functioning was studied on a broader spectrum. It represents one of three aspects of family functioning which were of concern to the whole research group. The other two studies were focused on child rearing practices and kinship patterns. This area of study was seen as being significant in terms of current social work thought which is based heavily on the notion of family centered diagnosis and treatment. External stresses impinging on the family, such as economic difficulties, are regarded as a factor in the family's ability or inability to function in its social environment. This we see operating particularly strongly in an industrial society, such as our own, where the monetary ethic is so generally upheld and where lack of material amenities is seen as a personal blemish and

inadequacy. It was felt by the research group that economic stresses can result from a wide variety of reasons. We saw spending practices, as they relate to the quest for material comfort and gratification as one possible source of stress.

Prior to setting out on the actual research project we laid some basic groundwork. We heard a lecture from an instructor in casework, dealing with the prevailing social work concepts of family and the interaction of its members in a role network. We were fortunate to have a number of people in our research group who had had experience in public welfare administration. This was helpful in formulating ideas for consideration by the group members which eventually led to the selection of a problem for study. Further discussion by the group among itself provided the delineation of our problem and a focus and scope for our research. We decided to study spending practices in terms of their association with four variables. These were: 1) level of education; 2) amount of income; 3) employment status; 4) length of residence in Winnipeg. The spending practices studied included:

- i) whether spending is planned or impulsive
- ii) whether it is cash or over-extended credit buying
- iii) whether spending is on necessities or non-necessities.

After considerable discussion around this study we became aware that spending practices might be associated with many other variables and that with the time limitation involved we would have

to, of necessity, select those variables most significant and most readily measureable. We regarded the four variables we chose as the basically significant factors in determining spending practices. We felt that the exclusion of any of these four variables would jeopardize the validity of our study and further, that the inclusion of other factors, while these might broaden the scope, would not significantly alter the validity of our conclusions. For example, we did not consider such variables as ethnic origin, age, or size of family. We also did not study who in the families decides what money is to be spent nor did we explore the feelings of the client group or measure the stress felt by this group. Examination of these stresses, as they are related to a social system which places a high value on consumption, ownership and status, could tell us as social workers a great deal regarding the economic functioning of the client group, but, unfortunately, is beyond the scope of a descriptive study.

It is assumed that a family's contact with a major family agency has been precipitated by some degree of breakdown in family functioning. It was the opinion of the group that many people coming to family agencies have financial problems. These may be the primary problems bringing people to the agency or they may be derivative or secondary areas of concern. Helen Perlman notes that dysfunctioning in one area creates, or is likely to create dysfunctioning in other areas.¹

1. Perlman, H., Social Casework: A Problem Solving Process, (University of Chicago Press, 1957), p. 26.

This led us into the formulation of our major hypothesis which was as follows:

The spending practices of a majority of families served by the major family agencies in Winnipeg will be characterized by non-budget spending. It was felt that budget spending and non-budget spending were spending practices which could be measured and which reflected the aspects of spending practices in which we were interested for research purposes.

"Spending practices" for the purpose of this study, will refer to such aspects of spending as: planned or impulsive, for cash or over extended credit, for necessities or non-necessities. "Budget spending" will refer to planned spending. It will mean the process of thinking through goals, estimating costs, and making choices among alternative uses of money for the coordination of resources and expenditures on the basic necessities of life. Such a plan refers to a definite period of time -- from one receipt of income to the next receipt of income. "Non-budget spending" refers to unplanned spending in which there is an absence of the process of thinking through goals, estimating costs, and making choices among alternative uses of money for the coordination of resources and expenditures on the basic necessities of life and where no consideration is given to the period of time from one receipt of income to the next regular receipt of income. It is characterized by spending impulsively and by over-extending credit. In our study, over-extended

credit occurs when more than 12 percent of a low income family's disposable income is tied up in instalment payments. Higher income families may safely allow 20 percent of their income to be tied up in debt.² (High and low income here are related to our definition of these terms.)

"Necessities" refer to the basic necessities as itemized by the Manitoba Department of Welfare budget regulations. These are: food; clothing; shelter; utilities; including water, light, cooking fuel and water heating; fuel; household and personal needs; health care; special needs (not itemized), and funeral costs.³

The "client group" is defined as that group of people served by one or more of the social agencies listed in this chapter. "Family" is defined as two or more people, one of whom is an adult, related by blood or marriage (including common-law unions) and constituting a spending unit. By buying "necessities", we assume the giving of priority to the purchase of basic necessities over non-necessities. The information received from the respondent with regard to the stated variables, will be assumed to be accurate information as it relates to family head.

2. Feldman, F.L., "Augmenting Income Through Credit", The Family in a Money World, (Family Service Association of America, N.Y., 1957).

3. Clause 2 of the Manitoba Regulation 25/62 being a Regulation Under the Social Allowance Act and Part III of the Child Welfare Act (filed 22 Mar.62)

In order for us to determine the nature of the association of spending practices with the variables we had chosen, we formulated the following sub-hypotheses:

- 1) Families with a low level of education are characterized by non-budget spending, and conversely, families with a high level of education are characterized by budget spending.
- 2) Families with irregularity of employment are characterized by non-budget spending and conversely, families with regularity of employment are characterized by budget spending.
- 3) Families with a low level of income are characterized by non-budget spending, and conversely, families with a high level of income are characterized by budget spending.
- 4) Families with short periods of residence in Winnipeg, whose prior residence was rural, will be characterized by non-budget spending, however, if prior residence of families with short periods of residence in Winnipeg was urban, they will be characterized by budget spending.

In our consideration of variables it was felt that education would affect spending practices by virtue of it being a maturing experience which would enhance a person's ability to postpone gratification as well as influence his capacity for rational judgment. It was also felt that regular employment would influence spending by reason of the attendant regularity of income. This continuity of money supply would make budget spending easier. We based our third sub-hypothesis on public opinion which seems to be that low income families do not budget. Movement from a rural to an urban setting

was seen as being stressful, particularly where it arose out of dislocation attributable to industrialization and changes in the rural economy. Cognizance was given to current role theory, noting that difficulty in one area of adjustment may lead to difficulties in other areas.⁴

"Low level of education" is defined as a complete Grade VIII or less by the family head. "High level of education" refers to the completion of Grade IX or more by the family head. The arbitrary delineation between high and low levels of education is based on the fact that it is necessary to complete Grade IX to meet entrance requirements for most technical training courses in Manitoba.

"Family head" is the person in the family to whom the major portion of the income is paid. "Regularity of employment" refers to continuous employment for eight months or more in 1963. "Irregularity of employment" refers to less than eight months of employment in 1963, excluding "seasonal employment", which, refers to employment of a period of six months during the summer season, approximately May 1 through November 1 in 1963. The persons not considered in the labor force were those family heads who stated they were not available for employment in 1963. The group chose to study employment status of the family head in terms of regularity of employment, irregularity of employment, seasonal employment and those not in the labor force,

4. Perlman, loc. cit.

as this status existed in 1963. We chose 1963 because we were studying current spending practices and because accurate recall was thus made easier. Consideration of employment frequency was not included in that we felt this was beyond the scope of this study and would be relatively meaningless unless causal factors were evaluated and was therefore excluded.

"Low level of income" applies to those families whose total annual income is equal to or less than the income allowable for tax exemption as this applies to basic Federal Income Taxation. The Taxation Division of the Department of National Revenue allows an income tax exemption of \$1,000.00 for spouse, \$350.00 for each dependent child, and \$1,100.00 for the wage earner.⁵

"High level of income" refers to those families whose total annual income is more than the income allowable for tax exemption under the quoted Federal regulations. In considering spending practices of low and high income level families, we were aware that a family's needs will be influenced by the size of the family. Although we recognized that the factor of age differences in family members also might affect their economic needs, we did not feel the variation to be significant enough to warrant the extra consideration which would have been necessary to include this factor in the study. The income tax exemption structure was chosen as our basis of division

5. Guide to the T1 Short Income Tax Return, 1963.

because it appeared to be the most realistic figure for purposes of analysis in our study. In a radio address in March, 1963, The Honorable L.B. Pearson, Prime Minister of Canada stated, in effect, that Canadians who were not taxable under the existing income tax structure were living at a poverty level.

By "residence" we mean actual domicile in the City of Winnipeg at the time of the study. "Long period" of residence in Winnipeg is over 24 months of continuous presence in Winnipeg. "Short period of residence" is less than 24 months of residence in Winnipeg. "Place of origin" is based on the respondent's answer. Places of origin are as follows:

- 1) In Winnipeg
- 2) Rural Canada
- 3) Urban Canada
- 4) Rural, out of Canada
- 5) Urban, out of Canada

The method of our study was to interview a sample of clients served by five of the major family service agencies in Winnipeg. It was felt that the interview method was the most likely to give us accurate information as to the spending practices of our sample group. Some of the questions were of a nature that might cause hesitation in answering by the respondent. By being in a position to assure the client about the anonymity of the study and to answer other questions

he might have, more frank and non-defensive responses would be expected. In order to determine the spending practices of the families studied, specific information was required with regard to planned or impulsive spending, cash or over-extended credit buying and whether necessities or non-necessities receive priority of purchase. Further detailed information as to education, employment, income and residence was needed in considering the variations with which the spending practices seem to be associated. A schedule was designed in order to obtain the specific information.

The spending practices of the sample group were classified into two major groups, namely; budget spending and non-budget spending. These major groups were in turn cross classified with each of the four variables which we selected for purposes of description and comparison, namely: level of education, employment status, amount of income and length of residence in Winnipeg.

In the subsequent chapters we will present the background literature and deal with the method of the study, the analysis of data and the conclusions at which we arrived.

CHAPTER II

BACKGROUND LITERATURE

In the literature that we perused prior to setting out on this research project, there was a prominent theme that ran through the subject matter consistently. This was that in our North American culture, money - or its absence, has tremendous significance. Human worth is frequently equated with financial success and achievement is usually measured in terms of accumulated possessions. The "self-made man" is an object of admiration.

Conversely, the man who is a poor provider, or who is unable to hold a job or who, for various reasons needs economic assistance, is considered inadequate. Feldman states:

From the earliest days social welfare agencies have been forced to come to grips with the impact of money on the lives of the persons they serve. The meaning of money to, and its management by, individuals in economic need were matters of major concern to the early charity organization societies in this country. Haphazard, unstandardized and unscientific as their methods were, budget counseling nevertheless was an important function of the 'friendly visitors' of those early days . . . Also, as social workers have gained greater psychological understanding of behavior, they have applied this knowledge to counselling on money matters. Advancing knowledge about the motivations, both psychological and cultural, in regard to behavior has made it increasingly apparent that money is a significant factor in the social adjustment of individuals and families irrespective of their economic status.

1. F.L. Feldman, The Family in a Money World, (New York: Family Service Association of America, 1957) p. iii

It is also becoming clear that an individual cannot operate independently in our society. He does not have control over all the circumstances that govern his life and his decisions are geared to the demands and expectations of the community around him.

Feldman states that:

Economists naturally tend to view money in objective terms - as a rational tool used by rational man. The fact that the modern industrial and economic world has been in perpetual change - marked by technological advances, increase in population, shifts in urban centers, the suburbanization movement, economic depressions and recessions, wars, altered modes and standards of living - has tended to reinforce the emphasis on the objective aspects of money.

Recently, however, there has been a growing awareness of, and emphasis on, the so-called subjective aspects of money, and attention is currently focused² on its psychological and sociological significance.

It is obvious from this statement that budget counsellors, which often includes social workers, must be cognizant of the influences of the socio-economic and cultural climate in which the individual grows and develops. It is our belief, that these socio-economic and cultural factors are very important, in the way people spend their money as well as the way they will perceive their money problems. It was out of this conviction that the purpose and focus of our study developed. Feldman states that,

2. Ibid., p. 2

"How the individual earns his income and how he spends it are determined by a combination of external and internal circumstances."³ It is this combination of factors as they affect people's spending habits that receives the focus in this particular study.

Feldman states that education is associated with changing spending patterns.⁴ In our research study we have chosen education as a variable which will, or is expected to, influence a person in how his money is spent. The expectation here is that higher education will be correlated with lower credit buying.

Feldman goes on to say that,

No longer is debt— other than a minimum mortgage — frowned upon or viewed as disgraceful; it is a part of the pattern of living for most american families. Banks, lending companies, manufacturers, and retailers encourage families to mortgage the future in order to enjoy today. The new car, the television set, the electric dishwasher, or even a trip to Europe can be bought on credit.⁵

That the economic practices of families in North America have been changing has been documented in numerous sociological texts and journals. Government statistics, banking practices and the rise of household finance companies all attest this fact. Robert Lynd, writing in the Annals of the American Academy of

3. Ibid., p. 4.

4. Ibid., p. 11.

5. Ibid., p. 12.

Political and Social Science, saw this changing trend in terms of American citizens relinquishing Puritan ideals. He states:

The deep rooted Puritan tradition of abstinence is being undercut by the new citizenship which makes it a civic duty to spend to make the wheels of industry turn. The tradition that saving and paying cash for purchases are essentials to sound family economy and to self-respect is succumbing to the growing habit of credit, fostered by such popular devices as credit accounts and instalment buying. The gospel that once prescribed cutting one's expenditures to fit one's purse is confronted by the new good words that the way to 'get out of the red' is to push one's income up another peg and that you've got to spend money nowadays in order to earn it. Hardship and 'making friends with one's dollar' no longer wear the halo they formerly did as a stern discipline and the inevitable lot of man. Doing without nowadays is just a tough break to be avoided by using easy credit that turns wishes into horses overnight and telescopes the future into the present.

One report indicates that the customary use of credit is influenced by both age and education.⁷ This report notes that older people use less credit than do people under fifty-five years of age. Lower income groups seem to have a larger percentage of money committed to credit. Also the college educated person is less likely to use credit than the grade school person in any age group. This latter finding may, of course, be related to higher

6. Robert Lynd, "Family Members as Consumers", Annals of the American Academy of Political and Social Science, Vol. 328, March, 1960, p. 93.

7. U.S., Federal Reserve Bulletin, Vol XLI, 1955 Survey of Consumer Finance: Purchases of Durable Goods in 1954, pp.465-481.

income too as this is usually a concomitant of higher education. The educated person has potentially greater resources for making cash purchases.

This report recognizes that ethnic factors influence saving and spending behavior. Ethnicity, as such, has not been studied in this research project.

Feldman states:

This new way of life-buying today, paying later - is predicated upon a changing use of actual and projected income. It represents a modification in attitudes towards the meaning and use of money in family living. It reveals a movement away from our New England heritage, that is, from the middle-class standard of postponing the gratification of desires. This new way of life has many positives but it creates for the individual and family many problems which must also concern all social workers.⁸

Families, like individuals, pass through a cycle of growth, maturation and decline. At each stage, money is the weft in the fabric of family life, giving it color and design. Money has special meanings and is put to various uses in different phases of the family's development. The attitudes that an individual develops about money play a part in determining his role in society and the nature of his relationships with his fellow men. "Money", according to Feldman, "assumes a major position in the strivings of the economically deprived to meet psychological and biological

8. Feldman, op.cit., p. 15.

needs."⁹ She notes that, "it would be more rational if they saved and budgeted their money, but human beings are not rational" ¹⁰
As stated before, money, in our culture, is equated with security, love and achievement. Its absence is equated with deprivation. "In the working class, Feldman says, "the lack of money is likely to be brought much more directly to the child's knowledge. The relatively free spending in this group when money is available and the tendency to buy the child impractical things create for him problems concerning the spending of money and distort his values about necessities as opposed to luxuries."¹¹

This thinking suggested to our group that people of a lower social class will have more difficulty in budgeting and managing their income than will middle class people. Our four variables were taken as being components of social class.

Feldman states:

Economic pressures may serve as a safety valve for unleashing outbursts of feeling, related to issues other than money. Economic problems may also be used as a vehicle for provoking negative feelings and attitudes in the partner or for provoking quarrels.¹²

9. Ibid., p. 41.

10. Ibid., p. 41

11. Ibid., p. 43

12. Ibid., p. 32

Finch indicates that the development of an urban industrial society has resulted in a drift from a family in which the members were economically interdependent, to one in which one or more are economically independent while the others are dependent.¹³ From this statement, it is evident that the economic bond which has been regarded as central to marriage and the family has been greatly weakened. This loosening of the economic bond is interpreted as one of the significant factors associated with the instability of the modern american family.

Finch states: "The development of a money economy, the reduction in family and in kinship obligations, all serve to make the problem of maintaining economic dependents considerably more difficult."¹⁴ In consequence, the care of dependents, particularly in the lower income levels, has been passing from the family to social agencies. The agencies have adopted policies calculated to strengthen the family institution by providing support of dependents within the family setting.

In our society social status tends to be in direct ratio to the place of a family unit on the income-receiving scale: the higher the income, the higher the family's social status. The earning and spending of money are symbols of success and have come

13. R.F. Finch, The Modern Family (New York: Henry Holt & Co., 1952), p. 81

14. Ibid., p. 80

to represent status aspirations. Often, Europeans coming to Canada are troubled by the idealization of persons earning large incomes and are uneasy about spending total income instead of providing security through savings accounts or other forms of tangible assets. This illustrates that a person's background may influence his spending habits. In this study, the variable of residence will be used in measuring differences in spending practices as these are influenced by the particular regional background.

The 1941 Study of Family Spending conducted by the Bureau of Labor Statistics and the Bureau of Human Nutrition and Home Economics, showed well defined relationships between the level of income and the distribution of family expenditures. This study also pointed up some significant urban - rural differences in terms of spending practices. The typical farm family with a money income of only \$750.00 was saving as much as the typical non-farm family of more than twice that amount. Farm families tended to spend more on home equipment, automobile and medical care and less on food, housing and recreation. This study also showed that with the rise of income, spending on non-necessities rose sharply, particularly auto and recreation expenditures whereas there was a relative decline in the importance of food in the family budget as the

income rose.¹⁵

The survey showed that credit is an important aspect of the economic scene and an important factor in family money management. People's attitudes about the use of credit vary greatly and are determined to some extent by the attitudes of their parents, and the buying patterns of the families. Purchasing on charge accounts provides an immediate increase in buying power. Their greatest disadvantage lies in the fact that they permit customers to incur obligations beyond their capacity to pay.

Many families whose income is derived from farms, businesses or earnings in seasonal occupations, receive their funds irregularly or in irregular amounts. For these families, planning of expenditures is more difficult. The family with irregular income has the burden of endeavoring to accumulate savings during good periods to cover needs during slack periods. The presence or absence of financial resources not only affect the degree of physical well-being of the family members, but also the quality of their personal relationships.

Schlesinger in The Multiproblem Family notes that the question of economic practices is always a part of the criteria

15. U.S.: Bureau of Labor Statistics, The American Family: A Factual Background, National Conference on Family Life, May 1948.

for measuring family functioning.¹⁶

This statement by Schlesinger illustrates the way in which we see this study intersecting with the broader research into family functioning carried out concurrently by the three groups of Master's students at the University of Manitoba School of Social Work.

16. Benjamin Schlesinger, The Multiproblem Family, (Toronto: University of Toronto Press, 1963), p. 13.

CHAPTER III

STUDY METHODS

We secured data about families who were known to one or more of the major family agencies in Winnipeg, namely: The Children's Aid Society of Winnipeg, the Family Bureau of Greater Winnipeg, Juvenile and Family Court of Greater Winnipeg, The Province of Manitoba Department of Welfare, and the City of Winnipeg Public Welfare Department. These families were active clients of the aforementioned agencies during the months of December 1963 and January 1964. The population under study was obtained by a student representative from each of the major family agencies listed above. The method used was stratified random sampling which, it was felt, would give us a representative sample from each agency. Before the sample was drawn, certain families were eliminated. These consisted of those families living outside Winnipeg proper or where the agency's listing showed no children.

The sample drawn consisted of 369 families. The size of the sample was determined by the time allotted for this part of the study as well as the recognition that we required a sample of this size to enhance the reliability of our findings. Table IV in Appendix B shows the size of the sample from each of the respective agencies and accounts for the difference in the sample drawn and the number of families actually interviewed.

For purposes of obtaining the data required, a composite schedule was devised which contained the questions that each of the three research groups were asking. As noted in Chapter I, this research study was conducted by three groups of fifteen students each, in their Master's year at the School of Social Work, University of Manitoba, during the 1963 - 1964 academic session. Section A of the composite schedule included objective personal data which was of a general nature and pertinent to all groups. The face sheet was designed in order to conserve time and promote efficiency in interviewing, particularly, in terms of preventing repetitious questioning by the interviewer. Section B dealt with Kinship Patterns and Section C pertained to Child Rearing Practices. Section D of the composite schedule dealt with Spending Practices which was the area of study in which our research group was engaged. A copy of this section is attached as Appendix A.

The original schedule was tested by conducting a pilot study in December, 1963. It was tested on a sample of 39 families from the City of Winnipeg Public Welfare Department, The Children's Aid Society of Winnipeg and The Province of Manitoba Department of Welfare. Each student interviewed one respondent. After testing the original schedule, we examined and evaluated the results on the basis of the instrument's effectiveness in obtaining the information sought and made changes indicated.

The schedule was developed so as to measure our four variables.

Each subsection, therefore, was related to one of our variables. These were: level of education, amount of income, employment status, and length of residence in Winnipeg. The last subsection, on spending practices, took into account our main hypothesis and the four subhypotheses.

The introductory remarks on the schedules which appeared before some of the subsections were to aid both the interviewer and the respondent in understanding the questions to follow. They were also designed to be used as a guide and represented an effort to standardize the administration of the various questions. Prior to setting out on the test run, the three research groups met with the research advisors. At this briefing session, each group interpreted their own section of the composite schedule to the other two groups in order for the rationale behind the questions to be understood. This was carried out as a further aid to standardized schedule application.

"Education" was the first subsection in our schedule. It was felt that it would be the most easily answered and the least threatening area in which to be questioned. This principle, of going from the least to the most sensitive data, was adhered to in the ordering of our five subsections. We specified "grade completed" as opposed to "grade attended" because most training institutes and schools are interested in the grade a person has completed as an eligibility requirement for further training. We asked about

additional training and the number of years of this training because of the positive association that we felt existed between education and spending practices. We believed that additional training would be covered by the list that was drawn up. Reading this list out to the respondent would give him or her a better idea of what we meant by "additional training".

The subsection on "Employment" was also regarded as a fairly neutral area of interrogation. The question pertaining to availability for employment referred to our definition of "employment" and was designed to determine whether the respondent was in the labor market and could be included under our definition of "employable". Question 2 (b) referred to our definition of regularity of employment. An affirmative answer here by the head of household constituted "regular employment". The question pertaining to employment over a certain period each year referred to our definition of "seasonal employment", stipulating the precise dates of May 15 to November 30. These dates were chosen as they are the dates used by the National Employment Service to determine the period for seasonal insurance benefits.¹

In the third subsection, covering the income variable, the question regarding the recipient of the major source of income was asked to determine who was the head of the household according to our definition of this term. The questions in our fourth subsection

¹Worker's Handbook on Unemployment Insurance, 16th edition, The Unemployment Insurance Commission. Queen's Printer, 1961.

were related to our fourth sub-hypothesis which postulated a relationship between length of residence in Winnipeg and spending practices. The question relating to urban and rural background referred to our definition of these terms and to the same sub-hypothesis.

The subsection on "spending practices" was revised after the testing of the original schedule because it was felt that the responses we obtained did not enable us to determine budget or non-budget spending. On the basis of the responses we received when administering the original schedule, we felt that public welfare agency clients had fears surrounding the schedule which prevented them from answering our questions comfortably. The original schedule listed 14 consumer items; eight non-necessity items and six necessity items. The respondent was asked to state in what order it was his habit to purchase these items. These questions seemed to elicit responses, which the client felt, would be approved by welfare agencies and did not provide us with the respondent's actual preference. The changes made in the schedule consisted of eliminating unnecessary questions and reformulating others to ensure greater objectivity of the responses. In the revised schedule, the questions asked were divided into the general categories of shelter, utilities, food, clothing, and medical insurance, all of which were considered necessities, vehicle ownership which may or may not be a necessity, and such non-necessity items as television, purchasing liquor or taking a vacation. One item appearing

under utilities, that of telephone, could be considered a non-necessity as well. A question was also asked regarding mode of transportation to determine whether the practice in this respect was to use the least expensive mode of transportation among those practicable. Other forms of transportation were considered non-necessities. The final question in this subsection, relating to the repossession of goods or the garnisheeing of wages, was designed to determine whether or not the family had been able to budget, that is, plan its spending realistically. Every question asked in the subsection relating to spending practices gave the respondent a choice of answers.

The responses in this subsection were classified under "budget" or "non-budget" spending. The questions from "a" to "e" in this subsection were designed to determine whether the respondent was budgeting or not budgeting for necessities. The questions from "f" to "j" in the same subsection were asked to determine whether the respondent was budgeting for non-necessities. The questions from 5 (k) to the end of the section on spending practices serve as a check on the former questions. If the respondent answered two of the questions relating to necessities negatively, we considered him a non-budget spender for necessities. If the respondent answered one of the questions relating to non-necessities negatively, he was considered a non-budget spender for non-necessities. In those instances where the respondent was a budget spender for both necessities and non-necessities he was classified as an overall budget spender. If the reverse held true, he was classified as an

overall non budget spender. This, then, gave us four distinct budgeting categories to use in classification and data analysis.

A number of limitations become evident after the administration of the revised schedule. The question pertaining to payment of medical insurance premiums was not considered in our analysis of the data. We found a large proportion of the sample population were on public assistance; hence, their medical insurance premiums were taken care of by the agency of which they were clients. This, therefore, invalidated their response. Our question as phrased, did not include whether or not those who were paying themselves were able to meet the premiums. The question relating to vacations was not considered for analysis as we felt it was not an indication of budget or non-budget spending. The question pertaining to moves because of non-payment of rent was not considered in our classification of data as we found it did not provide an answer to what we wanted to know. It was worded in such a way that any response could indicate either budget or non-budget spending. An affirmative answer could suggest a move undertaken because of reduced resources, which would indicate budget spending, or it could indicate a move necessitated legally by default of a rent payment.

It should be noted that we asked "sometimes" as a part of questions as we felt this was a less threatening wording than "always" or "never". For the purposes of our analysis of data,

however, we classified "sometimes" as a non-budgeting response.

There are certain limitations that affect the sample.

The method by which clients were prepared for the interview may have affected the outcome of the study slightly. The limited effect this had may be seen by examining the percentages of respondents who were willing to participate. 70 percent of families contacted by letter, or by other means, were willing to participate. 68 per cent of those contacted by the University were willing to be involved, whereas 73 per cent of those contacted by the social agency expressed willingness. Families at the City of Winnipeg Public Welfare Department and the Province of Manitoba Department of Welfare received letters from the University. Families at the Children's Aid Society of Winnipeg and the Family Bureau of Greater Winnipeg received letters prepared by the University but signed by an agency social worker. The clients of the Juvenile and Family Court of Greater Winnipeg received letters signed by a senior staff member of that agency. It is impossible to say whether those who refused to participate would have affected the outcome; nor do we know how significant our number of 176 participants is. This will be evaluated in Chapter V.

Disparity of educational level, varying from a Ph.D. to the functionally illiterate, created variations in comprehension of the questions being asked. Other limitations of the study generally will be dealt with in Chapter V.

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The data obtained in our interviews will be presented in tabular form and analyzed in the following chapter.

CHAPTER IV

ANALYSIS OF DATA

Table 1 in Appendix B shows that 176 out of a possible 369 schedules were completed. Of these 176, three were incomplete and therefore not included in our analysis. The balance of 173 completed fell into two groups; one group numbering 141 completed schedules and the other group numbering 32.

The group numbering 32 schedules was removed from the detailed analysis because the responses to questions in the schedule were inconsistent. The responses with regard to spending practices, up to question 5 (k), were in opposition to the questions from 5 (j) to the end of the schedule. (See Appendix A.) This inconsistency of response made any comparative appraisal difficult. It should be noted, however, that the responses to the first part of the schedule on spending practices by this group were similar to the responses of those of the second group.

The findings based on the 141 completed schedules showed that the responses made were consistent throughout the schedule. These responses indicated the following spending patterns: 16 percent did not budget for any items listed in the schedule, 11 percent budgeted for non-necessities only, 9 percent budgeted for necessities only and 64 percent budgeted for all items. Since 64 percent of the respondents were classified as budget spending persons, our main hypothesis was disproved.

Educational attainment was ranked from low level education with no training through to a high level of education with additional training. For each level we calculated the percentage of respondents according to spending practices. There appears to be no association between educational attainment and spending practices. This data is presented in Table 1.

TABLE I
SPENDING PRACTICES ACCORDING TO LEVELS
OF EDUCATION AND TRAINING

EDUCATION	TOTAL		Low Level-No Other Training		Low Level-With Other Training		High Level-No Other Training		High Level-With Other Training	
	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent
Total	141	100.0	70	100.0	12	100.0	36	100.0	23	100.0
Over-all Non-Budget	22	16.0	11	16.0	1	8.0	7	19.0	3	13.0
Budget for Non-necessities only	16	11.0	9	13.0	1	8.0	4	11.0	2	9.0
Budget for necessities only	13	9.0	8	11.0	1	8.0	2	6.0	2	9.0
Over-all Budget	90	64.0	42	60.0	9	75.0	23	64.0	16	70.0

1. Percentages may not total 100.0 due to rounding

The employment status of the respondents was ranked from those not in the labor force to those regularly employed. The reader will notice from the data in Table 2 that only two respondents were classified as being seasonally employed. This, despite the fact that Winnipeg generally has a high rate of seasonal employment. It is also noted that 66 respondents were excluded from our analysis because these persons were not available for employment. For each category of employment we calculated the percentage of respondents with the various spending practices. The numbers and percentages of respondents in each category are shown in Table 2. There appears to be no association between employment status and spending practices.

TABLE 2
SPENDING PRACTICES ACCORDING TO
EMPLOYMENT STATUS

EMPLOYMENT	TOTAL		Not In Labor Force		Irregularly Employed		Seasonally Employed		Regularly Employed	
	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent	No.	Per- cent
Total	141	100.0	66	100.0	26	100.0	2	100.0	47	100.0
Over-All Non-Budget	22	16.0	10	15.0	5	19.0	0	0.0	7	15.0
Budget for Non- Necessities Only	16	11.0	6	9.0	2	8.0	1	50.0	7	15.0
Budget for Necessities only	13	9.0	5	7.0	2	8.0	0	0.0	6	13.0
Over-All Budget	90	64.0	45	68.0	17	65.0	1	50.0	27	58.0

In our analysis of spending practices with levels of income we grouped the respondents in two categories; those with a low level of income and those with a high level of income. It is noteworthy that 80 percent of respondents had a low level of income although less than 60 percent were in receipt of public assistance. This data is presented in Table 3. Again there appeared to be no association between levels of income and spending practices.

TABLE 3
SPENDING PRACTICES ACCORDING TO LEVELS
OF INCOME

INCOME	TOTAL		LOW - LEVEL		HIGH - LEVEL	
	No.	Per- Cent	No.	Per- cent	No.	Per- cent
Total	141	100.0	113	100.0	28	100.0
Over-All Non-Budget	22	16.0	18	16.0	4	14.0
Budget for Non-necessities Only	16	11.0	11	10.0	5	18.0
Budget for Necessities only	13	9.0	12	11.0	1	4.0
Over-All Budget	90	64.0	72	64.0	18	64.0

The residence variable was not considered because only two respondents had less than the minimum long term residence, as this was stated in our definition. We originally hypothesized that long periods of residence would influence budget spending in a positive manner. While only two respondents had short periods of residence, the average period of residence in Winnipeg of the respondents, was 20 years. This may suggest a reason why 64 percent of the respondents come out as budget spenders.

The data presented in the tables relating spending practices to education, employment, and income, indicates that these variables seem to have little influence on the spending practices of the client group. Further interpretations of the findings will be given in Chapter V.

CHAPTER V

CONCLUSIONS

A number of families, known to the five major agencies serving families in Winnipeg, were studied to determine the spending practices of the clientele served by these agencies.

In our study, the following hypothesis and sub-hypotheses were tested:

- 1) The spending practices of a majority of families served by the major family agencies in Winnipeg will be characterized by non-budget spending.
- 2) Families with a low level of education will be characterized by non-budget spending, and conversely, families with a high level of education will be characterized by budget spending.
- 3) Families with irregularity of employment will be characterized by non-budget spending and conversely, families with regularity of employment will be characterized by budget spending.
- 4) Families with a low level of income will be characterized by non-budget spending, and conversely, families with a high level of income will be characterized by budget spending.
- 5) Families with short periods of residence in Winnipeg, whose prior residence was rural, will be characterized by non-budget spending. However, if prior residence was urban, they will be characterized by budget spending.

One hundred and seventy-six families were interviewed and 173 completed schedules were obtained and analyzed. The spending practices were categorized according to: overall non-budget spending, budget spending for necessities only and overall

budget spending. The findings indicated that almost two-thirds (64%) of the families studied were characterized by overall budget spending. Thus, the major hypothesis was not supported.

There was little variation in the spending practices of groups with different levels of education and training, employment status and levels of income. Only two families had short periods of residence in Winnipeg. This did not allow for cross classification of the residence variable with spending practices. Thus, none of our four sub-hypotheses were supported. In looking at the findings it should be noted that 65% of the families in the sample were clients of public assistance agencies and were therefore recipients of financial aid. This implies that they will have received concomitant casework services which includes either implicit or explicit budgeting instructions.

In our society, economic practices are related to a basic task of the family.¹ This aspect of family functioning may, therefore, be a part of the larger problem which the family brings to any social agency. It seems reasonable to speculate

1. Chapter II, p. 2.

that the clients from the other family service agencies may also have received help which influenced their current spending practices. Positive intervention in one problem area of social functioning may well have lead to improved functioning in other areas. For example, social work services in the area of child rearing may have a positive influence on budgeting practices. Our schedule did not, nor was it designed to, measure the effect of casework services on spending practices.

While our findings indicated that a majority of the client group are overall budget spenders there may have been shortcomings in the schedule which affected the validity of our results. Specifically, the inconsistency in 32 of our schedules could be attributed to the fact that the first part of the schedule, relating to spending practices, dealt with current budgeting practices whereas the latter part of the schedule, which served as a double check on the responses given earlier, dealt with past budgeting practices. The elimination of these schedules left us with 141 consistent schedules. Another limitation of the schedule was the lack of testing in its revised form due to lack of time. Furthermore, those families excluded from the sample raised doubts as to the

validity of the study, in that those refusing to be interviewed might be hostile and not amenable to budget guidance. If this concern was reality-based, a number of non-budgeting families were eliminated. We refer the reader to Chapter III where schedule limitations were discussed in greater detail.

Our Table 1 indicated that 50 per cent of the client group had a low level of education and no other training. With the well established need for education in our modern society this might indicate that this group had a greater difficulty functioning independently in the community, however, the incidence of budget spending was similar to that of the groups with a high level of education and other training.

It is noteworthy that only two heads of family were seasonally employed. In relation to this, we make reference to a statement made by W.C. Stewart, Prairie Director of the National Employment Service, in the Winnipeg Free Press, to wit:

We'll get a good start in 1964 because the long autumn helped us to prolong employment in many areas where we usually have early layoffs. . . as of November, 1963, only 3% of this region's labor force was unemployed - a figure much better than the national average.²

2. Winnipeg Free Press, December 28, 1963.

Also related to this is a statement made by the Honorable R.G. Smellie, Minister of Municipal Affairs, in the Winnipeg Tribune, to the effect that there would be ten thousand more jobs due to winter works projects in operation in Manitoba this year. He noted that exceptional fall weather meant longer employment for agricultural laborers.³

An interesting disclosure of the study was that only two cases were found with less than two years residence in Winnipeg. It may be speculated that the elimination of indirect social assistance cases from the sample drawn at City of Winnipeg Public Welfare Department, that is, cases which were the responsibility of another jurisdiction but which were being administered by the above-named agency, had some bearing on the findings, albeit it, a very minor one.

Taking into account the limitations presented, our findings indicate that families receiving services from social agencies tend to be characterized by budget spending. We hope findings may provide a basis for future research as well as assisting us in understanding the functioning of a segment of

3. Winnipeg Tribune, January 16, 1964.

our society. We trust that it will be useful as a guide in improving services to this group, particularly in the area of financial aid, as preconceived notions about spending practices of social agency clients are evaluated in the light of these findings.

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APPENDIX

APPENDIX A

SCHEDULE

GROUP I

SECTION D. ECONOMIC PRACTICES

Instructions for interviewer. Number 1 has been completed in Section A.

1. Education

Mother

- (a) What is the highest grade
completed at school?

0,1,2,3,4,5,6,7,8,9,10,11
12,13,

CIRCLE APPROPRIATE NUMBER

- (b) Have you had any other
training? Yes ___ No ___

- (c) If so, what kind?

University _____
Vocational _____
Nursing training _____
Teachers college _____
Business college _____
Apprenticeship _____
Other (specify) _____

- (d) How many years of this
training? less than 1, 1,
2,3,4,5,6,7,

- (e) Did you complete this
training? Yes ___ No ___

Father

- (a) What is the highest grade
completed at school?

0,1,2,3,4,5,6,7,8,9,10,11,
12,13,

- (b) Have you had any other
training? Yes ___ No ___

- (c) If so, what kind?

University _____
Vocational _____
Nursing training _____
Teachers college _____
Business college _____
Apprenticeship _____
Other (specify) _____

- (d) How many years of this
training? less than 1, 1,
2,3,4,5,6,7,

- (e) Did you complete this
training? Yes ___ No ___

COMMENTS:

2. Employment

We would like to get some information about your employment during the last year. We know that there are differences from person to person.

Mother

Father

- (a) Have you been available
for employment during the
past year? Yes No

- (a) Have you been available
for employment during the
past year? Yes No

If yes, to (a)

If yes, to (a)

(Allow time for respondent to figure out duration of employment)

- (b) Have you worked 8 months or more during the past year?
Yes _____ No _____

- (b) Have you worked 8 months or more during the past year?
Yes No

If no, to (b)

If no. to (b)

- (c) Did you work throughout the period May 15th to November 30th? Yes _____ No _____

- (c) Did you work throughout the period May 15th to November 30th? Yes _____ No _____

3. Income

This next item concerns your total family income. We would like to know:

- (a) How many people are supported on the total family income (from all sources earned, assistance, pensions, gifts, etc.)

- (b) Is the respondent's income above or below income indicated?

CIRCLE NUMBER IN FAMILY

2 3 4 5 6 7 8 9

\$2100. \$2400. \$2700. \$3000. \$3300. \$3600. \$3900. \$4200.

above above above above above above above
below below below below below below below

3. Income (continued)

10	11	12	13	14	15	16
\$4500.	\$4800.	\$5100.	\$5400.	\$5700.	\$6000.	\$6300.
above	above	above	above	above	above	above
below	below	below	below	below	below	below

(c) To whom is the major source of income paid?

4. Residence

This has been completed in Section A.

Mother

Father

Check one

(a) How long have you lived
in Winnipeg?

☐ 1 - 3 months
☐ 4 - 12 months
☐ 13 - 24 months
☐ over 24 months

(a) How long have you lived
in Winnipeg?

☐ 1 - 3 months
☐ 4 - 12 months
☐ 13 - 24 months
☐ over 24 months

If less than 25 months, please write in the last place of residence
before coming to Winnipeg.

Mother

Father

Where did you come from?

Where did you come from?

☐ rural Canada
☐ urban Canada
☐ rural (outside of Canada)
☐ urban (outside of Canada)
What is your background? Check
☐ country
☐ city
☐ small town
☐ other (specify)

☐ rural Canada
☐ urban Canada
☐ rural (outside of Canada)
☐ urban (outside of Canada)
What is your background? Check
☐ country
☐ city
☐ small town
☐ other (specify)

5. Spending Practices

There are many different ways in which people spend their money.
Would you give us some information about your way?
For instance:

5. Spending Practices (continued)

- (a) Do you: Own ___ Rent ___ the House ___ Apartment ___ in which you are living?

If answer is "Rent": Is it: Furnished ___ Partly Furnished ___ Unfurnished ___? (i.e. by the landlord)

How often do you pay the rent? Weekly ___ Semi-monthly ___ Monthly ___

Do you pay it in advance? Always ___ Sometimes ___ Never ___

Have you ever had to move because you were not able to pay the rent? Often ___ Sometimes ___ Never ___

If answer is "own": Is it, Paid for in full ___ Mortgaged ___?

Are you able to meet the mortgage payments when they are due? Always ___ Sometimes ___ Never ___

- (b) Is fuel included in the rent? Yes ___ No ___

Are utilities included in the rent? Yes ___ No ___

Do you ever get behind in payments for fuel or utilities? Yes ___ No ___

Do you have a telephone? Yes ___ No ___

Has the gas or power company ever threatened to discontinue services because you were unable to pay the bill? Yes ___ No ___

Has your telephone ever been disconnected because you were unable to pay the bill? Yes ___ No ___

- (c) How often do you go grocery shopping? Every day ___ Irregularly, as needed ___ once a week ___

Do you buy groceries by charge account? Always ___ Sometimes ___ Never ___

How often do you pay the charge account? Weekly ___ Semi-weekly ___ Monthly ___

Do you ever get behind in these payments? Always ___ Sometimes ___ Never ___

5. Spending Practices (continued)

- (d) Do you buy clothing by: Cash ____ Charge Account ____?

If answer is "charge account": Do you ever get behind in these payments? Always ____ Sometimes ____ Never ____

- (e) Do you carry full medical coverage? Yes ____ No ____

Were you able to pay for this yourself? Yes ____ No ____

- (f) Do you own a car or truck? Yes ____ No ____

If "yes": Was it bought by Cash ____ Financed ____?

If "financed": Are you able to meet the payments when they are due? Always ____ Sometimes ____ Never ____

- (g) Do you own a T.V. set? Yes ____ No ____

Was it bought by: Cash ____ Credit ____?

If "credit": Have you been able to meet the payments? Always ____ Sometimes ____ Never ____

- (h) How much liquor do you buy every week? Beer ____ Wine ____
Hard liquor ____ (fill in approximate amounts)

- (i) Do you ever take a vacation trip? Yearly ____ Sometimes ____
Never ____

Do you ever entertain friends (have parties)? Often ____
Sometimes ____ Never ____

- (j) Do you usually travel by: Bus ____ Taxi ____ Walk ____
Drive own car ____?

- (k) Has anything you bought ever been repossessed? Yes ____ No ____

Have your wages ever been garnisheed to pay for something you bought? Yes ____ No ____

5. Spending Practices (continued)

- B. How much of your monthly income is spent using cash? \$ _____
using credit? \$ _____

Are you able to save any? Yes ____ No ____

If yes, how much? \$ _____

- C. In this next question about buying, there are again a number of ways of purchasing things you want. Maybe you could describe your particular way of buying, that is:

When you see something you like to buy, do you

(i) buy it immediately? _____

OR

(ii) think about it for awhile first and then buy it?

- D. Are you paid by cash or cheque? Yes ____ No ____

OR

Are you on an administered budget? Yes ____ No ____

APPENDIX B

TABLE IV

COMPOSITION OF SAMPLE BY AGENCY SHOWING NUMBERS
INTERVIEWED AND WHERE APPLICABLE, NOT INTERVIEWED

	TOTAL	CITY WELFARE	FAMILY BUREAU	PROVINCE	FAMILY COURT	C.A.S.
Population	2701	1310	135	395	441	420
Sample drawn	369	146	45	45	63	70
No Interview requested by Worker	54	2	16	-	3	33
Willing to be interviewed	315	144	29	45	60	37
Interview refused	77	47	2	7	15	6
Moved or not located	62	11	7	10	26	8
Interviewed	176	86	20	28	19	23