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I.	Introduction	p. 1 - 10
II.	Food	11 - 17
III.	Shelter	18 - 25
IV.	Operating Expenses	26 - 34
V.	Clothing	35 - 50
VI.	Conclusion	51 - 52

COST OF LIVING IN WINNIPEG

"Political Economy or Economics is a study of mankind in the ordinary business of life; it examines that part of the individual and social action which is most closely connected with the attainment and with the use of the material requisites of well-being.

Thus it is on one side a study of wealth, and on the other, and more important side, a part of the study of man. For man's character has been moulded for his every day work, and the material resources which he thereby procures, more than by any other influence, unless it be that of his religion. It may make little difference to the fulness of life of a family whether its yearly income is £1000 or £5000; but it makes a very great difference whether the income is £30 or £150; for with £150 the family has, with £30 it has not, the material conditions of a complete life." (Marshall's Principles Bk.I, Chap.I.p.1 & 2]

Marshall proceeds to discuss the ill effects of insufficient food, clothing and house room and lack of education, referring principally to the poor. But what he says regarding these may well be applied to those above the subsistence minimum and we may take it that in-so-far as people are ["]overworked, under taught, weary and careworn, without quiet and without leisure, they have no chance of making the best of their mental faculties."

For this reason the cost of living is a subject of peculiar and vital interest to every individual and every group

in society today. The struggle for life is becoming keener and the individual is finding stronger competition in the race for life than ever before. People are continually developing new wants, and providing these are wholesome wants, it is a sign of progress. What were luxuries for the last generation are considered necessities for this. Then, again, less and less people are directly producing the bulk of their living on the land and more and more are paying for every item of their living in dollars and cents. Under the former conditions the family living was estimated in labor and depended on climatic conditions, fertility of the soil etc., but conditions that were fairly evident and comprehensible to the family themselves. Scott Nearing compares the status of the nineteenth and twentieth century family, thus: "The nineteenth century family was a producing, selling, largely self-sufficient family. The twentieth century family is a consuming, income-earning, buying family, dependent for its continuance upon the economic activities of hundreds of thousands of other families. Selling was incidental to the life of the nineteenth century family. Even if markets were closed tight it could survive. The twentieth century family must always earn, because it is under the constant necessity of buying. The prime requirement for the survival of the old family was production; the prime necessity of the new one is purchasing power. To meet the new need there must be developed a high type of city family with income sufficiently augmented to purchase the livelihood which the old family created for itself". (Reducing the Cost of Living p.51)

When the family exchanges money for all their living the cost of that living is the result of the intricate machinery of production, distribution and consumption. The failure of the crop in the Argentine, the strike of coal-miners in Alberta, the instability of the government of Russia all affect what a man's monthly pay cheque will buy in Winnipeg. Money is of value to people because of what it will buy and people are anxious to get all they can for their money because their wants are indefinitely extensible and the people who have so much that no want is left unsatisfied form such a microscopic minority that they may be left out of consideration. So we may take for granted the general interest taken in the subject of "Cost of Living".

Cost of living has attracted the attention of economists as early as 1672, when Sir William Petty used estimates as to the average expenditures of workingmen's families as a basis for judging the possibilities of trade with Ireland and of taxation in England. He argued that since the Irish peasant's family spent only fifty-two shillings a year, there could be little trade. In the second case, he argued that since the English laborer's family had annual expenditures of about seven pounds, the Government might, by a tax of one-tenth of this on ten million subjects, secure seven million pounds.

In 1855 the famous French scientist, Frederic Le Play, published his series of family monographs under the title of "European Workingmen". He was very much interested in the conditions of living of the families of the working class of

France, Belgium, Germany, etc. He lived with the various families and made individual studies with great care and accuracy. He did this with such success that the reader today can get a picture of startling clearness of each family studied. His was the study of the individual case and he made no attempt at statistical analysis of his data. His method of study was new and was the reason for the origin of "La Societe d'Economie Sociale" which continues to the present day.

Two years later in 1857, Ernest Engel, head of the Statistical Bureau of Saxony, published the first statistical analysis of cost of living studies. This was published under the title of "The Relation of Production and Consumption in Saxony". Engel's data includes the accounts of Belgian workmen's families which he had collected for the statistical congress at Brussels in 1853, and he also made use of Le Play's studies and other data. From this data Engel deduced the famous Engel's Laws" and also estimated the expenditures for three income levels for Saxony. In 1895 Engel again published a study of the cost of living in Belgium and drew comparisons between that time and forty years earlier.

Cost of living has been the subject of study for a number of English economists, principal among these being Dr. Bowley. Dr. Bowley published his "Livelihood & Poverty" in 1915 and it was based on actual conditions of living of working class people in four English towns.

Mr. Booth in "Life and Labour of the People

of London", and Rowntree in "Poverty, A Study of Town Life" made valuable contributions to the cost of living studies.

The English Economic Club made another English study and in 1896 published "Family Budgets", being the income and expenses of 28 British households 1891 - 1894.

In the United States also, cost of living has been the concern of the economists, among whom might be mentioned Dr. R. C. Chapin. Dr. Chapin made a study of the cost of living of four hundred New York families in 1907 and in 1909 published the "Standard of Living of Workingmen's Families in New York City".

Cost of living has not only interested economists but has become the concern of the governments of various countries. The governments of Great Britain, United States and Canada have not only appointed special commissions to inquire into the cost of living from time to time, but have also made it the special work of certain departments of the government to regularly collect information on this subject and from time to time analyze it and place it before the public.

As an example of the former, in January 1914, a Canadian Royal Commission was appointed to inquire into the Cost of Living in Canada. The Commission published in 1915 a voluminous report of 2,058 pages of their findings.

The Bureau of Labor of the United States government has made many exhaustive and valuable studies of the cost of living in different parts of the country and at different times.

The Department of Labor of the Canadian Government is making investigations along this line too but up to the present has not done such extensive work.

The British Board of Trade conducted an inquiry into the cost of living in the different parts of Great Britain in 1904.

The foregoing is good evidence of the wide-spread interest and importance of the subject in hand.

Marshall in a note following one of his chapters in his "Principles of Economics" says - "It is a very important task to ascertain the proportions in which the different classes of society distribute their expenditures between necessities, comforts and luxuries: between things that provide only present pleasure and those that build up stores of physical and moral strength; and lastly between those that gratify the lower wants and those which stimulate and educate the higher wants" (Marshall, Prin. of Economics, note to Chap. IV. Bk.III); And again, "And though the theory of demand is yet in its infancy, we can already see that it may be possible to collect and arrange statistics of consumption in such a way as to throw light on difficult questions of great importance to public well-being. The spirit of the age induces a closer attention to the question whether our increasing wealth may not be made to go further than it does in promoting the general well-being; and this again compels us to examine how far the exchange value of any element of wealth, whether in collective or individual use, represents accurately the addition which it makes to happiness and well-being". (Marshall's Prin. of

Economics, Bk.III. Chap.I.p.85).

Cost of Living: What is it? The cost of living is what it costs to buy the Canadian Standard of Living. Each community, indeed each individual family has its own idea of what cost of living means. Scott Nearing says - "When men speak of the Cost of Living, they mean the cost of that kind of living which is sanctioned by the community". ["Reducing the Cost of Living" p.34.]

This can never be absolutely definite. It is possible for human beings to exist, for a time at least, on black bread, rice and soup and to be herded together, a good many to a room, but to the Canadian this would be a bare existence and not living. Living necessitates food sufficient in quantity and in kind to maintain the body in health, sufficient shelter to keep the family warm and comfortable and to allow of some individual privacy and group living; such clothing as will protect the body from the elements and also allow the person to preserve his self-respect while mingling with his fellow men; some cultural advantages and some provision for the future; in short such conditions under which it is possible to maintain decency and physical and mental health. The family income has to buy these various things and the satisfactory distribution of the money among the many wants of the family taxes the wisdom of those responsible. "In money economy" says Marshall, "good management is shown by so adjusting the margins of suspense on each line of expenditure so that the marginal utility of a shilling's worth of goods on each line shall be the same, and this result each one will attain by constantly watching to see whether there is anything on which he

is spending so much that he would gain by taking a little away from that line of expenditure and putting on some other line". (Marshall's Prin. of Economics Bk.III Chap.V. p.118). This means that in wise spending the last dollar spent for food will yield the same utility as the last dollar spent for clothes, or for recreation or for education. This nice balance of expenditures can only be obtained by experience, one's own experience and the experience of others.

This thesis is a small attempt to gather together the experience of a limited number of people residing in the City of Winnipeg who are interested in the subject itself, and are possessed of sufficient public spirit to contribute something from their experience.

The families contributing range in income, it is judged, from \$1800 to \$3500, with one exception which is somewhat lower. The information was gathered from the accurate household accounts of ten families, numerous personal interviews with the heads of families, from the Department of Health of the City of Winnipeg, The Winnipeg Real Estate Exchange, The Labour Gazette and personal visits made to houses available for rent in the various districts of Winnipeg.

Family expenditures are usually classified as follows:-

1. Food
2. Shelter
3. Operating Expenses
4. Clothing

5. Higher life or advancement

6. Savings

It is the purpose of this thesis to deal with the first four classes of the group, namely, food, shelter, operating expenses and clothing, not with the idea that they make complete living, but that they comprise the necessities of life and the last two occupy more or less the region of choice.

It may be of value to consider the proportion of the income which should be spent for the various divisions as laid down by a number of authorities.

C. Frederick advocated the following proportion in 1916 for a census family, which is composed of father, mother and three children under fourteen years of age. (Household Engineering p.285).

On \$2000 income

\$2400 income

Food	20% or \$40 per mo.	22% or \$44. per mo.
Shelter	20% or \$33.33 Do.	20% or \$40. " "
Operating	14% or \$23.33 Do.	15% or \$30. " "
Clothing	14% or \$23.33 Do.	14% or \$28. " "
Savings & Advancement	28% or \$46.66 Do.	29% or \$58 " "

Recent figures put out by the Society for Savings, Cleveland, Ohio show the following proportions for family expenditure for the census family. (Pamphlets issued by Home Economics Bur. Society for Savings, Cleveland, Ohio).

(10)

Income of \$1800 per annum

\$3000 per annum

Food	\$50 per mon.	\$55. per mon.
Shelter	38 " "	60. " "
Operating	13 " "	23 " "
Clothing	26 " "	40 " "
Savings & Advancement	23 " "	70 " "

Miss Evelyn Moore, Budget Director in the T. Eaton Co. Ltd., after a wide study of conditions in Winnipeg, advises the following proportions. (Eaton's Home Budget Service)

Income of \$1800 per annum

\$3000 per annum

Food	\$45 per mon.	\$55 per mon.
Shelter	31.50 "	47.50 "
Operating	22.50 "	37.50 "
Clothing	25.50 "	40.00 "
Saving & Advancement	25.50 "	70.00 "

FOOD

The first of the four famous laws propounded by Ernst Engel, "As the income increases the proportion spent for food decreases" holds good today as it did in 1915. It requires as much food to adequately nourish the unskilled laborer as it does for the high salaried bank manager, in reality it requires more.

Marshall says "A man's appetite is limited by nature and when his expenditure on food is extravagant it is more often to gratify his desires of hospitality and display than to indulge his own sense". [Principles of Econ. Bk. II Ch. II p 87]

An adequate diet should contain a certain amount of food from each of the following groups:

- | | |
|--------------------------|---|
| I. Vegetables and Fruits | II. Meat, Milk, Eggs and other proteins |
| III. Cereals | IV. Sugars and sugary foods |
| | V. Fats and fat foods. |

Group I. Vegetables and fruits are required for flavor, bulk, mineral substances, particularly iron and vitamins of which at least three kinds are considered necessary. It is now believed that the vitamins are to some extent destroyed by drying and also by cooking. So while canned and dried fruit and vegetables can be used to some extent for the sake of economy, they should never be used to the exclusion of green leaf vegetables and fresh fruits.

Group II. Meat, milk and other proteins furnish the kind of protein necessary to build the protein found in the tissues of the body; then too, some of these foods have special uses. Milk and cheese are rich in calcium and meat and eggs in iron. Milk and egg yolks are important as sources of vitamin A. In

the diet of children none of the ordinary foods can take the place of milk.

Group III. Cereals or grain products are depended on to supply protein, carbohydrates, mineral substances and vitamins, also bulk if the whole grain is used.

Group IV. Sugar and sugar foods supply carbohydrates and flavor. They do not supply protein, mineral substances or vitamins and therefore are not as essential as the other groups.

Group V. Fats and fat foods add richness and flavor to the diet. Butter and cream furnish vitamin A, so they are valuable articles of the diet.

One accepted standard of daily energy requirement is 3000 calories for 154 lb. man doing average work (Dr. Sherman, "Chemistry of Food & Nutrition" p.180), and this should be divided among the five groups as follows:-

Vegetables and fruits	20% or 600 cal.
Meat, milk, eggs, cheese	25% or 750 "
Cereal foods	25% or 750 "
Sugars & sugar foods	10% or 300 "
Fats & fat foods	20% or 600 "

Those who do light muscular work or lead sedentary lives should eat a larger proportion of vegetables, fruits and protein foods, and a smaller proportion of cereals, fats and sugars. On the other hand those who do hard muscular work should need a larger percentage of energy yielding foods, such as cereals, fats and sugars.

According to Caroline Hunt (Farmers Bul. No.1313 U.S.Dept. of Agriculture), the census family of father, mother,

and three children require the following amounts of the various foods per week.

Group I. 44 Lbs. fresh vegetables and fruits

8 Lbs. canned " " "

3 " dried " " "

Group II. 11 Lbs. of meat and fish

1 Doz. eggs

1 Lb. cheese

$\frac{1}{2}$ " peanuts

14 Qts milk

Group III. $2\frac{1}{2}$ Lbs. flour

$\frac{1}{2}$ Lb. rolled oats

$\frac{1}{2}$ " corn meal

$\frac{1}{2}$ " rice

$\frac{1}{2}$ " macaroni

$\frac{1}{2}$ " prepared breakfast foods

10 " bread

Group IV. $2\frac{1}{2}$ Lbs. sugar

$1\frac{1}{2}$ " honey, syrup or molasses

$\frac{1}{2}$ " jelly

$\frac{3}{4}$ " candy

Group V. 2 Lbs. of butter

1 " bacon

1 " nuts(in shell).

1 " shortening fat, oil & suet.

1 pint cream

To relate this to the cost of living it is necessary translate these quantities into money values. In December 1924, Miss Hilts of the Nutrition Department of the Manitoba

Agricultural College was asked by the Board which administers the Mother's Allowance Act for Manitoba to work out an adequate diet for a mother and her family. Miss Hiltz worked out the quantities of the various foods necessary for a mother and four children, three children under twelve and a boy over twelve. This family corresponds as far as food goes to the census family, as the boy over twelve would need as much as a man. Caroline Hunt's standard of 11,200 calories for the family per day or 33,600 cal. per month was the basis from which this diet was estimated.

This standard carried further was -

Group I. Vegetables & Fruits	20% of 336000	- 67200 Cal.
" II. Meat, eggs, Milk & cheese	25% of	" - 84000 "
" III. Cereals & grain products	25% of	" - 84000 "
" IV. Sugar and sugar foods	10% of	" - 33600 "
" V. Fats & fat foods	20%	" - 67200

It must be kept in mind that the estimates made were made for a minimum income. The following were the estimates made, and the prices are Winnipeg prices in Dec. 1924.

Group I. Potatoes 56Lbs. @ 1 $\frac{1}{2}$ c.	-.84	17024 cal.
Root Vegetables 31 Lbs. @ .04	- 1.24	6200 cal.
Dried Vegetables 8 " @ .07	- .56	12512 cal.
Dried Fruit 9 " @ .12 $\frac{1}{2}$	-1.13	10449 cal.
(prunes)		
Dried Fruit 3 " @ .20	- .60	4689 cal.
(raisins)		
Fresh Fruit 4 Doz. @ 2/65	-1.30	2800 cal.
(oranges & tomatoes)	5.67	53694 cal.

Group II. Milk 82½ qts. @ 13¢ per qt. - 10.75				66,000 cal.
Eggs 6½ doz. @ .50 (yearly av.) 1.88				5,250 "
Meat 23 lbs. @ .15 3.45				16,100 "
Cheese 1½ Lbs. @ .30 .45				3,000 "
				<hr/>
				16.50 90,350 "
Group III. Rolled Oats 14 Lbs. @ .06 - .84				25,242 Cal.
Bread 43 Lbs. @ .07 - 3.01				50,482 "
(43 loaves)				
Flour 10 lbs. @ .05 - .50				16,030 "
Other Cereals 6 Lbs. @ .11 - .66				9,600 "
				<hr/>
				5.01 101,554 "
Group IV. Sugar 11 Lbs. @ .10 - 1.10				19,954 cal.
Jam 8½ " @ .22 - 1.87				15,419 "
				<hr/>
				2.97 35,373 "
Group V. Butter 7 Lbs. @ .36 - 2.52				24,416 cal.
(yearly av.)				
Other fats 6½ Lbs. @ .28 - 1.84				26,533 "
				<hr/>
				4.34 50,949 "

An additional \$1.10 was allowed for tea, salt, pepper etc.

The total cost was \$35.60 per month

The total calories 331,920 " "

The total calories are 4,080 less than the standard set, this is less than half a day's requirement.

The following comment went with this estimate:

"Groups II and III are liberal, Group IV is average and Groups I and V. are low. It would be better to include 3 or 4 lbs. more fat if possible and to include some canned fruit in Group I".

This estimate also assumes that butter, eggs and potatoes would be bought at the time of year that they are cheaper and stored for winter use.

A family not living on a bare minimum would want more fresh vegetables and fruits, and more fats and they would be justified in this. If a family has a garden this lessens actual outlay for food. A garden is also an advantage in that the family has more vegetables than they otherwise would have if they had to buy them and this is one place where

western dietaries could stand an increase.

One family whose food expenditure is listed elsewhere spent \$512.55 for the year 1923 or an average of \$42.71 per month. This family consisted of father, mother, two children of seven and two years, and a grandmother, so that this family would correspond closely to the census family. They had a small backyard garden which supplied some fresh vegetables. The mother was a very careful purchaser, buying eggs and butter when they were cheap and storing them and buying most of the winter's supply of meat in the autumn and freezing it. This family was well nourished. From this and taking into consideration the estimate of \$35.60 per month for food on a minimum income, it is safe enough to make the statement that a census family can be adequately nourished and have sufficient variety in the diet to make it attractive and palatable for \$45.00 per month, at December 1924 Winnipeg prices.

The following are figures showing what a number of Winnipeg families actually spent for food during 1924. The groups have not been averaged because there is a fairly wide variation and again the number is too limited -

Adults	Children	Cost of food per month	Monthly Income	Remarks
2	--	\$35.05	Unknown	
2	--	35.00	Do.	
2	1	37.00	Do.	Have a garden
2	1	44.85	Do.	
2	1	32.31	\$250.00	(Includes \$45.00 for meals out)
2	1	35.00	Unknown	
2	1	30.00	\$125.00	
2	1	32.50	\$106.00	

(17)

Adults	Children	Cost of food per month	Monthly Income	Remarks
2	2	\$43.30	Unknown	
2	2	52.00	"	
2	2	45.00	"	(Includes \$64.80 for meals out)
2	3	47.38	\$300.00	
2	3	55.25	Unknown	
2	3	80.00	\$325.00	
2	3	60.00	\$150.00	
2	4	59.58		
2	5	51.03		
3	1	50.42		
3	2	42.71		
3	2	38.46		(Have garden & keep hens)
3	2	60.00		
3	2	50.00	\$233.33	
4	1	44.00		
4	2	80.35	\$230.00	

SHELTER

The housing situation in a city is one that merits thoughtful consideration. If a family is going to be satisfied and comfortable and is going to fill its place efficiently in the community scheme, it requires to be adequately sheltered. When human beings are herded together in close, ill-ventilated, poorly lighted and insanitary quarters, we find ideal conditions for breeding disease both physical and moral. The opposite conditions contribute towards healthy physical and moral living; it is well for the community when comfortable, sanitary, well lighted and ventilated quarters are within the reach of the great majority of the people.

There are standards set up as to just what constitutes adequate housing. Miss Talbot (Modern Household p.24) summarizes them thus: free movement of clean air, both without and within the house; means for rapid and complete removal of body wastes; plenty of diffused light; such freedom from standing water, rubbish, dirty streets and smoky air as would disturb peace of mind; ample facilities for cleanliness and plenty of space to secure, at least at intervals, that degree of privacy which health of body and of soul alike demand and also space for some group living.

Dr. Benjamin Andrews (Economics of Household p.183) relates the standard of housing to income as follows:

"The minimum standard for a family with an income from \$1200-1500 is a five room cottage, living room, a combination dining room and kitchen, three bedrooms and a bathroom. A minimum of four rooms has often been given, but in a family of boys and girls, two bedrooms besides the parents' room

needed."

Dr. Andrews suggests that this house be heated with stoves and the kitchen equipped with water heater, laundry tubs and storage closets.

Dr. Andrews goes on to say "The comfort standard for housing for skilled laborers or clerical workers with incomes from \$1800 - \$2200 or thereabouts, calls for a house of six rooms - kitchen, dining room and living room, three bedrooms and a bath, a front porch and a central heating plant (furnace). The 'best room' factor will definitely appear in this standard."

Authorities are agreed that about the right proportion of the income to be spent on shelter is 20%, and they all with one accord agree that when a family's expenditure for shelter reaches 25%, they are bordering on the danger line and that in order to do this, some other important phase of their living is being sacrificed.

In buying shelter the family has not the same opportunity of choice and control of expenditure as is found in the case of operating and clothing expense or even food. The family must have a place to live, oftentimes they are limited to a certain district on account of the occupation of the wage earner, so they are forced to choose from available dwellings and to pay the rent which is asked whether they are receiving the worth of their money or not. This is one place, where even by good management, it is not always possible to have the utility of the last dollar spent equal to the utility of the last dollar spent along other lines. The consumers surplus is often not very great. So if there is a demand for houses the rent level may be exorbitant and the family will have to pay an undue pro-

portion for shelter which means that some other part of the family living has to be curtailed. Again, people are loath to lower their standards of shelter because it is an outward evidence of their standard of living - ^{to lower} it is a direct proclamation to their neighbours that they have made a step down in their scale of living while they might simplify their food, or the woman might do her own washing, instead of having a woman in to do it as formerly, and the neighbours would be none the wiser.

The Health Department of the City of Winnipeg makes ^a report on the housing situation each year. Their report issued in January 1925 states that there are 31470 dwelling houses in Winnipeg, and the number of vacancies total 868, representing 2.7% of all dwelling houses in the city. It is stated in this report that this is below normal. Of 7521 suites in 514 apartment blocks, there are 606 suites vacant or 8%.

According to this report and to the Winnipeg Real Estate Exchange, there is a dearth of small houses in Winnipeg. A great many of the houses built for rent in the last decade were six and seven and eight roomed houses. In addition to this there are a great many larger houses, which were at one time occupied by the well-to-do and now are for rent. They were built for one family houses and are expensive houses to operate. They are being utilized by a number of families living in overcrowded conditions. Quoting from page 4 of the report of the Health Department before mentioned:

"Unlawful tenements. By these we mean the large number of ordinary, one family dwellings now occupied as tenements.

(21)

The situation as regards these houses does not improve and quite a few conversions of dwellings to tenement use have come to our notice during the year. I am of the opinion, that in some parts of the City at all events, conditions are becoming worse instead of better. Rents charged for these rooms tend to increase and the effect of this is that many families who formerly rented two or three rooms, now live in one room.

A specific instance now being dealt with will illustrate this point:

	<u>1916</u>	<u>1925</u>
Number of rooms	28	27 (two rooms made into one)
Number of families or tenants	13	19
Number of occupants	39	43

	<u>1916</u>	<u>1925</u>
Families occupying 4 rooms	2	0
" " 3 " "	0	1
" " 2 " "	6	6
" " 1 " "	5	12
	<u>13</u>	<u>19</u>

The rents charged the sub-tenants increased from \$134 per month to \$227 per month, increase \$93 or 64.4%

Average rent per room in 1916	\$4.43
" " " " " 1925	8.39

Increase \$3.96 per room or 89.3%

One family pays \$30 (2 rooms)	\$30
" " " \$25 (2 rooms)	\$25
Four families pay \$20 (2 rooms)	\$80
Three families " \$12 (1 room)	\$36
One family pays \$10 (1 room)	\$10
Six families pay \$8 (1 room)	\$48
One man rent free, also caretaker (in basement)	<hr/> \$27.

The lessee pays \$100 per month for the whole house and does not reside on the premises.

It is only fair to say that ten of the rooms are rented to single men.

The following averages of rents in the various districts of the city were obtained from the Secretary of the Winnipeg Real Estate Exchange who is very familiar with housing conditions in all parts of the city and who is closely in touch with all the Real Estate firms of Winnipeg.

RENT AVERAGES IN VARIOUS WINNIPEG DISTRICTS

District.	Cottage	6 rms P.M. House	8 rms. P.M. House	4 rm. suite includes heat	Remarks
Crescentwood	None	None	\$75.00	\$75.00	
Old Fort Rouge	None	\$45.00	\$60.00	\$55.00	A good many large houses which are difficult to rent.
S. of C.N. Shops W. of Osborne	\$35.00	\$40.00	\$50-\$60	\$50	Largely rented section. Further out E. of Osborne in River-view section, homes mostly owned.
W. of Main to Sherbrooke South Portage	None	None	\$50-\$60	\$60	Many old large houses in here. Boarding house district & a great deal light housekeeping.
W. of Sherbrooke S. of Portage	None	\$45.00	\$55-\$65	\$62.50	This district has maintained itself well. Many home owners, and places well cared for. Suites here in great demand.
N. of Portage W. of Main to Sherbrooke	\$35.00	\$35.00	\$50.00	\$50.00	Houses mostly old & many not in good repair. Not many vacant as this section is close & people can walk to work.
N. of Portage W. of Sherbrooke	\$35.00	\$35.00	\$40.00	\$47.50	
N. of C.P.R. W. of Main	\$30.00	\$30.00	\$35.00	\$50.00	Many houses in this section misplaced in that they are too large for the district. Many run down & in need of paint.
N. of C.P.R. E. of Main	\$35.00	\$45.00	\$50.00	None	From C.P.R. north to Redwood is largely foreign section. Beyond that a good residential section. Homes well cared for and few vacant houses.
St. James	\$35.00	\$35.00	None	None	A great many small houses on small lots
St. Vital	\$30.00	\$40.00	None	None	Houses largely owned by occupants.
Elmwood	\$30.00	\$40.00 to \$50.00	\$45.00	None	A great many small houses. Few vacant houses.

There is no question about the demand for small houses. In Elmwood, where the majority of houses are small, there are few vacant. A small house without a basement will easily rent for \$25.00 per month. In contrast to this might be mentioned the district west of Main Street and North of the Canadian Pacific Railway. Here there are rows of six and seven roomed houses on twenty-five foot lots and many of them have the sign "To Let". One house in this district, 574 College Avenue, which was visited contained seven rooms, fully modern, full basement, in good state of repair was for rent at \$32.50 per month. The smaller houses in this section are all occupied and rented for very little less than the larger houses.

When asked regarding the prices of houses in the City, the Secretary of the Real Estate Exchange said it was impossible to give any figures that would hold true even for certain districts. He said that property was not changing hands very rapidly and that when a house was sold it was a matter of selling for what one could get. The houses that are being built for sale at the present are small stucco houses of the bungalow type and these are selling for from \$6000 to \$8500 according to the district in which they are and the size and finish of the house.

The following are figures showing what certain families are paying for housing in the city.

**ACTUAL HOUSING EXPENDITURES OF VARIOUS WINNIPEG
FAMILIES FOR 1924**

No. of Rooms	Annual Income	Rent	Monthly Cost if owned						% of Inc.
			Av. per Mon	Value	Int. on Val. @ 7%	Taxes	Ins.	Repairs	
5	1500	25.00							20%
5	3000		42.98	5000	350.00	109.10	16.60	40.00	17.19
3	Unknown		28.98	3000	210.00	48.00	15.80	72.00	
5	2700		43.75	4500	315.00	158.75	28.20	23.00	19.54
5	2700		46.90	6000	420.00	97.03	30.80	15.00	20.85
5	Unknown	15.00	(Semi modern)						
6	Do.		32.42	3500		104.00	15.00	25.00	
6	2184		38.34	5000	350.00	100.00	10.00		21.05
6	3200	50.00							18.75
6	3000		54.38						21.73
7	2100		30.85	4000	280.00	70.00	20.00		17.62
7	3300		48.34	6000	420.00	130.00	30.00		17.57
8	2132		68.25	(Includes payment on principal)					38.41
8		55.00							
8	2080	48.00							
8	3500		65.75	7500	525.00	189.00	30.00	45.00	22.54
(Suites include heat)									
3	1500	30.00							24.00
3	2860	40.00							16.78
3		42.50							
3	2640	50.00							22.72
3	2400	50.00							25.00
3	2520	50.00							23.80
4	1500	33.00							26.40
4	2280	55.00							28.94
4	2400	60.00							30.00
4	2700	60.00							26.66
5	4800	77.50							19.37

OPERATING EXPENSE

Operating expense includes expenditure for fuel, light, water, telephone, laundry and cleaning supplies, ice, service etc.

Ideal budgets usually allow about 15% of the family income for operating expenditure. This means from \$270 to \$450 per annum or from \$22.50 to \$37.50 per month on incomes ranging from \$1800 to \$3000.

This is one division of family expenditures which responds to good management more readily than any other. The aim should be to obtain the maximum of satisfaction with a minimum of expense. In many cases ignorant use of equipment, thoughtless neglect in the matter of repairs, and careless use of supplies cause the operating expenses of the family to mount to an exorbitant level without any added satisfaction to the family.

Operating expense is closely linked with that of shelter, as often an old house or a poorly built one will require high operating costs. Very often what is saved in rent is spent in fuel or labor.

The long cold winters of Manitoba necessitate constant heating for from five to seven months and in some years for even longer. This makes the expenditure for fuel bulk large in operating expenses and is a heavy charge. In conversation with six leading fuel dealers in the city, it was gathered that of the amount of coal sold for domestic use from 75 to 85% of it is Alberta lignite coal which has sold in Winnipeg during winter of 1924-25 at from \$11.50 to \$12.50 per ton. The use of

American anthracite which is listed in the Labour Gazette figures for December 1924 as selling at \$21.00 a ton, has fallen off considerably during the last few years. The use of coke which sells at \$15.50 per ton is increasing. In addition to this, Souris coal, which is a cheap grade of lignite and sells at from \$6.50 - \$7.50 per ton, is used to some extent, but there is a high percentage of waste and its use entails much labour in firing and in disposing of the ashes.

A few of the newer homes in the City are heated by electricity, but it is understood that the electric companies do not advise this as the heating of many homes would be an undue load on electric power available. Also some people are installing oil heating plants. The initial cost of the plant and installation is expensive and the cost of operating is approximately the same as heating with coal. These two methods of heating are still very exceptional and the cost of heating still means the cost of coal.

In the spring of 1921 the Health Department of the City of Winnipeg made a housing survey of five districts in which they collected as much information regarding the cost of heating as possible. This survey was made by inspectors of the Department who made personal visits, and particulars were gained from the occupants of the houses regarding the total cost of the winter's fuel (Oct.1 to Mar.31). The inspectors doubted the accuracy in some cases, so in three of the districts did not strike averages. However, sufficient figures were obtained to make them valuable. It is estimated that fuel has decreased at least 10% in price since

the winter of 1920-21, so the amounts given in the survey have been reduced 10%. This figure has been arrived at by comparing the price of anthracite coal in Winnipeg as cited in the Labour Gazette in December 1920 and December 1924, and by the comparison of prices of Alberta lignite as given by six fuel companies in Winnipeg for 1921 and 1925.

The buildings studied in this survey covered 1/13 of the total buildings in the city occupied as dwellings.

The following is the information given in this report with 1921 price decreased 10%.

District I - 463 houses gave information

Average for five roomed house					\$160.00
"	"	six	"	"	127.00
"	"	seven	"	"	143.00
"	"	eight	"	"	156.00
"	"	nine	"	"	162.00
"	"	ten	"	"	176.00

District II - 412 houses gave information

5	Three roomed houses				\$166.68
11	Four	"	"		143.35
23	Five	"	"		110.37
62	Six	"	"		125.78
82	Seven	"	"		138.60
67	Eight	"	"		173.70
58	Nine	"	"		198.00
104	Ten	"	"		227.48

Districts III, IV. & V.

1531 Houses gave information

Rooms in house	1	2	3	4	5	6	7	8	9	10	Total
Cost of Fuel											
\$27 - \$45	1	1		6	1	3					12
46 - 67.50		5	6	25	35	14	5	1	1		92
68 - 90.		1	28	37	61	68	53	14	1	2	255
91 - 112.50		1	37	9	55	70	38	17	13	5	245
113 - 135.			2	7	48	77	86	37	15	22	284
136 - 157.50			3	1	16	41	61	40	20	26	208
158 - 180.00		1	1		4	21	59	50	46	55	237
181 - 202.50					1	10	12	8	8	10	49
203 - 225.						5	14	17	21	34	91
226 - 247.50			1				1	3	2	5	12
248 - 270.00						2	4	3	5	14	28
Over 270							1	1	3	13	18
	1	9	78	85	221	311	314	191	135	186	1531

Electricity

Winnipeg is very fortunate in having very cheap electric power and this makes possible a very extensive use of electricity in the average home. It is not unusual to find in an average home an electric washer, vacuum cleaner, iron, toaster, water heater and grate in addition to electric lighting. The charge for light wiring is .03-1/3 per kilowatt less 10% if paid within ten days after the bill is rendered and the charge for fuel is .01 per kilowatt with a minimum charge of .50 per month. Hot water heaters are charged on a flat rate according to the power of the heater - those used in homes varying from a 1/2 kilowatt at \$2.25 per month to a 1 1/2 kilowatt

at \$3.00 per month.

Gas

Manufactured gas is used to some extent as a cooking fuel in the homes of Winnipeg but is being supplanted by electricity. The initial installation of electricity is more expensive than gas, but once installed electricity is the cheaper fuel. The charge for gas is \$.75 for the first 400 cu. feet and \$1.30 for each 1000 cu. feet over this.

Water

The water supply for the City of Winnipeg is brought from Shoal Lake, about seventy miles from the city and is soft. A flat rate for water is charged householders according to the number of rooms in the house. Twenty gallons per room per day is supplied to a house of 1 - 4 rooms for \$1.75 per quarter and for each additional room \$.35 is charged. This would make the charge for a six-roomed house \$2.45 per quarter. If the payment is made within eighteen days after the bill is rendered 5% discount is allowed. If excess of water is used a charge of .25 per 1000 gallons is made.

Telephone Service

The cost of residence exchange service in the City of Winnipeg for an individual line is \$38.00 a year and for a two party line is \$30.00 per year. This is for a wall phone - a desk phone costs \$3.00 extra for the year. This is payable quarterly and a discount of .50 per line is allowed if the payment is made on or before the 25th of the month in which it is due.

Ice

The charge for ice is made according to the season; \$15.00 being charged for 10 lbs. daily during the summer season (May 1st to Oct. 1st) and \$14.00 for the same quantity during the winter. There is a discount of 10% on these prices for cash.

The following are costs of operating as given by various families living in the city.

(32)

OPERATING EXPENDITURES

No. of Rooms	Cost of Fuel	Light	Cooking Fuel	Water	Telephone	Household Supplies	Repair & Replacement	Service	Total for Year	Avg. per month
4	65.00	12.00	24.00	7.00	36.00	12.00	100.00	<u>Ice</u>	256.00	21.34
5	123.00	30.00	—	9.00	36.00	Incomplete				
5	115.00	9.00	24.00	9.60	28.00	12.00	45.00	27.30 \$25	274.90	24.58
5	70.00	60.00	—	8.00	36.00	Incomplete				
5	125.00	35.60	32.40	10.00		48.00	"			
5	85.00	18.00	60.40 (hot water)	15.00	36.00		"			
5	109.50	8.52	17.04	12.76	28.00	12.00	10.00	13.50	211.32	17.61
5	119.50	9.00	22.08	8.00	38.00	7.80	13.60	13.50	231.48	19.29
5	69.00	14.40	56.00	8.00	36.00	12.00	16.00	13.50	225.10	18.76
6	150.00	96.00	(hot water)	8.40	36.00	60.00		13.50	363.90	30.33
6	210.00	84.00	— " "	12.00	36.00	100.00		13.50	459.50	38.30
6	105.00	22.80	24.00	9.80	26.00	13.80	55.00	13.50	279.90	23.33
7	156.50	21.60	24.00	9.32	38.00	12.00	100.00	13.50	374.92	21.25
7	150.00	25.20	18.00	9.80	29.00		100.00	13.50 \$60	415.50	34.63
8	170.00	64.00	—	8.00	36.00	34.00		13.50	325.50	27.13
8	120.00	24.00	54.00 (Hot Water)	12.00	36.00	Incomplete				
8	180.00	25.00	48.00	12.60	36.00	48.00		13.50	363.10	30.26
8	90.00	54.00 (Hot water)	36.00		39.00	47.16	150.00	13.50 \$100.00	529.66	44.14

From these figures it is very evident that there is a great variation in the cost of heating and the instances are too few to average. It may be valuable to compare the costs as follows:

Five Roomed houses

Dist. I. (Dept. of Health Survey)	Avg.	\$160.00
II. " " " "	"	110.37
III, IV, V. " " "	"	

164 out of 221 houses cost from \$68 - \$135

116 or more than half cost less than \$112.50

As given by present city families \$69 to \$125.00

Six Roomed Houses

Dist. I. (Dept. of Health Survey)	Avg.	\$127.80
Dist. II. " " " "	"	125.78
Dist. III, IV & V. " "	"	

256 out of 311 houses cost from \$68 - \$157.50

As given by present city families \$105 - \$210.00

Seven Roomed Houses

Dist. I. (Dept. of Health Survey)	Avg.	\$145.10
Dist. II. " " " "	"	138.60
Dist. III, IV, V.		

244 out of 314 houses cost from \$91 - \$180.00

As given by present city families \$150 - 155.00

Eight Roomed houses

Dist. 1. (Dept. of Health Survey)	Avg.	\$156.60
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Dist. II.	"	"	"	"	Avg.	173.70
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Dist. III, IV, & V.

127 out of 191 houses cost \$113 - \$180.00

As given by present city families 90 - 180.00

As there is variation in heating costs so there is variation in the amount spent for repair and replacement and some accounts show the service of a charwoman, so a comparison is difficult. The range of costs is interesting

5 room houses average monthly operating expenses \$17.61 - \$24.38

6 " " " " " " 23.23 - \$38.30

7 " " " " " " " 31.25 - 34.63

8 " " " " " " 27.13 - \$44.14

CLOTHING

Engel states in his second law that as the income increases, the percentage spent for clothing remains practically unchanged. This works out fairly well in practice today. The proportion allowed for clothing in most ideal budgets ranges from 14% -17%; that is from \$250 - \$300 on an \$1800 income and from \$420 - \$510 on a \$3000 income.

It is a much more difficult problem to lay down definite standards in clothing than for food, because clothing is so closely linked with the person's sense of reputability; the protective purpose being secondary in most people's minds. Clothing like housing is a direct evidence to the public of one's status in life and it is human nature to be loath to admit a lowering of that status.

Again, clothing is not used up in such a short space of time as most other goods in the home. The expenditure for clothing may be exceptionally large for one year and then correspondingly ^{low} for the next two years as many articles of clothing, and especially the most expensive ones often last from two to five years, so that this should not be charged against one year but be distributed over a number of years.

The mother's skill in sewing is another variable factor and one which counts for much. The woman who has sufficient time and is skilful with her needle can reduce the cost of clothing her family immensely. Not only can she save the cost of making but she can prolong the life of garments by neat and timely care and also there are endless made over possibilities open to the ingenious and skilful woman.

The expenditure of the family for clothing is directly related to the occupation of the wage earner. If the father holds a clerical or professional position it is incumbent upon him to make a presentable appearance, and this means being well dressed. In many cases in the lower paid clerical positions, the amount for clothing for the other members of the family is curtailed in order to provide suitable clothing for the father who must maintain a certain standard to hold his position. In contrast to this is the skilled laborer whose income may be better than that of the clerk but he wears overalls while at work and a good suit of clothes which he dons for dress-up occasions will last him for several years.

Again, the clothing charge will be considerably reduced if advantage is taken of the seasonal sales and if garments of conservative cut are chosen.

The climate of this country makes warm clothing necessary and warm clothing is the most expensive kind of clothing.

The following estimates are priced in Winnipeg, 1924-5 prices. According to them the clothing expenditure for the census family would be:-

Father	\$150.00
Mother	150.00
Boy	70.00
Girl	70.00
Small Child ...	<u>30.00</u>
	\$470.00

This is 15% of \$3133 so it follows that if the income were lower than this, the clothing expenditure should be reduced - either by a reduction in the number of garments or by purchas-

ing a cheaper grade.

Estimate for Men's Clothing for Year

Suits - \$33.33 (3 in 2 yrs)	\$50.00
Overcoat - \$40 ($\frac{1}{2}$)	10.00
Light overcoat - \$25.00 ($\frac{1}{3}$)	8.33

Underwear

2 suits winter com. @ \$5.00 ($\frac{1}{2}$)	5.00
3 " summer " @ 1.50 $\frac{1}{2}$	2.25
4 shirts @ 2.25	10.00
6 Collars @ 3/100	2.00
2 pairs warm socks @ 1.50	3.00
4 " lisle socks @ .75	3.00
2 ties @ 1.50	3.00
2 pr. pyjamas (home made)	3.00 6.00

Shoes

1 Pair shoes	10.00
2 " oxfords	16.00
1 " rubbers	1.35
1 " overshoe rubbers	2.25

Gloves

1 Pair woollen	2.25
1 " cape	2.75

Hats

Felt Hat @ \$7 $\frac{1}{2}$	3.50
Light Cap @ 2.50 $\frac{1}{2}$	1.25
Warm " @ 2.50 $\frac{1}{2}$	1.25

	143.68	
Miscellaneous	6.32	
	<u>150.00</u>	

<u>Coat</u>	\$48.00 (1/4)	12.00	<u>Underwear</u>		
Summer Coat	28.50 Do.	7.13	2 suits winter com.	\$2.50 (1/2)	2.50
Suit	60.00 Do.	15.00	2 vests .75		1.50
Wool Dress	25.00 1/2	12.50	2 brassiers (homemade)	.50	1.00
Afternoon Dress	25.00 1/2	12.50	3 Nightgowns(homemade)	1.50	4.50
Skirt Pleated	\$6.95 Do.	3.50	2 silk slips(homemade)	1.75	3.50
2 Wash Silk Material			1 pair corsets \$3.50		3.50
summer dresses \$12 Do.	6.00		2 pr. bloomers warm	1.50 (1/2)	1.50
3 House dresses	\$2	6.00	2 " " lightweight	1.00	2.00
1 Sweater \$2.95	Do.	1.50			
2 Blouses 2.95		5.90			
<u>Hats</u>			<u>Gloves</u>		
Summer 10.00 (1/2)		5.00	1 pr. warm @ \$3 (1/2)		1.50
Winter 10.00 Do.		5.00	1 " kid @ 2.25		2.25
			1 " silk @ 1.50		1.50
<u>Shoes</u>			Miscellaneous		<u>3.62</u>
Overshoes 4.50 (1/3)		1.50			\$150.00
Oxfords 8.00		8.00			
Dress Shoes \$10 (1/2)		5.00			
White Buck \$10 (1/2)		5.00			
Rubbers \$1.20 Do.		.60			
Silk Hose 2 pr. \$1.50		3.00			
Lisle " 2 "		.75			
Wool " 3 "		1.50			

Estimate of Boy's Clothing 8 - 12 years

(Miss Moore, Budget Director, Eaton's)

Outer Clothing

Overcoat	\$15.00	(1/2)	7.50
Suit	15.00	Do.	7.50
Suit w/ Extra pants			12.50
Khaki pants (long)			1.50
Blouses - 3 @ \$1.00			3.00
Sweater light weight			1.35
" heavy "			2.00
Caps - 2 @ 95c. ea.			1.90
toque			.50

Underwear

Summer - 3 suits @ .95	2.85
Winter - 2 " @ 1.65	3.30
2 Nightshirts " @ 1.50	3.00

Footwear

Boots 2 prs. @ 3.50	7.00
Running Shoes	1.50
Moccasins 2 prs. @ 1.75	3.50
Rubbers	1.00
Shoe Laces 1 Doz.	.25
5 Prs. Wool hose @ .85	4.25
4 " cotton " @ .35	1.40

Miscellaneous

Suspenders 2 @ .35	.70
Ties - 3	1.00
Mitts 2 Pr. @ .50	1.00
Handkerchiefs 1 Doz.	1.50

\$70.00

ESTIMATE OF Girl's Clothing 8 - 12 years

Winter coat \$15	1/3	\$5.00	<u>Hats</u>	
Summer "	12.	1/3	4.00	1 summer \$3 (1/2) 1.50
Dress woolen (home made)		8.00		1 winter \$3. Do. 1.50
Pleated skirt \$5	(1/2)	2.50		1 Toque @ .50 .50
Flannel Middy	3.50	3.50	<u>Gloves & Mitts</u>	
2 Cotton Middies @	1.25 (1/2)	1.25	Gloves (warm)	.75
2 Gingham dresses	2.00 (1/2)	1.00	" cape @	1.50 (1/2) .75
Home-made	(1/2)		Miscellaneous	<u>1.50</u>
1 Voile dress	3.00 (1/2)	1.50		
Home-made	(1/2)			
1 Silk Dress	8.00 (1/2)	4.00		\$70.00
1 pr. gym. bloomers	2.50 (1/3)	1.17		

Underwear

2 suits winter comb. @	2.50 1/2	2.50	
3 vests @ .50	1/2	.75	
1 waist @ 1.00		1.00	
2 pr. warm bloomers	1.50 (home made)	3.00	
2 pr. light "	Do. .75	1.50	
3 nightgowns @ 1.00		3.00	
2 slips @ 1.00	(1/2)	1.00	
1 pr. white bloomers @	.35	.35	
1 Kimona	1.00 (1/3)	.33	

Footwear

1 pr. overshoes	4.00 (1/2)	2.00	
1 " rubbers	.80 Do.	.40	
1 " oxfords	5.00	5.00	
1 " patent slippers	4.50	4.50	
1 " mocassins	1.75	1.75	
3 " lisle hose	.75	2.25	
3 " wool "	.75	2.25	

Estimate of Small Child's ClothingOuter Clothing

Coat	@ 4.50	(1/2)	2.25
Summer Coat	@ 4.00	Do.	2.00
Hat	@ 1.95	(1/2)	1.00
Togue	@ .50	do.	.25

Dress Material

4 Yds. fugi silk	@ .75	3.00
10 " gingham	@ .45	4.50
		2.00
3 yds. woollen goods	@	6.00
Wool for sweater	\$1.00	1.00

Underwear

2 Sleepers	@ 1.25	(1/2)	1.25
2 nightgowns	@ .75	do.	.75
2 winter comb.	@ 1.50		1.50
		(1/2)	
3 summer vests	@ .35	do.	.55
2 waists	@ .35	do.	.35

Footwear

1 pr. boots	@ 2.50	2.50
1 " sandals	@ 1.00	1.00
1 " mocassins	1.25	1.25

Miscellaneous.85

\$30.00

The itemized account of the clothing expenditure of a professional man, his wife and three children, for the last three years makes an interesting study.

Father

<u>1922</u>		<u>1923</u>		<u>1924</u>	
<u>Outer</u>		<u>Outer</u>		<u>Outer</u>	
15 Collars	\$5.00	15 Collars	\$5.00	15 collars	\$5.00
1 shirt	4.50	3 Shirts	10.50	3 ties	3.00
3 "	10.50	1 "	4.50	1 suit	90.00
3 ties	3.00	Winter coat $\frac{(1)}{5}$	15.00	Winter coat $\frac{(1)}{5}$	15.00
Winter coat $\frac{(1)}{5}$	15.00	Spring " do.	11.00	Spring Do.	11.00
Spring Do.	11.00	3 Silk ties	3.00	3 shirts	10.50
		3 cotton "	1.85	1 "	4.50
		Palm Beach suit	15.00		
<u>Underwear</u>		<u>Underwear</u>		<u>Underwear</u>	
1 Suit pyj's	2.50	2 Suits S.underwear	3.70	1 Pyjamas	2.75
1 Do.	2.50	1 pyjamas	2.75	1 "(h-made)	1.50
2 S.underwear	3.90			2 suits under wear spring	4.50
				2 summer	3.90
<u>Footwear</u>		<u>Footwear</u>		<u>Footwear</u>	
1 pr. shoes	6.50	Shoes	8.00	Oxfords	8.50
1 Rubbers	1.75	Rubbers (cloth)	1.75	Running shoes	1.50
1 W. Canvas	2.50	" plain	1.25	High Shoe	8.00
2 pr.w. socks	1.00	Leather slippers	2.50	Rubbers	1.50
2 " " "	1.50	4 pr.w. socks	3.00	4 Pr.W.sox	2.65
4 lisle @.35	1.40	6 lisle	3.00	4 " L. "	2.00
				1 " silk "	.75

<u>1922</u>		<u>Father</u> <u>1923</u>		<u>1924</u>	
<u>Miscellaneous</u>		<u>Miscellaneous</u>		<u>Miscellaneous</u>	
Hat(summer)	2.00	Cap	2.25	Felt hat	\$5.00
Handkerchiefs	.75	Wool gloves	1.75	Straw "	2.00
Felt hat (1/2)	8.50	Tie pin	.50	Tie pin	.50
Press S.coat	.75	Hand'cfs	2.00	Hand'fs	1.50
Sponge & p.suit	.75	Dry clean suit	1.75	dry cl.suit	1.75
" " "	.75	S. & Press		Sponge & p.	2.25
" " "	.75	spring coat	.75	3 suits	
		Spge &c. 3	2.25	Press S.Coat	.75
Dry clean suit	1.75	suits			
Mend vest	.50				
(tailor)					
Repair s.coat	3.00				
(reline &c.)					
Wool gloves	1.50				
Total	<u>\$93.55</u>		<u>\$102.85</u>		<u>\$188.30</u>

<u>1922</u>		<u>Mother</u> <u>1923</u>		<u>1924</u>	
<u>Outer</u>		<u>Outer</u>		<u>Outer</u>	
Winter coat 1/3	\$25.00	1 Suit	39.00	Scarf	1.00
Spring " "	12.00	1 Blouse	10.95	Winter coat 1/3	25.00
1 ratine dress	10.50	W.coat 1/3	25.00	Spring " Do.	12.00
1 gingham "	3.95	S.coat 1/3	12.00	1 Wool dress	12.00
1 Wool sweater	6.95	Silk blouse	4.95	1 light wool Do.	9.00
1 Evening dress	35.00	Dress gingham	3.95	1 Summer dress	6.00
		Silk vel.	39.50	1 Sweater coat	6.50
		dress		1 pr.Wool	
		1 Best summer		Breeches	3.95
		dress	18.50		

Mother

<u>1922</u>	<u>1923</u>	<u>1924</u>
<u>Undr'wr</u>	<u>Undr'wr</u>	<u>Undr'wr</u>
1 Flannelette N.G.	2.89 1 f. n.gown	1.98 1 summer com. 1.7
1 Summer kimona	3.00 1 summer do.	1.00 3 prs.bloomers 1.5
1 Corselette	2.50 1 winter comb.	4.50 1 Corset 5.0
2 vests	1.00 1 " "	6.50 3 slips 3.0
1 "	.75 3 prs. bloomers (home made)	1.50 1 Wool kimona 7.0 (1/8)
1 slip	2.50 2 slips Do.	1.50 1 f. n.gown 1.5
2 prs. bloomers (home made)	1.00 1 suit underw'r	1.75
1 " fl. do.	.50	
<u>Footwear</u>	<u>Footwear</u>	<u>Footwear</u>
Oxfords	5.95 Overshoes	3.50 3 Prs.w. stock 3.5
1. pr.w. oxfords	4.50 Oxfords	7.50 2 " silk " 3.5
1 pr. L. st.	.75 1 pr. Ev. slip.	5.95 1 L.white " 2.5
1 " silk "	1.75 3 " silk stock.	4.25 1 pr.oxfords 7.5
2 " cool "	2.50 1 " lisle "	.75 1 " w. " 5.5
1 pr. rubbers	1.25 3 Wool "	3.45 3/2 pr. "(\$10) 5.0
	1 bedroom slip.	1.40 meccassins 2.5
		rubbers 1.25
		1 pr.bedroom slippers 1.5
<u>Miscellaneous</u>	<u>Miscellaneous</u>	<u>Miscellaneous</u>
Summer hat 1/2	8.50 Resole shoes	1.40 1 bag 1.95
W. " 1/2	10.00 Shoe laces	.30 pd. & he'fs 1.5
Handbag	3.95 Rubber heels	.50 sport hat 9.5
4 aprons	1.50 1 cap	.50 W. hat 10.0
Press coat	.75 1 sport hat	1.95 gloves .65

(45)

Mother1922

Misc.(cont'd)

Dry, clean skirt .25
 Resole shoes 1.25
 Hand'chfs & pd. 1.00
 Silk gloves 2.25
 Wool " 1.50

1923

Misc.

1 Summer hat
 garters
 Hand'cf
 Gloves(Cham)
 " wool

1924

Misc.

7.50 Suit sp. & press .75
 .50 Evening scarf 7.25
 1.00 1 apron (h.made) .25
 .95 Motor hat 2.00

Press & cl.spring
 coat 1.50

Remodel F. stole 6.00

Total

\$162.64\$224.23\$161.80Girl1922(7 years)Outer

Wool dress & 5.50
 bloomers
 Wool for sweater 1.10
 Winter coat 12.50
 Rain cape 2.95
 1 White Dress 3.00
 1 gingham dress 1.00
 (h.made)

1923(8 years)Outer

1 sweater coat
 1 Wool dress & b.
 1 Silk dress
 (made over)
 1 Batine dress
 1 gingham Do.
 1 w. middy

1924(9 years)Outer

3.95 Winter coat 1/2 10.00
 3.50 Spring " 1/3 10.00
 1.10 Wool dress 4.00
 & bloomers
 1.40 2 ging.dress 2.00
 2.00 1 Middy 2.50
 1.00

Underwear

2 Vests

1 w.fl.petticoat

1 pr. sleepers

3 prs. bloomers

1 bathing suit

Underwear

.70 1 Sleepers

1 Kimona

2 wool skirts

2 und. drawers

2 vests (summer)

2 n.gowns

Underwear

1.50 1 Sleepers

2.50 2 Underwaists

4.00 petticoat

2.50 "

.70

1.50

1.50

.30

.75

.50

(46)

Girl

<u>1922 (7)</u>	<u>1923 (8)</u>	<u>1924 (9)</u>
<u>Footwear</u>	<u>Footwear</u>	<u>Footwear</u>
High shoes	5.50 Rubbers	1.10 Slippers
Slippers	4.85 Oxfords	3.95 r. "
R.shoes	1.00 Slippers	4.75 Slippers
Rubbers	.95 1 r.slippers	1.10 Overshoes
3 Pr.lisle stock	1.50 1 bed "	1.00 Rubbers
Overshoes	2.50 4 pairs w.st.	3.40 Mocassins
4 pr. sox	1.40 4 " 1. "	3.00 3 pr. w. stock
3 W.stockings	2.40 3 pr. sox	1.50 4 " 1. "
	overshoes	3.00 3 pr. sox "
<u>Miscellaneous</u>	<u>Miscellaneous</u>	<u>Miscellaneous</u>
Dry clean w.coat	1.00 S.hat	3.95 Winter hat
" " sp. "	.75 Elastic & Handch'fs	.65 Sp. Hat
Har (winter)	3.95 Garters	.25 Gloves
scarf & cap	2.50 3 aprons (h.made)	.50 Handch'fs
Mitts	.65	Best s.hat (1/2)
2 patterns	.40	Apron &c
garters	.35	
Gloves (cotton)	.40	
	<u>61.35</u>	<u>56.55</u>
		<u>64.95</u>

Girl

<u>1922 (5yr)</u>	<u>1923 (6yr)</u>	<u>1924 (7yr)</u>
<u>Outer</u>	<u>Outer</u>	<u>Outer</u>
Wool dress & bl. (h.made)	2.75 Sweater coat	1.00 Srping coat
Summer dress & bl.	3.95 Rain cape	2.95 1 summer dress
	Winter coat	8.00 1 ratine "
		1.75

Girl (Con'd)

OuterOuterOuter

Ratine Dress & bl.	1.40	Wool dr. & bl.	3.75
Wool for sweater	.84	Gingham dr. & dol.	1.50
Summer dress	3.95	1 Raw silk Do.	2.50
Winter	3.95		

UnderwearUnderwearUnderwear

2 Wool vests	2.70	3 Prs. Bloomers	1.20	2 Vests	1.00
2 prs. und. drawers	2.00	2 Un. drawers	.58	2 underwaists	.30
1 pr. w. bloomers	.65	2 Vests	.70	2 S. nightgowns	1.50
Flanelette pett.	.30	1 W. kimona	2.00		
S. bloomers	.23				
1 Bath suit	1.95				
2 prs. Sleepers	2.50				

Foot-wearFootwearFootwear

Overshoes	2.50	Slippers	3.75	Lisle Stock 3pr.	2.10
Slippers	3.75	R. "	1.00	3 Wool "	2.25
R. "	.95	" "	3.95	2 pr. sox	1.00
Oxfords	4.50	Overshoes	3.00	1 r. slippers	1.00
2 prs. w. stock.	1.30	2pr. W. stock.	1.50	1 bed. "	1.00
4 prs. sox	1.40	1 Lisle	.50	1 slippers	3.95
1 pr. lisle stock.	.50	2 Pr. socks	.70	Rubbers	1.00

Mocassins	1.25
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Slippers	3.95
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MiscellaneousMiscellaneousMiscellaneous

Garters	.35	Mend Shoes	.10	Sp. Hat	2.95
S. Hat	2.50	Cap & Scarf	1.25	Best hat 1/2	2.50
Shoe Lace & hefs.	.35	Hat	2.75	Mitts	.50
Apron trimmings	.25	W. Hat & elastic	3.45	Scarf	.50
				Wool for cap	.50

Total

36.5348.4245.70

Girl (Uses made-overs for play)1922 (3yrs)1923 (4 yrs)1924 (5Yrs)OuterOuterOuter

Wool for dress & bl.	2.00	Coat sweater	1.00	1 W.Dress	4.95
Srping coat (1/3)	6.95	1 Flan.middy	1.45	1 Gingham dr.	1.50
Summer dress	3.50	1 c. dress	1.95	Wool for sweater	.60
Winter coat (Home made)	8.00	1 ratine dress	1.40		
		1 Raw silk dr. & bloomers	1.75		

UnderwearUnderwearUnderwear

Bloomers	.39	2 S. nighties	1.50	2 Underwaists	.30
Flan. for pett.	.30	2 Sleepers	2.00	2 Vests	1.00
2 Wool shirts	2.70	2 Vests	1.00	Sleepers	1.25
2 " und.drawers	2.00	W.Kimona	1.50		
2 S. "	.58				

FootwearFootwearFootwear

Slippers	3.25	Slippers	3.75	Rubbers	1.00
bed.r. slippers	1.00	R. "	1.00	Mocassins	1.25
2 Wool stocks	1.15	2 pr. sox	.70	Slippers	3.95
Slippers	3.50	1 L. stock.	.50	R. "	1.00
3 pr. sox	1.05	2 W.st.	1.50	3 Pr. sox	1.80
1 light stock.	.45			Lisle stock.	.60
				2 Wool "	1.50

MiscellaneousMiscellaneousMiscellaneous

W.hat	1.95	W.Hat (felt)	1.95	S.Hat	3.95
S. "	3.50	Mitts	.20	Hand'cfs & elastic	.50
Elastic & apron tr.	.43	Elastic & han'fs	.45	Mitts	.55
	<u>45.60</u>		<u>23.70</u>		<u>25.70</u>

Actual Clothing Expenses for Girl of 13 years

<u>1923</u>		<u>1924</u>	
<u>Outer clothing</u>		<u>Outer Clothing</u>	
Coat \$15.00 (1/3)	5.00	1/3 fur coat	\$15.00
Rain cape 2.95 (1/4)	.74	1/3 Coat	5.00
Repairing fur coat \$45 (1/3)	15.00	1/4 cape	.74
Dress Material	19.12	Hat Straw \$6.20 (1/2)	3.10
Dressmaker	8.00	" Felt 5.00 (1/2)	2.50
Sweater	2.42	Dress Material	9.17
<u>Underwear</u>	5.27	Dress maker	10.10
<u>Footwear</u>		Middy	4.50
Hose	2.20	Skirt	4.49
Shoes	11.00	<u>Underwear</u>	
Rubbers	.70	Underwear	12.54
Repairs	1.00	Bathrobe & slippers	4.90
<u>Miscellaneous</u>	4.28	<u>Footwear</u>	
		Shoes	6.55
		Hose	2.35
		<u>Miscellaneous</u>	<u>3.08</u>
Total	<u>74.73</u>		<u>\$85.08</u>

(50)

Actual Clothing Costs as given by various
families in the city for the year 1924

Total Clothing Cost for year	Father	Mother	Child	Child	Child	Child	Child	Child of Father	Occupation
\$354.89	\$137.50	\$100.50	40.00	35.40	41.49				Professionals
436.25	120.00	180.00	66.50	41.25	28.50				"
220.00	70.00	150.00							Electrician (Journeyman)
210.00	75.00	100.00	35.00						Professionals
306.00	78.00	84.00	72.00	72.00					Clerk
300.00	100.00	60.00	40.00	40.00	20.00	20.00	20.00	20.00	Laborer
150.64	44.84	75.30	30.50						Professionals
231.62	148.85	82.77							"
156.00	50.00	50.00	30.00	17.00	(Gets many clothes) given to them				"

TABLE SHOWING EXPENDITURES FOR FOOD, SHELTER, OPERATING EXPENSES,
AND CLOTHING MADE BY SEVEN WINNIPEG FAMILIES IN 1924

No. in family	A. 2 Adults	B. 2 Adults	C. 2 Adults	D. 1c.	E. 2A. 1c.	F. 2A. 2c.	G. 2A. 3c.
Profession of wage-earner	Electric- ian	Teacher	Teacher	Teacher	Clerk	Teacher	Teacher
Shelter	\$389.04	562.83	525.00	515.70	345.80	787.00	580.00
Value of home	3500.00	6000.00	4500.00	5000.00	3000.00	7500.00	6000.00
Taxes	104.00	97.03	158.75	109.10	48.00	189.00	130.00
Annual Insurance	15.00	30.80	28.20	16.60	15.80	30.00	30.00
Repairs	25.00	15.00	23.00	40.00	72.00	45.00	
Operating	\$298.90	215.32	232.48	298.10	224.90	540.86	415.50
Cost of heating	105.00	109.50	119.50	115.00	69.00	90.00	150.00
" " cooking fuel	24.00	17.04	22.08	24.00	56.00	36.00	25.20
" " lighting	22.80	8.52	9.00	9.00	14.40	18.00	18.00
" " water	9.80	12.76	8.00	12.80	8.00	*47.20	9.80
" " telephone	36.00	32.00	39.00	28.00	36.00	39.00	39.00
Cleaning supplies	13.80	12.00	7.80	12.00	12.00	47.16	
Ice	13.50	13.50	13.50	27.30	13.50	13.50	13.50
Repairs	55.00	10.00	13.60	45.00	16.00	15.00	100.00
Service				25.00		100.00	60.00
Food	\$420.00	420.64	444.60	387.70	540.00	568.60	720.00
Clothing	\$220.00	231.62	150.64	210.00	306.00	354.89	436.25
Father	70.00	148.85	44.84	75.00	78.00	137.50	120.00
Mother	150.00	82.77	75.30	100.00	84.00	100.50	180.00
1st Child			30.50	35.00	72.00	40.00	66.50
2nd Child					72.00	35.40	41.25
3rd Child						41.49	28.50
Total for four divisions	\$1327.94	\$1430.41	\$1352.12	\$1411.50	\$1416.70	\$2253.35	\$2151.75
Average per mon. 4 "	\$110.65	119.20	112.68	117.63	118.06	187.78	179.31
Income per month		225.00	225.00	230.00		291.66	285.00
% remaining for savings adding to capital equip- ment & for advancement		47.00%	50.00%	52.8%		35.5%	37%

* Hot water heating included.

Note: The shelter cost for the year was obtained by taking the interest at 7% on the value of the house together with taxes, insurance and repairs. It is more than likely that each of these families is making payments on their principal which really is a form of investment, but would absorb a considerable percentage from the remainder of their income.

From the foregoing information, in order to maintain the accepted Canadian standard of living, a family would require to spend on

Food	\$45.00 per month	\$540.00	\$540.00
Shelter	35.00 - \$50. "	420.00	600.00
Operating Expense	20.00 - 35.	240.00	420.00
Clothing	16.66-2/3 - 36.66-2/3	200.00	440.00
		1400.00	2000.00

According to the ideal budgets given on pages 9-10, the proportion that should be spent on these four divisions varies from 72 to 83%. From this it would seem necessary for a family to have an income of from \$1700 to \$2775 per annum.

Note: It is of interest to note the comparison of Winnipeg prices with those of the provincial averages other than Manitoba of 66 commodities listed in the Labour Gazette December 1924.

Winnipeg is lowest in 8 cases					
"	"	2nd "	"	11 "	} 38
"	"	3rd "	"	11 "	
"	"	4th "	"	8 "	
"	"	5th "	"	9 "	} ----- 19
"	"	6th "	"	8 "	
"	"	7th "	"	4 "	
"	"	8th "	"	2 "	
"	"	highest	"	5 "	

In 38 cases out of 66 Winnipeg prices listed are lower than the Dominion averages.