

The replies given to the questionnaire of the Social Board confirm the existence of the demand for building inspection and building regulations. The report of the Social Board states, however, that the persons who have urged the need for building regulations seem to lay less stress on definite building plans than on the possibility of obtaining expert advice on the construction of buildings from a technical, sanitary, or labour point of view.

The Social Board, without under-estimating the importance for the improvement of housing conditions of a revision of the existing Health Regulations and other provisions, points out that the practical effect of such regulations cannot exceed the limit of what is economically possible. In order to obtain improvements in rural conditions, it is therefore necessary to supplement legislation by positive assistance. Such an extension of credit, apart from its immediate effect, may also have other indirect advantages for rural districts during the present period of depression.

A Californian Family Budget Enquiry

The Heller Committee for Research in Social Economics of the University of California has recently issued a study of the incomes and expenditures of 98 street-car men's families in the San Francisco Bay region.¹ This particular group of workers was selected because it seemed in a general way to represent a middle or "semi-skilled" group of wage earners. It differed from the mass of the low-skilled population only in that it was assured of relatively stable earnings all the year round.

The families were selected in co-operation with the local branch of the Amalgamated Association of Street and Electrical Railway Employees of America. The facts were gathered during June and July 1925 by experienced paid investigators visiting the homes. The average number of children per family was 2.2. Only 8 of the 98 families had dependants other than children living with the household. Not less than 84 per cent. of the people included in the study were native Americans; of the parents 69 per cent. were native born.

¹ UNIVERSITY OF CALIFORNIA, HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS: *Spending Ways of a Semi-skilled Group. A Study of the Incomes and Expenditures of Ninety-eight Street-car Men's Families in the San Francisco East Bay Region.* Cost of Living Studies, IV. Berkeley, Cal., 1931. Pp. viii+295-366.

INCOME

The following table shows the average income per family and its distribution between various sources.

| Source of income | Average amount | Per cent. of total |
|------------------------------|----------------|--------------------|
| | \$ | |
| Man's regular earnings | 1,658.25 | 87.9 |
| Man's supplementary earnings | 13.31 | 0.7 |
| Wife's earnings | 49.36 | 2.6 |
| Children's earnings | 24.67 | 1.3 |
| Boarders and lodgers | 66.35 | 3.5 |
| Property | 35.62 | 1.9 |
| Money gifts | 5.16 | 0.3 |
| Sick benefits | 13.74 | 0.8 |
| Other | 19.80 | 1.0 |
| Total | 1,886.26 | 100.0 |

Thus the earnings of the husband constituted nearly 90 per cent. of the total family income. The wife's contribution amounted to less than 3 per cent. and that of the children to less than 2 per cent.; additional income was derived from property and from boarders and lodgers. In general, the sources of outside income were few.

EXPENDITURE

The average expenditure per family and its distribution on the main items was as follows :

| Item | Expenditure | Per cent. of total expenditure |
|---------------------------|-------------|--------------------------------|
| | \$ | |
| Food | 789.80 | 38.0 |
| Clothing | 239.32 | 11.2 |
| Housing | 373.19 | 17.9 |
| House operation | 145.35 | 7.0 |
| Furniture and furnishings | 75.87 | 3.6 |
| Miscellaneous. | 487.42 | 22.4 |
| Total | 2,109.40 | 100.0 |

It will be seen that whereas the average income per family was \$1,886, the average expenditure amounted to \$2,109, leaving a discrepancy between income and expenditure of somewhat more than \$200. To some extent this deficit is due to inability to balance the budget, but it is believed that to some extent it is also due to "a common tendency to over-estimate expenditures".

The daily expenditure on food per equivalent adult male was \$0.69; this is thought to imply that the families were well fed. Com-

parison with standard food allowances showed approximately 90 per cent. of the families to be above standard.

The expenditure on clothing was rather more than \$200 a year. The major share went to the husband, who must buy his own uniform.

About half the families studied owned their own homes; 97 of the 98 families had modern bathrooms. The average number of rooms per family was 4.7 and five-sixths of the families lived in separate dwellings. The most common rentals varied between \$20 and \$30 per month.

The chief expense of house operation was fuel and light. It averaged \$6 a month.

The miscellaneous group averaged nearly \$500 per year. Automobiles were the most expensive item, but only 26 families owned them. Besides automobiles the most important items in this category were investments, medical care, and recreation.