

**BUDGETING FOR BASIC NEEDS
AND
BUDGETING FOR MINIMUM ADEQUATE
STANDARD OF LIVING**

JUNE 2016

The annual pricing revision is based on a May/June price survey and/or Statistics Canada Price Index for the province of Quebec.

Higgins, A.C. et al
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2016 revision

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« Budget de subsistance et
budget de confort minimum »

Montreal Diet Dispensary
2182 Lincoln Ave.
Montreal, Qc.
H3H 1J3

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PREFACE

The development, maintenance and upgrading of "Budgeting for Basic Needs" has been a continuous activity of the Montreal Diet Dispensary since 1959.

Members of the committee that initially contributed to its development were drawn from the Montreal Council of Social Agencies. They included:

Mary Currie (chairman)
Agnes C.Higgins
Mary Coulter
Marie Donnelly
Gladys Fulford
Jean-Paul Labelle
Peter Melvyn
Anna Mae Pattee
Etta Burko

The first publication occurred in 1961. Over the years, its publication has involved an unusually large number of MDD's staff and volunteers.

The publications

"Wage earners' minimum living cost family budgets"
"Minimum monthly budget for elderly persons living alone"
"Minimum monthly budget for retired couples"

were initially published separately.

Since 1983, they have been published together with "Budgeting for Basic Needs" under the subtitle "Budgeting for Minimum Adequate Standard of Living".

The present edition incorporates a revision of the schedule for food undertaken in 1982 and a revision of the rent schedule undertaken in 1992. The figures quoted each year are based on a May/June price survey and/or Statistics Canada, Consumers Price Index for the Quebec area.

MDD staff for the 2016 project: Jackie Demers, P.Dt.

INTRODUCTION

The question of the family budget has long been one of a vital concern to many health and welfare agencies. How much income does a family require to meet basic needs? What are these basic needs? What is their cost? How do they vary with families of differing sizes and age groups? Some families have to live on a low income over a period of years, others during a temporary contingency. What bearing has this aspect? How are seasonal needs planned? Are there provisions for repairs and replacement of essential home equipment? How the expenses met when there is illness in the home?

These are some of the questions which led to the establishment of a Committee on Family Budgeting by the Case Work Section of the Montreal Council of Social Agencies, in 1959. In its membership the Committee brought together representatives of agencies who had had many years of experience with budgeting for families, particularly with those on low income. The agencies knew the importance of a standard, not only as a guide in giving competent help to families on the subject of money management, but as a basis for planning essential assistance for those in needy circumstances. They recognized the value of a standard in measuring the adequacy of a family's income and in determining how the income may be apportioned to meet the basic items for each family. Such a standard would also be useful as an aid in assessing the capacity of a family to pay for medical services and drugs in clinics and health centres.

Agency experience supports the essential value of an adequate budget in upholding the dignity of the individual and keeping the family intact. It also aids in fully developing the capacity of each member of the family towards rehabilitation and independence.

The Committee began with an examination of various budgets being used by local welfare agencies. Contents and scales of those were carefully studied in relation to the philosophy and objectives of welfare programmes. Certain differences were noted between "bare bone" budgets designed to maintain a family during a short-term (less than six months) and those related to a continuing need for support. The problem of providing adequately for a clothing item and for various special needs and circumstances was apparent.

In 1959, the Committee decided to give primary attention to the development of desirable minimum adequate budgets for families and individuals who are in need of financial aid in the Montreal area.

Eight items were selected by the Committee. These are the minimum adequate requirements for the maintenance of a family as a unit and the preservation of health and self-respect of the individual. The standards for these basic items recognize the need to develop the capacity of each member towards well-being and independence. From agency experience, these are shelter, water tax, food, clothing, personal care, household supplies, utilities, and fuel for heating the home. While keeping the same basic philosophy, we have updated the list of kinds and amounts of basic item for shelter and food to reflect the changes in the marketplace that occurred over the years.

The first part of this report, titled "Budgeting for Basic Needs", outlines the standard requirements for the eight items chosen by the Committee as Basic Needs. It lists the kinds and amount of items which are needed to meet the standard, determined on the basis of deferring family situations, and the cost allowances for these basic items. A simplified budgeting method is provided in the tables IX to XII for individual total allowances.

In addition to the 8 basic needs, the second part of this document, "Budgeting for minimum adequate standard of living", covers 10 other essential needs to allow for a minimal integration to society and to ensure the good physical maintenance of the family: transportation, school supplies, religion, replacements, reading material, recreation, personal allowances, entertainment, telephone, furniture and repairs.

The budgeting amounts allotted to the 8 basic needs are the same as the ones in Budgeting for Basic Needs. Allocations for the 10 other needs are described in chapter 5. A simplified budgeting method is provided in tables XIII and XIV for individual total allowances. There are also the examples of calculation of "minimum adequate standard of living budget" according to family size (table XV), for single-parent families (table XVI) as well as for persons over 65 years of age (table XVII).

First Part

BUDGETING FOR BASIC NEEDS

STANDARDS FOR INDIVIDUAL BASIC NEEDS

1.1 Shelter

The Central Mortgage and Housing has established a guide specifying the standards on shelter requirements according to family size. These standards were adopted by the Committee and meet the requirements for health and decency in housing. Suggested allowances for housing (Appendix I) derived from a survey made by the Montreal Diet Dispensary amongst its clientele in 1992.

IMPORTANT: In assessing the minimum budget for a given family, the actual rent paid by the family must be used.

1.2 Water tax

In January 1987, the water tax was abolished in Montreal.

1.3 Food

The standard for food for each individual according to age and sex refer to the Dietary Reference Intakes (DRI) established for the populations of Canada and the United States (1999-2004). The schedules for the kinds and amounts of foods which are required for each individual to meet the DRI were determined by the Diet Dispensary in 2005. These schedules have been slightly modified in 2009-2010, namely in order to facilitate menu elaboration and recipe preparation. Thrice yearly (January, May and September), these schedules are priced and published in "Cost of the Nutrition Food Basket" (Tables III A and III B).

1.4 Clothing

The standard for clothing is taken from the "Individual Minimum Adequate Clothing Costs", as published by the Montreal Diet Dispensary, October 1959. The schedules of the kinds and amounts of clothing required for each individual according to age and sex were then established from American data and a survey of Montreal families. They meet the individual minimum clothing needs for health and self-respect. For a description of this study, see Appendix IV.

1.5 Personal care

The standard for the individual minimum adequate personal care was adopted by the Committee using the New York State schedule as a guide. The kinds and amounts of goods and services selected for the individual schedules represent the minimum necessary for the care of the teeth and hair, personal cleanliness, and sanitary needs, as well as the minimum for dry cleaning and shoe care (Appendix V).

For the individual personal care allowances, see Table V. The pricing for these allowances is done every year by the Montreal Diet Dispensary.

1.6 Household supplies

The standard for the Minimum Adequate Household Supplies was adopted by the Committee, using New York Standard as a guide. The kinds and amounts of goods were selected to provide minimum supplies for household cleanliness, the maintenance of clothing at home, home medicinal needs and other household necessities (Appendix VI). The allowance for household supplies is given according to family size on Table VI. The pricing for these allowances is done every year by the Montreal Diet Dispensary.

1.7 Utilities

The standard for electricity and gas provides:

- sufficient electrical power for lighting, operating small appliances and a refrigerator;
- gas for cooking and operating a side-arm water heater.

The Manager of Statistics and Rate Research of the Quebec Hydro and the Public Relations Manager of the Quebec Natural Gas Company acted as consultants.

Schedule for utility requirements is given according to family size and according to the previously mentioned categories of uses (Table VII).

1.8 Heating

The standard for minimum adequate fuel requirements for heating is based on annual fuel needs for average winter weather and varies according to the number of persons in the household and number of rooms to be heated. When granted on a seasonal basis, the yearly fuel cost is divided by the number of months in the heating season (8 months). The installation manager of a fuel oil company was consultant to the Montreal Diet Dispensary in estimating fuel requirements.

Space heaters provide the most economical method of heating the home and "distillate stove oil" is the most commonly accepted fuel. For schedule of fuel requirements, see Appendix VIII. For fuel allowances, see Table VIII.

SCHEDULES FOR INDIVIDUAL BASIC ITEM

Appendix I

2.1 Housing

The guide to standards pertaining to housing occupancy suggests allowing a living room and a kitchen per family plus a number of bedrooms according to the composition of the family. The following table indicates the criteria for the allowance of one bedroom according to the standards for housing occupancy from two organizations (in force in 1992-1993).

Criteria for the allowance of one bedroom according to the standards for housing occupancy from two organizations (in force in 1992-1993)

CANADIAN MORTGAGE AND HOUSING CORPORATION	MONTREAL HOUSING BUREAU
Each of the following situations:	Each of the following situations:
- parents without children	- headmaster and spouse
- one person 18 year old or more (except in the case of a married or common-law couple)	- any additional person older than 14 years old
- a supported person older than 5 year old and not same sex than another	- 2 persons less than 7 year old
Maximum of 2 persons and minimum of 1 person per bedroom	- 2 persons younger than 14 year old, same sex and with less than 6 year age difference
	- 1 handicapped person (wheel chair)

Appendix II

2.2 Water tax

When the tenant has to pay for the water tax, this item is part of Budget for Basic Needs.

2.3 Food

The weekly schedules for the kinds and amounts of foods which are required by each age-sex group were selected by the Montreal Diet Dispensary in 2005. The selection of the kinds and amounts of food within each food category were determined using food consumption patterns mainly from the Statistic Canada 1996 “Family Food Expenditure Survey”. This publication, the most recent survey in the matter at that time, provides the weekly quantities of all food categories bought by families as well as people living alone. The selected foods were chosen because of their nutrient contribution, their low cost and their frequency of consumption.

Nutritional breakdowns were calculated for each food item within food groups, using primarily the *Table de composition des aliments* published by the *Université de Montréal* (2003) which is based on the 2001 Canadian Nutrient File. For missing data, other references were consulted. Data used were for the cooked or uncooked edible portion, as applicable.

A weekly market order was then developed, fulfilling the Dietary Reference Intakes (DRI, 1999-2004) for each age-sex group, and fulfilling the most recent recommendations on fat intakes.

No allowance has been made in these schedules for normal nutrient loss through inevitable food wastage, but a provision of 5% in the final cost of food allowances has been calculated.

During year 2009-2010, the content of the Nutritious Food Basket has been slightly modified:

- the weekly portion of liver has been reduced to 90 grams for the age and sex groups where it was more important before;
- the number of eggs per week is higher for some age and sex groups in order to make eggs available for recipes;
- the weekly allowance for bread is lower and that of cereal products (rice, pasta, flour, etc.) is higher to facilitate menu elaboration and recipe preparation.

These changes have been monitored in a way that they do not change significantly the nutritive value of the basket nor its cost.

Weekly Schedule of Food Required by each Age (years) and Sex Group

Food Categories	Units	Child		Male Individuals						Female Individuals						Pregnancy		Lactation			
		0.5 to 1	1 to 3	4 to 8	9 to 13	14 to 18	19 to 30	31 to 50	51 to 70	≥71	4 to 8	9 to 13	14 to 18	19 to 30	31 to 50	51 to 70	≥71	≤18	19 to 30	31 to 50	
Infant Formula*	g	609	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.25 % m.f.†	—	5	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2 % m.f.†	—	6	—	7	7	6	5	—	—	6	—	—	—	—	—	—	—	—	—	—	—
1 % m.f.†	—	—	—	—	—	—	—	5	5	—	—	—	—	—	—	—	—	—	—	—	—
Meat	Kg	0.06	0.21	0.48	0.48	0.75	0.75	0.75	0.75	0.68	0.42	0.42	0.6	0.6	0.6	0.6	0.48	0.6	0.6	0.6	0.6
Fish	Kg	0.03	0.12	0.18	0.24	0.3	0.3	0.3	0.3	0.3	0.18	0.24	0.24	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Liver	Kg	0.01	0.03	0.06	0.09	0.09	0.09	0.09	0.09	0.09	0.06	0.09	0.09	0.09	0.09	0.09	0.06	0.09	0.09	0.09	0.09
Eggs	unit	300	3	3	4	7	7	4	4.00	3	3	4	4	4	3	3	3	7	7	7	7
Cheese	g	60	60	120	120	210	180	150	150	120	90	120	150	150	150	120	120	150	150	150	150
Peanut butter	g	—	70	140	210	210	140	140	140	105	105	105	105	105	105	105	105	105	105	105	105
Legumes‡	g	—	60	100	180	240	240	200	200	200	100	150	150	200	200	200	200	200	200	200	200
Citrus Fruits	Kg	0.5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2
Other Fruits	Kg	0.5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Vegetables	Kg	0.5	1	1.5	2.5	2.5	2.5	2.5	2.5	2.5	1.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
Potato	Kg	0.25	0.5	1	1.5	2	1.75	1.75	1.5	1.25	1	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
Bread	tr.	1	14	21	35	42	35	35	28	28	21	28	21	21	21	21	21	35	28	28	28
Rice, pasta, flour, etc.	g	30	105	210	315	630	630	630	630	525	210	315	315	525	525	420	315	420	420	315	315
Breakfast Cereals	g	—	210	280	420	420	420	420	420	420	210	315	420	315	210	210	210	420	315	315	315
Butter/Margarine	g	—	70	70	105	105	105	105	105	105	70	105	105	70	70	70	70	105	70	70	70
Other Fats	g	—	35	105	140	210	140	140	105	105	105	105	105	105	105	105	105	105	105	105	105
Sugar	g	—	35	105	105	210	105	105	105	105	70	70	105	105	70	70	70	105	105	105	105
Other Sweets	g	—	35	105	105	210	105	105	105	105	70	105	105	105	70	70	70	105	105	105	105
Flaxseed	g	—	—	—	49	49	49	49	49	49	—	49	49	49	49	49	49	49	49	49	49
Baby Cereals	g	120	105	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

* commercial, powder
oo yolk only
† milk fat
‡ dry slice (≈ 30 g)

Comparison Between the Nutritive Value of the 2010 version of the Nutrition Food Basket and the Most Recent Nutrition Recommendations*

Age (years)	Calories	Protein (g)	Carbohydrates (g)	Fibres (g)	Total Fat (g)	Saturated Fat (g)	Trans Fat (g)	Cholesterol (mg)	Vit. A (µg RAE)	Vit. B1 (mg)	Vit. B2 (mg)	Vit. B3 (mg NE)	Vit. B6 (mg)	Vit. B12 (µg)	Vit. C (mg)	Vit. D (µg)	Vit. E (mg αTE)	Folate (µg DFE)	Vit. Bs (mg)	Calcium (mg)	Iron (mg)	Magnesium (mg)	Phosphorus (mg)	Potassium (mg)	Sodium (mg)	Zinc (mg)	Omega-3 (g)	Omega-6 (g)	Linoleic Acid (g)	Linoleic Acid (g)	EPA (g)	DHA (g)	
Child	0.5-1	736	19	98	4	30	2	0	99	654	0.8	1.1	14	0.6	1.9	98	7	7	205	3	647	10	111	555	1061	302	6	0.5	4.4	4.4	0.5	0.031	
	2-3	1435	59	184	17	56	24	1.2	244	847	1.5	2.1	31	1.3	4.2	96	10	4.3	285	5	1283	14	337	1507	2722	1156	8	1.3	6.9	6.9	1.3	0.133	
Individuals	4-8	1440	18-72	162-234	19	48-64	16	1.6	300	300	0.5	0.6	6	0.5	0.9	15	5	6	150	2	500	7	80	460	3000	1000	3	0.7	7	8.0	16.0	1.0	1.9
	9-13	1931	84	253	23	70	24	1.1	253	1474	1.7	2.5	36	1.9	5.9	111	11	7.7	392	7	1454	13	432	1876	3693	1763	12	2.0	11.5	11.5	1.9	0.197	
Male Individuals	14-18	2618	112	348	38	95	31	1.4	316	2076	2.4	3.2	49	2.7	7.4	135	14	11	586	9	1783	20	629	2491	4919	2459	16	4.4	16.6	16.6	4.2	0.260	
	19-30	2663	135	441	43	116	36	3.6	444	2146	2.9	3.7	60	3.1	8.2	141	15	13	736	10	1952	24	716	2878	5526	2915	20	5.4	20.4	20.4	5.1	0.333	
Female Individuals	31-50	2826	124	386	40	96	31	1.3	428	2051	2.7	3.3	55	2.9	7.6	137	13	10	698	10	1703	22	643	2595	4998	2572	18	4.6	16.0	16.1	4.3	0.322	
	51-70	2893	114	375	40	90	28	1.2	321	1921	2.6	2.9	52	2.8	6.8	135	11	10	687	9	1480	22	613	2374	4684	2409	17	4.5	15.6	15.7	4.2	0.322	
≥71	1805	80	237	22	66	23	1.1	245	1464	1.6	2.5	33	1.9	5.8	112	11	7.2	382	7	1415	12	404	1778	3580	1670	11	2.0	10.6	10.6	1.9	0.196		
	2285	100	307	26	63-89	25	2.5	300	900	1.2	1.3	16	1.7	2.4	90	15	15	400	5	1200	8	420	700	4700	1200	11	1.6	14	13.9	27.7	1.7	3.3	
Pregnancy	1805	80	237	22	66	23	1.1	245	1464	1.6	2.5	33	1.9	5.8	112	11	7.2	382	7	1415	12	404	1778	3580	1670	11	2.0	10.6	10.6	1.9	0.196		
	2285	100	307	26	63-89	25	2.5	300	900	1.2	1.3	16	1.7	2.4	90	15	15	400	5	1200	8	420	700	4700	1200	11	1.6	14	13.9	27.7	1.7	3.3	
Lactation	1805	80	237	22	66	23	1.1	245	1464	1.6	2.5	33	1.9	5.8	112	11	7.2	382	7	1415	12	404	1778	3580	1670	11	2.0	10.6	10.6	1.9	0.196		
	2285	100	307	26	63-89	25	2.5	300	900	1.2	1.3	16	1.7	2.4	90	15	15	400	5	1200	8	420	700	4700	1200	11	1.6	14	13.9	27.7	1.7	3.3	

* Institute of Medicine of the National Academies. The National Academies Press, Washington DC, 1999-2004.
† Not established.

2.4 Clothing

Three sources of information were considered in setting the schedules of the kinds and amounts of clothing required. Since clothing allotments for family members should be made on the basis of the way families actually clothe themselves, the first source of information was a group of low income homemakers whose families were representative of the age groups chosen for the schedules. The results of their suggestions were then considered and modified according to the findings of the Studies of Family Clothing Supplies by the United States Department of Agriculture, 1950 and 1951. The United States Study was tabulated according to percentage of people owning each item of clothing by age, number on hand by age, average expenditure yearly, average number purchased yearly, and average number of people purchasing yearly in the low income group. As a final check, the schedules thus obtained were then compared to those published by New York City Welfare and Health Council 1955, Toronto Welfare Council 1949, and Baron de Hirsch Institute, Montreal (revised 1959).

Selection of age groups

For the children, from birth to 16 of age, the types of clothing worn vary with age.

Many studies have shown that a large proportion of women in the work force are between 20 - 30 years of age; the active housewife is included in this age group. For this reason, the 20-30 year group represents the housewife and the working woman.

As there are no clothing schedules for girls and boys ages 16 to 20, clothing allowances for active men or women were used in the budgets for these individuals.

Appendix IV

Schedule of kinds and amounts of clothing

<u>Child 0 - 1 years</u>			<u>Child 2 - 5 years</u>		
<u>Items</u>	<u>Durability</u>		<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>		<u>quantity</u>	<u>years</u>
<u>Outer garments</u>			<u>Outer garments</u>		
Snowsuit (3 pieces)	1	1	Hat, winter	1	1
Coat or jacket lightweight	1	2	Hat, summer	1	2
Hat, summer	1	1	Snowsuit	1	2
Sweater, woollen	2	2	Jacket, lightweight	1	2
Overalls, cotton	1	1	Sweater	1	1
Overalls, corduroy	1	1	Jersey, cotton	3	1
Sun suit	2	1	Dresses, slips or suits	2	1
Jersey	2	1	Overalls, cotton	1	1
Dresses, slips or suits	2	1	Overalls, corduroy	1	1
			Jeans	1	2
			Jeans, lined	1	2
			Bathing suit or sun suit	1	1
			Shorts	1	2
<u>Undergarments</u>			<u>Undergarments</u>		
Vests	2	1	Panties	5	1
Panties	5	1	Vests	2	1
Sleeper (with 2 pants)	1	1	Pyjamas, flannel	1	2
			Pyjamas, cotton	1	2
<u>Footwear</u>			<u>Footwear</u>		
Shoes	2	1	Shoes	3	1
Socks	6	1	Slippers	1	2
Rubbers or plastic overshoes	1	1	Overshoes	1	1
			Socks	9	1
<u>Accessories</u>			<u>Accessories</u>		
Scarf	1	2	Scarf	1	3
Mittens	1	1	Mittens	1	1

Schedule of kinds and amounts of clothing**Girl 6 - 11 years**

<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>
<u>Outer garments</u>		
Hat, winter	1	2
Coat, winter	1	2
Spring jacket	1	2
Raincoat, plastic	1	4
Skirt, wool	1	2
Skirt, cotton	1	2
Dress, cotton	2	1
Tunic	1	1
Blouses, school	2	1
Blouses, other	2	2
Sweater, cardigan	1	2
Sweater, pullover	1	1
Shorts	2	4
Slacks, wool	1	2
Slacks (pants), cotton	1	2
Bathing suit	1	3
<u>Undergarments</u>		
Panties	5	1
Shirts	2	1
Pyjamas, flannel	1	2
Pyjamas, cotton	1	2
Bathrobe	1	5
Slips	1	1
<u>Footwear</u>		
Shoes	3	1
Sneakers	1	1
Slippers	1	2
Rubbers	1	2
Overshoes	1	2
Socks	6	1
Socks, knee	3	1
<u>Accessories</u>		
Kerchief	1	2
Gloves or mittens	1	1
Scarf, wool	1	2
Pocket Book (purse)	1	3
Handkerchiefs	3	1

Girl 12 - 15 years

<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>
<u>Outer garments</u>		
Hat, winter	1	2
Coat, winter	1	3
Spring coat or shorter	1	3
Sports jacket, heavy	1	5
Dress, cotton	2	1
Skirt, wool	1	2
Skirt, cotton	1	2
Tunic	1	2
Blouses, school	2	2
Blouses, other	1	2
Sweater, cardigan	1	2
Sweater, pullover	1	1
Slacks	2	2
Shorts	1	2
Bathing suit	1	3
<u>Undergarments</u>		
Panties	4	1
Bras	2	1
Slips	2	1
Pyjamas, flannel	1	2
Pyjamas, cotton	1	2
Garter belt	1	1
Robe, cotton	1	5
<u>Footwear</u>		
Shoes	3	1
Running shoes	1	1
Slippers	1	3
Rubbers	1	2
Overshoes	1	3
Stocking	3	1
Socks, long	3	1
Socks, short	3	1
<u>Accessories</u>		
Kerchief	1	2
Gloves	1	1
Handkerchiefs	3	1
Pocket Book (purse)	1	3
Gym suit	1	4

For girls 16 years and over, use schedule for "Women active working"

Schedule of kinds and amounts of clothing**Boy 6 - 11 years**

<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>
<u>Outer garments</u>		
Hat, winter	1	1
Overcoat, fleeced	1	2
Raincoat	1	5
Windbreaker	1	2
Trousers, wool	1	1
Trousers, school	2	1
Jeans	2	1
Shorts	2	2
Shirts, school	2	1
Shirts, other	1	1
Jersey	3	2
Sweater, pullover	1	1
Bathing suit	1	3
<u>Undergarments</u>		
Pyjamas, flannel	1	2
Pyjamas, cotton	1	2
Tops	3	1
Shorts	3	1
Combinations, winter	2	1
<u>Footwear</u>		
Shoes	2	1
Scampers	1	1
Sneakers	1	1
Slippers	1	2
Overshoes	1	2
Socks	6	1
<u>Accessories</u>		
Belt	1	2
Tie	1	1
Mittens	2	1
Handkerchiefs	2	1
Scarf	1	3

Boy 12 - 15 years

<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>
<u>Outer garments</u>		
Hat, winter	1	2
Cap, summer	1	2
Duffle coat	1	4
Windbreaker, cotton	1	3
Raincoat	1	5
Sweater	1	1
Suit	1	1
Trousers, school	2	2
Jeans	2	1
Shorts	1	3
Shirts, school	3	1
Jersey	3	2
Bathing suit	1	3
<u>Undergarments</u>		
Combinations, winter	1	1
Shorts	3	1
Tops	3	1
Pyjamas, flannel	1	2
Pyjamas, cotton	1	2
<u>Footwear</u>		
Shoes	2	1
Scampers	1	1
Sneakers	1	1
Slippers	1	4
Overshoes	1	2
Socks	6	1
<u>Accessories</u>		
Belt	1	2
Ties	2	1
Gloves	1	1
Scarf, wool	1	3
Handkerchiefs	3	1
Gym suit	1	2

For boys 16 years and over, use schedule for "Men active working"

Appendix IV

Schedule of kinds and amounts of clothingMan active - working

<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>
<u>Outer garments</u>		
Hat, winter	1	2
Coat, winter	1	5
Coat, lightweight	1	8
Jacket, heavy (parka)	1	5
Suit (2 pr. pants), wool	3	4
Jacket, sports	1	5
Trousers	2	1
Sweater	1	4
Shirts	4	1
Bathing suit	1	4
<u>Undergarments</u>		
Tops	3	1
Shorts	3	1
Pyjamas	2	4
Bathrobe	1	10
<u>Footwear</u>		
Shoes	2	1
Slippers	1	6
Rubbers	1	3
Overshoes, winter	1	3
Socks, wool	6	1
Socks, cotton	4	1
<u>Accessories</u>		
Belt	1	2
Ties	2	1
Handkerchiefs	4	1
Gloves, wool	2	3
Scarf	1	3

Man inactive

<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>
<u>Outer garments</u>		
Hat, winter	2	3
Coat, winter	1	8
Coat, lightweight, spring	1	8
Jacket, heavy (parka)	1	8
Suit (2 pr. pants), wool	1	3
Trousers	3	2
Sweater	1	2
Shirts	5	2
<u>Undergarments</u>		
Combinations, wool	2	2
Combinations, cotton	2	2
Pyjamas	2	2
Bathrobe	1	8
<u>Footwear</u>		
Shoes	1	1
Slippers	1	3
Rubbers	1	4
Overshoes, winter	1	4
Socks, wool	3	1
Socks, cotton	3	1
<u>Accessories</u>		
Belt or suspenders	1	2
Ties	2	2
Gloves, wool	1	3
Handkerchiefs	4	1
Scarf, rayon	1	4

Appendix IV

Schedule of kinds and amounts of clothing**Woman active - working**

<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>
<u>Outer garments</u>		
Hat, winter	1	1
Hat, summer	1	2
Coat, winter	1	2
Coat, spring & fall	1	4
Suit	1	4
Dress, rayon	2	1
Dress, wool	1	1
Dress, cotton	2	1
Aprons	2	4
Skirt	1	1
Blouses	2	1
Sweater	2	2
Slacks	1	3
Bathing suit	1	3
<u>Undergarments</u>		
Panties, cotton	4	2
Panties, wool mixture	1	1
Bras	2	1
Girdle	2	1
Slips	2	1
Nightgowns, flannel	2	4
Nightgowns, cotton	2	4
Bathrobe	1	4
<u>Footwear</u>		
Shoes, daily wear	2	1
Shoes, dressy	1	1
Slippers	1	2
Rubbers	1	2
Overshoes, winter	2	3
Stockings, nylon	9	1
Stockings, lisle	1	1
Anklets	2	2
<u>Accessories</u>		
Umbrella	1	3
Gloves, lined or wool	2	1
Kerchief	1	1
Purse	2	2
Handkerchiefs	4	1
Scarf, coat	1	1

Woman active - housewife

<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>
<u>Outer garments</u>		
Hat, winter	1	1
Hat, summer	1	2
Coat, winter	1	4
Coat, spring & fall	1	4
Sweater	1	2
Dress, rayon	1	1
Dress, wool	1	2
Dress, house	4	3
Dress, cotton	2	3
Aprons	2	4
Skirt	1	1
Blouses	2	2
Slacks	1	3
Bathing suit	1	5
<u>Undergarments</u>		
Panties, cotton	2	1
Panties, wool mixture	1	1
Bras	2	3
Girdle	3	4
Slips	2	2
Nightgowns, flannel	2	4
Nightgowns, cotton	2	4
Bathrobe	1	5
<u>Footwear</u>		
Shoes	2	1
Shoes, dressy	1	2
Slippers	1	2
Rubbers	1	2
Overshoes, winter	1	3
Stockings, nylon	6	1
Stockings, lisle	2	2
Anklets	2	1
<u>Accessories</u>		
Umbrella	1	5
Gloves, lined or wool	2	2
Kerchief	1	2
Purse	1	2
Handkerchiefs	4	1

Appendix IV

Schedule of kinds and amounts of clothing**Women inactive - 60 years or over**

<u>Items</u>	<u>Durability</u>	
	<u>quantity</u>	<u>years</u>
<u>Outer garments</u>		
Hat, winter	1	3
Hat, summer	1	3
Coat, winter	1	8
Coat, spring	1	8
Dress, rayon	1	2
Dress, wool mixture	1	4
Dress, house	2	1
Aprons	2	4
Sweater	1	2
<u>Undergarments</u>		
Vests, wool	2	2
Panties, wool	2	2
Panties, rayon	2	2
Bras	2	4
Nightgowns, flannel	2	4
Nightgowns, cotton	2	2
Girdle	1	3
Slips	3	2
Bathrobe, cotton	1	5
<u>Footwear</u>		
Shoes	1	1
Slippers	1	2
Rubbers	1	3
Overshoes, winter	1	5
Stockings, nylon	2	1
Stockings, silk	3	1
<u>Accessories</u>		
Umbrella	1	5
Gloves, lined or wool	2	4
Purse	1	4
Handkerchiefs	4	1
Scarf, coat	1	2

2.5 Personal careSchedule of the kinds and amounts of personal care item

<u>Items</u>	Children		
	0-1 year	2-3 years	4- 6 years
Laundry soap, 3 x 90 g	52	-	-
Borax, 100 g	8	-	-
Baby oil, 592 ml	1	-	-
Sterilized cotton, 12(4" x 4")	1	-	-
Safety pins, card of 4	4	-	-
Nursing bottles, with nipples and caps	4	-	-
Toilet soap, 3 x 90 g	2	6	6
Toothpaste, 130 ml	-	1	1½
Tooth brushes	-	2	2
Comb	-	½	½
Cleansing tissue, 136	6	1	1
Shoe polish, 32 g	-	1	1
Haircuts	-	4	4
Dry cleaning, snow suit	-	2	2

Schedule of the kinds and amounts of personal care item

<u>Items</u>	<u>Girls</u>				<u>Women</u>	
	7-9	10-12	13-15	16-17	housewife	employed
Toilet soap, 3 x 90 g	6	6	6	6	6	6
Toothpaste, 130 ml	2½	2½	2½	2½	2½	2½
Tooth brush	2	2	2	2	2	2
Dressing comb	½	½	½	½	½	½
Bobby pins, card of 60	½	1	1	1	1	1
Cleansing tissue, 136	1	1	1	1	1	1
Nail file 5"	¼	¼	¼	¼	¼	¼
Deodorant, 45 g	-	1	1	1	1	2
Face powder, small	-	-	-	2	1	2
Lipstick	-	-	1	1	2	2
Permanent refills	-	-	-	2	2	3
Sanitary napkins, 18	-	6	12	12	12	12
Shoe polish, 32 g	1	1	1	1	1	1
Haircuts	4	4	5	6	6	8
<u>Dry cleaning</u>						
Coat	2	2	2	2	2	2
Skirt	-	1	1	1	-	2
Dress	-	-	-	1	1	2

Schedule of the kinds and amounts of personal care item

<u>Items</u>	<u>Boys</u>			<u>Men</u>	
	<u>7-12</u>	<u>13-15</u>	<u>16-17</u>	<u>unemployed</u>	<u>employed</u>
Toilet soap, 3 x 90 g	6	6	6	6	6
Toothpaste, 130 ml	2½	2½	2½	2½	2½
Tooth brush	2	2	2	2	2
Dressing comb	½	½	½	½	½
Cleansing tissue, 136	1	1	1	1	1
Nail file, 5"	¼	¼	¼	¼	¼
Shaving soap	-	1	2	4	4
Shaving brush	-	¼	¼	¼	¼
Razor, safety	-	½	½	½	½
Razor blades, 10	-	1	3	7	7
Shoe polish, 32 g	1	1	1	1	1
Haircuts	12	12	12	12	12
<u>Dry cleaning</u>					
Coat	-	-	-	1	1
Suit	1	1	2	2	4
Heavy jacket	1	1	1	-	1
Hat	-	-	-	1	1

2.6 Household supplies**Schedule of the kinds and amounts of household supplies for one year for a family of 5**

From this schedule which represents the needs for a family of five persons, one person's allowance can be determined.

<u>Item</u>	<u>Quantity</u>	<u>Item</u>	<u>Quantity</u>
Aspirin tablets, 100	3	Laundry starch 567 g	12
Soda-mint tablets, 100	2	Clothes pins, 50	½
Milk of magnesia, 769 ml	3	Scrub brush	1
Tincture of iodine, 25 ml	1	Mop head	1
Camphorated oil, 100 ml	1	Toilet tissue, 8 r/2 ply	24
Oil of wintergreen, .15 ml	2	Wooden matches, 2 box of 250	6
Chloroform liniment, 145 ml	1	Electric bulbs, 4 x 60 watts	1½
Rubbing alcohol, 500 ml	2	Broom, corn	1
Petroleum jelly, 100 g	1	Whisk broom, corn	½
Absorbent cotton, 113g	2	Needles, 20	1
Adhesive tape, 1.25 cm x 4.5 m	1	Thread, 1,500 meters	2
Gauze bandage, 5 cm x 9 m	1	Darning cotton, 100 meters	2
Laundry soap, 3 x 90 g	52	Dress snaps, 8	1
Detergent, 1.4 Kg	7	Hooks and eyes, 14	1
Bleach, 3 L	4	Tacks, 50 units	1
Scouring powder, 400 g	12	Glue, 150 ml	1
Spot cleaner, 650 g	1	Safety pins, assorted 50	1

2.7 Utilities**Quantity of utility required per month, by family size**

FAMILY SIZE	NUMBER OF ROOMS	ELECTRICITY * Lighting, refrigeration, small appliances	GAS ** Cooking, water heating (bath, laundry)
1	1½ - 2	75 Kwh.	900 cu. ft.
2	3	106 Kwh.	1000 cu. ft.
3	4	138 Kwh.	1200 cu. ft.
4	4	183 Kwh.	1300 cu. ft.
5	5	207 Kwh.	1500 cu. ft.
6	5	246 Kwh.	1800 cu. ft.
7	6	276 Kwh.	2000 cu. ft.
8	6	306 Kwh.	2300 cu. ft.

* Hydro-Quebec supplied information for electrical requirements.

** The Gaz Metropolitan Inc. supplied information for gas requirements for cooking and side-arm water heating for households of 1, 4 and 7 persons from which the probable use for household of intermediate number of persons was determined.

2.8 Heating**Quantity of fuel needed to heat the home, by family size**

FAMILY SIZE	NUMBER OF ROOMS	QUANTITY OF FUEL
1	2	220 gal.
2	3	330 gal.
3	4	440 gal.
4	4	440 gal.
5	5	550 gal.
6	5	550 gal.
7	6	660 gal.
8	6	660 gal.

The yearly fuel requirements for distillate stove oil for space heating were estimated at the rate of 110 gallons per room taken as the average consumption needs with consideration given to location and exposure.

When central heating is used in a house, fuel requirements increase to 150 gallons per room.

ALLOWANCES FOR INDIVIDUAL BASIC NEEDS

table I

3,1 Rent

IMPORTANT: To calculate a family's Budget for Basic Needs, one should use the amount of rent the family is actually paying.

The following table shows, only for use as an estimate, the average rental cost in Montreal. The two first data derive from the results of a rental survey conducted by the Montreal Diet Dispensary on the fall of 1992 for non-subsidized units while the third comes from the Canadian Mortgage and Housing Corporation (CMHC) Rental Market Report for the Montreal Census Metropolitan Area. The Dispensary rent allowances were adjusted for June 2016 using the average increase rate for each unit size reported in the October 2015 CMHC Rental Market Report.

Average Rental Cost in Montreal, in 2016

SIZE OF THE UNITS	THE MDD STUDY *		CMHC **
	NON HEATED (\$)	HEATED (\$)	
Bachelor (1½ - 2½ rooms)	566	576	573
1 bedroom (3½ rooms)	578	598	668
2 bedroom (4½ rooms)	606	660	760
3 bedrooms (5½ rooms)	674	760	952
4 bedrooms (6½ rooms)	772	867	952

* based on a survey conducted by the Montreal Diet Dispensary during the 1992 fall.

** Canadian Mortgage and Housing Corporation, October 2015
N.B. No distinction is made between non heated and heated rentals in the CMHC report

table II

3,2 Water tax

When this tax applies, which is no longer the case in Montreal, it must be included in the Budget for Basic Needs.

table III a

3,3 Food

In Budgeting for Basic Needs, the amounts required for food for each family member correspond to the "Cost of the Nutritious Food Basket" published by the Dispensary. These amounts are obtained from the list of foods included in the basket and represent the cost of these foods in the Montreal area in May 2016. To calculate the basic needs of a family of four people, the amounts corresponding to the sex and age of each member of the family are added.

IMPORTANT: The following adjustments must be made when family size is less than four:

- 5% is added for a family of three people;
- 10% is added for a family of two people;
- 20% is added for a single person.

Cost of the Nutritious Food Basket - May 2016

SEX	AGE	DAILY COST (\$)	WEEKLY COST (\$)	MONTHLY COST (\$)
Child	6 - 11 months	4,43	31,01	134,38
	1- 3 years	4,87	34,09	147,72
Boy/Man	4- 8	6,38	44,63	193,40
	9-13	8,12	56,82	246,22
	14-18	9,60	67,21	291,24
	19-30	8,97	62,76	271,96
	31-50	8,51	59,57	258,14
	51-70	8,25	57,74	250,21
	>70	7,90	55,29	239,59
Girl/Women	4- 8	6,07	42,51	184,21
	9-13	7,55	52,86	229,06
	14-18	7,88	55,13	238,90
	19-30	7,72	54,01	234,04
	31-50	7,55	52,85	229,02
	51-70	7,39	51,73	224,16
	>70	7,06	49,41	214,11
Pregnant	≤18	9,06	63,40	274,73
	19-30	8,79	61,56	266,76
	31-50	8,69	60,82	263,55
Lactating	≤18	8,83	61,82	267,89
	19-30	8,79	61,56	266,76
	31-50	8,72	61,01	264,38

table III b

3,3 Food (continued)

This table takes into account the adjustment to be made, according to the size of family, to the Cost of the Nutritious Food Basket for each sex and age group.

Cost of the Nutritious Food Basket, according to family size (May 2016)				
FAMILY SIZE	1*	2*	3*	4 and +
SEX/AGE	(\$)	(\$)	(\$)	(\$)
CHILD				
0-1		147,81	141,10	134,38
2-3		162,50	155,11	147,72
4-5		212,74	203,07	188,80
GIRL				
6		202,63	193,42	184,21
7-9		202,63	193,42	184,21
10-11	274,87	251,97	240,51	229,06
12	274,87	251,97	240,51	229,06
13-15	286,68	262,79	250,84	238,90
16-18	286,68	262,79	250,84	238,90
BOY				
6		212,74	203,07	193,40
7-9		212,74	203,07	193,40
10-11		270,84	258,53	246,22
12		270,84	258,53	246,22
13-15	349,49	320,37	305,81	291,24
16-18	349,49	320,37	305,81	291,24
WOMAN				
housewife	277,84	254,68	243,11	231,53
pregnant	320,11	293,44	280,10	266,76
lactating	320,11	293,44	280,10	266,76
employed	277,84	254,68	243,11	231,53
retired	262,96	241,05	230,09	219,14
MAN				
employed	318,06	291,55	278,30	265,05
retired	293,88	269,39	257,14	244,90

* The recommended adjustment is include

3,4 Clothing

The clothing allowances are taken from the "Individual Minimum Adequate Clothing Costs" published by the MDD in October 1959¹. These costs were adjusted for June 2016 prices, using the clothing index for Quebec. These costs include a 5% federal sales tax and a 9.5% provincial sales tax.

Individual Minimum Adequate Clothing Costs, in June 2016

SEX/AGE	MONTHLY COST (\$)	ANNUAL COST (\$)
CHILD		
0-1 year	21,64	259,71
2-5 years	30,00	360,01
GIRL		
6-11 years	38,08	456,94
12-15 years	51,34	616,04
BOY		
6-11 years	42,87	514,43
12-15 years	46,85	562,25
WOMAN		
employed	65,15	781,86
housewife	43,25	519,05
retired	26,09	313,09
MAN		
employed	51,37	616,38
retired	33,74	404,92

1. The original prices for the clothing item were taken from the T. Eaton Ltd and Simpsons Sears Ltd catalogues.

3,5 Personal care

The allowances for personal care item were obtained by the Dispensary, pricing the schedule for the kinds and amounts of personal care item in the Montreal area in June 2015, including the 5% federal and a 9.5% provincial sales taxes. In the present edition, these costs were adjusted for June 2016 using the index "Personal care", "Dry cleaning services" and "Hair services" for Quebec (Statistics Canada).

Minimum Adequate Personal Care Costs, in June 2016

SEX/AGE	MONTHLY COST (\$)	ANNUAL COST (\$)
CHILD		
0-1 year	22,16	265,92
2-3 years *	10,72	128,69
4-6 years	10,84	130,04
GIRL *		
7-9 years	12,16	145,97
10-12 years	20,35	244,19
13-15 years	26,41	316,96
16-17 years	33,73	404,78
BOY		
7-12 years	20,61	247,33
13-15 years	28,31	339,70
16-17 years	32,73	392,72
WOMAN *		
employed	42,69	512,28
housewife	33,17	398,05
MAN		
employed	46,63	559,57
retired	42,76	513,13

* The number of hair cuts has been adjusted in June 1999 and 2001

table VI

3,6 Household supplies

The allowances for household supplies were calculated by the Dispensary, pricing the schedule for the Minimum Adequate Household Supplies for a family of five in the Montreal area, in June 2015, including the 5% federal and 9,5% provincial sales taxes. In the present edition, these costs were adjusted for June 2016 using the index "Household cleaning products" and "Non-prescribed medicines". N.B. For the individual living alone, the allowance is equal to 30% of the monthly cost of the family of five.

Minimum Adequate Household Supplies Costs, in June 2016			
FAMILY SIZE	ANNUAL COST (\$)	MONTHLY COST (\$)	MONTHLY COST PER PERSON (\$)
1	206,76	17,23	17,23
2	275,67	22,97	11,49
3	413,51	34,46	11,49
4	551,35	45,95	11,49
5	689,19	57,43	11,49
6	827,02	68,92	11,49
7	964,86	80,41	11,49
8	1102,70	91,89	11,49

table VII

3,7 Utilities

The allowances for utilities were calculated by Hydro-Québec's and Gaz Métropolitain's representatives. These costs are an estimate for the Montreal area in 2016. They include a 5% federal sales tax and a 9.5% provincial sales tax.

Minimum Adequate Utilities Costs, in 2016

FAMILY SIZE	NUMBER OF ROOMS	MONTHLY COST PER FAMILY (\$)	MONTHLY COST PER PERSON (\$)
1	1-2	66,38	66,38
2	3	72,78	36,39
3	4	100,78	33,59
4	4	106,78	26,69
5	5	112,18	22,44
6	5	120,58	20,10
7	6	126,36	18,05
8	6	133,86	16,73

table VIII

3,8 Heating

Allowances for fuel were calculated by the Dispensary using the local fuel price for distillate stove oil in 2016. These costs include a 5% federal sales tax and a 9,5% provincial sales tax.

Minimum Adequate Heating Costs, in 2016

FAMILY SIZE	NUMBER OF ROOM	ANNUAL COST (\$)	MONTHLY COST HEATING SEASON (8 months) (\$)	MONTHLY COST PER PERSON *
1	2	850,92	106,36	106,36
2	3	1 276,38	159,55	79,77
3	4	1 701,83	212,73	70,91
4	4	1 701,83	212,73	53,18
5	5	2 127,29	265,91	53,18
6	5	2 127,29	265,91	44,32
7	6	2 552,75	319,09	45,58
8	6	2 552,75	319,09	39,89

* per month of heating season

BUDGETING FOR BASIC NEEDS PER SEX AND AGE GROUP

4,1 Description

In this chapter is presented a simplified method provided by tables of allowances for individuals to cover all basic needs according to size of family, sex, age of children and adult occupation. Each table presents specific characteristics on rent:

table IX : *includes fuel* for heating the home and, therefore, is recommended for eight months, from October to May.

table X : *Does not include fuel* for heating the home and is therefore recommended for use during the summer months, or for cases where heating is included in the rent.

table XI: *Does not include fuel and utilities* and is recommended when these items are included in the rent.

table XII: *Does not include household supplies, fuel and utilities.*

Using these tables, one can quickly calculate the Budget for Basic Needs of one family. Information required to do so is:

- size of family;
- sex and age of adults and children, activity of adults;
- shelter cost;
- what, if any, basic requirements are included in the cost of another item, e.g. utilities or fuel included in the rent.

Example of budgeting individual allowances from table IX:

Basic needs of the family	. Mother	\$399,32
	. Boy 14 years old	\$457,77
	. Girl 9 years old	\$325,81
	. Girl 4 years old	\$321,00
Total (without rent)		\$1 503,90
Rent		\$952,00
Total (with rent)		\$2 455,90

4.2 All allowances except rent

**Individual monthly allowances by family size for food,
clothing, personal care, household supplies, utilities and fuel**

SEX/AGE	FAMILY SIZE							
	1 (\$)	2 (\$)	3 (\$)	4 (\$)	5 (\$)	6 (\$)	7 (\$)	8 (\$)
CHILD								
0- 1 year		319,27	300,89	269,54	265,28	254,08	253,30	246,28
2- 3 years		330,87	311,82	279,81	275,55	264,35	263,57	256,55
4- 5 years		381,23	359,89	321,00	316,74	305,54	304,76	297,75
GIRL								
6 years		379,20	358,33	324,49	320,23	309,03	308,25	301,23
7- 9 years		380,53	359,65	325,81	321,56	310,35	309,57	302,56
10-11 years		438,04	414,93	378,85	374,59	363,39	362,61	355,59
12 years		451,30	428,19	392,11	387,85	376,65	375,87	368,85
13-15 years		468,19	444,58	408,01	403,75	392,55	391,77	384,75
16-18 years	575,53	489,32	465,72	429,15	424,89	413,68	412,91	405,89
BOY								
6 years		394,09	372,76	338,47	334,21	323,00	322,22	315,21
7- 9 years		403,87	382,54	348,24	343,98	332,78	332,00	324,98
10-11 years		461,97	438,00	401,06	396,80	385,60	384,82	377,81
12 years		465,96	441,99	405,05	400,79	389,59	388,81	381,79
13-15 years		523,18	496,96	457,77	453,51	442,31	441,53	434,51
16-18 years	623,55	532,11	505,89	466,70	462,44	451,24	450,46	443,44
WOMAN								
housewife	544,23	458,76	435,52	399,32	395,06	383,86	383,08	376,06
pregnant	586,51	497,51	472,51	434,55	430,29	419,09	418,31	411,29
lactating		497,51	472,51	434,55	430,29	419,09	418,31	411,29
employed	575,65	490,18	466,94	430,74	426,48	415,28	414,50	407,48
retired	512,20	427,96	405,35	369,76	365,50	354,30	353,52	346,50
MAN								
employed	606,02	517,20	492,29	454,41	450,15	438,95	438,17	431,15
retired	560,35	473,54	449,64	412,76	408,51	397,30	396,52	389,51

4.3 All allowances except rent and heating

**Individual monthly allowances by family size for food,
clothing, personal care, household supplies and utilities**

SEX/AGE	FAMILY SIZE							
	1 (\$)	2 (\$)	3 (\$)	4 (\$)	5 (\$)	6 (\$)	7 (\$)	8 (\$)
CHILD								
0- 1 year		239,49	229,98	216,36	212,10	209,76	207,72	206,40
2- 3 years		251,10	240,91	226,63	222,37	220,03	217,99	216,67
4- 5 years		301,45	288,98	267,82	263,56	261,22	259,18	257,86
GIRL								
6 years		299,42	287,42	271,31	267,05	264,71	262,66	261,34
7- 9 years		300,75	288,74	272,63	268,37	266,03	263,99	262,67
10-11 years		358,27	344,02	325,67	321,41	319,07	317,02	315,71
12 years		371,53	357,28	338,93	334,67	332,33	330,28	328,96
13-15 years		388,41	373,67	354,83	350,57	348,23	346,18	344,87
16-18 years	469,17	409,55	394,81	375,96	371,70	369,37	367,32	366,00
BOY								
6 years		314,32	301,85	285,28	281,02	278,69	276,64	275,32
7- 9 years		324,10	311,63	295,06	290,80	288,46	286,41	285,10
10-11 years		382,20	367,09	347,88	343,62	341,28	339,24	337,92
12 years		386,19	371,08	351,87	347,61	345,27	343,22	341,90
13-15 years		443,41	426,05	404,59	400,33	397,99	395,94	394,62
16-18 years	517,19	452,34	434,98	413,52	409,26	406,92	404,87	403,55
WOMAN								
housewife	437,87	378,99	364,61	346,14	341,88	339,54	337,49	336,17
pregnant	480,14	417,74	401,60	381,37	377,11	374,77	372,72	371,40
lactating		417,74	401,60	381,37	377,11	374,77	372,72	371,40
employed	469,29	410,41	396,03	377,56	373,30	370,96	368,91	367,59
retired	405,83	348,19	334,44	316,58	312,32	309,98	307,94	306,62
MAN								
employed	499,66	437,43	421,38	401,22	396,97	394,63	392,58	391,26
retired	453,99	393,77	378,73	359,58	355,32	352,98	350,94	349,62

4.4 All allowances except rent , heating and utilities**Individual monthly allowances by family size for food,
clothing, personal care and household supplies**

SEX/AGE	FAMILY SIZE			
	1 (\$)	2 (\$)	3 (\$)	4 and + (\$)
CHILD				
0- 1 year		203,10	196,38	189,66
2- 3 years		214,71	207,32	199,93
4- 5 years		265,06	255,39	241,13
GIRL				
6 years		263,03	253,82	244,61
7- 9 years		264,36	255,15	245,94
10-11 years		321,88	310,43	298,97
12 years		335,14	323,68	312,23
13-15 years		352,02	340,08	328,13
16-18 years	402,79	373,16	361,21	349,27
BOY				
6 years		277,93	268,26	258,59
7- 9 years		287,70	278,03	268,36
10-11 years		345,81	333,50	321,19
12 years		349,79	337,48	325,17
13-15 years		407,02	392,45	377,89
16-18 years	450,81	415,95	401,38	386,82
WOMAN				
housewife	371,49	342,59	331,02	319,44
pregnant	413,77	381,35	368,01	354,67
lactating		381,35	368,01	354,67
employed	402,91	374,01	362,44	350,86
retired	339,46	311,80	300,84	289,88
MAN				
employed	433,28	401,04	387,78	374,53
retired	387,61	357,38	345,13	332,89

4.5 All allowances except rent , heating, utilities and household supplies

**Individual monthly allowances by family size for food,
clothing and personal care**

SEX/AGE	FAMILY SIZE			
	1 (\$)	2 (\$)	3 (\$)	4 and + (\$)
CHILD				
0- 1 year		191,62	184,90	178,18
2- 3 years		203,22	195,83	188,45
4- 5 years		253,57	243,90	229,64
GIRL				
6 years		251,55	242,34	233,12
7- 9 years		252,87	243,66	234,45
10-11 years		310,39	298,94	287,49
12 years		323,65	312,20	300,75
13-15 years		340,54	328,59	316,65
16-18 years	385,56	361,67	349,73	337,78
BOY				
6 years		266,44	256,77	247,10
7- 9 years		276,22	266,55	256,88
10-11 years		334,32	322,01	309,70
12 years		338,31	326,00	313,69
13-15 years		395,53	380,97	366,41
16-18 years	433,58	404,46	389,90	375,33
WOMAN				
housewife	354,26	331,11	319,53	307,96
pregnant	396,54	369,86	356,52	343,19
lactating		369,86	356,52	343,19
employed	385,68	362,53	350,95	339,38
retired	322,23	300,31	289,36	278,40
MAN				
employed	416,05	389,55	376,30	363,04
retired	370,38	345,89	333,65	321,40

Second Part

BUDGETING FOR MINIMUM ADEQUATE STANDARD OF LIVING

**STANDARDS, GOODS AND SERVICES AND ALLOWANCES NEEDED
TO MEET MINIMUM ADEQUATE STANDARD OF LIVING**

5,1 Personal allowances

This allowance is based on "A Guide to Family Spending in Toronto" (1949) prepared by the Welfare Council of Greater Toronto. It allows for spending money on such things as stationary postage and other sundries. These costs were adjusted for June 2016 prices using the "All items index" for Quebec (Statistics Canada).

**Monthly allowances per person to meet the needs
for personal allowances, according to age**

AGE	MONTHLY COST (\$)
3 - 9 years	2,14
10 - 13 years	4,09
14 - 16 years	6,18
17 - 18 years	10,32
Adult unemployed	20,58
Adult employed	41,10

5,2 Reading materiel

The June 2015 price for one daily newspaper was adjusted for June 2016 using the reading materiel index for Quebec

Cost per month	24,64
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5,3 Telephone

The Bell Canada price in June 2015 was adjusted for June 2016 using the communication index for Quebec.

Cost per month	47,19
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5,4 Transportation

The standard allows for one bus pass for the wage earner to go to work, two bus fares for the housewife to go shopping once a week and 20 single fares for family outing at current rate.

FAMILY SIZE	COST PER MONTH (\$)
1	83,00
2 or more	175,95

5,5 Furniture and repairs

This allowance derived from data supplied by Statistics Canada (Consumers Income and Expenditure Division, Family Expenditure Section, in June 1979) and was updated in June 2016 using the household furnishings index for Quebec (Statistics Canada).

FAMILY SIZE	COST PER MONTH (\$)
1	10,49
2	17,85
3 or more	56,40

5,6 Entertainment

This is an allowance towards food costs for entertaining family and friends taken from "A Guide to family Spending in Toronto 1949". These costs were updated using the food index for Quebec for June 2016 (Statistics Canada)

FAMILY SIZE	COST PER MONTH (\$)
1	8,94
2	11,02
3	13,08
4	15,18
5	17,81
6	19,34
7	21,49
8	23,54

5,7 Recreation

This allowance covers membership dues and is taken from "A Guide to family Spending in Toronto 1949 ". These costs were updated using recreation index Quebec in June 2016 (Statistics Canada).

AGE	COST PER MONTH (\$)
6 - 12	4,09
13 - 18	6,74
Adult	6,74

5,8 Religion

This allowance is taken from "A Guide to Family Spending in Toronto 1949" and was revised in June 2016 (Statistics Canada).

AGE	COST PER MONTH (\$)
Child	2,59
Adult	7,79

5,9 Replacements

The standard covers the replacement of only minor and absolutely necessary items such as dishes, utensils or linen. The allowances selected were supplied by the Family Service Association in 1953. The costs were adjusted for June 2016 prices using the "All items index" for Quebec (Statistics Canada).

FAMILY SIZE	COST PER MONTH (\$)
1	4,08
2 or more	24,65

5.10 School supplies

This allowance is to cover workbooks, sundries, activity fees and sportswear for children in grades 1 to 6 and, for High School students, carfare, locks and a yearbook are added. The schedule was revised with the assistance of school boards in the Montreal region in September 1986 and updated using the appropriate index for Quebec in June 2016 (Statistics Canada).

AGE	ANNUAL COST (\$)	MONTHLY COST (\$)
Grade 1 to 6	254,92	21,24
High school	738,28	61,52

**BUDGETING FOR MINIMUM ADEQUATE STANDARD OF LIVING
PER AGE AND SEX GROU**

6,1 Introduction

This chapter provides a simplified method to calculate total allowances for individuals to cover all 16 basic needs (other than shelter) as previously described, according to family size and age, using the following tables:

table XIII: *includes fuel* and is therefore recommended for use in the 8 months, from October through May.

table XIV: *does not include fuel* and is therefore recommended for use during the summer months or for cases where heating is included in the rent

Examples of calculation for a family of 4, using table XIII

Mother	\$520,43
Boy of 14 years	\$620,79
Girl of 9 years	\$441,88
Girl of 4 years	\$432,98
Total (without rent)	\$2 016,08
Shelter	\$952,00
Total (with rent)	\$2 968,08

Two other tables are also presented in this chapter.

table XV : Example of cost of individual allowances for each need, indicating the total cost and total monthly income needed for various family compositions.

table XVI : Examples of cost of allowances and total cost for the elderly.

6.2 All allowances except rent

**Individual monthly allowances for minimum adequate standard of
living for all allowances except rent**

SEX/AGE	FAMILY SIZE							
	1 (\$)	2 (\$)	3 (\$)	4 (\$)	5 (\$)	6 (\$)	7 (\$)	8 (\$)
CHILD								
0- 1 year		469,91	414,86	355,54	334,61	312,11	303,35	290,33
2- 3 years		481,52	425,79	365,81	344,88	322,38	313,62	300,60
4- 5 years		557,84	499,84	432,98	412,04	389,54	380,78	367,76
GIRL								
6 years		559,91	502,36	440,56	419,62	397,12	388,36	375,34
7- 9 years		561,24	503,69	441,88	420,95	398,45	389,69	376,67
10-11 years		620,71	560,92	496,87	475,94	453,43	444,67	431,66
12 years		674,25	614,45	550,41	529,47	506,97	498,21	485,19
13-15 years		695,86	635,57	571,03	550,10	527,60	518,84	505,82
16-18 years	835,06	721,14	660,85	596,32	575,38	552,88	544,12	531,10
BOY								
6 years		574,81	516,80	454,53	433,60	411,10	402,34	389,32
7- 9 years		584,58	526,57	464,31	443,37	420,87	412,11	399,09
10-11 years		644,64	583,99	519,08	498,15	475,65	466,89	453,87
12 years		688,90	628,25	563,35	542,41	519,91	511,15	498,13
13-15 years		750,85	687,95	620,79	599,86	577,36	568,60	555,58
16-18 years	883,08	763,92	701,02	633,87	612,93	590,43	581,67	568,65
WOMAN								
housewife	757,69	644,51	584,60	520,43	499,49	476,99	468,23	455,21
pregnant	799,97	683,27	621,59	555,66	534,72	512,22	503,46	490,44
lactating		683,27	621,59	555,66	534,72	512,22	503,46	490,44
employed	809,63	696,44	636,53	572,36	551,42	528,92	520,16	507,14
retired	725,66	613,72	554,42	490,87	469,94	447,43	438,67	425,66
MAN								
employed	840,00	723,47	661,87	596,03	575,09	552,59	543,83	530,81
retired	773,81	659,30	598,71	533,87	512,94	490,44	481,68	468,66

table XIV

6.3 All allowances except rent and heating

**Individual monthly allowances for minimum adequate standard of
living for all allowances except rent and fuel**

SEX/AGE	FAMILY SIZE							
	1 (\$)	2 (\$)	3 (\$)	4 (\$)	5 (\$)	6 (\$)	7 (\$)	8 (\$)
CHILD								
0- 1 year		390,14	343,95	302,36	281,43	267,79	257,76	250,44
2- 3 years		401,75	354,88	312,63	291,70	278,06	268,03	260,71
4- 5 years		478,07	428,93	379,80	358,86	345,22	335,20	327,88
GIRL								
6 years		480,14	431,45	387,37	366,44	352,80	342,77	335,46
7- 9 years		481,46	432,78	388,70	367,77	354,13	344,10	336,78
10-11 years		540,94	490,01	443,69	422,75	409,11	399,09	391,77
12 years		594,47	543,55	497,23	476,29	462,65	452,63	445,31
13-15 years		616,08	564,66	517,85	496,92	483,28	473,25	465,93
16-18 years	728,69	641,36	589,94	543,13	522,20	508,56	498,53	491,22
BOY								
6 years		495,03	445,89	401,35	380,42	366,78	356,75	349,43
7- 9 years		504,81	455,66	411,13	390,19	376,55	366,53	359,21
10-11 years		564,86	513,08	465,90	444,97	431,33	421,30	413,98
12 years		609,13	557,34	510,17	489,23	475,59	465,57	458,25
13-15 years		671,08	617,04	567,61	546,68	533,04	523,01	515,69
16-18 years	776,71	684,15	630,11	580,68	559,75	546,11	536,08	528,77
WOMAN								
housewife	651,33	564,74	513,69	467,24	446,31	432,67	422,64	415,33
pregnant	693,60	603,49	550,68	502,47	481,54	467,90	457,87	450,56
lactating		603,49	550,68	502,47	481,54	467,90	457,87	450,56
employed	703,26	616,67	565,62	519,18	498,24	484,60	474,58	467,26
retired	619,29	533,94	483,51	437,69	416,75	403,11	393,09	385,77
MAN								
employed	733,63	643,69	590,96	542,85	521,91	508,27	498,24	490,93
retired	667,45	579,52	527,80	480,69	459,76	446,12	436,09	428,77

6.4 Examples of family budgets

Cost of Needs (\$) According to Family Size					
vs					
Governments' Allowances					
FAMILY SIZE	3	4	4	5	6
. adults *	2	2	2	2	2
. children : Girl / Boy	G	B,G	G,B	G,G,B	B,G,G,B
age	2	4,6	8,14	6,10,12	4,8,10,12
RENT (# of rooms)	4	4	4	5	5
<i>Needs for Adequate Standard of Living</i>					
Rent	606,05	606,05	606,05	673,62	673,62
Electricity & gas	100,78	106,78	106,78	112,18	120,58
Fuel **	212,73	212,73	212,73	265,91	265,91
Food	676,52	869,59	972,03	1156,07	1344,87
Clothing	124,62	162,70	179,55	217,63	247,63
Personal care	90,53	101,48	120,27	131,60	143,76
Household supplies	34,46	45,95	45,95	57,43	68,92
Replacement items	24,65	24,65	24,65	24,65	24,65
Carfare - to work	83,00	83,00	83,00	83,00	83,00
Carfare - other	92,95	92,95	92,95	92,95	92,95
Newspaper	24,64	24,64	24,64	24,64	24,64
School supplies		21,24	82,77	104,01	104,01
Religion	15,57	20,74	20,74	23,33	25,91
Recreation	13,47	17,57	24,30	25,76	25,76
Entertainment	13,08	15,18	15,18	17,81	19,34
Personal allowances	61,68	65,96	70,00	72,01	74,15
Telephone	47,19	47,19	47,19	47,19	47,19
Furniture, repairs	56,40	56,40	56,40	56,40	56,40
Total	2278,31	2574,79	2785,18	3186,18	3443,29
<i>Governments' Allowances in 2016</i>					
Employment Assistance *** <i>p</i>	965-1416	965-1416	965-1416	965-1416	965-1416
Canada Child Benefit <i>f</i>	533,33	983,33	900,00	1350,00	1883,33
Child Assistance <i>p</i>	199,33	99,58	99,58	99,58	149,42
GST Credit <i>f</i>	58,08	70,17	70,17	82,25	94,33
Solidarity Tax Credit <i>p</i>	47,17	47,17	47,17	47,17	47,17
Total (minimum)	1803,00	2165,00	2082,00	2544,00	3139,00
Total (maximum)	2254,00	2616,00	2533,00	2995,00	3590,00

* man working and housewife

** during eight months

*** welfare

p provincial government*f* federal government

6.4 Examples of single-parent family budgets

Cost of Needs (\$) According to Family Size			
vs			
Governments' Allowances			
FAMILY SIZE	2	3	4
. adult *	1	1	1
. children : Girl / Boy	G	B,G	G,G,B
age	2	4,6	6,10,12
RENT(# of rooms)	3	4	5
<i>Needs for Adequate Standard of Living</i>			
Rent	577,77	606,05	673,62
Electricity & gas	72,78	100,78	112,18
Fuel **	159,55	212,73	265,91
Food	417,18	639,59	891,02
Clothing	73,26	111,33	166,26
Personal care	43,89	54,84	84,97
Household supplies	22,97	34,46	45,95
Replacement items	24,65	24,65	24,65
Carfare	83,00	83,00	175,95
Newspaper	24,64	24,64	24,64
School supplies		21,24	104,01
Religion	7,79	12,96	15,54
Recreation	6,74	10,83	19,02
Entertainment	11,02	13,08	15,18
Personal allowances	20,58	24,87	30,91
Telephone	47,19	47,19	47,19
Furniture, repairs	17,85	56,40	56,40
Total	1610,85	2078,65	2753,40
<i>Governments' Allowances in 2016</i>			
Employment Assistance *** <i>p</i>	623-947	623-947	623-947
Canada Child Benefit <i>f</i>	533,33	983,33	1350,00
Child Assistance <i>p</i>	269,25	169,50	169,50
GST credit <i>f</i>	58,08	70,17	82,25
Solidarity Tax Credit <i>p</i>	34,83	34,83	34,83
School fee allowance	0,00	76,00	275,00
Total (mimimum)	1519,00	1957,00	2535,00
Total (maximum)	1843,00	2281,00	2859,00
* housewife not pregnant	<i>p</i>	provincial government	
** during eight months	<i>f</i>	federal government	
*** welfare			

6.5 Examples for the elderly

Cost of Needs (\$) According to Family Size			
vs			
Governments' Allowances			
FAMILY SIZE	2	1	1
. adults (65 +)	COUPLE	MAN	WOMAN
RENT (# of rooms)	3	1	1
<i>Needs for Adequate Standard of Living</i>			
Rent	577,77	565,63	565,63
Electricity & gas	72,78	66,38	66,38
Fuel **	159,55	106,36	106,36
Food	510,44	293,88	262,96
Clothing	59,83	33,74	26,09
Personal care	75,93	42,76	33,17
Household supplies	22,97	17,23	17,23
Replacement items	24,65	4,08	4,08
Carfare	98,50	49,25	49,25
Newspaper	24,64	24,64	24,64
Religion	15,57	7,79	7,79
Recreation	13,47	6,74	6,74
Entertainment	11,02	8,94	8,94
Personal allowances	41,17	20,58	20,58
Telephone	47,19	47,19	47,19
Furniture, repairs	17,85	10,49	10,49
Total	1773,33	1305,70	1257,54
<i>Governments' Allowances in 2016</i>			
Old Age Security and Guaranteed Income Supplement <i>f</i>	1677-2197	1142-1443	1142-1443
Quebec Pension Plan <i>p</i>	0,00	0,00	0,00
GST credit <i>f</i>	45,33	35,08	35,08
Solidarity Tax Credit <i>p</i>	47,17	34,83	34,83
Total (average)	1770,00	1212,00	1212,00
Total (maximum)	2290,00	1513,00	1513,00
** during eight months			
<i>f</i> federal government			
<i>p</i> according to contribute to QPP			

Family monthly allowance to ensure a minimum adequate standard of living – *Financial Eligibility Table for Food Supplementation*

This table presents a summary of the income required to meet the minimum basic needs of pregnant women's families, according to the size of the family size and whether it is a two- or one-parent family. It is used at the Dispensary to establish clients' eligibility to food supplements, which explains why it is titled *Financial Eligibility Table for Food Supplementation*.

Financial Eligibility Table
For Food Supplementation

June 2016

INCOME NEEDED
TO MEET MINIMUM BASIC NEEDS
(except rent and debts)

Family size	Two parent	One parent
1	--	\$800 * §
2	\$1,407 * §	\$1,186 * §
3	\$1,730 * §	\$1,632 * §
4	\$2,037 * §	\$1,825 * §
5	\$2,317 * §	\$2,221 * §
6	\$2,661 * §	\$2,450 * §
7	\$2,941 * §	\$2,845 * §
8	\$3,285 * §	\$3,132 * §

* Add \$35 for each child 5 to 7 years old; add \$100 for each child 8 to 17 years old and add \$150 for each child 18 years old and older.

** Add the amounts for rent and debts to establish the income required.

COMPARISON OF THREE MEASURES OF LOW INCOME FOR 2015

Type of family		CANADA	QUEBEC	MDD	
				Basic Needs (\$)	Budgeting for Minimum Adequate Standard of Living (\$)
Size	Description	Low-income cut-offs (500,000 inhabitants or more) (\$)	Social Assistance + Family Allowance + CFAC (\$)		
1	1 pregnant woman	24,600	10,476 ▲ ♥	14,032 ♣	16,567 ♣
2	1 pregnant woman 1 child (8 months)	30,625	19,620 ▲ ♥	17,124 ♦	21,249 ♦
4	1 woman, breastfeeding 1 girl (9 years old) 1 boy (5 years old) 1 girl (2 months)	45,712	28,484 ▲ ♥	25,405 ♣	30,572 ♣
4	1 man, employed 1 women, housewife 1 boy(14-18 years old) 1 girl(9-13 years old)	45,712	Minimum wage + Family allowance + CCTB 33,467	29,542 ♣	36,275 ♣

- Source : Statistic Canada, (before tax) for 2015
- CCTB Canada Child Benefit, 2015
- ▲ With a temporality limited capacity for employment, for 2015
- ▼ Include the \$ 55 per month allowance
- ♣ Rent: 2½, heated – \$ 564 per month
- ♦ Rent: 3½, heated – \$ 587 per month
- ♠ Rent: 5½, heated – \$ 738 per month