

Then we come to the fourth item, which is sometimes called "sundries" and sometimes called "miscellaneous". In that fourth item are the things around which really centre the difference between a person living in a civilized community, living under a real, healthy, and decent standard, and persons who live from hand to mouth, or on a very much lower scale. There is the question of furnishings in the home. When you go into a very poor home, you know these people are not living in a respectable state; although they may be, according to their standards, or which you have seen in other such places. There are certain kinds of furniture they ought to have; there are certain kinds of household utensils a housewife must have if she is going to make a house a home; there are certain kinds of sundry items such as pictures, rugs and so on, and as far as I found, there is no disagreement among any one as to what the minimum requirements ought to be to turn a shelter into a home. That is the real difference between the caves and the homes of to-day. It is what goes into the home and what people make of it that makes the home. Then there are the other requirements which we find are necessary to-day—as necessary as food; those are medical attention, life insurance, insuring your belongings, recreation which is fundamentally quoted by those I have read as paramount in importance to food and clothing. "All work and no play makes Jack a dull boy". You cannot go through life without playing, and playing costs money. There is a certain variation in that, almost as much as in clothing. You might spend an evening at home, and it would not cost you any money, and you would get more enjoyment out of it than at a big ball at the Chateau, which you had to pay \$50 for. But there are certain fundamentals connected with recreation and amusement which can be agreed upon in this country.

That is the basis upon which budget makers and budget students placed themselves when they begin to study as to what ought to be a family budget, or what ought to be the cost of living for a family during and after the war. It was made easy, as I say, in two or three ways; first, because so many cost of living studies had been made by sociologists, showing income groups, and the needs of the people; it was therefore easy enough to calculate, with the help of dietitians, statisticians, physiologists, sociologists, and people who work among families, as to what ought to be a minimum basis. In 1918, on this continent, the United States carried out a stupendous undertaking. They made an investigation into the cost of living in 92 localities, covering 13,000 families. They took only the families of wage earners, both industrial and clerical; not those who were in business for themselves, and not those who had their living either from private income or in any other way but industry. They included all incomes in the family. Are you interested in the basis on which they made the studies?

Mr. McMILLAN: Oh yes.

The WITNESS: Yes; I think it would be rather to the point. The family must be that of a wage-earner or salaried worker, and not in business for himself. These families were representative of wage earners, and a lot of minimum salaried workers in that locality. The family must have as a minimum a husband and wife, and at least one child who is not a lodger or boarder. The family must keep house, and at least 75 per cent of the family's income must come from the bread-winner or others who contribute all the earnings to the family's fund. The family must not have a boarder nor over three lodgers. The family must have no subrental other than furnished rooms for lodgers. They took a compact family group, in which the father was the bread-winner. They sent out over three hundred agents over the country, and collected the budgets, the household accounts kept by these families for over a year. When they received that data, it was classified according to income groups; \$900,