

# Survey of Household Spending, 2015

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Canadian households spent an average of \$60,516 on goods and services in 2015, up 2.5% from \$59,055 in 2014.

Spending on shelter accounted for 28.9% of this total, followed by transportation (19.4%) and food (14.3%). These shares were little changed from 2014.

Provincially, households in Alberta reported the highest average spending on goods and services in 2015 at \$76,535, followed by households in Saskatchewan (\$65,959), British Columbia (\$64,797) and Ontario (\$62,719). Households in New Brunswick (\$50,192) and in Quebec (\$50,193) reported the lowest average spending.

On average, couples with children spent \$84,263 on goods and services in 2015. One-person households headed by a senior aged 65 years and older reported the lowest average spending of all household types at \$29,700.

## Shelter

Households spent an average of \$17,509 on shelter in 2015. This category includes rent, mortgage payments, repairs and maintenance costs, property taxes and utilities.

Among homeowners, average spending on shelter was \$19,478 in 2015, accounting for 28.2% of their total spending on goods and services. Renters spent an average of \$13,518 on shelter, representing 31.2% of their total consumption.

Spending on shelter was highest among households in population centres of 1 million or more at \$19,803. Households in rural areas reported the lowest average spending at \$12,549.

Households in Alberta reported the highest average spending on shelter at \$21,642, while those in New Brunswick averaged the lowest at \$12,171.

Households in British Columbia (30.7%) and Ontario (30.6%) allocated the largest shares of consumption to shelter among the provinces, while households in Newfoundland and Labrador spent the smallest proportion (23.2%).

## Transportation

Canadian households spent an average of \$11,761 on transportation in 2015. By far the largest portion, \$10,538, went toward private transportation (which includes spending on the purchase of cars, trucks and vans, as well as their operating costs). The remainder went to public transportation, which covers spending on public transit, taxis, intercity buses, trains and air fares.

Provincially, households in Newfoundland and Labrador (23.3%) and Saskatchewan (23.1%) dedicated the largest shares of household spending on goods and services to transportation. Transportation costs made up the smallest share of consumption in Quebec (18.1%).

Households in rural areas allocated 22.4% of their total spending on goods and services to transportation, while households in the largest population centres (population of 1 million or more) spent 18.7% of their total consumption on transportation.

## Food

On average, households spent \$8,629 on food in 2015, accounting for 14.3% of their total household spending on goods and services. Households spent an average of \$6,126 on food purchased from stores, and an average of \$2,502 on food purchased from restaurants.

Households in Alberta reported the highest average spending on food at \$10,171, while households in Nova Scotia spent the lowest average amount at \$7,478.



Couples with children reported the highest average spending on both food purchased from stores (\$8,753) and food purchased from restaurants (\$3,317). One-person households headed by a senior aged 65 years and older spent the least on both food purchased from stores (\$3,120) and food purchased from restaurants (\$1,179).

## **Health care**

Households spent an average of \$2,361 on out-of-pocket health care expenses in 2015, or 3.9% of their total spending on goods and services. This included spending on private health insurance premiums and health care costs (for example, prescription and non-prescription medications, eye wear and dental care) not reimbursed by a public or private health care plan.

The proportion of spending allocated to health care increased with age. Households headed by a senior aged 65 years and older spent 6.1% of their goods and services budget on health care, compared with 2.2% for households headed by someone under 30 years old.

## **Communications**

Average household spending on communications rose 4.3% to \$2,187 in 2015. This category includes items such as cell phone and land line services, as well as Internet access services.

In 2015, 27.5% of households reported having only a cell phone and no land line, compared with 23.7% of households in 2014. Ownership of at least one cell phone was reported by 86.1% of households. Cell phone ownership was highest in Alberta (93.4%) and lowest in Quebec (79.0%).

Home Internet access was reported by 86.9% of Canadian households. It was most common in Alberta (92.0%) and British Columbia (91.8%), and least prevalent in Quebec (81.8%).

Cable was the most popular method of Internet connection, used by 42.0% of all households in 2015. High-speed telephone connections were used by 25.9% of households and wireless connections were used by 17.4% of households.

## **Average total expenditures**

On average, households reported total expenditures of \$82,697 in 2015, up slightly (+2.4%) from 2014. The average spending on goods and services (\$60,516) represented 73.2% of total expenditure. Income taxes, pension contributions, employment and life insurance premiums, gifts of money, support payments and charitable contributions accounted for the remaining 26.8%.

Distributing the population into five equal income groups, or quintiles, allows for a comparison of spending between different household income levels. The 20% of households with the lowest income spent an average of \$33,705 in 2015. Of this total, 51.4% was spent on shelter, food, and clothing and accessories. Income taxes accounted for 1.5% of their total expenditure.

In contrast, average spending among the 20% of households with the highest income was \$164,599. These households allocated 28.1% of their budgets to shelter, food, and clothing and accessories, while 29.7% went toward income taxes.

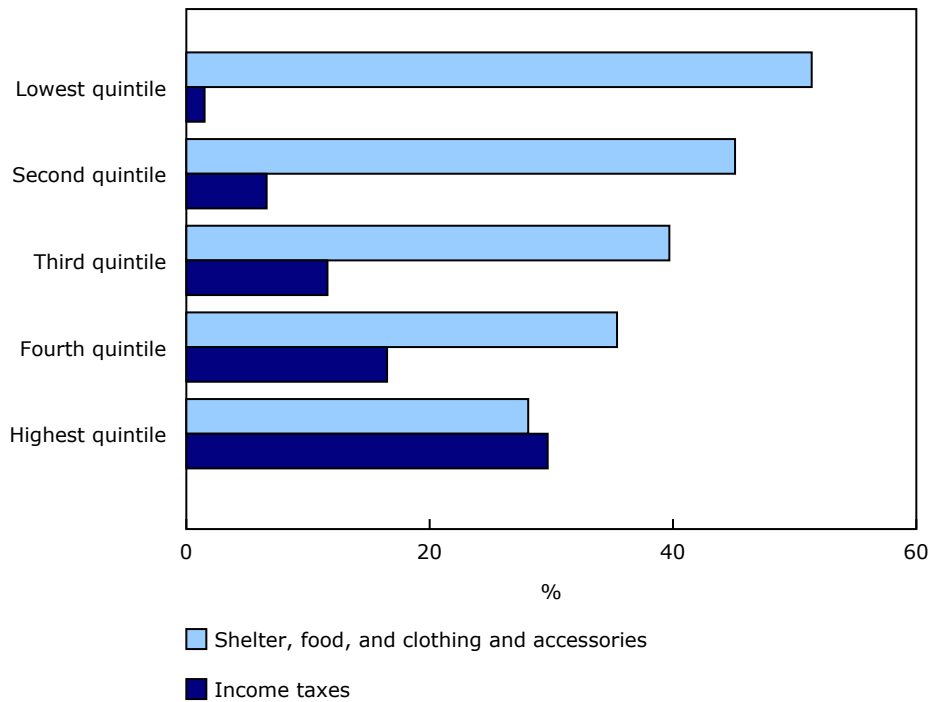
## **Territorial capitals**

Household spending information was also collected in Whitehorse, Yellowknife and Iqaluit in 2015.

Average spending on goods and services was highest in Yellowknife (\$88,927) and Iqaluit (\$86,706), and lowest in Whitehorse (\$68,788).

Households in Yellowknife (33.5%) and Iqaluit (32.6%) allocated a larger share of their spending on goods and services to shelter expenses compared with those in Whitehorse (29.3%). Food expenditures accounted for the highest share of spending on goods and services in Iqaluit, at 17.3%, while they made up 13.5% of consumption expenses in Whitehorse and 11.8% in Yellowknife.

**Chart 1**  
**Shares of total expenditure by income quintile, Canada, 2015**



**Source(s):** Data were derived from CANSIM table 203-0022.  
**Note(s):** Data include the 10 provinces only.

**Table 1**  
**Average spending on goods and services and shares of spending of major categories by province, 2015**

	Average spending on goods and services	Shelter	Transportation	Food	Clothing and accessories
	dollars	share of spending on goods and services (%)			
<b>Canada</b>	<b>60,516</b>	<b>28.9</b>	<b>19.4</b>	<b>14.3</b>	<b>5.6</b>
Newfoundland and Labrador	57,112	23.2	23.3	14.5	6.1
Prince Edward Island	50,994	25.6	22.3	14.8	5.1
Nova Scotia	52,546	27.0	21.0	14.2	5.2
New Brunswick	50,192	24.2	21.1	16.0	5.4
Quebec	50,193	27.0	18.1	16.2	5.5
Ontario	62,719	30.6	18.8	13.5	5.9
Manitoba	56,168	26.3	20.8	15.1	5.5
Saskatchewan	65,959	26.0	23.1	13.1	5.1
Alberta	76,535	28.3	22.0	13.3	5.6
British Columbia	64,797	30.7	18.5	14.1	4.9

**Note(s):** Estimates for Canada are based on the 10 provinces only.

**Source(s):** Data were derived from CANSIM table 203-0021.

**Table 2**  
**Shares of total expenditure of major spending categories by income quintile, Canada, 2015**

	Lowest quintile	Second quintile	Third quintile	Fourth quintile	Highest quintile
	dollars				
<b>Average household expenditures</b>	<b>33,705</b>	<b>49,750</b>	<b>68,893</b>	<b>96,493</b>	<b>164,599</b>
	share of total expenditure (%)				
Food	14.8	13.4	11.7	10.5	8.1
Shelter	32.2	27.3	23.6	20.7	16.3
Clothing and accessories	4.4	4.3	4.5	4.2	3.7
Transportation	15.4	15.6	15.8	15.0	12.5
Income taxes	1.5	6.6	11.6	16.5	29.7

**Note(s):** Data include the 10 provinces only.

**Source(s):** Data were derived from CANSIM table 203-0022.

**Table 3**  
**Average spending on goods and services and shares of spending of major categories, territorial capitals, 2015**

	Average spending on goods and services	Shelter	Transportation	Food	Clothing and accessories
	dollars	share of spending on goods and services (%)			
Whitehorse, Yukon	68,788	29.3	19.4	13.5	5.1
Yellowknife, Northwest Territories	88,927	33.5	18.4	11.8	5.8
Iqaluit, Nunavut	86,706	32.6	14.8	17.3	6.7

**Source(s):** Data were derived from CANSIM table 203-0032.

### Note to readers

This release is based on data from the 2015 Survey of Household Spending (SHS), which gathered detailed information from a sample of 17,603 households in the provinces and 767 households in the territorial capitals (Whitehorse, Yellowknife and Iqaluit).

National-level estimates include the 10 provinces only.

Average spending for a specific good or service is calculated for all households, including those with and those without expenditures for the category. Average spending includes sales taxes.

**Total current consumption** refers to the sum of the expenditures for food, shelter, household operations, household furnishings and equipment, clothing and accessories, transportation, health care, personal care, recreation, education, reading materials and other printed matter, tobacco products and alcoholic beverages, games of chance and miscellaneous expenditures.

**Total expenditure** refers to the sum of total current consumption, income taxes, personal insurance payments and pension contributions, as well as gifts of money, support payments and charitable contributions.

The survey methodology combines a questionnaire with recall periods based on the type of expenditure item and a diary of daily expenses that selected households complete over the two weeks following an interview. The diary provides more detailed information, particularly for spending on food and other frequent purchases. Data were collected on a continuous basis from January to December 2015 using 12 monthly subsamples of similar sizes.

Comparisons of spending between years have not been adjusted for inflation.

Due to changes in survey design and methodology introduced for the territorial capitals with the 2015 SHS, estimates for the territorial capitals from 2015 should not be compared to those from previous years.

Available in CANSIM: tables [203-0021](#) to [203-0028](#), [203-0032](#) and [203-0033](#).

Definitions, data sources and methods: survey number [3508](#).

[Summary tables](#) are also now available.

The report "[User Guide for the Survey of Household Spending, 2015](#)," now available as part of the *Household Expenditures Research Paper Series* ([62F0026M](#)), presents information about the survey methodology, concepts and data quality.

The infographic "[2015 Household spending in Canada](#)" which is part of *Statistics Canada — Infographics* ([11-627-M](#)), is also available.

For more information, contact us (toll-free 1-800-263-1136; 514-283-8300; [STATCAN.infostats-infostats.STATCAN@canada.ca](mailto:STATCAN.infostats-infostats.STATCAN@canada.ca)) or Media Relations (613-951-4636; [STATCAN.mediahotline-ligneinfomedias.STATCAN@canada.ca](mailto:STATCAN.mediahotline-ligneinfomedias.STATCAN@canada.ca)).

To enquire about the concepts, methods or data quality of this release, contact Client Services (toll-free 1-888-297-7355; 613-951-7355; [STATCAN.income-revenu.STATCAN@canada.ca](mailto:STATCAN.income-revenu.STATCAN@canada.ca)), Income Statistics Division.