

income quintiles. The 20% of families in the lowest group spent on the average 46.4% of their total expenditures on food and shelter alone. The proportion ranged downward to only 25.5% for the 20% of families in the highest group. Another offsetting difference was the amount for personal taxes which represented only 6.0% of total expenditures for families in the lowest group compared with 25.5% for those in the highest quintile. Evidence of the better financial position of families in the higher quintiles, despite their much larger tax expenditures, can be seen from the net change in assets and liabilities for 1974 which ranged from an average decrease of \$403 for families in the lowest quintile group to an increase of \$3,351 for those in the highest group. Other interesting differences in the characteristics of families from the low- to high-income ranges as shown in Table 6.10 were the following percentages: home-owners, from 34.4% of families to 79.7%; car or truck ownership, from 47.3% to 93.9%; and wife employed full-time in the labour force, from 2.9% to 34.7%. It should be noted also that the successive income classes are not homogeneous with respect to family size or number of full-time earners; average family size rose from 2.66 persons in the lowest class to 4.03 persons in the highest, and the number of full-time earners from 0.33 to 1.52 persons.

6.3 Social security programs

A wide range of income security and social service programs is provided by the federal, provincial and local governments. The publicly funded and administered programs are complemented by the activities of voluntary agencies.

Federal agencies in this field include the Department of Veterans Affairs which administers veterans allowances and welfare and treatment services for veterans and, where necessary, their dependents; the Department of Indian Affairs and Northern Development which administers a number of welfare programs for native people; the Department of Manpower and Immigration which administers training, relocation and employment opportunity programs; the Unemployment Insurance Commission, responsible for the administration of the Unemployment Insurance program; and the Department of National Health and Welfare. The NHW department administers the Canada Pension Plan, the Old Age Security pension, the Guaranteed Income Supplement and Spouse's Allowance, Family Allowances and the Canada Assistance Plan. The last program provides for federal sharing in certain costs of the provision by provinces and municipalities of social assistance and welfare services including institutional care.

The provinces, with the assistance of the municipalities in some, administer programs providing social assistance, social welfare services and programs of institutional care. The province of Quebec is responsible for the administration of the Quebec Pension Plan, a program comparable to the Canada Pension Plan, and Quebec and Prince Edward Island have supplementary programs of Family Allowances. Several provinces have programs providing supplementary cash assistance to elderly persons.

The National Council of Welfare is a citizens advisory body to the Minister of National Health and Welfare. Its 21 members include past and present welfare recipients and other low-income citizens, as well as social workers and others involved in the social welfare field. The purpose of the council is to provide the minister with an independent source of advice reflective of the concerns and experience of low-income Canadians and those who work with the poor.

Types of programs. Income security programs provide direct cash payments to eligible recipients. They include: income insurance schemes such as the Canada Pension Plan and Quebec Pension Plan, Workmen's Compensation and Unemployment Insurance; income support measures such as the Old Age Security Pension, the Guaranteed Income Supplement and Spouse's Allowance, Family Allowances programs and social assistance provided by the provincial and municipal programs.