

income. Inasmuch as the families for which budgets were obtained were distributed over the six States, and the proportion in each State corresponds roughly to its population and importance in an industrial sense, and owing to the fact that the families are not restricted with reference to any particular industry, it is believed that the results of the inquiry are fairly representative of the conditions existing among the majority of the community. While individual budgets may not be absolutely accurate, it can safely be assumed that averages based on any considerable number of statements represent the true facts with substantial accuracy. In any instances where the averages are based upon a small number of families they should, of course, be accepted with due caution, for though the family statements may be accurate, the averages may not include a sufficiently large number to fairly represent the class to which they relate.

In this connection it should be observed that the value of any inquiry as to cost of living based upon the voluntary keeping of budgets by householders is to some extent limited by the fact that such budgets are more likely to be kept by frugal and thrifty persons with public spirit than by the careless and extravagant and those lacking in public spirit. The consequence is that the results deduced from these budgets—other things being equal—tend to be on the low, rather than the high side of the average.

The cordial thanks of the Commonwealth Statistician are tendered to those who have assisted this important inquiry by accurately keeping the necessary budgets.

## SECTION II.—THE HOUSEHOLDER'S BUDGET.

**1. Family Conditions.**—The account books, issued to householders, contained in all eight pages, 13 in. x 8 in. in size, bound in paper covers. On the first page attention was drawn to the following facts:—

- (a) That the book was the property of, and when complete should be returned to, the Commonwealth Bureau of Census and Statistics.
- (b) That the information furnished would be treated as strictly confidential.
- (c) General remarks as to the object of the inquiry and period to be reviewed.
- (d) That a report as to the results would be sent, on application, to any person assisting in the furtherance of the inquiry.

The second page of the book was devoted to the purpose of ascertaining particulars of locality and of family conditions, and was in the following form:—

## THE HOUSEHOLDER'S BUDGET.

## MEMBERS OF HOUSEHOLD.

2ND TO 24TH NOVEMBER, 1915

State \_\_\_\_\_ Town or nearest Post Town \_\_\_\_\_  
 Occupation and Weekly Rate of Wages, of Husband—  
*(State Occupation very fully, as "Carpenter, Jam Factory," "Labourer Sawmill," etc.)*  
 Occupation \_\_\_\_\_ Weekly Rate of Wages £ \_\_\_\_\_ s \_\_\_\_\_ d \_\_\_\_\_  
 Occupation of Wife \_\_\_\_\_  
*(If the Wife performs Household Duties only insert "Domestic Duties.")*

## MEMBERS OF HOUSEHOLD

*(It is important that the Age and Sex of each Member of the Household, who is not an Adult, should be specified. If the number of Members of the Household changes during the four weeks under review please give particulars as to the duration of absence, etc. on page 8.)*

Number, Age, Sex, and Occupation of Children living at Home.

*(In the column headed "Occupation" insert whether at school not at school or if at work the occupation. If at work, state the rate of wages paid.)*

No	Sex	Age	Occupation	Weekly Rate of Wages (if any)
1				
2				
3				
4				
5				
6				
7				
8				

*(If more than eight children, continue particulars on page 8, paragraph 8 ("Other Remarks").)*

Number and Sex of Boarders—

*(State length of residence during period under review, and, if not Adults, state ages)*

Number and Sex of Servants—

*(State length of residence during period under review, and, if not Adults, state ages)*

Number and Sex of other Members of the Household (including Resident Visitors, &c.)—

*(State length of residence during period under review, and if not Adults state ages)*

Name \_\_\_\_\_

Address \_\_\_\_\_

The object of the first two lines as to locality was to permit of a classification of the results according to geographical distribution; this has, however, only been carried out according to distribution in the several States. The information as to number, sex, and ages of children was required for classification purposes as to size and structure of family, while that relating to occupation was intended for the purpose of analysing the variation in the relative income and expenditure of persons engaged in different occupations and employed in different groups of allied industries. Owing to the paucity in the number of budgets returned, it was not, however, found possible to carry into effect the latter intention, while as regards size and structure of family the only classifications made were (a) that relating to families having over four members and those having four or less, and (b) that relating to families consisting of father, mother, and two children under 14

years of age, and (c) that relating to father, mother, and three children under 14 years of age.

The third page of the book gave instructions for filling in details of income and expenditure, these instructions being grouped under the following headings, viz.:—(a) Income; (b) expenditure on housing; (c) expenditure on food; (d) household requisites, and (e) miscellaneous and special expenditure.

**2. Weekly Statements of Income and Expenditure.**—The following four pages of the budget book were provided for the householder to fill in, either daily or weekly, particulars of income and expenditure of his or her family. Each page was in the following form:—

*Week ending 8th November, 1913.*

*- The Total Income and Expenditure need not be inserted (last column and last line)*

Income	Sunday		Monday		Tuesday		Wednesday		Thursday		Friday		Saturday		Total
	s	d	s	d	s	d	s	d	s	d	s	d	s	d	
from Savings of Husband															
"    "    Wife															
"    "    Children															
other Receipts															
<b>Total</b>															
<b>1—Expenditure on Housing</b>															
Rent															
Interest on Mortgage															
Insurance, Repairs, etc.															
<b>2—Expenditure on Food</b>															
Bread															
Milk (including butter and l.)															
Flour															
Tea, Coffee and Cocoa															
Sugar															
Butter and Cheese															
Eggs															
Bacon and Ham															
Meat (Butchers and Cured)															
Poultry and Game															
Fish (including preserved)															
Produce															
Fruit (including preserved)															
Vegetables (including preserved)															
Other Food															
<b>3—Household Requisites—</b>															
Candles															
Soap, Matches and like															
Kerosene															
Gas															
Electricity															
Fuel															
Fire wood															
Other															
<b>4—Clothing, Drapery, Boots, etc.</b>															
<b>5—Other Expenditure on Living</b>															
Tobacco, Liquor and Cigarettes															
Alcoholic Beverages															
Fares (Railway, Tram, etc.)															
Insurance (Life, Fire, etc.)															
Contributions to Benefit Societies															
Education, School Materials															
Medical Attendance & Medicine															
Rates and Taxes															
Sports and Amusements															
Charity, Church Collections, etc.															
Wages (servants, grocers, etc.)															
<b>6—Miscellaneous and Special Expenditure*</b>															
<b>Total</b>															

\* Including payments of and reports to House Furnishings, etc. Please give particulars on page 8

Each book despatched was accompanied by an addressed envelope. On the right page provision was made for remarks, under the following five headings:—

- 1.—Particulars as to "Other Receipts" (*i.e.*, receipts other than earnings of husband, wife, and children).
- 2.—Particulars as to payments for house purchased by instalments.
- 3.—Municipal valuation of house (If house is owned by householder or if living rent free).
- 4.—Remarks as to miscellaneous and special expenditure.
- 5.—Other remarks.

**3. Tabulation and Classification.**—In order to facilitate the analysis and classification of the householders' budgets, the contents of each book, after being checked, and after the totals of the various items given had been computed, were, first of all, transferred to summary sheets. The next question considered was that of classifying the results in relation to the following matters:—(i.) Geographical distribution, (ii.) size and structure of family, (iii.) income, and (iv.) occupations of wage earners. In regard to the last of these matters, it was found that the number of returns was insufficient to enable any proper classification to be made. For the purpose of tabulation the summary sheets were sorted out with their respective classes, and the results transferred to the appropriate tabulation sheets.

(i.) *Geographical Distribution.*—The following table shows the distribution of families, from which budgets were received, according to States. It was considered that the comparatively small number of budgets available did not justify the presentation of separate detailed results for each State. In the tables the figures have, therefore, been grouped together for the whole Commonwealth. It was hoped, with a sufficient number of returns, to differentiate as to local distribution with greater particularity, as for example in regard to incomes and expenditure of families living in (a) metropolitan towns, (b) country towns, (c) mining districts, and (d) rural districts. In a later section of this report (see Section VI.), comparative results for given for metropolitan and other towns, while summarised results for families of certain special size and structure are furnished in Section VII.

The distribution of the families in the several States is as follows. For purposes of comparison corresponding figures are given for the inquiry made in 1910-11:—

**Expenditure on Living, November, 1913.—Distribution of Families in Several States**

Number of Families.	N.S.W.	Victoria.	Q'sland.	S.A.	W.A.	Tas.	C'with.
November 1913 Inquiry ..	73	58	109	33	66	43	392
1910-11 Inquiry .. ..	64	81	19	18	18	12	212

(ii.) *Size and Structure of Families.*—It was found that the families for which budgets were received were divided roughly into two equal groups in regard to size of family, 216 families having over four members, and 176 four and under. It was therefore decided to adopt these groups as the basis for classification. The general classification adopted relates to actual size of families, the structure of the family (i.e., whether composed of father, mother, children, dependants, or relatives), being necessarily disregarded. As regards structure of family, it was originally intended to tabulate special results for normal families of different sizes, but this tabulation has been restricted to families consisting of father, mother, and (a) two children, and (b) three children under 14 years of age.

..11

(iii.) *Income.*—The classification as to incomes was adopted after a careful consideration of the facts. In order to make a distinction between the large class of wage-earners who earn under £3 a week, and those persons who earn more than that amount, it was at first intended to adopt a main classification according to incomes of over about £3, and those amounting to about £3 and under; it was found, however, that taking £3 a week as the limit, the former class embraced only 104 families, and the latter 288. Further, on an examination of the books it appeared that a large number of families depends for their support on means other than the actual wages earned by the head of the household, the other main sources of income being earnings of children, boarders, and interest on investments. It was therefore considered desirable to somewhat increase the limit, and it was found that practically an equal distribution was obtained by making the division at £3 10s. a week, there being 195 families whose incomes were over that amount and 197 under. The income groups finally adopted were under £3 a week, £3 and under £3 10s., £3 10s. and under £4, £4 and over, and the following table shews the number of families in each of the family and income groups finally adopted:—

**Expenditure on Living, November, 1913.—Number of Families Classified according to Income Groups and Sizes of Family.**

Particulars.	NUMBER OF FAMILIES HAVING WEEKLY INCOMES OF—								
	Under £3		£3 & under £3 10s.		£3 10s. & under £4		£4 and over.		
	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	
Number of Families	392	45	59	44	40	33	24	94	44

Owing to the different grouping of incomes adopted in the present inquiry, *direct* comparisons cannot be made in tabular form with the 1910-11 inquiry. It may be mentioned, however, that in the earlier inquiry there were 99 families in the higher income group, that is with incomes of over £200 per annum, and 113 in the lower group, i.e., with incomes of £200 and under per annum.