

(£4 and over) includes a greater number of the clerical and professional class than any other group. The difference between the relative numbers in the different occupational groups is noticeable and important in regard to any comparisons which are drawn between the results of the two inquiries. It has already been stated that in the present inquiry the skilled and unskilled labour class together comprise 267 heads of families, that is about 68 per cent. of the total number included, but in the 1910-11 inquiry these two classes included only 73, or about 34 per cent. of the total number of heads of families. Moreover, in the present inquiry the commercial, clerical and professional classes together covered about 29 per cent. of the budgets, while in the previous inquiry they comprised nearly 49 per cent.

SECTION IV.—INCOMES.

1. **Sources of Income.**—The sources of the family incomes are shewn in the subjoined table, classified according to amount of income and size of family. The third column shews the number of families having incomes from the husband only. The fourth, fifth, sixth, and seventh columns comprise families having incomes from more than one source. "Miscellaneous" comprises incomes from boarders, investments, etc. The figures given in these columns are not mutually exclusive, that is to say, that, for example, a family having an income from both husband and wife is included in both the fourth and fifth columns, while a family having an income from wife, children and boarders is included in each of the fifth, sixth, and seventh columns. It may be seen that, except in the highest income class, a larger number of the small families than the large families derive their income from the husband only. Comparative figures for 1910-11 for all families together are also given in the table.

Expenditure on Living, November, 1913.—Sources of Incomes.

Families having Weekly Incomes of—	Number of Members.	Families having Incomes from Husband only—		Families having Incomes from more than one source—				Total Families having Incomes from more than one source—		Total Number of Families.
		Number.	Percentage on all Families in Group	From Husband & other sources.	From Wife and other sources.	From Children & other sources.	Miscellaneous and other sources.	Number.	Percentage on all Families in Group.	
Under £3	over 4	34	75.6	10	1	3	9	11	24.4	45
	4 and under ..	40	67.8	18	8	2	14	19	32.2	50
£3 and under £3 10s.	over 4	29	85.9	15	3	7	7	15	34.1	44
	4 and under ..	34	69.4	15	1	4	12	15	30.6	45
£3 10s. and under £4	over 4	7	21.2	26		15	14	26	78.8	33
	4 and under ..	16	66.7	6	1	3	5	8	33.3	24
£4 and over	over 4	32	34.0	59	3	46	28	62	66.0	94
	4 and under ..	28	63.6	15	10	2	16	10	36.4	44
All Families		220	56.1	164	19	82	105	172	43.9	392
ALL FAMILIES, 1910-11 INQUIRY		71	33.5	125	24	37	106	141*	66.5	212

* Includes 6 families with source of income not stated.

2. **Average Incomes.**—The following table shews the average weekly income for each of the family and income groups specified, and also the general average for all families for which budgets were received:—

Expenditure on Living, November, 1913.—Average Incomes of Families.

PARTICULARS.	FAMILIES HAVING WEEKLY INCOME OF—								General Average
	Under £3.		£3 and under £3 10s.		£3 10s. and 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.	
Av. Weekly Income	£ s. d. 2 10 10	£ s. d. 2 10 2	£ s. d. 3 4 9	£ s. d. 3 4 7	£ s. d. 3 14 0	£ s. d. 3 13 2	£ s. d. 5 2 10	£ s. d. 5 12 6	£ s. d. 3 16 8

Owing to the difference in the classification of income groups between the present inquiry and that of 1910-11, direct comparisons as to amount of income in family groups cannot be made. It may be mentioned, however, that the general average income of all families comprised in the earlier investigation was £4 13s. 1d., an amount considerably in excess of the average in the present inquiry. This excess has, of course, an important bearing on any comparisons which can be made between the results of the two inquiries. Taking first the income group of over £200 a year in 1910-11, the average weekly income of families of over four members was £6 7s. 11d., and of families of four members and under was £6 16s. 4d. In the other income group (£200 and under) the average weekly income of the larger family group was £3 1s. 11d., and of the smaller, £2 18s. 5d.

SECTION V.—EXPENDITURE.

1. **Relation to Income.**—The average weekly expenditure of the 392 families is summarised in the table hereunder, together with the incomes as shewn in the preceding table:—

Expenditure on Living, November, 1913.—Relation of Income to Expenditure.

PARTICULARS.	FAMILIES HAVING WEEKLY INCOMES OF—										General Average for all Families.
	Under £3.		£3 and under £3 10s.		£3 10s. and 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.			
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.			
Income	2 10 10	2 10 2	3 4 9	3 4 7	3 14 0	3 13 2	5 2 10	5 12 6	3 10 3		
Expenditure	2 16 1	2 11 9	3 6 4	3 3 2	3 13 10	3 8 7	4 16 3	4 13 2	3 13 6		
DIFFERENCE	—5.3*	—1 7*	—1 7*	0 1 5	0 0 2	0 4 7	0 6 7	0 19 4	0 3 2		

* The negative sign indicates excess of expenditure over income.