

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.

From the above table it may be seen that, in some cases, there was, on the average for the period under review, an excess of expenditure over income. This is especially noticeable in the lower income groups, the average weekly deficiency for the four weeks covered by the inquiry of families of over four members and having incomes of under £3, amounting to as much as 5s. 3d. The number of families included in this group is 45, and of these only 15 shew an excess of income over expenditure (the average saving per week being 4s. 2d.), while 29 shew an excess of expenditure over income (the average excess being 10s. 6d. per week per family), and in one case the income is equal to the expenditure. The excess of expenditure over income in the 29 families is accounted for in different ways. In the most flagrant case the average weekly expenditure was £4 4s. 4d., while the income was £2 2s. 1d., the reason given for the extravagance of this ménage (which consisted of husband, wife, daughter, and one boarder) being "two lady visitors for 12 days." In another case (in Herberton) a man (having a wife and three young children) earned £2 14s. and spent on the average £4 16s. 8d. a week, the weekly expenditure on food alone being £2 7s. 1d. In this case the weekly expenditure on bread averaged 7s. 4d., on meat 6s. 11d., butter and cheese 6s. 2d., milk 4s. 4d., and vegetables 3s. 7d. In other cases in which the expenditure exceeded the income the following instances may be mentioned, viz., (a) a family in receipt of £2 17s. 6d. paid at the rate of £1 per week as instalment on house; (b) a family in receipt of £2 14s. per week expended £5 16s. 6d. on clothing alone during the four weeks covered by the inquiry; (c) in another case want of constant work was given as the reason. Analogous remarks apply, though to a less extent, to the other groups in which expenditure exceeds income.

It must be confessed that the explanations given as to the reasons for excess of expenditure over income do not in all cases appear satisfactory, and cannot be wholly accepted. There is no reason to believe that the month of November was in any way an abnormal month, and though it is only natural to expect that in a period so short as four weeks, the expenditure would exceed the income in a few individual cases, owing to extra expenditure on such items as clothing or periodic supplies of certain commodities, the average results for a group should conceal these special cases. The three negative differences must consequently be looked upon with a certain amount of suspicion, and cannot be regarded as representative in the aggregate of the sections of the commodity to which they refer.

2. General Analysis of Expenditure.—Selecting what may be considered as the four most important heads of expenditure, viz., housing, food, clothing, and fuel and light, and grouping all other expenditure under the heading "Other Items," an analysis of the average weekly expenditure is given in the following table. The results are shewn both as actual averages and as percentages on the total expenditure:—

Expenditure on Living, November, 1913.—Analysis of Average Weekly Expenditure per Family.

Families having Weekly Income of—	Number of Members.	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expenditure.	Average Persons per Family.
WEEKLY EXPENDITURE.								
Under £3 ..	over 4 ..	s. d. 7 6	£ s. d. 1 6 0	s. d. 6 2	s. d. 2 9	£ s. d. 0 12 11	£ s. d. 2 16 1	6.16
	4 and under ..	9 1	1 1 10	5 3	2 8	0 12 11	2 11 9	3.28
£3 & under £3 10s	over 4 ..	6 7	1 10 1	8 9	3 5	0 17 6	3 6 4	6.34
	4 and under ..	8 10	1 4 0	8 7	3 4	0 18 5	3 3 2	3.34
£3 10s. & under £4	over 4 ..	7 7	1 14 10	10 9	3 4	0 17 4	3 13 10	6.72
	4 and under ..	7 10	1 9 1	8 1	2 9	1 0 10	3 8 7	3.08
£4 and over ..	over 4 ..	10 4	1 18 10	14 10	3 11	1 8 4	4 16 3	6.86
	4 and under ..	12 5	1 11 0	14 0	3 9	1 12 0	4 13 2	3.30
GENERAL AVERAGE ..		9 1	1 10 3	10 0	3 4	1 0 10	3 13 6	5.10

PERCENTAGE ON TOTAL EXPENDITURE.

		per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	
Under £3 ..	over 4 ..	13.37	47.70	10.99	4.91	23.03	100	6.16
	4 and under ..	17.55	42.10	10.15	5.15	24.96	100	3.28
£3 & under £3 10s	over 4 ..	9.93	45.35	13.19	5.15	26.38	100	6.34
	4 and under ..	13.98	38.00	13.59	5.28	29.15	100	3.34
£3 10s. & under £4	over 4 ..	10.27	47.18	14.56	4.51	23.48	100	6.72
	4 and under ..	11.42	42.41	11.79	4.01	30.37	100	3.08
£4 and over ..	over 4 ..	10.73	40.35	15.41	4.07	29.44	100	6.86
	4 and under ..	13.33	33.27	15.03	4.02	34.35	100	3.30
GENERAL AVERAGE ..		12.36	41.16	13.61	4.53	28.34	100	5.10

* The figures given refer to all families, including those who owned their own houses, or who lived rent free. It will be seen hereinafter that the average rent for those families which paid rent was 11s. 3d. Similarly, the average amount of instalments and interest for those families paying instalments on purchase or interest on mortgage, etc., was 11s. 1d., and 6s. 10d. respectively.

It may be seen that, disregarding the expenditure on other items, the cost of food is by far the most important consideration, amounting to over 41 per cent. of the total expenditure. Next comes clothing (13.61 per cent.), followed closely by housing (12.36 per cent.), while expenditure on fuel and light amounts to 4.53 per cent. As regards expenditure on clothing and fuel and light, the divergencies in the percentages for the several groups, classed according to income and size of family, are not very marked, whereas the percentage expended on food ranges from 33½ to nearly 47½, being naturally higher in the larger family groups. The expenditure on food is again relatively larger in the smaller income groups, indicating that economies in expenditure are primarily effected in regard to matters other than food. It is not unlikely, indeed, that expenditure on food alone furnishes a standard of material well-being of considerable importance and fairly accurate in its indications. As the resources of the individual become limited, his consumption tends to be less, and the quality of his food coarser, though the food value need not be less, however, for a much more economical regimen than the prevailing one. In Germany anthropometrical measurements have resulted in shewing that the typical man of the poorer classes, by reason of the nutritive inferiority of his food, is neither so corpulent nor so heavy as the typical man of other classes. There are, however, material differences in the German and Australian modes of living, and the "regimen" is less liberal.

As regards rent the analysis of the figures is somewhat complicated by the facts that a number of families included in the inquiry either owned their own houses or lived rent-free (see paragraph 3 hereinafter) and that, owing to the incomplete manner in which particulars were given in several of the budgets as to valuation, it was found impossible to satisfactorily estimate the "rent-equivalents" of the houses occupied by these families. In the above table the figures shew that in each income group both the actual expenditure on housing and the percentage on total expenditure were smaller in the larger than in the smaller family group. This result at first appears somewhat anomalous, as it might naturally be expected that the larger families would require larger, and therefore more expensive housing accommodation. The apparent anomaly is, however, probably due to the fact that the larger families expend a larger proportion of their incomes on food, and therefore have less left over for housing and other items. It will be observed that, broadly speaking, the percentage expenditure on rent is higher in the larger income groups than in the smaller.

It will be of interest to compare the actual and relative distribution of expenditure as disclosed by the inquiry in 1910-11 with that obtained from the present inquiry. The following table shews accordingly the general average weekly distribution of expenditure for all income and family groups in 1910-11 as compared with November, 1913:—

Expenditure on Living.—General Average Distribution of Weekly Expenditure, 1910-11, compared with November, 1913.

Particulars.	Average Income.	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expenditure.
		WEEKLY EXPENDITURE.					
	£ s. d.	s. d.	£ s. d.	s. d.	s. d.	£ s. d.	£ s. d.
Inquiry, 1910-11	4 13 1	10 11	1 3 3	16 1	2 9	1 12 5	3 19 5
„ Nov., 1913	3 16 8	9 1	1 10 3	10 0	3 4	1 0 10	3 13 6
		PERCENTAGE ON TOTAL EXPENDITURE.					
		per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
Inquiry, 1910-11		13.70	29.30	12.72	3.46	40.82	100
„ Nov., 1913		12.36	41.16	13.61	4.53	28.34	100

As regards housing accommodation it will be observed that both the actual and the percentage expenditure are somewhat less in 1913 than in 1910-11, whereas investigations have shewn that house rent has, in fact, increased considerably during the period between the two inquiries. This apparently anomalous result is due to the fact that the percentage of persons possessing their own houses was 22.70 in the later inquiry, as compared with 16.04 per cent in that of 1910-11. As regards food, the above figures shew a somewhat remarkable increase, both in actual and relative expenditure, in the inquiry of November, 1913, when compared with that of 1910-11, with the result that since there is not any very material difference in the distribution of expenditure on

housing, clothing, fuel and light, the expenditure, both actual and relative, on "Other Items" shows a considerable fall in the latter period when compared with the former. This increase in the expenditure on food is all the more remarkable when it is considered that the average income in the later inquiry was considerably less than that in the earlier.

In this connection it may be observed that the average index-number for groceries and food for the six capital towns increased 13 per cent. between the year 1910 and November, 1913. The increase in the expenditure on food during the same period, as shewn by the two budget inquiries, disregarding any difference due to variation in the average income of families included in the inquiries, amounts to no less than 30 per cent. This difference in the results of the two inquiries is therefore due mainly to two causes, viz., (a) the increase in prices of food commodities, and (b) the relatively smaller average income in the November, 1913, inquiry, food being ordinarily the last item on which expenditure is reduced as the income decreases.

In spite of the difference in the average income in the two inquiries these results are instructive and indicate *prima facie* two things, viz.:—

- (a) That owing to the increase in rents and to other circumstances an increasing number of persons own their own houses, and
- (b) That owing to the increased outlay necessary to provide for the commodities included in "Food," restrictions have been exercised in the expenditure on "Other Items."

It may be interesting to compare the results of both investigations with the following propositions laid out by Dr. Engel, for many years Chief of the Royal Bureau of Statistics of Prussia:—

- (i.) That the greater the income the smaller the percentage of outlay for subsistence. This is confirmed in both inquiries.
- (ii.) That the percentage of outlay for clothing is approximately the same, whatever the income. This proposition was confirmed in the 1910-11 inquiry. In the present inquiry, however, the percentage of expenditure on clothing shews a distinct tendency to increase as the size of income increases.
- (iii.) That the percentage for lodging or rent, and for fuel and light, is invariably the same, whatever the income. The first part of this proposition is not confirmed in either of the inquiries, as the families with smaller incomes expend a larger percentage on housing than those with larger incomes. The second part is practically confirmed in both inquiries.
- (iv.) That as the income increases in amount the percentage of outlay for sundries becomes greater. This is confirmed by both inquiries.

3 Housing Accommodation.—The following table gives particulars of the number of families (a) owning houses unencumbered by mortgage; (b) living rent free, i.e., having houses or quarters either in lieu of or in addition to, salary or wages; (c) owning houses, but paying interest on mortgages thereon; (d) paying instalments on purchase of house; (e) leasing houses on rent; (f) paying both interest and instalments; (g) paying both rent and interest; and (h) paying both rent and instalments. The absolute numbers are shewn in addition to the percentages in each class:—

Expenditure on Living, November, 1913.—Particulars of Families Owning, Leasing Houses, etc.

Families having Weekly Incomes of—	Number of Families.	Owning Houses.	Living Rent Free.	Paying Interest on Mortgages.	Paying Instalments on Purchase.	Paying Rent.	Paying both Interest and Instalments.	Paying both Rent and Interest.	Paying both Rent and Instalments.	Total Families.
NUMBER OF FAMILIES.										
Under £3 ..	over 4	10	..	..	9	22	3	1	..	45
	4 and under	8	..	..	14	31	4	..	2	59
£3 & under £3 10s	over 4	11	..	6	6	18	1	..	..	44
	4 and under	11	..	1	5	30	2	..	..	40
£3 10s. & under £4	over 4	9	..	1	4	18	1	..	..	33
	4 and under	10	..	..	6	6	1	..	1	24
£4 and over ..	over 4	21	4	9	9	40	9	1	1	94
	4 and under	9	3	5	1	21	2	..	3	44
TOTAL		80	9	22	54	180	23	2	7	392

PERCENTAGE OF FAMILIES.

		per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
Under £3 ..	over 4	22.22	..	..	20.00	48.80	6.67	2.22	..	100
	4 and under	13.56	..	..	23.73	52.64	6.78	..	3.39	100
£3 & under £3 10s	over 4	25.00	4.54	13.64	13.64	40.91	12.27	..	..	100
	4 and under	22.45	..	2.04	10.20	61.23	4.08	..	..	100
£3 10s. & under £4	over 4	27.27	..	3.03	12.12	54.55	3.03	..	..	100
	4 and under	41.66	..	..	25.00	25.00	4.17	..	4.17	100
£4 and over ..	over 4	22.34	4.25	9.57	9.57	42.56	9.57	1.07	1.07	100
	4 and under	20.45	6.82	11.36	2.27	47.73	4.55	..	6.82	100
TOTAL		22.70	2.80	5.61	13.78	47.45	5.87	0.51	1.78	100

It may be seen from the above figures that 47.45 per cent., or nearly one-half of the total number of families included in the inquiry, pay rent, and that the proportion of families leasing houses is greater in the lower than in the higher income group. In the following table the average weekly amount spent on housing accommodation by way of interest, instalments on purchase, and rent is shewn. The last column shews the average weekly percentage of expenditure on housing accommodation on total expenditure for those families which have any expenditure on this item, that is to say, in computing the percentages the expenditures of the 98 families which either own their houses or live rent free are excluded:—

Expenditure on Living, November, 1913.—Expenditure per Family on Housing Accommodation.

Families having Weekly Incomes of	Number of Members.	Number of Families.	AVERAGE AMOUNT SPENT WEEKLY ON—			per cent. of Expenditure on Housing Accommodation.
			Interest.	Instalments.	Rent.	
			s. d.	s. d.	s. d.	Per cent.
Under £3	over 4 ..	35	3 3	10 7	8 7	17.26
	4 and under ..	51	4 11	9 3	9 10	19.73
£3 and under £3 10s.	over 4 ..	31	6 9	9 1	9 7	14.27
	4 and under ..	38	6 1	9 3	11 1	17.65
£3 10s. and under £4	over 4 ..	24	3 5	8 6	10 0	13.02
	4 and under ..	14	2 2	12 7	10 1	18.41
£4 and over	over 4 ..	69	7 3	15 1	12 6	14.20
	4 and under ..	32	12 2	10 6	16 10	17.57
All Families		294	6 10	11 1	11 3	16.23
ALL FAMILIES, 1910-11 INQUIRY		165	4 7	11 10	13 4	17.58

It is somewhat remarkable that the average amount paid by persons purchasing houses by instalments is less than the average amount of rent paid, since the former amount must include not only interest but also repayment of principal. This may be due partly to the fact that rents are high and partly to the possibility that the average value of houses occupied on lease is greater than that of houses being bought by instalments.

The average increase in rents in the six capital towns between the year 1910 and the last quarter of 1913 is 23.4 per cent. The fact that in spite of this large increase in the capital towns, the average rental paid by families included in the November 1913 inquiry is less than that paid in the 1910-11 inquiry, is no doubt due to the facts—(a) That the average income is lower in the more recent inquiry (see page 19 hereinbefore), and (b) that a far greater proportion of the families included in that inquiry live in country districts than in the former inquiry (see page 14 hereinbefore).

4. Expenditure on Food.—It is proposed to present the results obtained from the budgets as to expenditure on food, from the following standpoints, viz.:—(i) Average weekly expenditure per family; (ii.) average weekly expenditure per head (unweighted); (iii.) average weekly expenditure per head (weighted), according to sex and age groups.

(i.) *Average Weekly Expenditure per Family on Food.*—The table given hereunder shows the average weekly expenditure per family on each item of food specified in the householder's budget, together with the percentage of each item on the total family expenditure, classified according to income and size of family. Comparative results for the inquiry are also given, where possible, in the last column. But in making any comparison between the two sets of figures, the difference in average income and in the relative distribution of expenditure (see pages 19 and 22, respectively,) must be borne in mind.

Expenditure on Living, November, 1913.—Average Weekly Expenditure per Family on various Items of Food.

PARTICULARS.	FAMILIES HAVING WEEKLY INCOMES OF—								GENERAL AVERAGE.	
	Under £3.		£3 and under £3 10s.		£3 10s. and under £4.		£4 and over.		Nov. 1913	1910-1911
	Over 4	4 and under	Over 4	4 and under	Over 4	4 and under	Over 4	4 and under		
WEEKLY EXPENDITURE.										
Bread	3 3	1 0	3 4	1 10	3 8	2 2	4 1	1 11	2 10	2 4
Milk	2 7	1 11	2 10	2 1	3 0	3 2	3 4	3 8	2 10	2 8
Flour	1 0	0 6	0 11	0 8	0 10	0 9	1 2	0 7	0 10	•
Tea, Coffee, etc.	1 3	1 0	1 3	1 0	1 5	1 3	1 4	1 1	1 3	0 11
Sugar	1 7	1 2	1 11	1 2	1 9	1 4	2 0	1 3	1 7	1 4
Butter and Cheese	3 2	2 4	3 8	2 8	4 3	2 9	4 7	2 11	3 5	2 11
Eggs	1 2	1 3	1 5	1 4	1 1	1 9	1 8	1 10	1 5	•
Bacon and Ham	0 4	0 7	0 5	0 9	0 11	0 9	0 8	0 11	0 8	•
Meat	5 3	4 10	6 1	4 9	6 9	5 10	8 1	5 7	6 1	5 3
Rabbits, Poultry, etc.	0 2	0 2	0 1	0 1	0 3	0 1	0 3	0 3	0 2	•
Fish	0 6	0 6	0 6	0 7	0 7	0 6	0 9	0 10	0 7	•
Potatoes	1 1	0 9	1 4	0 10	1 2	1 0	1 4	0 9	1 1	•
Fruit	1 4	1 6	1 9	2 0	2 8	2 9	2 9	2 8	2 2	3 2
Vegetables	1 3	1 3	1 2	1 5	2 0	1 8	2 3	1 10	1 8	•
Other	2 10	2 4	3 5	2 10	4 6	3 4	4 7	4 11	3 8	4 0
TOTAL	26 9	21 10	30 17	24 0	34 10	29 1	38 10	31 0	30 3	23 4

PERCENTAGE ON TOTAL EXPENDITURE.

	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
Bread	5.80	3.38	5.02	2.90	4.97	3.16	4.24	2.06	3.35	2.93
Milk	4.61	3.70	4.27	3.30	4.06	4.62	3.46	3.94	3.85	3.35
Flour	1.78	0.97	1.38	1.06	1.13	1.09	1.21	0.63	1.13	•
Tea, Coffee, etc.	2.23	1.93	1.88	1.58	1.92	1.82	1.39	1.16	1.70	1.15
Sugar	2.82	2.25	2.89	1.85	2.37	1.94	2.08	1.34	2.16	1.67
Butter and Cheese	5.65	4.51	5.53	4.22	5.76	4.01	4.76	3.13	4.65	3.66
Eggs	2.08	2.41	2.14	2.08	1.47	2.55	1.73	1.97	1.93	•
Bacon and Ham	0.59	1.13	0.63	1.19	1.24	1.09	0.69	0.98	0.91	•
Meat	9.36	9.34	9.17	7.52	9.14	8.51	8.40	5.09	8.28	6.50
Rabbits, Poultry, etc.	0.30	0.32	0.13	0.13	0.34	0.12	0.26	0.27	0.23	•
Fish	0.89	0.97	0.75	0.93	0.79	0.73	0.78	0.89	0.79	•
Potatoes	1.93	1.45	2.01	1.32	1.58	1.46	1.39	0.80	1.47	•
Fruit	2.38	2.90	2.64	3.17	3.61	4.01	2.86	2.95	2.95	3.98
Vegetables	2.23	2.42	1.76	2.25	2.71	2.43	2.94	1.97	2.27	•
Other	5.05	4.51	5.15	4.50	6.00	4.37	4.76	5.28	4.99	5.97
TOTAL	47.70	42.19	45.35	38.00	47.18	42.41	40.35	33.27	41.16	29.30
Average No. of persons per family	6.16	3.28	6.34	3.34	6.72	3.08	6.26	3.30	5.10	4.68

* Included under "other items."

The most considerable item of expenditure in Australia is that on meat, which is followed in the order named by expenditure on "other food," butter, cheese, etc., bread and milk (equal), fruit, vegetables, sugar, eggs, tea, coffee, etc., potatoes, flour, bacon and ham, fish and rabbits, poultry, etc. It may be observed that in the 1910-11 inquiry, expenditure on poultry, bacon and ham, flour, fish, etc., was included under other items. In the above table these items are shewn under separate headings. The results given by the investigation of 1910-11 indicate that the amounts spent on various items were in substantially the same order.

(ii.) *Average Weekly Expenditure per Head on Various Items of Food.*—The next table furnishes particulars of expenditure per head, irrespective of sex and age, on each item of food. In computing the number of persons who were a charge upon the family expenditure, temporary absence from home has been taken into account. The results are given to the nearest farthing.

Expenditure on Living, November, 1913.—Average Weekly Expenditure on Food per Head (Unweighted).

Families having Weekly Incomes of—	Number of Members.	No. of Families.	No. of Heads.	Av. No. of Heads per Family.	EXPENDITURE PER HEAD ON—											TOTAL.				
					Bread.	Milk.	Flour.	Tea, Coffee, etc.	Sugar.	Butter and Cheese.	Eggs.	Bacon and Ham.	Meat.	Rabbits Poultry etc.	Fish.		Potatoes.	Fruit.	Vegetables.	Other
Under £3	over 4	45	277.07	6.16	61	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	4 & under	59	193.46	3.28	64	7	2	2	2	2	2	2	2	2	2	2	2	2	2	2
£3 & under £3 10s.	over 4	44	278.75	6.34	61	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	4 & under	49	163.50	3.34	61	7	2	2	2	2	2	2	2	2	2	2	2	2	2	2
£3 10s. & under £4	over 4	33	221.72	6.72	64	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	4 & under	24	74.00	3.08	61	12	3	3	3	3	3	3	3	3	3	3	3	3	3	3
£4 and over	over 4	94	645.12	6.86	71	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4
	4 & under	44	145.34	3.30	7	13	2	4	4	10	6	3	20	1	3	2	10	6	17	9
All Persons ..	..	392	1998.96	5.10	61	61	2	3	3	8	3	1	14	1	1	5	4	8	5	11
All Persons, 1910-11 Inquiry		212	992.1	4.68	6	6	1	2	3	7	1	*	13	*	*	7	1	12	4	10

* Included in "Other Items."

It may be seen from the above figures that in each of the income groups the smaller families spend a greater amount on food per head than the larger families. This is probably due, in part, to the fact that in the larger families greater economies can be effected in regard to waste, but it also indicates what has previously been pointed out, viz., that the smaller families live in a greater degree of comfort than the larger families. A precisely similar result was deduced from the inquiry of 1910-11.

(iii.) *Average Weekly Expenditure per Head on Food, according to Sex and Age Groups.*—The figures given in the table in the preceding paragraph relating to cost per head of various items of food do not differentiate either between sex or age groups. On page 15 hereof particulars have already been given specifying the average number of members of families, classified according to sex and age groups. By weighting each class, in the manner indicated hereunder, according to the cost of food consumed, an average weekly cost can be computed for each class. Earlier investigations have shown that the average consumption of an adult male and an adult female differ, so also, of course, does the average consumption at different ages. Hence in

analysing the results we should weight each class according to its consumption so determined. Then in the manner indicated hereunder the average weekly cost can be computed for each class on a common basis. (See footnote for method.)'

The weights applied to each sex and age group were selected after a careful study had been made of reports and other available information bearing on the matter, both from a physiological, economic, and anthropometric standpoint. The weights selected for each class were as follows:—

Expenditure on Living, November, 1913.—Expenditure on Food, Weights Assigned to each Class.

PARTICULARS.	MALES.		FEMALES.		CHILDREN.			
	Over 17.	13-16.	Over 17.	13-16.	10-12.	6-9.	2-5.	Under 2.
Age in Years								
Weight	100	80	80	70	65	50	35	20

Proceeding on the lines indicated, it was found that the total weekly expenditure on food for all groups was £589 8s. 6d. The following table shews, for each sex and age group, the number of persons and the weighted average weekly expenditure on food. For comparative purposes the corresponding results of the 1910-11 inquiry are given:—

Expenditure on Living, November, 1914.—Average Weighted Weekly Expenditure per Head of Food for each Sex at different Ages.*

PARTICULARS.	MALES.		FEMALES.		CHILDREN.			
	Over 17.	13-16.	Over 17.	13-16.	10-12.	6-9.	2-5.	Under 2.
Age in Years								
Inquiry of Nov., 1913 ..	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Inquiry, 1910-11 ..	8 7	6 10	6 10	6 0	5 7	4 3	3 0	1 9
	6 11	5 6	5 6	4 10	4 6	3 6	2 5	1 6

* These are the values of kw in the formula deduced as shewn.

1. Let N_1, N_2, N_3, \dots , etc., represent, in any income and family group, the average number of heads in each sex and age class. Let also w_1, w_2, w_3, \dots , etc., denote the corresponding weights representing the relative consumption of each sex and age class. Then if S be the total weekly sum expended on food for a whole group, we shall have

$$\frac{S}{N_1w_1 + N_2w_2 + N_3w_3 + \text{etc.}} = k, \text{ say}$$

k being then the average cost of food per unit-weight, this unit being arbitrarily taken to measure w .

Let C_1, C_2, C_3, \dots , etc., denote the average weekly cost per head in each class with the corresponding suffixes, then

$$C_1 = \frac{Sw_1}{[Nw]} = kw_1$$

the square brackets denoting the sum of all the products of the numbers into the weight as above. Similarly C_2, C_3, \dots , etc., = kw_2, kw_3, \dots , etc. These values kw , etc., denote then the average weekly expenditure per head for the several classes denoted by the suffixes.

It may be seen that instead of the general average cost previously obtained for all classes, amounting to 5s. 11½d., the average cost in the special sex and age classes ranges from 1s. 9d., in the case of a child under two years of age, to 8s. 7d. for an adult man. From the figures given in the above table the average cost of food can, of course, be computed for any given family. Applying the results shewn in the table to various families selected at random from the householders' returns, it is found that the divergencies between the cost of food thus estimated and the average cost obtained from the weekly budgets are generally small. This indicates that the weights which have been assigned are substantially in accordance with the facts.

It is not practicable to obtain similar results for sex and age classes in regard to expenditure on items other than food, owing to the difficulty in computing any satisfactory system of weights accurately denoting the extent to which the various items are used or consumed by persons in the various classes.

5. **Expenditure on Clothing.**—In the family budgets there was included a number of persons, such as boarders, servants, and adult children, whose clothing was not paid for out of the common fund. In order, therefore, to obtain particulars of the average cost per head, these persons must be excluded. The third column in the table hereunder shews the average number of persons whose expenditure on clothing was included in the returns, due allowance having been made for temporary absence from home. The succeeding columns shew the average weekly and the corresponding annual expenditure for the different income and family groups.

Expenditure on Living, November, 1913.—Average Weekly Expenditure per Head on Clothing.

Families having Weekly Incomes of	Number of Members.	Number of Heads.	Expenditure on Clothing per week.
Under £3	over 4 .. 4 and under ..	267 185	1 0 1 8
£3 and under £3 10s.	over 4 .. 4 and under ..	265 153	1 5 2 9
£3 10s. and under £4	over 4 .. 4 and under ..	200 69	1 0 2 10
£4 and over	over 4 .. 4 and under ..	548 131	2 6 4 8
All Persons		1,818	2 2
All Persons, 1910-11 Inquiry		885	2 5

The above results apply, of course, to men, women, and children, and it is seen that, as might be expected, the expenditure in each income group is considerably greater in the smaller than in the larger families.

6. **Expenditure on Other Items.**—The table hereunder shews the average weekly expenditure per family on items other than housing, food, clothing, and fuel and light, each of which, with the exception of the last, has been dealt with separately. Expenditure on fuel and light does not permit of further analysis. The percentage of each item on the total expenditure is also shewn, and in the last column comparative results are given, where possible, of the 1910-11 inquiry.

Expenditure on Living, November, 1913.—Average Weekly Expenditure per Family on Other Items.

PARTICULARS.	FAMILIES HAVING WEEKLY INCOMES OF—								GENERAL AVERAGE	
	Under £3.		£3 and under £3 10s.		£3 10s. and under £4.		£4 and over.		Nov. 1913	1910-11.
	Over 4	4 and under	Over 4	4 and under	Over 4	4 and under	Over 4	4 and under		
EXPENDITURE.										
Soap, Starch, etc.	s. d. 0 9	s. d. 0 8	s. d. 0 11	s. d. 0 8	s. d. 1 0	s. d. 0 11	s. d. 0 11	s. d. 0 10	s. d. 0 10	s. d. 0 10
Other Household Requisites	0 9	0 11	1 0	1 1	1 5	1 2	1 4	1 5	1 2	1 2
Tobacco, etc.	1 0	0 11	0 9	0 11	1 0	1 1	1 0	0 6	0 11	0 6
Alcoholic Beverages	0 6	0 6	0 6	0 6	0 10	1 0	1 0	1 6	0 10	0 7
Fares	1 1	1 4	1 0	2 3	1 8	1 7	2 7	2 7	1 10	2 9
Insurance	1 0	0 10	1 9	1 6	1 1	1 10	2 6	4 9	2 0	3 0
Contributions to Benefit Societies	1 4	1 0	1 7	1 5	1 3	1 1	1 5	0 10	1 3	1 2
Education Fees	0 4	0 2	0 5	0 3	1 5	0 7	1 2	0 7	0 8	1 3
Medical	0 8	0 9	1 6	1 2	1 10	1 2	2 3	2 6	1 6	2 5
Rates and Taxes	0 7	0 4	0 8	0 7	0 6	1 5	1 1	1 8	0 10	1 7
Sports and Amusements	0 6	0 7	1 0	0 11	0 10	1 3	1 8	1 2	1 1	1 2
Charity, etc.	0 8	0 5	0 11	0 10	0 8	0 9	1 3	2 1	0 11	*
Wages	0 4	0 5	0 5	0 3	0 6	1 1	1 2	1 1	0 8	*
Miscellaneous Expenditure	3 5	4 0	5 1	6 1	3 4	6 3	9 1	9 6	6 4	15 3
TOTAL	12 11	12 11	17 6	18 5	17 4	20 10	28 4	32 0	20 10	32 7

PERCENTAGE ON TOTAL EXPENDITURE.

	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
Soap, Starch, etc.	1.34	1.29	1.38	1.06	1.35	1.34	0.95	0.80	1.13	2.67
Other Household Requisites	1.34	1.77	1.51	1.71	1.92	1.70	1.39	1.52	1.59	1.57
Tobacco, etc.	1.78	1.77	1.13	1.45	1.35	1.58	1.04	0.54	1.25	0.63
Alcoholic Beverages	0.80	0.07	0.75	0.79	1.13	2.55	1.04	1.61	1.13	0.74
Fares	1.93	2.58	1.50	3.56	2.26	2.31	2.68	2.77	2.49	3.41
Insurance	1.78	1.61	2.64	2.37	1.47	2.67	2.60	5.10	2.72	4.72
Contributions to Benefit Societies	2.38	1.93	2.40	2.24	1.69	1.58	1.47	0.89	1.70	1.41
Education Fees	0.80	0.32	0.63	0.40	1.92	0.85	1.21	0.63	0.91	1.57
Medical	1.19	1.45	2.26	1.85	2.48	1.70	2.34	2.68	2.04	3.00
Rates and Taxes	1.04	0.64	1.01	0.92	0.68	2.07	1.13	1.79	1.13	1.07
Sports and Amusements	0.80	1.13	1.50	1.45	1.13	1.82	1.73	1.25	1.47	1.41
Charity, etc.	1.10	0.81	1.38	1.32	0.90	1.09	1.80	2.24	1.25	*
Wages	0.50	0.63	0.63	0.40	0.68	1.13	1.13	2.24	0.91	*
Miscellaneous Expenditure	6.10	8.69	7.96	9.63	4.52	9.11	9.43	19.20	8.62	19.20
TOTAL	23.03	24.96	26.38	29.15	23.48	30.37	29.44	34.35	28.34	40.82

* Included in Miscellaneous Expenditure.

It may be seen that, disregarding "other expenditure," the most important item in the above table is expenditure on insurance, which is followed in the order named by fares, medical expenses, contributions to benefit societies, other household requisites, sports and amusements, charity, etc., tobacco, etc., with soap, starch, etc., alcoholic beverages and rates and taxes equal, wages and education fees.

In view of the probability, previously referred to, that the budgets include a considerable proportion of returns from householders whose habits are of a thrifty and economical nature, and who habitually exercise a careful supervision over their expenditure, it seems possible that the average amounts specified as being expended on various items—especially on those which are of the nature of luxuries—are somewhat too low to be representative of the general community. This

view is also borne out by an examination of the individual budgets. Thus, in regard to alcoholic beverages, it appears that no less than 206 out of the 392 families were teetotallers, the average expenditure of all families on this item being 10d. per week. The number of families returning no expenditure on tobacco was 130, nevertheless the expenditure amounted to 11d. on the average, making with alcoholic beverages no less than 1s. 9d. per week. This is equivalent to 1s. 9d. for alcoholic beverages for the balance of 186 families, and to 1s. 4d. for tobacco, etc., for the balance of 262 families. The average expenditure per family on sports and amusements is also very low, viz., 1s. 1d. per week, 91 families returning no expenditure under this heading. The relatively high expenditure on insurance and contributions to benefit societies, amounting, however, to not more than 4.42 per cent. of the total expenditure, as compared with 6.13 per cent. in the previous inquiry, indicates thrift and economy. "Miscellaneous expenditure" includes a considerable variety of miscellaneous items, such as furniture, repairs and maintenance of property, holiday expenses, and any other outlay not specifically mentioned under any other heading. These indications of thrift and economy may, on the other hand, be discounted by the fact that during the four weeks covered by the inquiry, the average expenditure in some of the lowest income groups exceeded the average income (see page 19 hereinbefore).

The remarkable difference between the total of the expenditure per family on "Other Items" in the inquiry of November, 1913 (20s. 10d., or 28.34 per cent. on the whole expenditure), as compared with that in the inquiry of 1910-11 (32s. 7d., or 40.82 per cent.), that is, a reduction, in spite of the general increase in prices, is probably due to three main causes, viz. :—(a) The more recent inquiry refers to a far greater extent than the previous one to what are commonly called the working classes (see particulars given on page 17); (b) the average income is smaller in the present inquiry (see page 19); and (c) the increase in price of foodstuffs and other commodities. All these matters tend to substantially alter the distribution of expenditure, the effect of each of the causes specified being to reduce the amount available for expenditure on "Other Items," as compared with the results of the 1910-11 inquiry.

SECTION VI.—RELATIVE INCOME AND EXPENDITURE IN METROPOLITAN AND COUNTRY DISTRICTS.

1. **General.**—In order to shew the difference between the incomes and expenditures of families residing in metropolitan and country districts, respectively, a special tabulation of the budgets was made. It was found that of the 392 families for whom budgets were available, 214 resided in country and 178 in metropolitan districts. "Country districts" include country towns as well as rural districts. In the following table particulars are given of the income and expenditure of each income and family group for metropolitan and country districts separately.