

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.

32 RELATIVE INCOME & EXPENDITURE IN METROPOLITAN & COUNTRY DISTRICTS.

Expenditure on Living, November, 1913.—Income and Expenditures of Families in Metropolitan and Country Districts.

Families having Weekly Incomes of—	Number of Members.	Families Residing in Metropolitan Districts.				Families Residing in Country Districts.			
		Total Families.	Income.	Expenditure.	Difference.	Total Families.	Income.	Expenditure.	Difference.
Under £3 ..	over 4 ..	18	£ s. d.	£ s. d.	s. d.	27	£ s. d.	£ s. d.	s. d.
	4 and under	33	2 11 1	2 16 10	—5 5	32	2 10 7	2 15 8	—5 1
£3 & under £3 10s.	over 4 ..	13	3 5 2	3 12 3	—1 5	26	3 9 5	3 11 0	—1 7
	4 and under	30	3 4 4	3 6 0	—0 10	31	3 4 7	3 6 6	—1 11
£3 10s. & under £4	over 4 ..	16	3 14 0	3 14 2	—0 2	17	3 14 1	3 13 7	0 6
	4 and under	11	3 12 10	3 12 4	0 6	13	3 13 5	3 5 2	8 3
£4 and over ..	over 4 ..	38	5 5 1	5 0 0	5 1	56	5 1 4	4 13 9	7 7
	4 and under	19	5 19 7	4 3 9	15 10	25	5 7 1	5 0 6	0 7
GENERAL AVERAGE ..		178	3 16 4	3 12 4	4 0	214	3 16 11	3 14 5	2 6

Note.—The minus sign indicates excess of Expenditure over Income.

It will be seen that the average income for all family groups in metropolitan areas (£3 16s. 4d.) is very close to that for families in country districts (£3 16s. 11d.). The corresponding average incomes for each income and family are also very close.

2. General Analysis of Expenditure of Metropolitan Families and Other.—The following results grouped under the four most important heads of expenditure, 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 in Metropolitan and Country Districts separately.

Families having Weekly Incomes of—	Number of Members.	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expenditure.
EXPENDITURE (METROPOLITAN DISTRICTS).							
Under £3 ..	over 4 ..	s. d.	£ s. d.	s. d.	s. d.	£ s. d.	£ s. d.
	4 and under	11 3	1 5 3	4 7	2 7	0 13 2	2 16 10
£3 & under £3 10s.	over 4 ..	11 4	1 0 5	4 1	2 7	0 13 10	2 12 3
	4 and under	11 0	1 7 11	6 6	3 7	0 17 0	3 6 0
£3 10s. & under £4	over 4 ..	10 4	1 4 2	8 8	3 3	0 17 7	3 4 0
	4 and under	10 3	1 14 11	9 5	4 0	0 15 7	3 14 2
£4 and over ..	over 4 ..	11 7	1 4 7	9 7	2 9	1 3 10	3 12 4
	4 and under	15 0	1 16 5	16 0	3 10	1 8 9	5 0 0
	4 and under	16 0	1 5 2	12 8	3 1	1 6 1	4 3 9
GENERAL AVERAGE ..		12 5	1 7 6	0 4	3 3	0 19 10	3 12 4
EXPENDITURE (COUNTRY DISTRICTS).							
Under £3 ..	over 4 ..	s. d.	£ s. d.	s. d.	s. d.	£ s. d.	£ s. d.
	4 and under	5 0	1 7 9	7 2	2 11	0 12 10	2 15 8
£3 & under £3 10s.	over 4 ..	6 1	1 3 8	6 8	2 9	0 11 10	2 11 0
	4 and under	4 8	1 11 0	9 7	3 5	0 17 10	3 6 6
£3 10s. & under £4	over 4 ..	6 7	1 3 9	8 5	3 3	0 19 7	3 1 7
	4 and under	5 1	1 14 10	12 0	2 9	0 18 11	3 13 7
£4 and over ..	over 4 ..	4 7	1 12 9	6 11	2 7	0 18 4	3 5 2
	4 and under	7 3	2 0 5	14 0	3 10	1 8 3	4 13 9
	4 and under	9 2	1 15 6	15 0	4 4	1 16 6	5 0 6
GENERAL AVERAGE ..		6 4	1 12 5	10 8	3 5	1 1 8	3 14 6

Before proceeding to comment on these figures, it will be desirable to shew them in the form of percentages on the total expenditure. This is accordingly done in the following table:—

Expenditure on Living, November, 1913.—Percentage of Average Weekly Expenditure per Family for Metropolitan and Country Districts separately.

Families having Weekly Incomes of—	Number of Members.	Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	Total Expenditure.
PERCENTAGE ON TOTAL EXPENDITURE (METROPOLITAN DISTRICTS).							
Under £3 ..	over 4 ..	per cent. 10.79	per cent. 44.43	per cent. 8.06	per cent. 4.55	per cent. 23.17	per cent. 100
	4 and under ..	21.69	39.08	7.82	4.94	28.47	100
£3 & under £3 10s	over 4 ..	16.66	42.30	9.55	5.43	25.76	100
	4 and under ..	18.15	37.76	13.54	5.08	27.47	100
£3 10s. & under £4	over 4 ..	13.82	47.08	12.70	5.39	21.01	100
	4 and under ..	18.01	33.99	13.25	3.80	32.95	100
£4 and over ..	over 4 ..	15.00	36.42	16.00	3.83	28.75	100
	4 and under ..	20.00	30.05	15.12	3.68	31.15	100
GENERAL AVERAGE ..		17.17	38.02	12.90	4.49	27.42	100
PERCENTAGE ON TOTAL EXPENDITURE (COUNTRY DISTRICTS).							
Under £3 ..	over 4 ..	per cent. 8.98	per cent. 49.85	per cent. 12.88	per cent. 5.24	per cent. 23.05	per cent. 100
	4 and under ..	11.93	46.41	13.07	5.39	23.20	100
£3 & under £3 10s	over 4 ..	7.02	46.61	14.41	5.14	26.82	100
	4 and under ..	10.69	38.56	13.67	5.28	31.80	100
£3 10s. & under £4	over 4 ..	6.81	47.34	16.31	3.73	25.71	100
	4 and under ..	7.03	50.25	10.62	3.96	28.13	100
£4 and over ..	over 4 ..	7.73	43.11	14.94	4.09	30.13	100
	4 and under ..	9.12	35.32	14.93	4.31	36.32	100
GENERAL AVERAGE ..		8.50	43.51	14.32	4.59	29.08	100

The most noticeable feature in these tables is the larger expenditure on housing accommodation¹ in metropolitan as compared with country districts, the general average results shewing that this item comprises more than twice as much of the total expenditure in the metropolitan towns as it does in the country districts. The average amounts paid for housing accommodation in the table relate to the average for all persons, whether owning their own houses, living rent free, or pay rent, instalments, etc. The following table shews the actual average amounts paid by way of rent by persons in each group who were renting houses:—

Expenditure on Living, November, 1913.—Metropolitan and Country Districts. Rent paid by Persons Renting Houses.

PARTICULARS.	Under £3.		£3 and under £3 10s.		£3 10s. and under £4.		£4 and over.		All Families
Size of Families.	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	Over 4.	4 and under.	
METROPOLITAN DISTRICT.									
No. of Families Paying Rent	10	20	7	19	10	5	17	13	101
Average Rent Paid ..	11s. 1d.	11s. 5d.	12s. 8d.	12s. 4d.	12s. 11d.	11s. 10s.	14s. 5d.	18s. 10d.	13s. 3d.
COUNTRY DISTRICTS.									
No. of Families Paying Rent	13	13	11	12	8	3	24	10	94
Average Rent Paid ..	6s. 8d.	7s. 4d.	7s. 8d.	9s. 2d.	6s. 6d.	7s. 3d.	11s. 2d.	14s. 2d.	9s. 5d.

In addition to the expenditure on housing accommodation, the figures in the tables on pages 32 and 33 shew that, on the average, the expenditure on food in country districts is considerably in excess of that in metropolitan districts. This feature is also shewn in the individual income and family groups. Expenditure on clothing per family is also somewhat higher in the country than the metropolitan districts, but it must be remembered that this investigation relates largely to skilled and unskilled labour. If all industrial and social classes had been included a different result might very likely have been obtained. There is but little difference in the expenditure on fuel and light in the two groups, but expenditure on "Other Items" is slightly greater in country than in metropolitan districts.

SECTION VII.—INCOME AND EXPENDITURE OF FAMILIES OF DIFFERENT STRUCTURE.

1. **General.**—The analyses which have previously been given in this report of the budget returns embraced the results of the whole of the 392 families. In order to present results of income and expenditure of families of certain definite structure, tabulations were made of two groups of families, viz., those comprising (a) father, mother, and three children under the age of 14 years, and (b) father, mother, and two children under the age of 14 years. For these purposes it was found that of the 392 budgets received, 54 families were included in the former group, and 33 in the latter. As these numbers were considered to be somewhat small for the four-fold income division adopted in the previous analysis, it was decided to include those families having incomes of £4 and over with those having £3 10s. and under £4, and to thus present the results in three income groups, instead of four, as previously.

The following table shews the number of families included in the average weekly income and expenditure, and the difference between the two for each class of family and in each income group:—

Expenditure on Living, November, 1913.—General Particulars of Income and Expenditure for Families of different Structure.

Families having Weekly Incomes of—	Total No. of Families.	Income.			Expenditure.			Difference.	
FAMILIES COMPRISING FATHER, MOTHER, AND TWO CHILDREN UNDER 14.									
Under £3	21	£	s.	d.	£	s.	d.	s.	d.
£3 and under £3 10s.	15	2	10	2	2	10	10	—0	8
£3 10s. and over	18	3	3	11	3	5	11	—2	0
		4	16	6	4	15	1	1	5
ALL FAMILIES	54	3	9	3	3	0	8	0	5
FAMILIES COMPRISING FATHER, MOTHER, AND THREE CHILDREN UNDER 14.									
Under £3	9	£	s.	d.	£	s.	d.	s.	d.
£3 and under £3 10s.	12	2	11	2	2	16	8	—5	6
£3 10s. and over	12	3	4	0	3	3	4	0	8
		4	9	6	4	7	8	1	10
ALL FAMILIES	33	3	9	8	3	10	4	—0	8

NOTE.—The minus sign denotes excess of Expenditure over Income.

It may be seen that in both family groups the average expenditure for the four weeks covered by the budgets is slightly in excess of the income (on this matter see remarks on page 20 hereinbefore).