

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. 2 10 2	£ s. d. 2 10 10	s. d. —0 8
£3 and under £3 10s.	15	3 8 11	3 5 11	—2 0
£3 10s. and over	18	4 16 6	4 15 1	1 5
ALL FAMILIES	54	3 9 3	3 9 8	0 5
FAMILIES COMPRISING FATHER, MOTHER, AND THREE CHILDREN UNDER 14.				
Under £3	0	£ s. d. 2 11 2	£ s. d. 2 16 8	s. d. —5 6
£3 and under £3 10s.	12	3 4 0	3 3 4	0 8
£3 10s. and over	12	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).

The results for the larger family group (see latter part of the table) shew that the average income is only 5d. per week greater than that of the smaller family group, and the expenditure only 8d. more. This indicates, apparently, the necessity for making the expenditure on standard of living conform to the income, more especially in the lower income groups.

2. Analysis of Expenditure of Families of Different Structure.

In the following table is given an analysis of the expenditure in the five more important groups of (a) families comprising father, mother, and two children under 14 years, and (b) families comprising father, mother, and three children under 14 years of age:—

Expenditure on Living, November, 1913.—Analysis of Expenditure of Families of different Structure.

Families having Weekly Incomes of—	Average Income.	EXPENDITURE ON—					Total.
		Housing.	Food.	Clothing.	Fuel and Light.	Other Items.	
Families comprising Father, Mother, and Two Children under 14.							
EXPENDITURE.							
Under £3	£ s. d. 2 10 2	s. d. 8 3	£ s. d. 1 1 7	s. d. 4 5	s. d. 2 10	£ s. d. 0 13 9	£ s. d. 2 10 10
£3 & under £3 10s	3 13 11	10 6	1 5 5	9 0	3 6	0 17 6	3 5 11
£3 10s. and over	4 16 6	10 0	1 15 6	17 5	2 11	1 9 3	4 15 1
General Average	3 9 3	9 5	1 7 3	10 0	3 0	1 0 0	3 9 8

PERCENTAGE ON TOTAL EXPENDITURE.

		per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
Under £3	..	16.23	42.46	8.69	5.57	27.05	100
£3 & under £3 10s	..	15.93	38.56	13.65	5.31	26.55	100
£3 10s. and over	..	10.52	37.33	18.32	3.07	30.76	100
General Average	..	13.52	39.11	14.35	4.31	28.71	100

Families comprising Father, Mother, and Three Children under 14.

EXPENDITURE.

Under £3	£ s. d. 2 11 2	s. d. 6 8	£ s. d. 1 7 0	s. d. 7 7	s. d. 3 5	£ s. d. 0 12 0	£ s. d. 2 16 8
£3 & under £3 10s	3 4 0	10 2	1 5 9	8 6	2 10	0 16 1	3 3 4
£3 10s. and over	4 9 6	13 2	1 9 11	15 7	2 9	1 6 3	4 7 8
General Average	3 9 8	10 4	1 7 7	10 10	2 11	0 18 8	3 10 4

PERCENTAGE ON TOTAL EXPENDITURE.

		per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
Under £3	..	11.76	47.65	13.38	6.03	21.18	100
£3 & under £3 10s	..	16.05	40.66	13.42	4.47	25.40	100
£3 10s. and over	..	15.02	34.12	17.78	3.14	29.94	100
General Average	..	14.69	39.22	15.40	4.15	26.54	100

Comparing these results with the corresponding figures for all families given on page 19, it will be seen that the average income for each of the above groups (£3 9s. 3d. and £3 9s. 8d. respectively) is less than that (£3 16s. 8d.) for all families included in the inquiry,

while the corresponding expenditures (£3 9s. 8d. and £3 10s. 4d. respectively) are also below the average (£3 13s. 6d.). The balance left over after expenditure on living is in the case of the above two family groups very small, being 5d. in one case and 8d. in the other. The general distribution of expenditure in the case of the two special family classes does not differ greatly from the average (see page 21 here-inbefore). In each instance the percentage expenditures on housing and clothing are somewhat above the average, while the percentage expenditures on food and fuel and light are below the average. As regards expenditure on other items in the smaller family group, the percentage is slightly higher, and in the larger family group, lower, than the average.

In the different income groups shewn in the above table, the absolute expenditure on all branches except "fuel and light" increases as the incomes increase. This feature is specially marked in respect to clothing and other items.

3. **Conclusion.**—It is to be regretted that in an inquiry of such importance, and so closely touching the interests of the majority of the community, the response of the public in furnishing budgets of income and expenditure has been so limited. In a similar inquiry carried out in the United States of America in 1902, data were obtained as to cost of living for one year from 25,440 families, representing 124,108 persons. Many interesting investigations and important analysis could thus be carried out. Again in Germany, in 1907, schedules were distributed to 4134 families, of which 960, or 23.2 per cent., filled in the particulars for the full period of twelve months, while 699 families, or 16.9 per cent., persevered for from six to eleven months. The results of the inquiry in Australia compare very unfavourably with those in the countries mentioned, only 417, or nearly 6 per cent., on the total number, 7000, distributed having been returned. The result in those countries where the people respond willingly to inquiries of this nature is that a better knowledge of sociological and economic conditions is acquired, and the possibility of directing national development on scientific lines is enhanced. In the United States and Germany especially, it appears that the masses of the community are beginning to realise that, in so far as sociological knowledge can contribute to national success, that people have the position of advantage whose investigators discover the largest body of scientific truth, and whose practical men are the most prompt in the application of it in social organisation. A movement has recently been set on foot for an inquiry into the cost of living on an international basis. If such an inquiry is carried out in all its bearings the results should go far towards elucidating several important matters in regard to which the information at present available is meagre and unsatisfactory.