



# Report

ON AN

## Enquiry into Middle Class Family Budgets in Bombay City

Prepared by

The Labour Office, Secretariat, Bombay

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## APPENDIX A

## Specimen Form of Enquiry

*Collected by*  
*(Information for use in the Labour Office,*  
*Old Custom House, Bombay).*

## MIDDLE CLASS FAMILY INCOME AND EXPENDITURE

Reference No.

Street

Section or Ward

*Note.*—This enquiry has nothing whatever to do with taxation or rates. It is for the benefit of the people that the information asked for is obtained.

2. The particulars with regard to each family will be regarded as strictly private and confidential. All the statements will be put together in such a way as to produce general averages. It is these averages which will eventually be published. The identity of the budgets will not be disclosed.

3. This Form is intended for middle class families in industrial centres. As the whole population consists of men, women and children, it is desirable that each family selected for this enquiry should consist of husband, wife and children.

4. Special attention should be given to cases of families living under ordinary conditions. The more ordinary the family the better because it represents a large number. Exceptional cases should be avoided, on the other hand, because they are not representative of any large number.

5. A separate form can be obtained for men living in towns single or in groups away from their homes in the country or mofussil.

6. The percentage expenditure on food is largely affected by the family income—the percentage is high with poor families and falls as the income rises. It is, therefore, important to obtain a fair number of representative statements for families with different incomes. Thus families with fairly high incomes and families with low incomes should both be represented.

7. Statements should be obtained from all middle class localities. Otherwise they are open to criticism on the ground that they are not representative of the whole of the area. Similarly care should be taken to make the statements cover as large a number as possible of representative professions.

8. In selecting families those in which the head was normally employed for the whole month should be taken, and persons in casual employment should be excluded on the present occasion. The object is to obtain statements relating to normal conditions.

9. The dietaries of families belonging to different religions and castes frequently vary and therefore an endeavour should be made to ensure that the statements fairly represent all classes. Thus a considerable number of Hindu, Muhammadan, Parsi, Christian, Jew, etc., family statements should be collected.

10. There may be a tendency to overstate the expenditure and to understate the family income. Where the expenditure adds up to more than the total income the Investigator should make further enquiries. In some cases the excess of expenditure over income in one month may be met out of previous savings. If so, this should be stated.

INFORMATION FOR USE IN THE LABOUR OFFICE, OLD CUSTOM HOUSE,  
BOMBAY

Reference No.

Section or Ward

Name

Address

Month and year to which the budget relates

Caste of family

District and province from which the family comes

Religion of family

*Number in, and income of, family*

Relationship to head of household	Sex	Age	Occupation (1)	Average monthly income (2)	Additional monthly income if any (3)	Total monthly income
People residing at above address ..						
			Total ..			
Dependants not living at above address ..						
			Total ..			

Total amount of income (Family and dependants)

*Notes.*—(1) Occupation.—The description of the occupation should be as definite as possible. Thus clerk or assistant is too vague. The particular nature of the occupation for example Ledger Clerk in Mill Agent's Office or Junior Bank Accountant should be stated.

(2) Family income.—The monthly income should include all war or similar bonuses regularly received, as well as overtime pay.

(3) In the column for additional earnings should be entered any earnings by members of the family, which were received otherwise than in the regular course of employment. Here put dividends from companies, interest on securities and loans, income from agricultural land, estimated house-rent if house is owned, etc.

## MONTHLY EXPENDITURE ON FOOD

Commodities (2) (Note.—This list may be altered according to what is bought)	Quality of the articles	Total quantity in month	(1) Total cost in month	
--	----------------------------	----------------------------	-------------------------------	--

*N.B.*—Entry should be made of only those items which are used.

			Rs.	a. p.
Rice (superior)	.. ..	Paylees or maunds		
Rice (Patni)	.. ..	"		
Wheat	.. ..	"		
Wheat flour	.. ..	"		
Barley	.. ..	"		
Jowari	.. ..	"		
Bajri	.. ..	"		
Ragi	.. ..	"		
Other cereals	.. ..	"		
Gram	.. ..	"		
Turdal	.. ..	"		
Other pulses	.. ..	"		
Raw Sugar (gul)	.. ..	Seers		
Sugar (refined)	.. ..	"		
Tea	.. ..	Lbs.		
Coffee	.. ..	"		
Cocoa	.. ..	"		
Sweetmeats	.. ..	Seers		
Eggs	.. ..	Dozens		
Fish	.. ..			
Beef	.. ..	Lbs.		
Mutton (sheep or goat)	.. ..	"		
Other meat	.. ..	"		

(1) All expenditure figures should refer to people living at a above address only.

(2) Commodities.—Particulars should only be given for the commodities usually bought by the family every month.

MONTHLY EXPENDITURE ON FOOD—*contd.*

Commodities ( <i>Note.</i> —This list may be altered according to what is bought)	Quality of the articles	Total quantity in month	Total cost in month
---	----------------------------	----------------------------	------------------------

*N.B.*—Entry should be made of only those items which are used.

			Rs.	a. p.
Milk .. ..		Secrs		
Cream .. ..		"		
Curds .. ..		"		
Ghee .. ..		"		
Butter .. ..		"		
Salt .. ..		"		
Tamarind and kokum .. ..		"		
Condiments and spices .. ..				
Vegetables .. ..		Secrs		
Fruits (green and dry) .. ..				
Mustard oil .. ..		Secrs		
Cocoonut oil .. ..		"		
Gingily oil .. ..		"		
Sarasi oil .. ..		"		
Other oils used as food .. ..		"		
Copra and cocoonut .. ..		"		
Biscuits .. ..				
Loaves .. ..				
Pickles and preserves .. ..				
Aerated waters .. ..		Bottles		
Refreshments bought and consumed away from home .. ..				
Other food-stuffs .. ..				
<b>Total expenditure on food ..</b>				

## MONTHLY EXPENDITURE ON FUEL, LIGHTING AND RENT

Commodities ( <i>Note.</i> —This list may be altered according to what is bought)	Quality of the articles	Total quantity in month	Total cost in month	
<i>N.B.</i> —Entry should be made of only those items which are used.				
Coal .. .. Charcoal .. .. Firewood .. .. Spirit .. .. Kerosene .. .. Candles .. .. Castor oil .. .. Matches .. .. Gas charges .. .. Electric charges .. ..		Maunds .. .. Bottles Gallons	Rs.	a. p.

Total expenditure on fuel and lighting .. Rs.

Rent per month (1) .. .. Rs.

Is the house owned or rented ?

(1) Give actual amount paid by the family or if the house is owner-occupied state the amount of rent obtainable if the house were let to a tenant.

**EXPENDITURE ON CLOTHING, SHOES AND OTHER NECESSARIES NOT BOUGHT EVERY MONTH**

Articles (Note.—The list of articles should be extended so as to include all those in use)	Number of articles in use	Cost per article when bought	Total cost of articles	Estimated number of months that the articles will last	Estimated cost per month on average
1	2	3	4	5	6

*N.B.*—Entry should be made of only those items which are used.

CLOTHING FOR MEN	No.	Rs. a.	Rs. a.	Months	Rs.	a.	p.
Dhoties .. ..							
Pagris, Hats, Fetas or Caps ..							
Bandis .. ..							
Pahirans .. ..							
Sudreh .. ..							
Shirts .. ..							
Coats .. ..							
Suits .. ..							
Pants .. ..							
Waist coats .. ..							
Collars and ties .. ..							
Handkerchiefs .. ..							
Socks .. ..							
Sash or belt .. ..							
Pyjamas .. ..							
Raincoats .. ..							
Umbrellas .. ..							
<b>FOR WOMEN</b>							
Saris .. ..							
Cholis or blouses or jackets ..							
Hats .. ..							
Mathabanas .. ..							
Chaniyas .. ..							
Patals or Gavans .. ..							
Petticoats .. ..							
Bodices .. ..							
Skirts .. ..							
Odhnis or shawls .. ..							
Handkerchiefs .. ..							
Stockings .. ..							
Belts .. ..							
Others .. ..							
<b>FOR CHILDREN UNDER 14 YEARS</b>							
Dhoties .. ..							
Saris .. ..							
Kurtas .. ..							
Half shirts .. ..							
Frocks .. ..							



Articles ( <i>Note.</i> —The list of articles should be extended so as to include all those in use)	Number of arti- cles in use	Cost per article when bought	Total cost of articles	Estimated number of months that the articles will last	Estimated cost per month on average
1	2	3	4	5	6

*N.B.*—Entry should be made of only those items which are used.

	No.	Rs. a.	Rs. a.	Months	Rs.	a.	p.
<b>FOR CHILDREN UNDER 14 YEARS—contd.</b>							
Kunchis .. .. .							
Baby caps or hats .. .. .							
Coats .. .. .							
Pants .. .. .							
Suits .. .. .							
Parkars .. .. .							
Socks .. .. .							
Patals .. .. .							
Others .. .. .							
<b>FOOT-WEAR</b>							
Boots, shoes or sandals .. .. .							
Boot Polish .. .. .							
Boot Laces .. .. .							
<b>Total expenditure on clothing.</b>							
<b>BEDDING</b>							
Beds or cots .. .. .							
Mattresses .. .. .							
Pillows and cases .. .. .							
Blankets and rugs .. .. .							
Sheets .. .. .							
Razaees .. .. .							
Mosquito curtains .. .. .							
<b>HOUSEHOLD RENEWALS</b>							
Furniture and carpets .. .. .							
Cooking utensils .. .. .							
Tinning .. .. .							
Others .. .. .							
<b>Total expenditure on bedding and renewals .. .. .</b>							

*Instructions for filling up Form on pages 18 and 19*

*List of articles.*—All the articles in use should be entered in column 1. The articles named are only inserted as samples.

*Note.*—Number of articles.—In column 2 should be entered the number of each article actually in use including changes of dress, possessed by the family.

*Cost per article.*—In column 3 should be entered the price per article when purchased. If similar articles were purchased at different prices, the prices should be entered separately and the number of articles at each price shown.

*Total cost.*—Column 4 will be obtained by multiplying the number in column 2 by the price in column 3.

*Duration of articles.*—In column 5 should be entered the total time which each article may be expected to last from the date of its purchase to the date when it is finally discarded as useless.

*Cost per month.*—Column 6 will be obtained by dividing the total cost in column 4 by the number entered in column 5.

## MISCELLANEOUS EXPENDITURE

Items	Cost per month	Items	Cost per month
-------	----------------	-------	----------------

N.B.—Entry should be made of only those items which are used.

	Rs.	a.	p.		Rs.	a.	p.
Barber .. .. .				Servants' wages ..			
Dhobi .. .. .				Payment to dependant members of family not residing at address given on page 14 ..			
Soap .. .. .				Travelling expenses to and from native place ..			
Medical fees and Medicines ..				Luxuries such as watches, trinkets, toys, etc. ..			
Education (1) .. .. .				Interest on debts ..			
Travelling expenses to and from work .. .. .				Bangles .. .. .			
Tobacco including cigarettes and bidis .. .. .				Flowers .. .. .			
Spirits and wines .. .. .				Needle and thread ..			
Pansupari .. .. .				Combs, brushes, etc. ..			
Amusements (2) .. .. .				Here note any other items of miscellaneous expenditure giving headings ..			
Toilet requisites .. .. .							
Club subscriptions .. .. .							
Newspapers .. .. .							
Stamps and Stationery .. .. .							
Charity .. .. .							
Gifts .. .. .							
Life Insurance .. .. .							
Provident Fund .. .. .							
Income Tax .. .. .							
Other taxes if any .. .. .							
				Total miscellaneous Expenditure ..			

<i>Summary of Income and Expenditure</i>				Rs.	a.	p.
Total Family Income in the month investigated (3) (see page 14) ..						
Expenditure on—						
Food (see page 16) .. .. .						
Fuel and lighting (see page 17) .. .. .						
Rent (see page 17) .. .. .						
Clothing (see page 19) .. .. .						
Bedding and Household Renewals (see page 19) ..						
Miscellaneous expenditure (see page 20) .. .. .						
Total expenditure of family in month .. .. .						
Excess of income over expenditure .. .. .						
Excess of expenditure over income .. .. .						

How is the excess met ?

*Note.*—If the expenditure exceeds the income all the items should be verified, as obviously it cannot generally be true that the expenditure exceeds income every month. In some cases the excess of expenditure may be met out of previous savings or by the sale of jewellery. How the excess is met should be stated.

- (1) Include school fees, books, sports, pocket money, etc.
- (2) Include excursions, cinemas, theatres, concerts, etc.
- (3) The total income of the persons living at the address given on page 14 only should be stated.

## NOTES OF INVESTIGATOR

*Description of Dwelling*

- Number of rooms occupied by family .. .. .
- Approximate size of each room (length, breadth and height) ..
- State of what materials the dwelling is built and whether ventilation is good .. .. .
- Give details as to supply of water for drinking .. .. .
- Give details of sanitary arrangements .. .. .
- Give the number of infants who died within one year of their birth ..
- State whether any member of the family is subject to any ailment, and if so, what .. .. .
- State whether the family buys on credit or cash system ..
- If interest was charged on credit purchases state, if possible, the rate charged .. .. .
- Is the family in debt? If so, state the amount of family debt and the rate of interest .. .. .
- What is the approximate weight of the cooking pots in the possession of the family .. .. .
- Religious ceremonies including marriages and funerals* .
- Give any information available as to the occasional expenditure on—
- Festivals .. .. .
- Ceremonies .. .. .
- Marriages .. .. .
- Funerals (expenditure in first fortnight) .. .. .
- State to what extent the money so spent was borrowed ..
- State how the savings are invested .. .. .

## APPENDIX B—Occupation Groups

Occupational group	Abbreviation
1. Superior Office and Technical Staff .. ..	Sup.
2. Ordinary Clerical .. .	Clk.
3. Ordinary Mechanical and Technical .. ..	Mec.
4. Teaching .. ..	Tch.
5. Professional .. ..	Prf.

Designation	Abbreviation
Superintendent of Schools .. ..	Sup.
Telegraphist .. ..	Mec.
Appraiser .. ..	Sup.
Officer .. ..	Sup.
Manager .. ..	Sup.
Superintendent .. ..	Sup.
Head Clerk .. ..	Clk.
Ticket Collector .. ..	Mec.
Doctor .. ..	Prf.
Compounder .. ..	Mec.
Draftsman .. ..	Mec.
Sanitary Inspector .. ..	Sup.
Electrician .. ..	Mec.
Journalist .. ..	Prf.
Police Inspector .. ..	Sup.
Ship Inspector .. ..	Sup.
Store-keeper .. ..	Sup.
Guard (Rly.) .. ..	Sup.
Secretary .. ..	Sup.
Post Master .. ..	Sup.
Singing Teacher .. ..	Tech.
Carriage Examiner .. ..	Sup.
Purser (Ship) .. ..	Sup.
Surveyor .. ..	Mec.
Insurance Agent .. ..	Prf.
Salesman .. ..	Prf.
Watch-maker .. ..	Mec.
Printer .. ..	Mec.
Proof-reader .. ..	Mec.
Compositor .. ..	Mec.
Excise Inspector .. ..	Sup.
Dyeing Master .. ..	Mec.
Weaving Master .. ..	Mec.

APPENDIX B—*contd.*

Designation	Abbreviation
Vaccinator .. .. .	Mec.
Dyeing Analyser .. .. .	Sup.
Theatre Manager .. .. .	Prf.
Advertiser .. .. .	Prf.
Dockyard Mistry .. .. .	Mec.
Finishing Master .. .. .	Mec. r
Conductor—R.I.M. .. .. .	Sup.
Signaller .. .. .	Mec.
Observatory Assistant .. .. .	Mec.
Postal Sorter .. .. .	Mec.
Telephone Operator .. .. .	Mec.

## APPENDIX C

*Botanical names of certain articles of food with the equivalents in tolas of their local weights and measures*

Name of article		Local weights or measures	Equivalent in tolas*
English or vernacular	Botanical		
Rice .. .. .	Oryza Sativa ..	Paylee (measure),	200
Wheat .. .. .	Triticum Sativum	Do. ..	210
Jowari .. .. .	Sorghum Vulgare.	Do. ..	205
Bajri .. .. .	Pennisetum Typhoideum	Do. ..	200
Barley .. .. .	Hordeum Vulgare	Do. ..	166
Gram .. .. .	Cicer Arietinum.	Do. ..	206
Turdal .. .. .	Cajanus Indious.	Do. ..	204
Sugar (refined) .. .. .		Seer (weight) ..	28
Sugar (raw) .. .. .		Do. ..	28
Tea .. .. .	Camellia Thea ..	lb. ..	39
Beef .. .. .		Do. ..	39
Mutton .. .. .		Do. ..	39
Milk .. .. .		Seer (measure)	56
Ghee .. .. .		Seer (weight) ..	28
Potatoes .. .. .		Do. ..	28
Onions .. .. .		Do. ..	28
Salt .. .. .		Paylee (measure),	184
Cocconut oil .. .. .		Seer ..	28

## APPENDIX D

*Engel's Law and the Middle Class Family Budget Investigation*

Dr. Engel, Chief of the Royal Bureau of Statistics of Prussia has laid down certain well-known propositions regarding the relationship

\* These are the averages of the results of the jantri measurement taken by the Collector of Bombay in the Crawford Market during 1922-24 when the family budgets were collected.

between income and the percentage expenditure on various groups of items included in a family budget. The following are the four main propositions laid down by Dr. Engel :—

- (1) The greater the income, the smaller the percentage of outlay on subsistence.
- (2) The percentage of outlay for clothing is approximately the same whatever the income.
- (3) The percentage for lodging or rent and for fuel and lighting is invariably the same whatever the income.
- (4) As the income increases in amount the percentage of outlay on sundries becomes greater.

It is proposed to examine in this note the extent to which the present investigation bears out these propositions. Taking the first proposition, it will be seen that in the three income classes Rs. 75 and below Rs. 125, Rs. 125 and below Rs. 175 and Rs. 175 and below Rs. 225, the percentage expenditure on food is 45·5, 43·5 and 41·3 respectively. It is quite clear, therefore, that as income increases the percentage expenditure on food decreases. This proposition has been confirmed by the results of family budget investigations conducted in Australia, Germany and the United States.

In his second proposition Dr. Engel says that the percentage of outlay on clothing is approximately the same whatever the income. The truth of this proposition is brought out remarkably well by the present investigation which shows that in the three income classes the percentage of expenditure is very nearly the same being 10·3, 10·3 and 10·5 respectively. This proposition is confirmed in Australia but not in Germany and the United States where the percentage of expenditure on clothing increases as the size of the income increases.

According to the third proposition of Dr. Engel the percentage expenditure on rent and fuel and lighting is invariably the same whatever the income. This proposition is not borne out completely by the present investigation which shows that the percentage expenditure on rent and fuel and lighting respectively in the three income classes is 16·4, 14·6, 13·5 and 6·2, 5·5 and 4·9. The differences in the percentages of expenditure on rents among the three income classes are greater than those in the case of fuel and lighting. Perhaps this is due to the fact that at the time of the present investigation housing conditions in Bombay were not quite normal and families had often to spend more on rent than they desired or could afford.

Dr. Engel's proposition as regards rents is confirmed in Australia and the United States. In Germany neither part of the proposition is confirmed.

Dr. Engel's fourth proposition lays down that the percentage expenditure on sundries increases as the income increases and this is completely borne out by the results of the present investigation. It is seen that the percentage expenditure on miscellaneous items in the three income classes is 19·1, 23·7 and 27·3 respectively. This proposition is also confirmed in Australia, Germany and the United States.

TABLE I

*Analysis of Families according to Number of Earning Members by Income Classes*

Income classes	Number of families with				Total	Percentage to total
	one earner	two earners	three earners	four earners		
Rs. 75 and below						
Rs. 125 ..	498	25	1	..	524	39·6
Rs. 125 and below						
Rs. 175 ..	433	70	5	..	508	38·3
Rs. 175 and below						
Rs. 225 ..	211	70	11	1	293	22·1
All incomes ..	1,142	165	17	1	1,325	100·0
Percentage to total..	86·2	12·4	1·3	·1	100·0	

TABLE II

*Analysis of Families according to Number of Earning Members by Religion and Caste*

Religion and caste	Number of families with				Total	Percentage to total
	one earner	two earners	three earners	four earners		
Hindus—						
Brahmins ..	573	75	6	1	655	49·4
Kayastha Prabhus ..	107	33	6	..	146	11·0
Marathas ..	42	10	..	..	52	3·9
Vanis ..	72	6	..	..	78	5·9
Others ..	138	22	2	..	162	12·2
Total, Hindus ..	932	146	14	1	1,093	82·4
Muhammadans ..	39	1	..	..	40	3·0
Parsis ..	113	9	2	..	124	9·4
Jews ..	28	5	1	..	34	2·6
Christians ..	30	4	..	..	34	2·6
All Castes ..	1,142	165	17	1	1,325	100·0
Percentage to total ..	86·2	12·4	1·3	·1	100·0	

TABLE III

*Classification of Budgets by Income and Natural Division of Origin*

Natural division of origin	Monthly family income			All incomes	Percentage to total
	Rs. 75 and below Rs. 125	Rs. 125 and below Rs. 175	Rs. 175 and below Rs. 225		
Bombay City .. ..	93	80	66	248	18·7
Konkan .. ..	240	196	118	554	41·8
Karnatak .. ..	21	27	14	62	4·7
Deccan .. ..	61	60	29	150	11·3
Gujarath .. ..	75	88	42	205	15·5
South India .. ..	28	39	20	87	6·6
North India (including Sind and Central Provinces) ..	6	9	4	19	1·4
All Divisions .. ..	524	508	293	1,325	100·0
Percentage to total ..	39·6	38·3	22·1	100·0	

TABLE IV

*Classification of Budgets by Religion and Income*

Religion and caste	Monthly family income			All incomes	Percentage to total
	Rs. 75 and below Rs. 125	Rs. 125 and below Rs. 175	Rs. 175 and below Rs. 225		
Hindus—					
Brahmins .. ..	267	256	132	655	49·4
Kayastha Prabhus .. ..	66	44	36	146	11·0
Marathas .. ..	22	21	9	52	3·9
Vanis .. ..	26	40	12	78	5·9
Others .. ..	64	60	38	162	12·2
Total, Hindus .. ..	445	421	227	1,093	82·4
Muhammadans .. ..	21	13	6	40	3·0
Parsis .. ..	47	44	33	124	9·4
Jews .. ..	7	17	10	34	2·6
Christians .. ..	4	13	17	34	2·6
All Religions .. ..	524	508	293	1,325	100·0
Percentage to total ..	39·6	38·3	22·1	100·0	



TABLE V

*Classification of Budgets by Religion and Occupation*

Religion and caste	Superior office and technical staff	Ordinary clerical	Ordinary mechanical and technical	Teaching	Professional*	All occupations	Percentage to total
Hindus—							
Brahmins ..	32	564	33	22	14	655	49·4
Kayaatha Prabhus	6	123	12	5	..	146	11·0
Marathas ..	2	35	9	6	..	52	3·9
Vanis ..	9	65	..	3	1	78	5·9
Others ..	7	120	20	13	2	162	12·2
<b>Total, Hindus ..</b>	<b>56</b>	<b>897</b>	<b>74</b>	<b>49</b>	<b>17</b>	<b>1,093</b>	<b>82·4</b>
Muhammadans ..	3	20	8	1	8	40	3·0
Parals ..	13	72	30	4	5	124	9·4
Jews ..	4	21	9	..	..	34	2·6
Christians ..	7	14	11	1	1	34	2·6
<b>All religions ..</b>	<b>83</b>	<b>1,024</b>	<b>132</b>	<b>55</b>	<b>31</b>	<b>1,325</b>	<b>100·0</b>
Percentage to total	6·8	77·3	10·0	4·1	2·3	100·0	

TABLE VI

*Frequency Distribution of Monthly Incomes of Middle Class Families with Class Intervals of Rs. 25*

Monthly income classes	Number of instances	Percentage to total
Rs. 75 and below Rs. 100 .. ..	188	14·2
Rs. 100 ,, ,, Rs. 125 .. ..	336	25·4
Rs. 125 ,, ,, Rs. 150 .. ..	258	19·5
Rs. 150 ,, ,, Rs. 175 .. ..	250	18·8
Rs. 175 ,, ,, Rs. 200 .. ..	150	11·3
Rs. 200 ,, ,, Rs. 225 .. ..	143	10·8
<b>All incomes ..</b>	<b>1,325</b>	<b>100·0</b>

\* For the list of persons included under this heading see Appendix B.

**TABLE VII**  
*Actual and Percentage Expenditure on Food Items*  
 (The figures in italics are percentages)

	Limits of monthly family income			
	Rs. 75 and below Rs. 125	Rs. 125 and below Rs. 175	Rs. 175 and below Rs. 225	All incomes
Number of budgets .. ..	524*	508	293	1,325†
Average number of persons in the family† .. ..	4.04	4.69	5.53	4.62
	Rs. a.	Rs. a.	Rs. a.	Rs. a.
Cereals—				
Rice .. ..	8 5 <i>8.0</i>	9 12 <i>6.8</i>	11 11 <i>6.1</i>	9 10 <i>7.0</i>
Patni .. ..	0 8 <i>0.5</i>	0 8 <i>0.3</i>	0 11 <i>0.3</i>	0 9 <i>0.4</i>
Wheat .. ..	1 15 <i>1.9</i>	2 11 <i>1.9</i>	2 13 <i>1.5</i>	2 7 <i>1.8</i>
Others (1) .. ..	1 0 <i>1.0</i>	1 2 <i>0.8</i>	1 7 <i>0.7</i>	1 2 <i>0.8</i>
Total, cereals .. ..	11 12 <i>11.4</i>	14 1 <i>9.8</i>	16 10 <i>8.6</i>	13 12 <i>10.0</i>
Pulses (2) .. ..	1 12 <i>1.7</i>	2 1 <i>1.5</i>	2 4 <i>1.2</i>	1 15 <i>1.4</i>
Sugar (raw) .. ..	0 8 <i>0.5</i>	0 10 <i>0.4</i>	0 10 <i>0.3</i>	0 9 <i>0.4</i>
Sugar (refined) (3) .. ..	2 10 <i>2.5</i>	3 6 <i>2.4</i>	4 12 <i>2.5</i>	3 6 <i>2.4</i>
Tea, coffee and cocoa .. ..	1 6 <i>1.3</i>	1 11 <i>1.2</i>	2 4 <i>1.2</i>	1 11 <i>1.2</i>
Sweetmeats .. ..	0 4 <i>0.2</i>	0 8 <i>0.3</i>	0 11 <i>0.3</i>	0 7 <i>0.3</i>
Fish .. ..	1 8 <i>1.5</i>	2 8 <i>1.7</i>	3 15 <i>2.0</i>	2 7 <i>1.8</i>
Mutton .. ..	0 14 <i>0.8</i>	1 6 <i>1.0</i>	2 3 <i>1.1</i>	1 6 <i>1.0</i>
Other meat (4) .. ..	0 2 <i>0.1</i>	0 2 <i>0.1</i>	0 10 <i>0.3</i>	0 4 <i>0.2</i>

\* Averages for two budgets less.

† Includes boarders also.

(1) Includes jowari, bajri, ragi, barley and other cereals and also rice-flour, wheat-flour, etc.

(2) Includes turdal, gram, mung, etc.

(3) Includes four cases in which the expenditure on both raw and refined sugar was reported together.

(4) Includes beef, fowls, etc., and also one case in which the expenditure on "hens and eggs" was shown together and one case in which the combined expenditure on "fish mutton, beef and other meat" was given.

TABLE VII—contd.

	Limits of monthly family income			
	Rs. 75 and below Rs. 125	Rs. 125 and below Rs. 175	Rs. 175 and below Rs. 225	All incomes
	Rs. a.	Rs. a.	Rs. a.	Rs. a.
Eggs .. .. .	0 4 0·2	0 7 0·3	0 12 0·4	0 7 0·3
Milk, cream and curds .. .. .	9 9 9·3	12 7 8·7	15 14 8·3	12 1 8·7
Ghee and butter .. .. .	4 8 4·4	6 1 4·2	7 5 3·8	5 12 4·2
Salt .. .. .	0 4 0·2	0 5 0·2	0 6 0·2	0 5 0·2
Condiments and spices .. .. .	1 5 1·3	1 8 1·1	1 13 1·0	1 8 1·1
Vegetables (including potatoes and onions)* .. .. .	4 7 4·3	6 0 4·2	7 3 3·7	5 11 4·1
Fruits .. .. .	0 8 0·5	1 0 0·7	1 7 0·7	0 14 0·6
Cocconut oil .. .. .	0 9 0·5	0 11 0·5	0 12 0·4	0 10 0·5
Gingily oil .. .. .	1 4 1·2	1 11 1·2	1 13 1·0	1 9 1·1
Other oils used as food .. .. .	0 1 0·1	0 2 0·1	0 2 0·1	0 1 0·1
Refreshments .. .. .	2 8 2·4	3 14 2·7	5 6 2·8	3 11 2·7
Cocconuts † .. .. .	0 11 0·7	0 14 0·6	1 4 0·7	0 14 0·6
Other food stuffs ‡ .. .. .	0 6 0·4	0 14 0·6	1 6 0·7	0 12 0·5
<b>Total, other food .. .. .</b>	<b>33 8 32·4</b>	<b>46 1 32·2</b>	<b>60 8 31·5</b>	<b>44 5 32·0</b>
<b>Total, all food .. .. .</b>	<b>47 0 45·5</b>	<b>62 3 43·5</b>	<b>79 6 41·3</b>	<b>60 0 43·4</b>

\* Includes expenditure on vegetables together with (i) cocoanuts and tamarind in five cases; (ii) cocoanuts only in one case; (iii) tamarind only in one case; and (iv) condiments and spices in one case.

† This includes 174 cases in which the expenditure on cocoanuts and tamarind was shown together; one case showing the expenditure on cocoanuts and biscuits; and 554 cases giving expenditure on cocoanuts only.

‡ Includes bread, biscuits, etc.

TABLE VIII

*Average Middle Class Family Budget in Bombay City*

Items	Monthly expenditure	Percentage to total
<b>Food—</b>	<b>Rs. a.</b>	
<b>Cereals :—</b>		
Rice .. .. .	9 10	7·0
Patni .. .. .	0 9	·4
Wheat.. .. .	2 7	1·8
Others.. .. .	1 2	·8
<b>Total, cereals</b> ..	<b>13 12</b>	<b>10·0</b>
Pulses .. .. .	1 15	1·4
<b>Total, Cereals and Pulses</b> ..	<b>15 11</b>	<b>11·4</b>
Sugar (raw) .. .. .	0 9	·4
Sugar (refined) .. .. .	3 6	2·4
Tea, coffee and cocoa .. .. .	1 11	1·2
Sweetmeats .. .. .	0 7	·3
Fish .. .. .	2 7	1·8
Mutton .. .. .	1 6	1·0
Other meat .. .. .	0 4	·2
Eggs .. .. .	0 7	·3
Milk, cream and curds .. .. .	12 1	8·7
Ghee and butter .. .. .	5 12	4·2
Salt .. .. .	0 5	·2
Condiments and spices .. .. .	1 8	1·1
Vegetables (including potatoes and onions).. .. .	5 11	4·1
Fruits .. .. .	0 14	·6
Cocoanut oil .. .. .	0 10	·5
Gingily oil .. .. .	1 9	1·1
Other oils used as food .. .. .	0 1	·1
Refreshments .. .. .	3 11	2·7
Cocoanuts .. .. .	0 14	·6
Other food stuffs .. .. .	0 12	·5
<b>Total, other food</b> ..	<b>44 5</b>	<b>32·0</b>
<b>Total, all food</b> ..	<b>60 0</b>	<b>43·4</b>
<b>Fuel and lighting—</b>		
Charcoal and firewood .. .. .	5 1	3·6
Methylated spirit, kerosene oil, candles, matches, etc. ..	2 1	1·5
Gas and electricity .. .. .	0 8	·4
<b>Total, fuel and lighting</b> ..	<b>7 10</b>	<b>5·5</b>
Clothing * .. .. .	14 6	10·4
Furniture and household effects.. .. .	3 7	2·5
House-rent .. .. .	20 7	14·8
Miscellaneous .. .. .	32 7	23·4
<b>Total, monthly expenditure</b> ..	<b>138 5</b>	<b>100·0</b>

\* Also includes footwear, umbrellas and waterproofs.

TABLE IX

*Composition, Earnings, Group and Percentage Expenditure of Families by Income Classes*

(The figures in italics are percentages)

Income Classes	Number of Budget	Composition of the family					Number of dependents living away from the family	Number of boarders	Number of resident servants	Number of workers		
		Men	Women	Males under 14	Female children under 14	Total number of persons in the family				Men	Women	Total
Rs. 75 and below Rs. 125	524	1·29	1·33	·81	·59	4·02	·38	·02	·01	1·04	·01	1·05
Rs. 125 and below Rs. 175	508	1·56	1·44	·88	·75	4·63	·63	·06	·01	1·15	·01	1·16
Rs. 175 and below Rs. 225	298	1·80	1·70	1·08	·89	5·47	·58	·06	·05	1·30	·02	1·32
All incomes	1,325	1·51	1·45	·90	·72	4·58	·51	·04	·02	1·14	·01	1·15

Income Classes	Average monthly family income*	Average monthly expenditure on						Total monthly expenditure*
		Food	Fuel and Lighting	Clothing †	Furniture and household effects ‡	House-rent	Miscellaneous §	
	Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.
Rs. 75 and below Rs. 125 ¶	100 3	47 0	6 7	10 10	2 9	16 14	19 12	103 4
		45·5	6·2	10·3	2·5	16·4	19·1	100·0
Rs. 125 and below Rs. 175	143 10	62 3	7 13	14 13	3 8	20 16	33 14	143 2
		43·5	5·5	10·3	2·4	14·6	23·7	100·0
Rs. 175 and below Rs. 225	193 13	79 6	9 8	20 3	4 14	25 14	52 8	192 5
		41·3	4·9	10·5	2·5	13·5	27·3	100·0
All incomes ¶	137 9	60 0	7 10	14 6	3 7	20 7	32 7	138 5
		43·4	5·5	10·4	2·5	14·8	23·4	100·0

\* The averages of income and expenditure are given correct to the nearest anna.

† Excludes bedding.

‡ Includes bedding, cooking utensils, etc.

§ Includes remittances to dependants.

¶ The averages of income and expenditure for this group are based on two budgets less.

TABLE X

*Composition, Earnings, Group and Percentage Expenditure  
of Families by Religion and Caste*

(The figures in italics are percentages)

Religion and Caste	Number of budgets	Composition of the family					Number of dependants living away from the family	Number of boarders	Number of resident servants	Number of workers		
		Men	Women	Male children	Female children	Total number of persons in the family				Men	Women	Total
				under 14	under 14							
Brahmins ..	655	1.49	1.34	.76	.61	4.20	.73	.02	.01	1.13	.01	1.14
Kayastha Prabhus ..	146	1.78	1.65	1.21	.67	5.61	.29	.06	.03	1.29	.01	1.30
Marathas ..	52	1.52	1.36	1.06	.58	4.52	1.02	..	..	1.19	..	1.19
Vanis ..	78	1.27	1.19	1.03	.56	4.05	.49	..	.01	1.08	..	1.08
Hindus (Other) ..	162	1.40	1.47	1.02	.84	4.73	.28	.01	.02	1.15	.01	1.16
Muhammadans ..	40	1.47	1.58	.85	.55	4.45	.05	.15	..	1.03	..	1.03
Parsis ..	124	1.58	1.80	.89	.84	5.11	.10	.15	..	1.08	.02	1.10
Jews ..	34	1.50	1.82	.80	1.41	5.53	.12	..	..	1.18	.03	1.21
Christians ..	34	1.53	1.56	1.27	.79	5.15	.21	.21	.16	1.09	.03	1.12

Religion and Caste	Average monthly family income*	Average monthly expenditure on						Total monthly expenditure*
		Food	Fuel and Lighting	Clothing †	Furniture and household effects ‡	House-rent	Mis-cellaneous §	
		Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.	
Brahmins ¶	135 3	58 3 43.4	7 3 5.4	12 14 9.6	3 2 2.3	20 2 15.0	32 9 24.3	134 1 100.0
Kayastha Prabhus ..	136 6	61 13 45.4	8 15 6.0	14 4 10.5	3 1 2.3	18 0 13.2	29 14 22.0	135 15 100.0
Marathas ..	133 4	57 7 43.8	7 1 5.4	12 10 9.0	3 4 2.5	19 6 14.7	31 8 24.0	131 4 100.0
Vanis ..	137 15	57 9 42.0	7 0 5.2	12 0 8.0	3 3 2.3	22 5 16.5	33 3 24.5	135 4 100.0
Hindus (Other) ..	136 4	62 2 45.2	7 12 5.6	13 13 10.0	3 2 2.3	21 11 15.8	20 1 15.1	137 9 100.0
Muhammadans ¶	125 5	58 12 47.4	5 15 4.8	15 5 12.3	3 5 2.7	18 9 10.9	27 2 21.9	124 0 100.0
Parsis ..	142 3	60 4 41.0	0 3 0.2	17 7 11.9	4 6 3.0	21 8 14.0	34 4 23.3	147 0 100.0
Jews ..	155 10	70 9 43.8	8 7 5.2	19 3 11.0	3 8 2.2	24 4 15.0	35 6 21.9	161 5 100.0
Christians ..	168 12	76 5 35.8	8 14 4.2	37 4 17.4	10 7 4.9	27 7 13.9	52 13 24.3	213 2 100.0

\* The averages of income and expenditure are given correct to the nearest anna.

† Excludes bedding.

‡ Includes bedding, cooking utensils, etc.

§ Includes remittances to dependants.

¶ The averages of income and expenditure are based on one budget less.

TABLE XI

*Composition, Earnings, Group and Percentage Expenditure  
of Families by Natural Division of Origin*

(The figures in italics are percentages)

Natural division of origin	Number of budgets	Composition of the family					Number of dependants living away from the family	Number of boarders	Number of resident servants
		Men	Women	Male children under 14	Female children under 14	Total number of persons in the family			
Bombay City..	248	1'51	1'66	'97	'94	5'08	'12	'06	'01
Konkan ..	554	1'57	1'42	'95	'72	4'66	'62	'03	'02
Karnatak ..	62	1'63	1'62	'81	'43	4'29	'55	'03	'05
Deccan ..	150	1'61	1'45	'89	'62	4'57	'75	'05	'02
Gujarath ..	205	1'37	1'34	'89	'65	4'25	'41	'08	'01
South India ..	87	1'26	1'31	'60	'58	3'75	'74	'02	..
North India (including Sind and C. P.)	19	1'47	1'37	'53	'53	3'95	'47	'05	'05

  

Natural division of origin	Average monthly family income*	Average monthly expenditure on						Total monthly expenditure*
		Food	Fuel and Lighting	Clothing †	Furniture and household effects ‡	House-rent	Miscellaneous ‡	
	Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.	Rs. a.
Bombay City ¶	143 0	64 3 43'1	8 12 5'9	17 10 11'3	4 2 2'3	21 10 14'5	32 9 21'9	148 14 100'0
Konkan ..	134 15	60 2 44'5	7 7 5'5	13 7 10'0	3 4 2'4	19 0 14'1	31 12 23'5	135 0 100'0
Karnatak ..	140 14	60 11 43'2	7 14 5'6	13 14 9'9	3 9 2'6	23 10 16'8	30 12 21'9	140 6 100'0
Deccan ..	134 1	57 3 43'0	7 6 5'6	13 12 10'3	3 4 2'4	19 6 14'6	32 1 24'1	133 0 100'0
Gujarath ..	138 4	58 1 42'7	7 7 5'5	13 5 9'8	3 7 2'5	20 12 15'2	33 1 24'3	136 1 100'0
South India ..	141 5	56 3 39'5	7 2 5'0	14 8 10'2	3 3 2'2	25 4 17'7	36 3 25'4	142 7 100'0
North India (including Sind and C. P.)	136 15	58 15 42'9	6 5 4'6	15 6 11'2	3 8 2'5	19 0 14'2	33 12 24'6	137 7 100'0

\* The averages of income and expenditure are given correct to the nearest anna.

† Excludes bedding.

‡ Includes bedding, cooking utensils, etc.

§ Includes remittances to dependants.

¶ The averages of income and expenditure for Bombay City are based on two budgets less.

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