



Report

ON AN

Enquiry into Middle Class Family Budgets in Bombay City

Prepared by

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REPORT ON AN ENQUIRY INTO MIDDLE CLASS FAMILY BUDGETS IN BOMBAY CITY

INTRODUCTION

The Labour Office published in the year 1923 a Report on an Enquiry into Working Class Family Budgets in Bombay City. While the report was still under preparation, it was decided to supplement this enquiry with one dealing with the social and economic conditions of the middle classes. Accordingly, the enquiry was started in July 1922 and completed in August 1924.

The main object of this investigation being the collection of information regarding the standard of life of the middle classes, the subjects of primary investigation were both sociological and economic. They were: (1) the size and earnings of the family; (2) the cost and consumption of food, fuel and lighting, furniture and household effects; and (3) house-rents and housing conditions. Information was also sought regarding the expenditure of the family on holidays, funerals, ceremonies, etc. Unfortunately, however, the data obtained on these subjects were not sufficiently reliable to be tabulated.

SECTION I.—NUMBER AND SCOPE OF THE BUDGETS

The total number of family budgets collected was 2,000. In addition, 125 single men's budgets were also collected. Out of the 2,000 family budgets, 252 were rejected owing to their incompleteness and doubtful accuracy and only 1,748 were accepted for final tabulation.

The Labour Office enquiry was restricted to middle class persons having fixed and ascertainable incomes. It would have been useless to attempt to procure family budgets of persons with uncertain and fluctuating incomes since no definite idea of the standard of life would have been obtained. The enquiry was, therefore, confined to families with an income of not less than Rs. 50 and of not more than Rs. 700 per month. When the tabulation of the data was, however, undertaken, it was found that the number of budgets in the lower (*i.e.*, below Rs. 75 per mensem) and the higher (*i.e.*, above Rs. 225 per mensem) income classes were comparatively few and so in order to make the sample more homogeneous and the results more representative, it was thought better to deal in the report with the budgets falling within the income classes of Rs. 75 to Rs. 225 per mensem. Accordingly, 1,325 out of the 1,748 budgets were considered for the purpose of this report.

The following table gives the classification of budgets by income classes :—

Classification of Budgets by Income Classes

Monthly income of family				Number of families	Percentage to total
Ra. 75 and below	Ra. 125	..	..	524	39·6
" 125	" 175	..	..	508	38·3
" 175	" 225	..	..	293	22·1
All Incomes				1,325	100·0

It will be seen from the above table that the bulk of the budgets or 77·9 per cent. of the total fall within the income classes Rs. 75 and below Rs. 125 and Rs. 125 and below Rs. 175.

Classified according to religion and caste, the budgets are divided as follows :—

Classification of Budgets according to Religion and Caste

Religion and caste					Number of family budgets	Percentage to total
Hindus—						
Brahmins ..	..	..	..	..	655	49·4
Kayastha Prabhus ..	..	..	..	..	146	11·0
Marathas ..	..	..	..	..	52	3·9
Vanis ..	..	..	..	..	78	5·9
Others ..	..	..	..	..	162	12·2
Total, Hindus ..					1,093	82·4
Muhammadans ..	..	..	..	..	40	3·0
Parsis ..	..	..	..	..	124	9·4
Jews ..	..	..	..	..	34	2·6
Christians ..	..	..	..	..	34	2·6
All religions ..					1,325	100·0

It will be observed that the great majority or 82·4 per cent. of the total budgets are for Hindus. Nearly 50 per cent. of the total budgets are for Brahmins. The large number of budgets for Kayastha Prabhus, namely 146, may appear to be out of all proportion to the total strength of the community, but it must be remembered that, though this community is a small one, it is by tradition devoted to clerical work which is the occupation of the majority of the persons under study.

The following table gives a classification of budgets according to wards in the city :—

Number of Budgets by Wards

Wards of Bombay City					Total number of budgets collected	Percentage to total
A (Colaba) ..	..	..	..	..	47	3·55
B (Mandvi) ..	..	..	..	..	57	4·30
C (Kumbharwada)	..	..	..	..	95	7·17
D (Girgaum)	..	..	..	..	454	34·26
E (Byoulla) ..	..	..	..	..	130	9·81
F (Parel) ..	..	..	..	..	164	12·38
G (Mahim) ..	..	..	..	..	378	28·53
					1,325	100·00

The prominence of D Ward in the above table is accounted for by the fact that this is the predominant middle class ward in the city. The next highest number of budgets was from G Ward which shows that the lower middle class persons working in the city are residing in large numbers in the suburbs.

SECTION II.—METHOD OF ENQUIRY

A suitable form (printed as Appendix A) was drawn up for purposes of the enquiry and was filled up by the Lady Investigators of the Labour Office by personal visits to the houses of middle class persons in the city. The work of the Lady Investigators was supervised by the officers of the Labour Office.

As it was not possible to collect budgets of all middle class families in the city, it was decided to conduct the enquiry on the basis of a representative sample. The sample could not be determined on the basis of population, for no information was available on the point. The method adopted was, therefore, as follows: A preliminary investigation was made to ascertain the relative importance of the various wards as middle class areas and the approximate number of budgets to be collected from each ward was then decided. Care was also taken to see that the Lady Investigators collected budgets throughout the selected locality and did not confine their attention to a few houses or chawls only.

After the budgets were collected, they were scrutinized by the statistical staff of the Labour Office. Those which were obviously defective were rejected; others which were either incomplete or contained figures which appeared abnormal were sent back for reinvestigation and accepted only when they were considered satisfactory. Tables were then prepared from the data contained in the accepted budgets. The present report is based on these tables, although, in some matters which are not capable of statistical measurement, the statements contained in the report are based on the personal observations of the Labour Office Investigators.

SECTION III.—GENERAL RESULTS OF THE ENQUIRY

Size of the Family

It is well-known that family life is less individualistic in the East than in the West. An Indian family generally consists not only of husband, wife and children but also of other dependants such as the husband's or the wife's near or distant relatives. Some of these dependants live with the family while others live apart. The dependants living away from the family have a claim on the economic resources of the head of the family. Thus, from the point of view of expenditure, the family which we have to consider consists not only of those living in the family but also of those who live apart. The only difference between dependants living with the family and those living away from the family is that while the former have to be provided with everything that the family gets, the latter are usually sent a fixed sum of money every month for their maintenance.

The average family studied consists of 5·09 persons, 4·58 of whom live with the family and ·51 away from the family. Out of these 4·58 persons, 1·51 are males, 1·45 females and 1·62 children under 14 years of age.

The following table shows the size of the family according to income classes :—

Average number of persons per family by Income Classes

Income Classes	Persons living in the family					Depend-ants living away from the family	Total family including dependants
	Men	Women	Children under 14		Total		
			Male	Female			
Rs. 75 and below							
Rs. 125	1·29	1·33	0·61	0·59	4·02	0·36	4·38
Rs. 125 and below							
Rs. 175	1·56	1·44	0·83	0·75	4·63	0·63	5·26
Rs. 175 and below							
Rs. 225	1·80	1·70	1·08	0·89	5·47	0·58	6·05
All incomes ..	1·51	1·45	0·90	0·72	4·58	0·51	5·09

It will be seen from the above table that as the income increases the number of persons in the family also increases.

Expenditure of the Family

As will be seen from the specimen form of enquiry (printed as Appendix A) the family was asked to report its monthly expenditure on various items. These items were divided into the following groups Food, Fuel and lighting, Clothing, Bedding and household necessaries House-rent and Miscellaneous. An analysis of the 1,325 budgets gives the following percentage expenditure on the various groups :—

Group Percentage Expenditure of the Bombay Middle Classes

Groups	Percentage expenditure on each group
Food	43·4
Fuel and lighting	5·5
Clothing *	10·4
Bedding and household necessaries †	2·5
House-rent	14·8
Miscellaneous ‡	23·4
All groups ..	100·0

* Excludes bedding.

† Includes bedding, cooking utensils, etc,

‡ Includes remittances to dependants.

It is interesting to compare this percentage distribution of expenditure with that of the Bombay working classes. The following table gives these percentages :—

Group percentage expenditure among the Bombay Middle and Working Classes

Groups	Bombay Middle Class Budgets (1922-24)	Bombay Working* Class Budgets (1921-22)
Food	43·4	54·8
Fuel and lighting	5·5	7·1
Clothing †	10·4	8·2
Bedding and household necessities ‡	2·5	2·2
House-rent	14·8	7·5
Miscellaneous §	23·4	20·2
All groups ..	100·0	100·0

A noteworthy feature of the above table is the considerably higher percentage of expenditure on food among the working classes as compared with the middle classes. This, however, is only to be expected, for the greater the earnings of a group of workers the smaller will be the percentage of those earnings spent on food. On the other hand, the middle classes have to spend a far higher percentage of their earnings on rent. This fact is brought out by the table below which shows the group percentage expenditure by income classes. It will be seen that whereas the working class budgets show 7·5 per cent. expenditure on rent, the average for the middle class budgets is 14·8, and those earning less than Rs. 125 per month spend as much as 16·4 per cent. on rent. It is also seen that as income increases the percentage expenditure (among the middle classes) on food, fuel and lighting and rent decreases :—

Group percentage expenditure of Families by Income Classes

Groups	Income classes			
	Rs. 75 and below Rs. 125	Rs. 125 and below Rs. 175	Rs. 175 and below Rs. 225	All incomes
Food	45·5	43·5	41·3	43·4
Fuel and lighting	6·2	5·5	4·9	5·5
Clothing †	10·3	10·3	10·5	10·4
Bedding and household necessities ‡	2·5	2·4	2·5	2·5
House-rent	16·4	14·6	13·5	14·8
Miscellaneous §	19·1	23·7	27·3	23·4
Total ..	100·0	100·0	100·0	100·0

* The figures in this column are not the same as those given on page 14 of the Report on an Enquiry into Working Class Budgets in Bombay published by the Labour Office in 1923. Adjustments have been made to make the figures strictly comparable.

† Excludes bedding.

‡ Includes bedding, cooking utensils, etc.

§ Includes remittances to dependants.

The above table shows that the percentage expenditure on the miscellaneous group increases with income. This is probably due to the fact that the miscellaneous group contains some luxury articles and other items such as provident fund, insurance, etc., on which the more well-to-do classes are likely to spend more than those who are not in a very strong economic position.

Food

The average monthly expenditure on food of the 1,325 families studied is nearly Rs. 60 or 43·4 per cent. of the total expenditure. The following table gives the expenditure on food according to income classes :—

Expenditure on food

Income Classes	Average number of persons in the family (all ages)*	Equivalent adult males*	Average monthly expenditure on food		Average monthly expenditure on food per equivalent adult male
			Actual	Average monthly expenditure on food per head	
			Rs. a.	Rs. a.	Rs. a.
Rs. 75 and below Rs. 125† ..	4·04	3·29	47 0	11 10	14 5
Rs. 125 and below Rs. 175 ..	4·69	3·86	62 3	13 4	16 2
Rs. 175 and below Rs. 225 ..	5·53	4·56	79 6	14 6	17 7
All incomes † ..	4·62	3·79	60 0	13 0	15 13

It will be seen from the above table that as income increases the actual average expenditure on food also increases, though as shown by a previous table the percentage expenditure decreases. The same tendency is observed if the average expenditure per equivalent adult male is worked out. This can be done by adopting the scale used by the Inter-allied Scientific Food Commission which is as follows :—

Male over 14 ..	..	..	1·00
Female over 14 ..	..	..	·83
Child 10 to 14 ..	..	..	·83
Child 6 to 10 ..	..	..	·70
Child under 6 ..	..	..	·50

The figures in the last column of the above table were calculated by reducing the number of persons in the family to equivalent adult males and by dividing the expenditure by the number of adult males.

The principal items of food on which the middle classes incur expenditure are cereals, milk, ghee and butter and vegetables. The

* This includes boarders also.

† The averages of expenditure for this group are based on 2 budgets less.

expenditure on sugar and refreshments is also considerable. Details regarding the expenditure on various items of food are given in table VII at the end of the report.

Fuel and Lighting

This group includes charcoal, firewood, kerosene, methylated spirit, candles, matches, gas and electricity. The class of the community studied generally uses firewood for fuel and kerosene for lighting, though occasionally charcoal and electricity are used. The use of gas and electricity for purposes of fuel and lighting has not yet become common among the lower middle class families in Bombay city.

The average monthly expenditure on fuel and lighting is Rs. 7-10-0 or 5·5 per cent. of the monthly expenditure. Of this, 3·6 per cent. is on charcoal and firewood, 1·5 per cent. on kerosene and matches, etc., and only ·4 per cent. on gas and electricity.

Expenditure on fuel and lighting

(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*
	Rs. a.	Rs. a.	Rs. a.	Rs. a.
Charcoal and firewood	4 7 4·3	5 2 3·6	6 1 3·1	5 1 3·6
Methylated spirit, kerosene oil, candles, matches, etc.	1 11 1·6	2 2 1·5	2 12 1·4	2 1 1·5
Gas and electricity †	0 5 ·3	0 9 ·4	0 11 ·4	0 8 ·4
Total, fuel and lighting ..	6 7 6·2	7 13 5·5	9 8 4·9	7 10 5·5

Clothing

Unlike food, fuel and lighting and rent, expenditure on clothing is not incurred every month. There is therefore considerable difficulty in ascertaining the monthly expenditure on this item. In the absence of a better method, it was decided to gauge the monthly

* The averages are for two budgets less.

† In 6 cases out of a total of 268, the expenditure on matches was included under this head only.

expenditure on clothing by dividing the total expenditure on each article of clothing by its estimated duration. The figures thus obtained though they give an idea of the average monthly expenditure on clothing must be regarded as only approximately correct.

The average monthly expenditure of families on clothing comes to Rs. 14-6-0 or 10·4 per cent. of the total monthly expenditure. The table giving percentage expenditure according to income groups does not show any variation between the income and the percentage expenditure on this group but if the actual expenditure is considered, it will be seen that as income increases the expenditure on clothing also increases.

Housing

As regards housing, information was collected not only about the rents paid by families but also about ventilation, sanitation, the number of rooms occupied, the floor space available, etc. Wherever possible the information collected is presented in statistical tables. On some points, however, this has not been possible and the impressions and notes of the Lady Investigators have therefore been made use of in some parts of this section.

On the whole, there is not much difference in the housing conditions of the working and the middle classes in Bombay city. The class of houses in which they are required to live is the same, namely, chawls. There is a lack of proper ventilation in most cases and there is rarely sufficient floor space.

The following table shows the class of accommodation available for Bombay middle classes :—

Class of tenement				Number recorded	Percentage to total	Average rental
						Rs. a.
One-roomed	..	..	..	284	21·5	19 4
Two-roomed	..	..	..	790	59·6	19 4
Three-roomed	..	..	..	163	12·3	24 0
Four-roomed	..	..	..	52	3·9	26 10
Five-roomed	..	..	..	4	·3	30 5
Six-roomed	..	..	..	3	·2	33 5
Imperfectly specified	..	..	..	29	2·2	....
Total ..				1,325	100·0	20 7

It will be seen from the above table that 81 per cent. of the middle class families live in one or two rooms. The majority or nearly 60 per cent. of the families live in two rooms only. A mere statement of the number of rooms per family irrespective of the floor space has, however, not much significance. Actual measurements of the rooms occupied by families were not taken, but from the notes of the Lady Investigators it appears that generally the size of the room is 12'×12'.

The following table shows the number of occupants in each class of tenement :—

Analysis of tenements by number of occupants

Number of rooms	Number of tenements of each class containing the following number of persons													Total	Percentage to total
	2	3	4	5	6	7	8	9	10	11	12	13	14		
One room	30	115	68	41	15	7	5	3	..	..	..	..	..	284	21.5
Two rooms	41	200	214	140	84	62	29	12	5	3	..	..	..	790	59.6
Three rooms	4	20	35	39	25	16	13	5	3	2	..	..	1	163	12.3
Four rooms	1	5	13	7	7	10	3	2	1	1	1	1	..	52	3.9
Five rooms	..	..	1	1	1	1	..	..	..	..	..	..	..	4	.3
Six rooms	..	..	..	2	..	1	..	..	..	..	..	..	..	3	.2
Imperfectly specified	..	3	11	11	2	2	..	..	..	..	..	..	..	29	2.2
Total	76	343	342	241	134	99	50	22	9	6	1	1	1	1,325	100.0
Percentage to total	5.7	25.9	25.8	18.2	10.1	7.5	3.8	1.6	.7	.4	.1	.1	.1	100.0	..

The above table shows that the most common number of persons living in one room is three and 3 or 4 in the case of two-roomed tenements. But cases where over four persons live in one room and over six in two are by no means rare. Considering the fact that besides the rooms mentioned here there is no other accommodation available for the family and that these rooms serve as kitchen, pantry, store-room, bed-room, bath-room, dining-room and sitting-room, it appears on the whole that there is a considerable amount of overcrowding in middle class homes.

The form of enquiry printed in Appendix A will show that the budget collectors were required to note their impressions as regards the state of repair of the houses visited, the nature of the water supply and the sanitary arrangements. A tabulation of the observations gives the following results :—

		State of repair	Water supply	Sanitary arrangements
Good	..	1,057	679(a)	645
Fair	..	200	270	259
Bad	..	61	354(b)	41
Unspecified	..	7	22	380

Middle class families experience considerable difficulty in procuring a plentiful supply of drinking water especially in "chawls" with three or

(a) 124 were classified as very good. (b) 191 were classified as very bad.

four storeys. Except in "flats" and some old chawls, there is no separate water tap for each family. Usually there are one or two taps on each floor of a chawl for the use of about six families.

The average expenditure of middle class families on house rents is Rs. 20-7-0 per month which is 14·8 per cent. of the monthly expenditure. The following table shows the predominant rents :—

Predominant Middle Class Rents in Bombay City

Number of rooms per tenement	Number of tenements to which the figures relate	Period covered	Predominant range of monthly rent	Percentage of tenements in which the rent is		
				Within the limits of the predominant range	Above the limits of the predominant range	Below the limits of the predominant range
Single room ..	284	July 1922 to August 1924.	Rs. 10 to Rs. 20	50·0	40·5	9·5
Two rooms and over	1,012*	Do.	„ 10 to „ 30	73·9	18·2	7·9

It will be seen that the predominant range of monthly rents is Rs. 10 to Rs. 20 for single rooms and Rs. 10 to Rs. 30 for two rooms and over.

The following table gives the details of rents paid according to the number of rooms in tenements :—

Analysis of tenements according to monthly rents

Monthly rent	Number of tenements at rents shown in column 1 and containing							Total	Percentage to total
	One room	two rooms	three rooms	four rooms	five rooms	six rooms	Imperfectly specified		
Below Rs. 10	27	73	5	1	1	..	..	107	8·1
Rs. 10 and below Rs. 20 ..	142	369	63	14	1	..	6	585	44·1
„ 20 „ „ „ 30 ..	68	226	64	19	..	2	7	386	29·1
„ 30 „ „ „ 40 ..	37	83	25	10	..	..	12	167	12·6
„ 40 „ „ „ 50 ..	8	33	12	5	1	..	3	62	4·7
„ 50 „ „ „ 60 ..	2	3	2	3	..	1	1	12	·9
„ 60 „ „ „ 70 ..	..	3	1	..	1	..	..	5	·4
„ 70 „ „ „ 80 ..	..	..	1	..	..	..	..	1	·1
Total ..	284	700	163	52	4	3	29	1,325	100·0
Percentage to total ..	21·5	59·6	12·3	3·9	·3	·2	2·2	100·0	..

* 29 tenements have been omitted as no data were available as to the number of rooms included in them.

The noteworthy feature in the above table is the abnormally high rents paid for one-roomed tenements in some cases and the abnormally low rents paid for two or more roomed tenements in others. The explanation given by the Lady Investigators is that in the former case the figures refer to new buildings while in the latter case they refer to old buildings which are sometimes badly ventilated and situated in out-of-the-way places.

It is interesting to note the relation between income and the actual and percentage expenditure on house-rent. The following table gives the details :—

Expenditure on house-rent according to income classes

Income Classes	Average monthly expenditure on rent	Percentage to total monthly expenditure	Average monthly income
	Rs. a.		Rs. a.
Rs. 75 and below Rs. 125	16 14	16·4	100 3
„ 125 „ „ „ 175	20 15	14·6	143 10
„ 175 „ „ „ 225	25 14	13·5	193 13
All incomes ..	20 7	14·8	137 9

It will be seen that as income increases the actual expenditure on rent also increases but the percentage expenditure decreases.

Miscellaneous

The miscellaneous group includes items of expenditure which are not included in the other groups. The following are some of the important items included in the miscellaneous group on which middle class families in Bombay incur expenditure :

Hair cutting, dhobi and soap, medicine and medical fees, education, travelling to and from the place of work, tobacco, pansupari, life insurance, provident fund, income-tax, amusements, servants' wages and remittances to dependants.

The average monthly expenditure on miscellaneous items is 23·4 per cent. of the monthly expenditure. A large part of this expenditure is on remittances to dependants living away from the family. The practice of making a provision for the future is by no means common among the middle classes studied, and of the total only 427 or 32·23 per cent. reported that they incurred expenditure for paying insurance premia and only 184 or 13·89 per cent. reported that they contributed to provident funds. In the case of those who insure their lives the

average monthly expenditure is Rs. 7-8-6 while the average monthly expenditure for those subscribing to provident funds is Rs. 7-15-9.

The following table gives the details:—

Expenditure on Insurance and Provident Fund

Income Groups	Insurance			Provident Fund		
	Number of insured families	Percentage of insured families to total in the group	Average monthly expenditure of insured families	Number of families reporting	Percentage of families reporting to total in the group	Average monthly expenditure of families reporting
			Rs. a. p.			Rs. a. p.
Rs. 75 and below Rs. 125 ..	126	24·05	5 10 4	55	10·50	5 9 0
.. 125 " " " 175 ..	169	33·27	7 4 8	72	14·17	7 11 9
.. 175 " " " 225 ..	132	45·05	9 10 2	57	19·45	10 10 2
All incomes ..	427	32·23	7 8 6	184	13·89	7 15 9

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		Seers		
Cream .. ..		..
Curds .. ..		..
Ghee .. ..		..
Butter .. ..		..
Salt .. ..		..
Tamarind and kokum .. ..		..
Condiments and spices .. ..		..
Vegetables		Seers		
Fruits (green and dry) .. ..		..
Mustard oil		Seers		
Cocoanut oil .. ..		..
Gingily oil .. ..		..
Sarasi oil .. ..		..
Other oils used as food .. ..		..
Copra and cocoanut .. ..		..
Biscuits				
Loaves				
Pickles and preserves				
Aerated waters		Bottles		
Refreshments bought and consumed away from home				
Other food-stuffs				
Total expenditure on food ..				

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		Maunds	Rs.	a. p.
Charcoal		"		
Firewood		"		
Spirit		Bottles		
Kerosene		Gallons		
Candles				
Castor oil				
Matches				
Gas charges				
Electric charges				

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					
FOR WOMEN					
Saris					
Cholis or blouses or jackets					
Hats					
Mathabanas					
Chanias					
Patals or Gavans					
Petticoats					
Bodices					
Skirts					
Odhnis or shawls					
Handkerchiefs					
Stockings					
Belts					
Others					
FOR CHILDREN UNDER 14 YEARS					
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.
FOR CHILDREN UNDER 14 YEARS—contd.							
Kunchis							
Baby caps or hats							
Coats							
Pants							
Suits							
Parkars							
Socks							
Patals							
Others							
FOOT-WEAR							
Boots, shoes or sandals							
Boot Polish							
Boot Laces							
Total expenditure on clothing.							
BEDDING							
Beds or cots							
Mattresses							
Pillows and cases							
Blankets and rugs							
Sheets							
Razaees							
Mosquito curtains							
HOUSEHOLD RENEWALS							
Furniture and carpets							
Cooking utensils							
Tinning							
Others							
Total expenditure on bedding and renewals							

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
Total, Hindus ..	56	897	74	49	17	1,093	82·4
Muhammadans ..	3	20	8	1	8	40	3·0
Paras ..	13	72	30	4	5	124	9·4
Jews ..	4	21	9	..	..	34	2·6
Christians ..	7	14	11	1	1	34	2·6
All religions ..	83	1,024	132	55	31	1,325	100·0
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
All incomes ..	1,325	100·0

* 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
Cocoanuts †	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
Total, other food	33 8 32·4	46 1 32·2	60 8 31·5	44 5 32·0
Total, all food	47 0 45·5	62 3 43·5	79 6 41·3	60 0 43·4

* 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
Food—	Rs. a.	
Cereals :—		
Rice	9 10	7·0
Patni	0 9	·4
Wheat.. .. .	2 7	1·8
Others.. .. .	1 2	·8
Total, cereals ..	13 12	10·0
Pulses	1 15	1·4
Total, Cereals and Pulses ..	15 11	11·4
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
Total, other food ..	44 5	32·0
Total, all food ..	60 0	43·4
Fuel and lighting—		
Charcoal and firewood	5 1	3·6
Methylated spirit, kerosene oil, candles, matches, etc. ..	2 1	1·5
Gas and electricity	0 8	·4
Total, fuel and lighting ..	7 10	5·5
Clothing *	14 6	10·4
Furniture and household effects.. .. .	3 7	2·5
House-rent	20 7	14·8
Miscellaneous	32 7	23·4
Total, monthly expenditure ..	138 5	100·0

* 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	Male children 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	293	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. 75 and below Rs. 125 ¶	100 3	47 0	6 7	10 10	2 9	16 14	19 12	103 4
		<i>45·5</i>	<i>6·2</i>	<i>10·3</i>	<i>2·5</i>	<i>16·4</i>	<i>19·1</i>	<i>100·0</i>
Rs. 125 and below Rs. 175	143 10	62 3	7 13	14 13	3 8	20 16	33 14	143 2
		<i>43·5</i>	<i>5·5</i>	<i>10·3</i>	<i>2·4</i>	<i>14·6</i>	<i>23·7</i>	<i>100·0</i>
Rs. 175 and below Rs. 225	193 13	79 6	9 8	20 3	4 14	25 14	52 8	192 5
		<i>41·3</i>	<i>4·9</i>	<i>10·5</i>	<i>2·5</i>	<i>13·5</i>	<i>27·3</i>	<i>100·0</i>
All incomes ¶	137 9	60 0	7 10	14 6	3 7	20 7	32 7	138 5
		<i>43·4</i>	<i>5·5</i>	<i>10·4</i>	<i>2·5</i>	<i>14·8</i>	<i>23·4</i>	<i>100·0</i>

* 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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