



**Republic of Mauritius**

**Ministry of Finance and Economic Empowerment**

**Central Statistics Office**

**Household Budget Survey 2006/07**

**Analytical Report**

**Central Statistics Office**

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**HOUSEHOLD BUDGET SURVEY 2006/07**

**Analytical Report**

## **FOREWORD**

The Central Statistics Office conducted its eighth Household Budget Survey (HBS) from July 2006 to June 2007 in the islands of Mauritius and Rodrigues. The previous surveys were conducted in 1961/62, 1975, 1980/81, 1986/87, 1991/92, 1996/97 and 2001/02.

The main objective of the HBS is to collect data on the consumption expenditure of private households to determine the weights of goods and services for the computation of the Consumer Price Index (CPI). The survey also provides data on the distribution of household income and expenditure, and constitutes a reliable source of information for estimates of consumption expenditure of private households in the system of National Accounts, and for poverty analysis and other analytical and research work.

A first report entitled “Household Budget Survey 2006/07 and the updated Consumer Price Index: Methodological Report” was published in October 2008. It covered the methodology of the survey and the updated Consumer Price Index which became effective in July 2007.

This current report presents the results of the analysis of the survey data in terms of household characteristics, income and expenditure. It is hoped that the report will be of assistance to planners, policy makers, research workers and the public in general.

I would like here to thank all selected households whose co-operation was vital to the success of the survey. My thanks also go to the various organisations, the field staff as well as the office staff for their valuable contribution.

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## Notes and symbols

### Rounding

In some cases, because of rounding, figures may not add up to total.

### Symbols

-	: nil or negligible
N/A	: not available
...	: not applicable

### Abbreviations

HBS	: Household Budget Survey
CPI	: Consumer Price Index
COICOP	: Classification of individual consumption according to purpose
Rs	: Mauritian rupees
hh	: Households

## **CHAPTER 1 - INTRODUCTION**

### **1.1. Introduction**

The Central Statistics Office (CSO) conducted its eighth Household Budget Survey (HBS) from July 2006 to June 2007 in the Republic of Mauritius. Previous surveys were conducted in 1961/62, 1975, 1980/81, 1986/87, 1991/92, 1996/97 and 2001/02.

The 2006/07 HBS was conducted among a sample of 6,720 private households representative of all households in the islands of Mauritius and Rodrigues. Data collection spread over a one-year period from 1 July 2006 to 30 June 2007, with 560 households surveyed each month. The main objective of the survey was to obtain up to date information on the consumption pattern of the Mauritian population mainly with a view to update the basket of goods and services used for the computation of the monthly Consumer Price Index (CPI).

### **1.2 Objectives**

The main objectives of the HBS were:

- (i) to determine the items of household goods and services that will constitute the updated consumer basket of goods and services for the computation of the CPI,
- (ii) to derive the weight (relative importance) of each item in the CPI basket,
- (iii) to provide data on the distribution of household income and expenditure,
- (iv) to supplement the data used in the household accounts in the System of National Accounts, and
- (v) to provide information for poverty analysis.

### **1.3 Coverage**

The survey covered all private non-institutional households in the Republic of Mauritius. Households of non-residents as well as institutional households such as hotels, hospitals, boarding houses and prisons were excluded.

### **1.4 Concepts and definitions**

The concepts and definitions used in the 2006/07 HBS are according to the recommendations of the International Labour Office (ILO).

### **1.5 Sampling design**

A sample of 6,720 households, out of an estimated total 335,000 households, was selected for the HBS 2006/07. The sample comprised two separate samples, one of 6,240 households (out of 325,000) for the Island of Mauritius and another of 480 households (out of 10,000) for Rodrigues. As the number of households in Rodrigues was smaller, a larger sampling fraction was used in order to generate reliable estimates.

Each sample was selected through a 2-stage design with probability proportional to size. At the first stage, clusters (comprising around 100 households) were selected with probability proportional to size; this was followed by selection of households within these selected clusters.

The HBS 2006/07 spanned over 12 months to account for seasonal fluctuations in consumption. At the same time, the fieldwork was spread to a more manageable size. Each month, 560 households were surveyed, of which 520 in the Island of Mauritius and 40 in Rodrigues. More detailed on the sampling design used is available in the Methodological Report of HBS 2006/07.

## **1.6 Topics investigated at the survey**

During the survey, information was collected on:

- (i) Demographic characteristics of household members (relationship to head, sex, age, marital status, education level and economic activity),
- (ii) Characteristics of dwellings and availability of household durable goods,
- (iii) Household income,
- (iv) Household expenditure,
- (v) Household indebtedness,
- (vi) Household points of purchase of goods and services.

## **1.7 Analysis presented in this report**

The chapters that follow in this report present the results of the analysis of the survey data. Chapter 2 covers the household characteristics and Chapter 3, the social and economic characteristics of the household members. Household income and consumption expenditure are presented in chapters 4 and 5 respectively, while some findings on household indebtedness are given in chapter 6.

A set of detailed tabulations is given at Annex.

## CHAPTER 2 - HOUSEHOLD CHARACTERISTICS

### 2.1 Introduction

The 2006/07 HBS covered 6,720 households (6,240 in the Island of Mauritius and 480 in Rodrigues) comprising some 24,700 household members. Data on the characteristics of the households such as the size and composition, the characteristics of dwellings as well as the availability of household durable goods have been analysed and the results are given below.

### 2.2 Household size

The household size is defined as the number of persons living in the household irrespective of age and relationship to the head. The most typical household is one comprising four members (30%), followed by three-member household (22%).

**Table 2.1 – Percentage distribution of households by household size,  
2001/02 and 2006/07 HBS**

Household size	Percentage distribution of households	
	2001/02	2006/07
1	5.2	6.9
2	13.8	16.7
3	21.0	21.5
4	30.4	29.8
5	16.8	15.2
6 or more	12.8	9.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>
<b>Average household size</b>	<b>3.9</b>	<b>3.7</b>

Compared to the results of the previous HBS, a decline in the average household size from 3.9 in 2001/02 to 3.7 in 2006/07 was noted (**Table 2.1**). This is due to the proportion of households with one or two members increasing from 19.0% in 2001/02 to 23.6% in 2006/07, while that with more than four members decreasing from 29.6% to 25.1%.

**Table 2.2 – Percentage distribution of households by household size and sex of head of household, 2001/02 and 2006/07 HBS**

Age group	2001/02			2006/07		
	Male-headed household	Female-headed household	Total	Male-headed household	Female-headed household	Total
1	1.9	3.3	5.2	2.4	4.5	6.9
2	9.8	4.0	13.8	12.0	4.7	16.7
3	17.6	3.5	21.0	17.6	3.9	21.5
4	28.1	2.3	30.4	27.6	2.2	29.8
5	15.3	1.6	16.9	13.9	1.2	15.1
6 or more	11.3	1.5	12.8	8.5	1.5	10.0
<b>Total</b>	<b>83.9</b>	<b>16.1</b>	<b>100.0</b>	<b>82.0</b>	<b>18.0</b>	<b>100.0</b>

**Table 2.2** shows that in 2006/07, 82% of households were headed by a male compared to 18% being headed by a female. Male headed households were predominant among households with two or more persons while female heads were predominant among one-member households (two out of three such households are headed by females).

In 2006/07, about 18% of households were headed by a female, slightly higher than the corresponding figure of 16% in 2001/02.



## 2.3 Relationship to head of household

**Table 2.3** shows that the composition of an average household at the 2001/02 and 2006/07 HBS was nearly the same. In 2006/07, on the average a household constituted of 1 head, 0.8 spouse, 1.4 unmarried children, 0.1 ever-married child and 0.4 other member. A decrease of 0.2 in the average household size was observed in 2006/07 as compared to 2001/02; this is explained by a decline in the number of unmarried children from 1.6 to 1.4.

**Table 2.3 – Composition of an average household,  
2001/02 and 2006/07 HBS**

<b>Relationship to head</b>	<b>Member</b>	
	<b>2001/02</b>	<b>2006/07</b>
Head	1.0	1.0
Spouse	0.8	0.8
Child - unmarried	1.6	1.4
- ever-married	0.1	0.1
Other	0.4	0.4
<b>Household size</b>	<b>3.9</b>	<b>3.7</b>

## 2.4 Household type

For analysis purposes, households have been classified according to their composition with respect to members constituting the households. The following types were identified:

- (i) Single member household
- (ii) Couple without children
- (iii) Couple with unmarried children

- (iv) One male parent with unmarried children
- (v) One female parent with unmarried children
- (vi) Other

In both 2001/02 and 2006/07, the most common household type was households comprising “Couple with unmarried children” which accounted for more than half of all households as shown in **Table 2.4**. However, the proportion of such households declined from 55.2% in 2001/02 to 52.6% in 2006/07.

On the other hand, increases in the proportion of other household types were noted. The proportions of “Single member household” and “Couple without children” rose from 5.2% to 6.9% and 8.7% to 10.4% respectively. A rise from 7.8% to 8.0% was also observed for “One parent household with unmarried children”. Further analysis shows that 7.0% of those households were headed by female in 2006/07.

**Table 2.4 – Percentage distribution of households by household type,  
2001/02 and 2006/07 HBS**

Household type	Percentage distribution of households	
	2001/02	2006/07
Single member household	5.2	6.9
Couple without children	8.7	10.4
Couple with unmarried children	55.2	52.6
One parent with unmarried children	7.8	8.0
One male parent with unmarried children	1.0	1.0
One female parent with unmarried children	6.8	7.0
Other	23.3	22.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

## 2.5 Household tenure

**Table 2.5** shows that 90.3% of households either owned their dwellings or lived in dwellings supplied free by parents or other relatives in 2006/07 compared to 89.9% in 2001/02. The proportion of households, benefiting from free accommodation provided by employers to their employees remained at 1.3%. On the other hand, the rented market of dwellings represented 8.4% in 2006/07 compared to 8.8% in 2001/02.

**Table 2.5 – Percentage distribution of households by tenure,  
2001/02 and 2006/07 HBS**

Type of tenure	Percentage of households	
	2001/02	2006/07
Owner occupied and supplied free by parents/relatives	89.9	90.3
Rented	8.8	8.4
Supplied free by employer	1.3	1.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

**Table 2.6** shows an analysis of ownership of dwellings by regions. In 2006/07, ownership of dwellings or supply free by parents and relatives was more prominent in rural regions with proportions of 94.1% compared to 83.9% for urban regions. In contrast, 15.1% of households in urban regions lived in rented dwellings compared to 4.4% for their counterparts in rural regions.

**Table 2.6 – Percentage distribution of households by regional stratum and tenure, 2006/07 HBS**

Regional stratum	Type of tenure			
	Owner occupied and supplied free by parents/relatives	Rented	Supplied free by employer	Total
Urban	83.9	15.1	1.0	100.0
Rural	94.1	4.4	1.5	100.0
<b>Total</b>	<b>90.3</b>	<b>8.4</b>	<b>1.3</b>	<b>100.0</b>

## 2.6 Average number of persons per room

**Table 2.7** shows the percentage distribution of households by average number of persons per room and by region at the 2001/02 and 2006/07 HBS. The percentage of households with less than one person per room increased from 62.1% in 2001/02 to 70.6% in 2006/07.

**Table 2.7 – Percentage distribution of households by average number of persons per room, 2001/02 and 2006/07 HBS**

Number of persons per room	Urban		Rural		Total	
	2001/02	2006/07	2001/02	2006/07	2001/02	2006/07
Less than 1	64.8	73.0	60.8	69.2	62.1	70.6
1 or more but less than 2	31.1	24.6	34.9	27.9	33.6	26.7
2 or more but less than 3	3.5	1.7	3.5	2.2	3.5	2.0
3 or more	0.6	0.7	0.8	0.8	0.8	0.7
All households	100.0	100.0	100.0	100.0	100.0	100.0

On the other hand, households with two or more persons per room decreased from 4.3% in 2001/02 to 2.7% in 2006/07, which indicates an improvement in the availability of living space.

## **2.7 Household durable goods**

**Table 2.8** indicates an improvement in the well being of households, in terms of availability of household durable goods, during the period 2001/02 and 2006/07. The proportions of households with appliances such as refrigerator, washing machine, microwave oven and vacuum cleaner have all increased during the five-year period. Possible reasons may be that lower duty in these items has opened their accessibility to a larger segment of the population. The percentage of households possessing a microwave oven and that possessing a washing machine increased from 16.1% to 41.6% and from 39.8% to 61.1% respectively.

For audio-visual equipment, significant increase was observed for possessions of VCD/DVD from 22.1% to 62.7%.

Mobile phones have been observed to be more and more popular during recent years, the percentage of households having at least a mobile phone stood at 74.2% in 2006/07 compared to only 25.5% in 2001/02. The proportion of households possessing a fixed telephone increased from 69.2% to 75.7% during the same period.

Following government policy providing incentives to household to have access to personal computers, the proportion of households with a PC doubled from 13.0% to 26.3% during the period under review.

**Table 2.8 – Percentage distribution of households with selected durable goods,  
2001/02 and 2006/07 HBS**

<b>Household durable goods</b>	<b>Percentage of households</b>	
	<b>2001/02</b>	<b>2006/07</b>
Television	89.0	95.9
VCD / DVD	22.1	62.7
Refrigerator	74.9	89.2
Washing machine	39.8	61.1
Microwave oven	16.1	41.6
Vacuum cleaner	10.4	14.9
Fixed telephone	69.2	75.7
Mobile telephone	25.5	74.2
Personal computer	13.0	26.3

This chapter covers the results of the analysis of the social and economic characteristics of the sampled household members with respect to age, marital status, economic activity status, occupation and working sector (industry group).

**Table 3.1** gives the distribution of the sampled population by broad age group and sex at the 2001/02 and 2006/07 HBS. The proportion of the population aged less than 15 years declined from 24.8% in 2001/02 to 23.4% in 2006/07. On the other side, a marginal increase of 0.1 percentage point was found for the age group 15 to 59 years from 66.0% to 66.1%. A bigger growth was noted for persons in the age group 60 years and over which increased from 9.2% in 2001/02 to 10.5% in 2006/07, indicating ageing population.

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In 2006/07 the proportion of single persons was higher among the males (49.4%) than among the females (40.0%); this difference is observed mostly in the age group 20 to 34 years (**Table 3.3**).

As regards the distribution of married persons, only 2.1% of males aged below 25 years were married compared to 7.4% for females, which shows the tendency for women to marry earlier than men. Same trend was noted in the age group 25 to 39 years with a proportion of 30.3% for males compared to 40.6% for their female counterparts. Obviously for the age group 40 years and over, the proportion for males was higher as compared to females (67.6% compared to 52.0%).

Further analysis shows that the proportion of widowed persons increases with age for both males and females. It is worth pointing out that about 87.1% of widowed population were females.

**Table 3.3 - Percentage distribution of the population by age-group, marital status and sex, 2006/07 HBS**

Age Group (years)	Marital Status														
	Married/Union			Widowed			Divorced/Separated			Single			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
0 to 4	-	-	-	-	-	-	-	-	-	14.9	18.2	16.4	7.3	7.3	7.3
5 to 9	-	-	-	-	-	-	-	-	-	15.7	19.1	17.2	7.8	7.6	7.7
10 to 14	-	-	-	-	-	-	-	-	-	17.8	20.2	18.9	8.8	8.1	<b>8.5</b>
15 to 19	0.2	1.5	0.8	-	-	-	0.2	1.0	<b>0.7</b>	17.6	18.2	17.9	8.8	8.0	8.4
20 to 24	1.9	5.9	3.9	-	-	-	2.0	5.1	4.1	13.7	10.9	12.4	7.7	7.3	7.5
25 to 29	7.1	13.4	10.3	0.0	0.1	0.1	6.1	10.3	8.9	10.0	4.6	7.5	8.4	8.4	8.4
30 to 34	10.2	13.3	11.7	0.5	0.6	0.6	14.1	<b>13.5</b>	13.7	3.7	1.7	2.8	6.9	7.3	7.1
35 to 39	13.0	13.9	13.5	0.7	<b>1.4</b>	1.4	12.0	10.9	11.2	1.7	1.4	1.6	7.2	7.5	7.3
40 to 44	15.1	14.0	14.5	3.7	3.9	3.9	18.3	13.2	14.9	1.7	1.6	1.7	<b>8.4</b>	7.9	8.1
45 to 49	13.9	12.4	13.2	5.5	6.9	6.7	17.5	12.4	14.1	1.3	1.1	1.2	7.6	7.3	7.5
50 to 54	12.7	9.9	11.3	5.3	11.4	<b>10.5</b>	<b>9.5</b>	14.5	12.9	0.7	1.0	0.8	6.6	6.7	6.6
55 to 59	9.6	7.2	8.4	10.1	12.0	11.7	9.3	7.2	<b>7.8</b>	0.5	0.8	0.7	5.1	5.1	5.1
60 to 64	6.1	3.8	<b>4.9</b>	9.5	12.5	12.1	3.0	5.8	4.9	0.3	0.4	0.3	3.2	3.4	3.3
65 to 69	4.3	2.6	3.5	9.9	12.5	12.1	3.2	2.7	2.9	0.1	0.3	0.2	2.3	2.7	2.5
70 and over	5.9	2.1	4.0	54.8	38.7	40.7	4.8	3.4	3.9	0.3	0.5	0.4	3.9	5.4	4.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>99.8</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

### 3.4 Activity status

**Table 3.4** gives the percentage distribution of the population aged 12 years and above by economic activity status and sex at the 2001/02 and 2006/07 HBS.

**Table 3.4 – Percentage distribution of the population aged 12 years and above by current activity status and sex, 2001/02 and 2006/07 HBS**

Activity Status	2001/02			2006/07		
	Male	Female	Both Sexes	Male	Female	Both Sexes
<b>Currently active</b>	<b>73.2</b>	<b>32.7</b>	<b>52.6</b>	<b>70.3</b>	<b>32.8</b>	<b>51.2</b>
Employed	67.1	29.4	48.0	65.1	29.1	46.8
Without job and looking for work	6.1	3.3	4.7	5.2	3.7	4.4
<b>Currently inactive</b>	<b>26.8</b>	<b>67.3</b>	<b>47.4</b>	<b>29.7</b>	<b>67.2</b>	<b>48.8</b>
Homemaker	0.3	46.2	23.6	0.5	44.6	22.9
Student	13.7	13.7	13.7	15.7	14.4	15.1
Disabled	2.5	1.9	2.2	2.1	1.9	2.0
Retired	9.0	5.0	7.0	9.5	5.0	7.2
Other	1.3	0.7	1.0	1.9	1.3	1.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

In 2006/07, 81.8% of the sampled population were aged 12 years and over. Around 46.8% of them had a job; 4.4% were looking for work; 22.9% were homemakers, 15.1% were students, 2.0% were disabled and 7.2% were retired. Analysis by sex shows that the proportion of active (those with a job and those looking for work) was higher among the males (70.3%) than among the females (32.8%) while the proportion of inactive (homemakers, students, disabled and retired) was higher among the females (67.2%) compared to the males (29.7%). Among the female inactive population, a high majority (62.9%) were homemakers as opposed to only 1.5% among the males.

Comparing with results of the previous HBS, the proportion of active population has decreased from 52.6% in 2001/02 to 51.2% in 2006/07. This resulted in an increase in the share of inactive population from 47.4% to 48.8% during the same period. Among this latter group, the proportion of homemakers declined from 23.6% in 2001/02 to 22.9% in 2006/07 while that for student increased from 13.7% to 15.1%.

The figures also show a decline in the proportion of active among the male population aged 12 years and over from 73.2% in 2001/02 to 70.3% in 2006/07. Among the females, the proportion rose slightly from 32.7% in 2001/02 to 32.8% in 2006/07. During the same period, the proportion of homemakers among the female inactive population declined from 46.2% to 44.6%. The proportion of students increased for both males (from 13.7% to 15.7%) and females (from 13.7% to 14.4%).

### **3.5 Industry group**

**Table 3.5** shows the percentage distribution of working persons by industry group and sex at the 2006/07 HBS. The “Manufacturing” sector employed about one fifth of the total workers followed by “Wholesale and retail trade, repair of motor vehicles, motorcycles and personal household goods” (13.9%) and “Construction” (11.4%). The industry groups “Agriculture, hunting, forestry and fishing” employed 8.8% of the working population while the remaining industrial groups had a share ranging from 0.8% in “Electricity, gas and other supply” to 8.1% for “Other services”.

**Table 3.5 – Percentage distribution of working persons by industry group  
and sex, 2006/07 HBS**

<b>Industry Group</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
Agriculture, hunting, forestry and fishing	10.1	6.1	8.8
Manufacturing, mining and quarrying	17.4	25.8	20.0
Electricity, gas and water supply	1.0	0.2	0.8
Construction	16.0	1.0	11.4
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal household goods	13.8	14.2	13.9
Hotels and restaurants	6.0	5.9	6.0
Transport, storage and communications	10.1	3.4	8.0
Financial intermediation	1.9	3.5	2.4
Real estate, renting and business activities	4.7	3.5	4.3
Public administration and defence; compulsory social security	8.5	5.4	7.6
Education	3.8	11.2	6.0
Health and social work	1.7	4.8	2.7
Other services	5.0	15.0	8.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

In 2006/07, the “Manufacturing” industries were the main employer both among the males and the females. About 25.8% of female workers were from these industries compared to 17.4% for their male counterparts.

It is also noted that the proportions employed in “Agriculture, hunting, forestry and fishing”, “Construction”, “Transport, storage and communications” and “Public administration and defence” industries were higher among the males than among the females. On the other hand, females were found to work mostly in the “Manufacturing” industries, and the services sector namely “Wholesale and retail trade”, “Education”, “Health and social services” and “Other services”.

**Table 3.6** shows the average number of hours worked per week by major industry group. In 2006/07, all sectors except “Agriculture, hunting, forestry and fishing”, “Electricity, gas and water supply”, “Financial intermediation”, “Education” and “Other services” workers, had a weekly average of more than 40 hours. “Hotels and restaurant” had the longest weekly average with 47.1 hours followed by “Real estate, renting and business activities” (44.7 hours), “Manufacturing, mining and quarrying” (44.6 hours) and “Transport, storage and communications” (44.3 hours) while “Education” had the lowest average working hours of 29.3.

**Table 3.6 – Average number of hours worked per week by industry section,  
2001/02 and 2006/07 HBS**

<b>Industry Group</b>	<b>Average number of hours worked per week</b>	
	<b>2001/02</b>	<b>2006/07</b>
Agriculture, hunting, forestry and fishing	37.2	35.9
Manufacturing, mining and quarrying	45.3	44.6
Electricity, gas and water supply	43.6	39.6
Construction	41.9	40.7
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal household goods	45.5	43.8
Hotels and restaurants	45.8	47.1
Transport, storage and communications	45.0	44.3
Financial intermediation	40.1	39.8
Real estate, renting and business activities	46.1	44.7
Public administration and defence; compulsory social security	42.5	40.3
Education	30.9	29.3
Health and social work	41.2	41.2
Other services	38.2	35.5
<b>Total</b>	<b>42.4</b>	<b>41.2</b>

### 3.6 Occupation

The distribution of the working population by major occupational group and sex at the 2006/07 HBS is given in **Table 3.7**. Some 18.8% were “Legislators, senior officials and managers; professionals; technicians and associate professionals”, 8.6% “Clerks”, 14.9% “Service workers and shop sales workers”, 3.3% “Skilled agricultural and fishery workers”, 19.2% “Craft and related trade workers”, 13.5% “Plant and machine operators and assemblers” and the remaining 21.7% had “Elementary occupations”.

Distribution by sex indicates that “Craft and related trade workers” and “Elementary occupations” predominated among working males with about one quarter and one fifth of the working population respectively. Among the working females, 24.7% were engaged in “Elementary occupations” and around 16% in each of the occupational groups “Clerks” and “Service workers and shop sales workers”. “Plant and machine operators and assemblers” constituted 11.6% of the female working population; they were engaged mainly in the Export Oriented Enterprises. It is worth noting that a higher proportion of working females (22.5%) was engaged in the higher occupational groups, namely “Legislators, senior officials and managers; professionals; and technicians and associate professionals” compared to males (17.2%). However the situation is different at the highest major occupational group “Legislators, Senior Officials and Managers”; 4.2% of working males were found in this group against 3.2% for females.

**Table 3.7 – Percentage distribution of working persons by major occupational group and sex, 2006/07 HBS**

<b>Major Occupational Group</b>	<b>Male</b>	<b>Female</b>	<b>Both Sexes</b>
Legislators, Senior officials and Managers	4.2	3.2	3.9
Professionals	3.9	4.7	4.1
Technicians and Associate Professionals	9.1	14.6	10.8
Clerks	5.2	16.1	8.6
Service Workers and Shop Sales Workers	14.2	16.4	14.9
Skilled Agricultural and Fishery Workers	4.1	1.5	3.3
Craft and Related Trades Workers	24.6	7.2	19.2
Plant and Machine Operators and Assemblers	14.3	11.6	13.5
Elementary Occupations	20.4	24.7	21.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Comparison of 2001/02 and 2006/07 data (**Table 3.8**) show some changes in the occupational structure of the working population during the five-year period. In 2006/07, the share of “Legislators, senior officials and managers; professionals; technicians and associate professionals”, “Clerks”, “Craft and related trade workers” and “Skilled agricultural and fishery workers” increased by 4.3, 0.2, 0.1 and 0.3 percentage points respectively at the expense of the other occupational groups. The main decreases occurred in the groups “Plant and machine operators and assemblers” (-2.9 points) and “Elementary occupations” (-1.7 points), following important reduction of the work force of the manufacturing sector during the period under review.



**Table 3.8 – Percentage distribution of working persons by major occupational group, 2001/02 and 2006/07 HBS**

<b>Major Occupational Group</b>	<b>2001/02</b>	<b>2006/07</b>
Legislators, Senior Officials and Managers	2.8	3.9
Professionals	2.9	4.1
Technicians and Associate Professionals	8.8	10.8
Clerks	8.4	8.6
Service Workers and Shop Sales Workers	15.2	14.9
Skilled Agricultural and Fishery Workers	3.0	3.3
Craft and Related Trades Workers	19.1	19.2
Plant and Machine Operators and Assemblers	16.4	13.5
Elementary Occupations	23.4	21.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

**Table 3.9** gives the average number of hours worked per week by occupational group at the 2001/02 & 2006/07 HBS. In 2006/07, the average number of hours worked per week was 41.2 . “Legislators, senior officials and managers”, “Service workers and shop sales workers”, “Craft and related trade workers”, “Plant and machine operators and assemblers” on the average worked for more than 40 hours per week. The “Service workers and shop sales workers” worked for the longest number of hours (47.1) followed Plant and machine operators and assemblers” (45.6) mostly employed in the Export Oriented Enterprises.

Comparing with 2001/02 figure, the average number of hours worked per week was observed to drop from 42.4 to 41.2 in 2006/07. This was due to decline in all major occupational groups except “Technicians and Associate Professionals”, which witnessed a marginal increase of 0.1 hour. The highest decrease occurred in the

group “Skilled agricultural and fishery workers” from 36.8 in 2001/02 to 35.1 in 2006/07 followed by “Elementary occupations” and “Craft and related trade workers”.

**Table 3.9– Average number of hours worked per week by major occupational group, 2001/02 and 2006/07 HBS**

Major Occupational Group	Average number of hours worked per week	
	2001/02	2006/07
Legislators, Senior Officials and Managers	44.9	43.9
Professionals	36.1	35.1
Technicians and Associate Professionals	37.2	37.3
Clerks	39.8	39.3
Service Workers and Shop Sales Workers	47.7	47.1
Skilled Agricultural and Fishery Workers	36.8	35.1
Craft and Related Trades Workers	43.0	41.7
Plant and Machine Operators and Assemblers	46.7	45.6
Elementary Occupations	39.6	38.2
<b>Total</b>	<b>42.4</b>	<b>41.2</b>

## CHAPTER 4 – HOUSEHOLD INCOME

### 4.1 Introduction

The principal objective of the 2006/07 Household Budget Survey was to obtain information on the monthly expenditure of households. Given that regular income is the main means by which households finance their current consumption, and make provision for savings and investment, expenditure data would have been incomplete if income data were not collected simultaneously.

The susceptibility to spend depends largely on the available financial resource for households. Thus, income data were collected to assess the veracity of the total household expenditure. They have also been analysed to assess the variations in levels of income over time and among households of different types. The sources of income were classified into different components. The concepts and definitions of these various types of income are in accordance with the recommendations of International Labour Office.

### 4.2 Concepts and definitions

#### 4.2.1 *Household gross income*

Household gross income consists of regular receipts, both in cash or in kind, accruing to members of the household before compulsory deductions and taxes. It is made up of employee income, self-employment or entrepreneurial income, property income, transfer income and other income.

##### (i) Employee income

Gross employee income refers to all regular income from paid employment including travelling allowance, rent allowance, bonuses and gratuities as well as any income received in kind. It is to be noted that income derived by employees from subsidiary or parallel business was also included as employee income.

However, employers' contributions to social security, pensions and insurance schemes on behalf of employees were excluded.

Estimates of monthly employee income refer to the monthly equivalent income. These are based on the last pay; in cases where the period covered was not monthly, the pay was adjusted to a monthly equivalent income. In addition, the amount received as end of year bonus was divided by twelve to obtain the equivalent average monthly income.

(ii) Self-employment or entrepreneurial income

Self-employment or entrepreneurial income is defined as the net income derived from self-employment in household enterprises, business, trade, crop cultivation and independent professional activities.

(iii) Property income

Property income relates to net receipts derived from ownership of assets and includes interests, dividends as well as rent of buildings, land, machinery and equipment.

(iv) Transfer income

Transfer income consists of pensions and allowances from government and private organisations as well as inter household transfers such as alimony, child support, parental support and, goods and services from social organisations.

(v) Other income

Other income is mainly the value of goods produced by households for their own consumption. These were valued at the market prices prevailing during the reference period.

#### **4.2.2 *Household disposable income***

The household disposable income is defined as the gross household income less compulsory deductions such as income tax (PAYE) and contributions to pensions and social security schemes.

Unless otherwise stated, household disposable income has been used as the analytical income measure since it is close to the total income available for consumption expenditure during the accounting period.

#### **4.2.3 *Other household receipts***

Receipts that are non-regular or non-recurring were not considered as income, but as other receipts. These are

- (i) money derived from sale of property and possessions;
- (ii) withdrawals from savings;
- (iii) loans obtained;
- (iv) repayments of loans by other households;
- (v) cash gifts from other households; and
- (vi) capital transfers such as inheritances, lump sum, etc.

Household receipts are defined as the sum of household disposable income and other household receipts.

### **4.3 Household monthly income by source of income**

For the purpose of tabulation and analysis, incomes received by individual members from a particular source were combined to arrive at the household income from that source. The monthly household income refers to the average income received per month by all household members from all sources. **Table 4.1** shows the

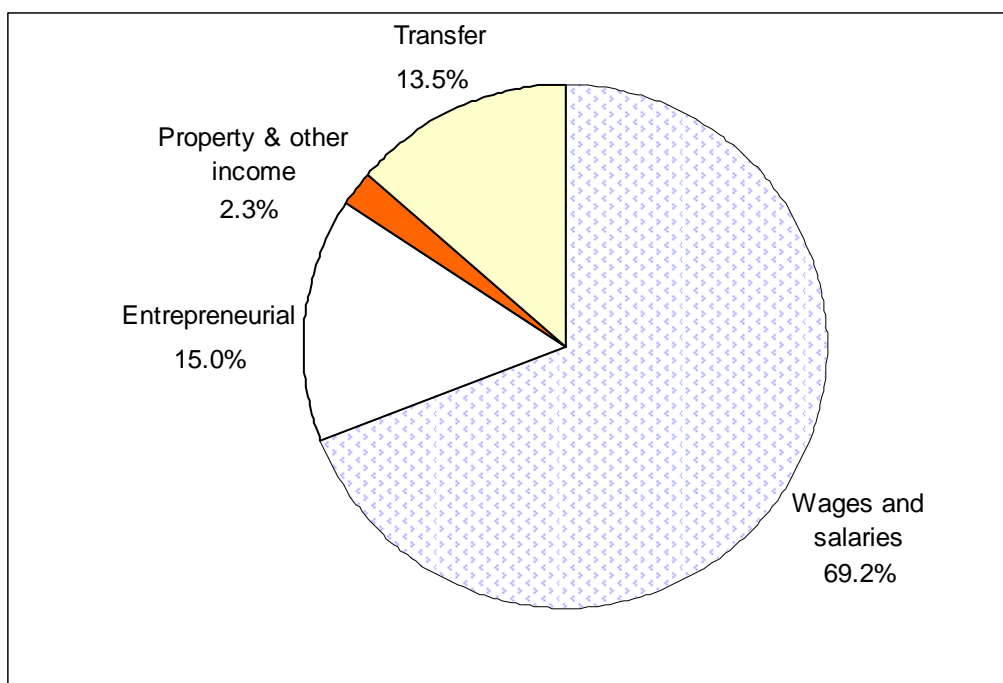
average monthly household income received in 2006/07 classified by the different sources of income.

**Table 4.1 – Average monthly hhld. income by source of income, 2001/02 and 2006/07 HBS**

Sources of income	2001/02		2006/07	
	Rs	%	Rs	%
Wages and salaries	10,258	69.8	13,463	69.1
Entrepreneurial	2,592	17.7	2,929	15.1
Property	246	1.7	430	2.2
Transfer	1,562	10.6	2,630	13.5
Other income	35	0.2	14	0.1
<b><i>Average monthly household gross income</i></b>	<b><i>14,693</i></b>	<b><i>100.0</i></b>	<b><i>19,466</i></b>	<b><i>100.0</i></b>
Deductions	461		383	
<b><i>Average monthly household disposable income</i></b>	<b><i>14,232</i></b>		<b><i>19,083</i></b>	
Other receipts	2,837		1,813	
<b><i>Average monthly household receipts</i></b>	<b><i>17,069</i></b>		<b><i>20,896</i></b>	

The average monthly household gross income at the 2006/07 HBS worked out to Rs. 19,466. Of this, about 69.2% was derived from paid employment and another 15.0% from self-employment or entrepreneurship. Transfer income accounted for 13.5%, and income from property and other sources the remaining 2.3% (**Figure 4.1**).

Comparison with 2001/02 data shows that income from paid and self employment represented 84.2% of gross income in 2006/07 compared to 87.5% in 2001/02. Property and transfer income had a larger share of household income, 15.7% in 2006/07 against 12.3% in 2001/02.

**Figure 4.1 - Household gross income by source of income, 2006/07 HBS**

The average monthly household disposable income, defined as the average monthly household gross income less compulsory deductions such as income tax, and contributions to pensions and social security schemes was Rs 19,083 in 2006/07.

The average monthly household receipts, defined as the sum of the average monthly household disposable income and other household receipts, amounted to Rs 20,896.

#### **4.4 Household income distribution**

**Table 4.2** gives some selected measures of monthly household income for the past Household Budget Surveys.

The average monthly household disposable income increased from Rs 14,232 in 2001/02 to Rs 19,083, showing a 34.1% increase over the five-year period. Over the same period, the price of goods and services, as measured by the CPI increased by 34.3% and the household size decreased by 5% from 3.9 to 3.7. After adjusting for

price increases and smaller household size, there was a real increase of 5.1% in the income of the households.

**Table 4.2 – Some selected measures of monthly household income, 1975, 1980/81, 1986/87, 1991/92, 1996/97, 2001/02 and 2006/07 HBS**

Measures of monthly household income	Household Budget Survey						
	1975	1980/81	1986/87	1991/92	1996/97	2001/02	2006/07
Average monthly household income (Rs)	740	2,212	3,496	6,503	10,179	14,232	19,083
Median monthly household income (Rs)	552	1,518	2,663	5,300	7,870	11,150	14,640
Gini coefficient	0.420	0.445	0.396	0.379	0.387	0.371	0.388
Mode (Rs)	469	1,276	2,498	3,959	6,000	6,000	13,340
Semi-interquartile range (Rs)	261	885	1,237	2,367	3,459	5,043	6,670
Half-Median (Rs)	276	759	1,332	2,650	3,935	5,575	7,320
One third mean (Rs)	247	737	1,165	2,168	3,393	4,744	6,361

The median monthly household income was Rs 14,640 in 2006/07, indicating that half of all households derived an income less than Rs 14,640 while the other half had an income greater than Rs 14,640. Compared to a figure of Rs 11,150 for 2001/02, the median income increased by around 31.3 % in nominal terms and by 3.0% in real terms taking into consideration price increases and change in household size between the two periods.

**Table 4.3** shows the distribution of households by income class. Figures indicate a shift towards higher income over the years. It is observed that the proportion of



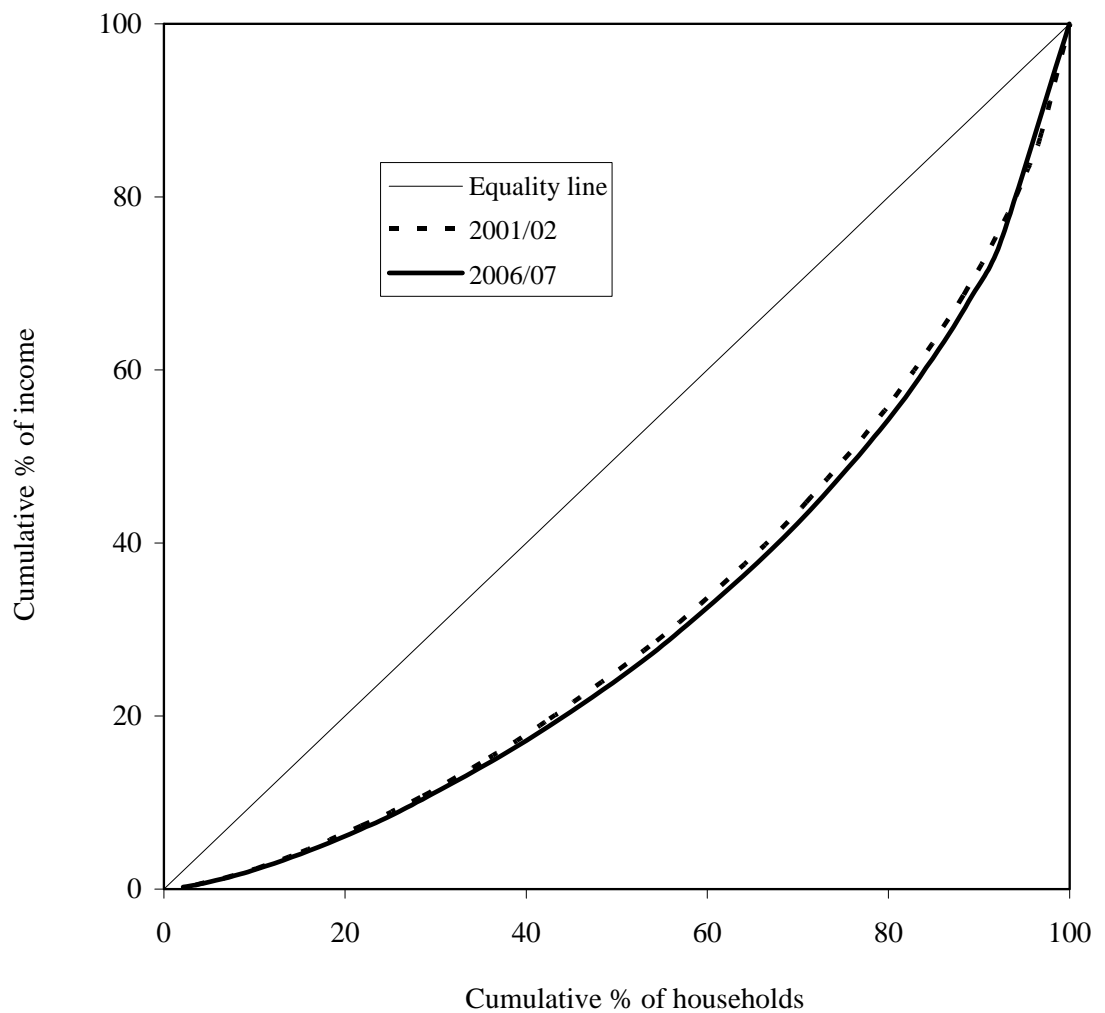
households earning less than Rs 10,000 per month decreased from 42.6% in 2001/02 to 26.6% in 2006/07. During the same period, the share of households with a monthly income between Rs 10,000 and Rs 20,000 increased from 38.1% to 41.8%, whilst that with a monthly income above Rs 20,000 rose from 19.3% to 31.6%.

**Table 4.3 - Percentage distribution of households by income class,  
2001/02 and 2006/07 HBS**

Monthly income (Rs)	2001/02		2006/07	
	Households (%)	Total Income (%)	Households (%)	Total Income (%)
Under 3,000	3.5	0.5	2.1	0.2
3,000 to < 4,000	3.2	0.8	1.6	0.3
4,000 to < 5,000	3.5	1.1	2.6	0.6
5,000 to < 6,000	5.0	1.9	2.8	0.8
6,000 to < 7,000	6.6	3.0	3.9	1.3
7,000 to < 8,000	6.8	3.5	3.9	1.5
8,000 to < 9,000	7.3	4.4	4.6	2.1
9,000 to < 10000	6.7	4.5	5.1	2.5
10000 to < 12,000	11.8	9.0	10.6	6.0
12000 to < 14,000	9.2	8.4	9.9	6.7
14,000 to < 16,000	7.3	7.6	9.1	7.2
16,000 to < 20,000	9.8	12.2	12.2	11.4
20,000 to < 25,000	7.6	11.8	10.3	12.1
25,000 to < 30,000	4.4	8.5	6.7	9.5
30,000 to < 35,000	2.5	5.7	3.8	6.5
35,000 to < 40,000	1.5	3.9	3.0	5.8
40,000 & over	3.3	13.2	7.8	25.5
<b>All Classes</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

The dispersion of the income distribution can be illustrated by a Lorenz curve, which shows the share of income for any selected cumulative proportion of households. If all households have the same income, then 10% of households would have 10% of the total income, 20% of households would have 20% of the total income and so on. In such case, the plot would coincide with the diagonal line known as the line of equality. Any divergence from the line of equality indicates that there is inequality of incomes and the further the Lorenz curve is from this line, the greater is the degree of inequality.

**Figure 4.2 - Lorenz curves, 2001/02 & 2006/07 HBS**



**Figure 4.2** shows the Lorenz curve for the income distribution obtained at the 2001/02 and 2006/07 HBS. The Lorenz curve has shifted slightly away from the equality line in 2006/07 as compared to 2001/02, indicating a slight deterioration in the income distribution. Thus, the share of total income going to the 20% of households at the lower end of the income range decreased from 6.4% in 2001/02 to 6.1% in 2006/07. On the other hand, the share of the upper 20% of households increased from 44.0% to 45.6%.

The degree of inequality in income can also be measured by the Gini coefficient that ranges between 0 (complete equality) and 1 (complete inequality). This coefficient increased from 0.371 in 2001/02 to 0.388 in 2006/07 indicating an increase in income inequality.

#### 4.5 Household income by region

**Table 4.4 – Summary of statistical measures of monthly household income by region, 2006/07 HBS**

	Urban	Rural	All regions
Average monthly household income (Rs)	22,677	16,977	19,083
Average monthly per capita household income (Rs)	7,027	4,981	5,739
Median household income (Rs)	16,494	13,730	14,640

In 2006/07, households living in urban regions earned on the average a higher income than those in rural regions (**Table 4.4**). Thus, the average monthly household income was Rs 22,677 in urban regions, which is around 34% higher than that of households in the rural regions.

Similarly, the average monthly per capita household income in urban regions was higher than the level in rural regions by 41%.

The median household income in urban and rural regions worked out to Rs 16,494 and Rs 13,730 respectively.

#### **4.6 Household income by household size**

As shown in **Table 4.5**, the mean and median household income increase with the size of the household. This may be explained by the fact that an increase in the household size would result in an increase in the number of income earners and hence in the household income. In 2006/07, the mean monthly household income, which was Rs 23,916 for households with six or more members, stood at three times that for one-member households at Rs 7,983. Similarly, the median income was highest for households with six or more members (Rs 20,365) nearly four times that for one-member households (Rs 5,330).

On the other hand as the household size increases, the per capita income decreases. The per capita income, which was Rs 7,983 for one-member household, decreased to Rs 3,663 for households with six or more members. This may be explained by the fact that households of larger household size included more children who were not income earner.

**Table 4.5 – Summary of statistical measures of household income by household size,  
2006/07 HBS**

Size of household	Household monthly income (Rs)		
	Mean	Per capita	Median
One	7,983	7,983	5,330
Two	15,018	7,509	11,365
Three	18,126	6,042	14,130
Four	21,620	5,405	15,880
Five	21,796	4,359	17,165
6 or more	23,916	3,663	20,365
<b>All households</b>	<b>19,083</b>	<b>5,739</b>	<b>14,640</b>

#### **4.7 Household income by type of household**

From **Table 4.6**, at the 2006/07 HBS, the average monthly household income was lowest for “single-member” households and highest for “other households” with a monthly income of Rs 7,983 and Rs 21,906 respectively. “Couple with unmarried children” had an average monthly household income of Rs 20,582 which is near that for “other households”. However, because of the varying household size of the different types of households, the per capita income worked out differently. Thus, the per capita income was highest for “couples without children” and lowest for “other households” which includes household with extended families.

**Table 4.6 – Summary of statistical measures of household income by type of household, 2006/07 HBS**

Type of household	Household monthly income (Rs)		
	Mean	Per capita	Median
Single member household	7,983	7,983	5,330
Couple without children	16,937	8,468	12,152
Couple with unmarried children	20,582	5,349	15,191
One male parent with unmarried children	15,828	5,739	14,181
One female parent with unmarried children	13,451	5,102	10,854
Other households	21,906	4,887	17,830
<b>All households</b>	<b>19,083</b>	<b>5,739</b>	<b>14,640</b>

## CHAPTER 5 – HOUSEHOLD CONSUMPTION EXPENDITURE

### 5.1 Introduction

Household consumption expenditure refers to all money expenditure by households on goods and services for consumption as well as the value of goods received as income in kind and consumed by the households. Thus, goods produced by households and utilised for their own consumption as well as those received free or at a reduced price, are included at prevailing market prices. It does not, however, include the value for education, health and other services received free from the State as well as the rental value of owner-occupied and free housing. This concept of household consumption expenditure is unlike compile in the System of National Accounts which includes imputed rental of owner-occupied housing.

Excluded from the household consumption expenditure are direct taxes such as income tax; social security contributions; life insurance premiums; saving bank deposits; repayment of loans; loans provided to other households; disbursement for investments such as purchase of land, houses and major house repairs; gambling losses; and cash grants to other households.

The consumption expenditure has been made according to the UN Classification of Individual Consumption according to Purpose (COICOP) of 2000, which consists of 12 major divisions.

### 5.2 Household monthly consumption expenditure

After comparing expenditure data collected at the 2006/07 HBS with data on local sales, it has been found necessary to adjust the household consumption expenditure for underreporting of alcoholic beverages and cigarettes. It has been estimated from other sources that household consumption of alcoholic beverages and cigarettes represents about 80% of total sales in the country. On this basis, the average monthly household consumption expenditure has been adjusted upward by Rs 938. The divisions affected by the adjustment are *Alcoholic beverages & tobacco* and *Restaurants & hotels*; the latter division includes alcoholic drinks and tobacco consumed in bars and restaurants.

The unadjusted average monthly household consumption expenditure was Rs 14,300 in 2006/07. After adjusting for underreporting, the adjusted average monthly consumption

expenditure worked out to Rs 15,238. *Food & non-alcoholic beverages* took the largest share of household consumption expenditure (29.8%) followed by *Transport* (15.1%), *Housing, water, electricity, gas & other fuels* (9.8%) and *Alcoholic beverages & tobacco* (9.5%). The categories of expenditure including clothing, footwear, household equipment and maintenance, health, education, communication and recreation together accounted for the remaining 35.8%.

**Table 5.1** gives the consumption expenditure figures for 2006/07 compared to 2001/02 by COICOP division.

**Table 5.1 - Adjusted average monthly household consumption expenditure by  
COICOP division – 2001/02 and 2006/07 HBS**

COICOP Division of consumption expenditure	2001/02		2006/07	
	Rs	%	Rs	%
01. Food & non alcoholic beverages	3,401	29.9	4,534	29.8
02. Alcoholic beverages & tobacco	979	8.6	1,450	9.5
03. Clothing & footwear	686	6.0	807	5.3
04. Housing, water, electricity, gas & other fuels	1,094	9.6	1,498	9.8
05. Furnishing, household equipment & routine household maintenance	909	8.0	1,022	6.7
06. Health	321	2.8	467	3.1
07. Transport	1,583	13.9	2,295	15.1
08. Communication	359	3.1	569	3.7
09. Recreation & culture	607	5.3	760	5.0
10. Education	273	2.4	510	3.3
11. Restaurants & hotels	567	5.0	694	4.6
12. Miscellaneous goods & services	610	5.4	632	4.1
<b>All Items</b>	<b>11,390</b>	<b>100.0</b>	<b>15,238</b>	<b>100.0</b>

Average monthly household consumption expenditure increased by 33.8% from Rs 11,390 in 2001/02 to Rs 15,238 in 2006/07. This represented a real increase of 4.9% after adjusting for price inflation and change in household size between the two periods. Expenditure on all



categories of consumption goods and services showed increases ranging from 3.6% for *Miscellaneous goods and services* to 86.8% for *Education*. High increases were also observed for the divisions *Communication* (58.5%) and *Alcoholic beverages and tobacco* (48.1%).

*It is to be noted that the analytical expenditure measure that follows is the consumption expenditure unadjusted for under reporting of alcoholic beverages and tobacco.*

### 5.3 Households by consumption expenditure class

**Table 5.2** presents the household distribution and consumption expenditure distribution by consumption expenditure class. It shows an upward shift in the number of households from lower expenditure classes to higher expenditure classes during the period 2001/02 to 2006/07. The proportion of households with a monthly consumption expenditure of less than Rs 10,000 decreased from 63.5% in 2001/02 to 43.5% in 2006/07. During the same period, the share of households with a monthly consumption expenditure of Rs 20,000 or more doubled from 8.1% to 18.3%.

In 2006/07, around 20.2% of the total consumption expenditure was incurred by households with a monthly expenditure of less than Rs 10,000, compared to 42.6% by households with a monthly expenditure of Rs 20,000 and more.

The median expenditure worked out to Rs 11,054 in 2006/07, 35.6% higher than 2001/02 figure of Rs 8,154.

**Table 5.2 – Percentage distribution of households and total consumption expenditure by monthly expenditure class, 2001/02 and 2006/07 HBS**

Monthly consumption expenditure class (Rs)	Households (%)		Consumption expenditure (%)	
	2001/02	2006/07	2001/02	2006/07
Less than 2000	2.1	0.4	0.3	0.04
2000 to < 5000	18.5	9.4	6.9	2.4
5000 to < 7500	23.7	15.6	14.5	6.8
7500 to < 10000	19.2	18.1	16.3	11.0
10000 to < 15000	20.8	25.5	24.6	21.7
15000 to < 20000	7.6	12.8	12.7	15.3
20000 to < 30000	5.6	11.0	13.1	18.5
30000 and above	2.5	7.3	11.6	24.1
<b>All Classes</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

#### 5.4 Households by monthly consumption expenditure and region

In 2006/07, the proportion of households in the lower consumption expenditure classes was higher in rural regions and lower in urban regions while the proportion of households in the upper consumption expenditure classes was higher in the urban regions and lower in the rural regions (**Table 5.3**).

Thus, some 46.9% of households living in the rural regions spent less than Rs 10,000 per month compared to 37.1% in urban regions. On the contrary, around 24.2% of households living in urban regions spent Rs 20,000 or more compared to 14.9% in the rural regions.

**Table 5.3 – Percentage distribution of households by consumption expenditure class and regional stratum, 2006/07 HBS**

Consumption expenditure class (Rs)	Regional Stratum		
	Urban (%)	Rural (%)	All Households (%)
Less than 2,000	0.3	0.5	0.4
2,000 to < 5,000	7.7	10.4	9.4
5,000 to < 7,500	13.1	17.0	15.6
7,500 to < 10,000	16.0	19.3	18.1
10,000 to < 15,000	25.0	25.7	25.5
15,000 to < 20,000	13.7	12.2	12.8
20,000 to < 30,000	13.7	9.4	11.0
30,000 and above	10.5	5.5	7.3
<b>All Classes</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 5.4** presents some statistical measures such as median, mean and per capita household consumption expenditure by region. As expected the median monthly household consumption expenditure for urban regions was higher with a figure of Rs 12,184, indicating that half of households living in urban regions spent less than Rs 12,184 per month and that the other half spent more than Rs 12,184. The corresponding figure for rural regions was Rs 10,454.

**Table 5.4 – Summary of statistical measures of household consumption expenditure  
by regional stratum, 2006/07 HBS**

	<b>(Rs)</b>		
	<b>Urban</b>	<b>Rural</b>	<b>All regions</b>
<b>Median</b>	12,184	10,454	11,054
<b>Mean</b>	16,215	13,174	14,300
<b>Per capita</b>	5,113	3,931	4,369

On the average, households living in urban regions had higher monthly consumption expenditure than households in rural regions. Thus, households in urban regions spent on the average Rs 16,215 every month, 23.1% more than households living in rural regions with an expenditure of Rs 13,174.

The per capita consumption expenditure worked out to Rs 5,113 for urban regions and Rs 3,931 for rural regions.

## **5.5 Household by monthly consumption expenditure and household size**

The percentage distribution of households by consumption expenditure class and household size at the 2006/07 HBS is given in **Table 5.5**. The proportion of households in the lowest consumption expenditure classes was highest among one-member households and lowest among households with six or more members. On the other hand, the proportion of households in the upper consumption expenditure classes was highest among large households and lowest among one-member households.

**Table 5.5 – Percentage distribution of households by consumption expenditure class and household size, 2006/07 HBS**

<b>Consumption expenditure class (Rs)</b>	<b>Household size</b>						
	<b>One (%)</b>	<b>Two (%)</b>	<b>Three (%)</b>	<b>Four (%)</b>	<b>Five (%)</b>	<b>Six or more (%)</b>	<b>All Households (%)</b>
Less than 2,000	5.1	0.3	0.1	0.0	0.1	0.0	0.4
2,000 to < 5,000	49.0	16.3	6.7	4.0	2.2	3.1	9.4
5,000 to < 7,500	21.0	23.7	18.8	13.4	9.4	7.3	15.6
7,500 to < 10,000	9.3	20.5	20.5	17.7	19.6	13.9	18.1
10,000 to < 15,000	7.2	20.2	25.2	28.4	30.8	30.5	25.5
15,000 to < 20,000	2.6	8.1	12.9	14.3	15.9	17.7	12.8
20,000 to < 30,000	4.0	6.6	9.2	12.6	13.6	18.5	11.0
30,000 and above	1.8	4.4	6.6	9.7	8.4	9.1	7.3
<b>All Classes</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Thus, in 2006/07, some 84.4% of one-member households spent less than Rs 10,000 per month compared to 24.3% for households with six or more members. In contrast, only 5.8% of one-member households spent Rs 20,000 or more, against 27.6% for households with six or more members.

As the household size increased, the modal expenditure tended to increase. The modal expenditure, which was in the expenditure class of Rs 2,000 to Rs 5,000 for one-member households, moved to the expenditure class of Rs 10,000 to Rs 15,000 for households with six or more members.

Furthermore, as the size of the household increased, both the mean and the median monthly consumption expenditure increased while the per capita expenditure decreased (**Table 5.6**). This can be explained by the fact that while expenditure on some items such as food, clothing and footwear increases as the number of household members increases, expenditure on other items such as fuel and lighting, and housing increases only marginally with household size.

**Table 5.6 – Summary of statistical measures of monthly household consumption expenditure by household size, 2006/07 HBS**

Size of household	Monthly household consumption expenditure (Rs)		
	Mean	Per capita	Median
One	6,798	6,798	4,655
Two	11,338	5,669	8,461
Three	14,202	4,734	10,455
Four	15,938	3,984	12,247
Five	16,240	3,248	12,650
6 or more	16,816	2,575	14,072
<b>All households</b>	<b>14,300</b>	<b>4,369</b>	<b>11,054</b>

In 2006/07, the mean household monthly consumption expenditure ranged from Rs 6,798 for one-member households to Rs 16,816 for households with six or more members and the median income from Rs 4,655 to Rs 14,072. On the other hand, the per capita expenditure decreased from Rs 6,798 for one-member households to Rs 2,575 for the households with six or more members.

## **5.6 Household by monthly consumption expenditure and household type**

The distribution of expenditure by selected household types is presented in **Table 5.7**. The expenditure of less than Rs 10,000 was highest for “one-member households” (84.4%), followed by households of “one female parent with unmarried children” (65.3%) and households consisting of “couples without children” (51.6%), as opposed to about 35.3% for households classified in group “other households”. On the contrary, only 5.8% of “one-member households” spent more than Rs 20,000 or more against 22.2% for “other households”.

The above is explained by the fact that household consumption expenditure is related to the number of persons in the household. While “one-member households” and “single-parent households with unmarried children” consist of few members, households made of “couples with unmarried children” and “other households” would usually consist of a larger number of persons.

**Table 5.7 – Percentage distribution of households by consumption expenditure class and household type, 2006/07 HBS**

Consumption expenditure class (Rs)	Household type						
	One member household	Couple without children	Couple with unmarried children	One male parent with unmarried children	One female parent with unmarried children	Other households	All Households
Less than 2,000	5.1	-	-	0.6	0.4	0.1	0.4
2,000 to < 5,000	49.0	13.3	4.2	11.3	19.0	4.3	9.4
5,000 to < 7,500	21.0	20.0	14.2	20.9	24.5	12.1	15.6
7,500 to < 10,000	9.3	18.3	18.5	17.8	21.4	18.8	18.1
10,000 to < 15,000	7.2	23.9	27.8	28.4	19.1	28.1	25.5
15,000 to < 20,000	2.6	10.3	14.7	10.9	6.8	14.4	12.8
20,000 to < 30,000	4.0	8.5	12.2	5.3	4.9	13.7	11.0
30,000 and above	1.8	5.7	8.4	4.7	4.0	8.5	7.3
<b>All Classes</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table 5.8** gives some statistical measures of the household consumption expenditure by type of households at the 2006/07 HBS. The average household monthly consumption expenditure ranges from Rs 6,798 for “one-member household” to Rs 15,630 for “couples with unmarried children”. It is to be noted that households of “one female parent with unmarried children” spent on average about Rs 10,362 per month compared to “one male parent with unmarried children” with an average expenditure of Rs 12,534 per month. This situation may be due to less financial resource for female headed households.

The per capita consumption household expenditure was higher for “single-member households” and “couple without children” than for the other types of households due to fewer members in these two household types. The figures for these two household types worked out to Rs 6,798 and Rs 6,430 respectively compared to an amount ranging from Rs 3,484 to about Rs 4,384 for the other household types.

**Table 5.8 – Summary of statistical measures of household consumption expenditure  
by type of households, 2006/07 HBS**

Type of households	Monthly household consumption expenditure (Rs)		
	Mean	Per capita	Median
Single member household	6,798	6,798	4,655
Couple without children	12,861	6,430	9,664
Couple with unmarried children	15,630	4,071	11,926
One male parent with unmarried children	12,534	4,384	9,864
One female parent with unmarried children	10,362	3,948	8,023
Other households	15,475	3,484	12,229
<b>All types of households</b>	<b>14,300</b>	<b>4,369</b>	<b>11,054</b>

## 5.7 Comparison of expenditure against income

The HBS provides information about both expenditure and income, but it would be misleading to consider the difference between the average monthly income and the average monthly expenditure as shown in the tables in this report as a measure of savings for the following reasons:

- (i) Household savings is expressed along the concept of household wealth where all forms of income and expenditure have to be measured. But, the HBS focuses on regular forms of income and expenditure of current consumption. Thus, the average monthly household income does not include non-regular income such capital transfers or windfall gains (inheritances, lump-sum receipts and lotteries) while the average monthly consumption expenditure does not include non-consumption expenditure such as income tax, social security contributions; life insurance premiums and mortgage repayment.

- (ii) The income and expenditure data do not relate to the same reference period.
- Employee income does not refer to the actual income received during the survey month, but is an estimate of the monthly equivalent income, having been adjusted for end of year bonus. Income from self-employment relates to the previous accounting period while property income such as interests and dividends may relate to period earlier than the survey month.
  - Expenditure data were collected on an acquisition basis, i.e. the cost of some goods acquired during the survey month was considered as expenditure regardless of whether the household paid for them during the month. Hence, the value of goods acquired on hire purchase during the survey month was considered as expenditure even though the total amount was not paid during that month.
- (iii) A household expenditure in a particular month may not necessarily be paid from the income received during the same month. It could also have been paid from non-regular receipts (which are not considered as income) such as inheritances, lump-sum receipts and money withdrawn from savings or obtained by way of loan.



## CHAPTER 6 –INDEBTED HOUSEHOLDS

### 6.1 Indebted households

At the 2006/07 HBS, the selected households were requested to state the amount they had disbursed as repayment of loan during the month preceding the survey month. About 46.5% of the surveyed households reported having made at least one loan repayment.

As shown in **Table 6.1**, the most common item of loan repayment was housing reported by 54.7% of indebted households, followed by household appliances (18.0%), and furniture (14.8%). The other components, on which households were indebted, are audio-visual equipment (12.7%), motor vehicles (11.6%), education (9.4%), health (0.7%) and other miscellaneous items (40.0%). It is to be noted that the percentages in **Table 6.1** do not add up to 100 as a household may have disbursed on more than one item of debt.

**Table 6.1 – Indebted households (%) and average monthly loan repayment by item of debt, 2006/07 HBS**

Item of debt	Indebted households (%)	Average monthly loan repayment by indebted households on specific items(Rs)
House	54.7	3,891
Motor vehicle	11.6	4,036
Furniture	14.8	1,214
Audio-visual equipment	12.7	860
Household appliances	18.0	1,146
Education	9.4	3,581
Health	0.7	2,711
Other miscellaneous	40.0	2,252
<b>All items</b>	<b>46.5</b>	<b>4,353</b>

On the average an indebted household disbursed Rs 4,353 per month on loan repayment. The highest loan repayment was effected by households having contracted a loan for the purchase of a motor vehicle (Rs 4,036) followed by those with a loan on houses (Rs 3,891) and for education purposes (Rs 3,581). Other loan repayments were as follows: Rs 2,711 on health, Rs 1,214 on furniture, Rs 1,146 on household appliances, Rs 860 on audio-visual equipment and Rs 2,252 on other miscellaneous items, such as wedding, funeral and personal related debt repayments.

## 6.2 Indebted households by income group

**Table 6.2** shows the proportion of indebted households by income class and their average monthly loan repayments as reported at the 2006/07 HBS.

It can be observed that the proportion of indebted households increases as the household income increases. Thus, 19.6% of all households earning less than Rs 10,000 per month reported having made a debt repayment. The proportions were 48.8% for households earning between Rs 10,000 and Rs 19,999, 62.2% for households earning between Rs 20,000 and Rs 29,999, and 70.7% for those earning Rs 30,000 or more per month.

The loan repayments also increased as the household monthly income increased. In 2006/07, the average monthly disbursements increased from Rs 1,556 for households earning less than Rs 10,000 per month to Rs 9,121 for households earning Rs 30,000 or more.

**Table 6.2 – Indebted households as a percentage of total households and average monthly loan repayment by income class, 2006/07 HBS**

<b>Income group (Rs)</b>	<b>Indebted households as a percentage of total households</b>	<b>Average monthly loan repayment by indebted households (Rs)</b>
Less than 10,000	19.6	1,556
10,000 – 19,999	48.8	2,675
20,000 – 29,999	62.2	4,325
30,000 or more	70.7	9,121
<b>All households</b>	<b>46.5</b>	<b>4,353</b>

**Table 6.3** gives the percentage of indebted households by item of debt and income class. It can be seen that the most common item of debt was housing for all income groups. The proportion of indebted households reporting this item of debt increased as the monthly household income increased. The proportion, which stood at 37.2% for households with a monthly income of less than Rs 10,000, increased to 64.9% for households earning Rs 30,000 or more per month.

As regards the other items of debt, their importance varies among households of different income classes. Thus, only 2.0% of indebted households earning less Rs 10,000 per month reported a loan repayment on motor vehicles compared to 27.9% for households earning Rs 30,000 or more. For loan on education, the proportion of households making debt repayment was highest (16.6%) among those with income Rs 30,000 or more compared to 2.9% for households with income less than Rs 10,000. On the other hand, the proportions of households with debts on furniture, audio-visual equipment and household appliances were highest among households earning less than Rs 10,000 per month and lowest among households earning Rs 30,000 or more.

**Table 6.3 – Indebted households (%) by item of debt and income class, 2006/07 HBS**

Item of debt	Income class (Rs)				
	Less than 10,000	10,000 – 19,999	20,000 – 29,999	30,000+	All households
House	37.2	50.1	62.3	64.9	<b>54.7</b>
Motor vehicle	2.0	5.5	12.2	27.9	<b>11.6</b>
Furniture	22.2	17.0	13.3	8.3	<b>14.8</b>
Audio-visual equipment	18.2	14.7	12.0	6.7	<b>12.7</b>
Household appliances	22.4	20.9	15.9	12.5	<b>18.0</b>
Education	2.9	6.5	11.2	16.6	<b>9.4</b>
Other miscellaneous items	27.9	37.9	44.3	46.0	<b>40.0</b>

### 6.3 Profile of indebted households

**Table 6.4** shows the degree of indebtedness among the various types of households. The percentage of indebted households was highest among “Couple with unmarried children” (54.7%), followed by “Other households” (48.2%) and “Couple without children” (34.8%). “Single member households” were less likely to be indebted (11.6%).

**Table 6.4 – Indebted households by type of households, 2006/07 HBS**

<b>Type of households</b>	<b>%</b>
Single member household	11.6
Couple without children	34.8
Couple with unmarried children	54.7
One male parent with unmarried children	33.1
One female parent with unmarried children	33.1
Other households	48.2
<b>All types of households</b>	<b>46.5</b>

An analysis by region reveals that there was no big disparity in the level of indebtedness. In the urban areas, 45.2% of households were indebted compared to 47.3% for households in rural regions.

**Table 6.5 – Indebted households by regional stratum, 2006/07 HBS**

<b>Type of households</b>	<b>%</b>
Urban	45.2
Rural	47.3
<b>All regions</b>	<b>46.5</b>

[illegible]

**Table A 3.2 - Percentage distribution of currently employed population aged 12 years and over by major occupational group and average number of hours worked per week, 2006/07 HBS**

Major occupational group	Average number of hours worked per week											Average number of hours worked per week
	0	1 - 5	6 - 10	11 - 15	16 - 20	21 - 30	31 - 40	41 - 50	51 +	Not Stated	Total	
Legislators, senior officials and managers	1.4	-	0.4	0.9	0.7	7.1	31.1	42.0	16.0	0.4	<b>100.0</b>	43.9
Professionals	7.0	0.3	2.4	1.4	2.2	21.7	40.2	17.4	5.7	1.7	<b>100.0</b>	35.1
Technicians and associate professionals	4.8	0.4	1.2	1.6	2.1	12.3	47.8	19.7	9.2	1.0	<b>100.0</b>	37.3
Clerks	1.4	0.1	0.7	0.1	1.5	7.0	57.1	24.8	6.9	0.4	<b>100.0</b>	39.3
Service workers & shop sales workers	1.6	0.1	1.2	1.0	1.7	5.3	22.7	35.8	29.5	1.0	<b>100.0</b>	47.1
Skilled agricultural & fishery workers	5.5	1.0	3.7	3.7	6.4	17.4	28.4	21.2	11.6	1.0	<b>100.0</b>	35.1
Craft & related trades workers	2.5	0.2	1.3	0.6	2.6	9.0	29.2	39.9	13.8	1.0	<b>100.0</b>	41.7
Plant & machine operators & assemblers	1.3	0.1	1.3	0.5	1.7	5.9	23.6	39.3	25.9	0.4	<b>100.0</b>	45.6
Elementary occupations	1.8	0.9	2.2	1.7	4.1	16.6	34.0	27.0	11.2	0.5	<b>100.0</b>	38.2
<b>Total</b>	<b>2.5</b>	<b>0.4</b>	<b>1.5</b>	<b>1.1</b>	<b>2.6</b>	<b>10.6</b>	<b>33.4</b>	<b>31.5</b>	<b>15.8</b>	<b>0.8</b>	<b>100.0</b>	<b>41.2</b>

**Table A 3.3 - Percentage distribution of currently employed population aged 12 years and over by industrial section and average number of hours worked per week, 2006/07 HBS**

Industrial section	Average number of hours worked per week											Average number of hours worked per week
	0	1 - 5	6 - 10	11 - 15	16 - 20	21 - 30	31 - 40	41 - 50	51 +	Not Stated	Total	
A & B - Agriculture, hunting , forestry and fishing	3.3	1.0	2.0	2.4	4.6	19.2	39.1	18.8	9.0	0.5	<b>100.0</b>	35.9
C - Mining and Quarrying	0.0	0.0	0.0	0.0	4.7	34.9	32.6	23.2	4.7	0.0	<b>100.0</b>	36.2
D - Manufacturing	1.5	0.1	1.0	0.4	1.6	5.4	25.4	43.6	20.6	0.5	<b>100.0</b>	44.6
E - Electricity, gas and water supply	4.5	0.0	0.0	0.0	3.0	8.1	53.9	17.1	13.5	0.0	<b>100.0</b>	39.6
F - Construction	3.1	0.2	0.8	0.6	2.4	9.6	32.4	38.2	11.5	1.3	<b>100.0</b>	40.7
G - Wholesale and retail trade;repair of motor vehicles,motorcycles and personal household goods	1.7	0.2	2.1	1.1	2.5	7.8	25.0	36.6	21.8	1.3	<b>100.0</b>	43.8
H - Hotels and restaurants	1.7	0.0	0.6	0.6	0.9	3.7	23.6	43.1	24.8	0.9	<b>100.0</b>	47.1
I - Transport storage and communications	1.9	0.1	1.8	0.5	1.6	7.5	32.5	29.5	23.7	0.8	<b>100.0</b>	44.3
J - Financial intermediation	1.0	0.0	0.5	0.5	0.0	5.2	62.1	26.3	4.0	0.5	<b>100.0</b>	39.8
K - Real eatate, renting and business activities	1.0	0.5	0.8	1.3	2.4	6.0	38.3	26.0	22.8	0.9	<b>100.0</b>	44.7
L - Public administration and defence; compulsory social security	2.0	0.0	0.6	0.1	0.7	8.5	51.6	27.2	8.6	0.6	<b>100.0</b>	40.3
M - Education	10.5	0.6	2.3	2.6	5.0	29.2	40.2	7.5	1.4	0.9	<b>100.0</b>	29.3
N - Health and social work	1.4	0.0	0.0	0.4	0.4	7.1	53.7	25.3	11.2	0.4	<b>100.0</b>	41.2
O,P & Q - Other services	1.3	1.5	4.4	3.1	6.7	21.4	29.3	20.5	11.5	0.2	<b>100.0</b>	35.5
<b>Total</b>	<b>2.5</b>	<b>0.4</b>	<b>1.5</b>	<b>1.1</b>	<b>2.6</b>	<b>10.6</b>	<b>33.4</b>	<b>31.5</b>	<b>15.8</b>	<b>0.8</b>	<b>100.0</b>	<b>41.2</b>

**Table A 4.1 - Percentage distribution of persons deriving income and average monthly income by income class, 2006/07 HBS**

<b>Income class (Rs)</b>	<b>Distribution of household income (%)</b>	<b>Average monthly household income</b>
Less than 2,000	0.0	710
2,000 to < 5,000	1.2	3,657
5,000 to < 7,500	2.9	6,338
7,500 to < 10,000	5.3	8,787
10,000 to < 15,000	16.1	12,323
15,000 to < 20,000	15.2	17,162
20,000 to < 30,000	21.5	24,200
30,000 and above	37.8	49,506
<b>All Classes</b>	<b>100.0</b>	<b>19,083</b>

**Table A 4.2 – Percentage distribution of households and household income by income class, 2006/07 HBS**

<b>Income class (Rs)</b>	<b>Households</b>		<b>Household income</b>	
	<b>%</b>	<b>Cumulative %</b>	<b>%</b>	<b>Cumulative %</b>
Less than 2,000	0.4	0.4	0.0	0.0
2,000 to < 5,000	6.0	6.4	1.2	1.2
5,000 to < 7,500	8.7	15.1	2.9	4.1
7,500 to < 10,000	11.5	26.6	5.3	9.4
10,000 to < 15,000	24.9	51.5	16.1	25.4
15,000 to < 20,000	16.9	68.4	15.2	40.7
20,000 to < 30,000	17.0	85.4	21.5	62.2
30,000 and above	14.6	100.0	37.8	100.0
<b>All Classes</b>	100.0		100.0	



**Table A 4.4 - Percentage distribution of households and household income by income class and regional stratum, 2006/07 HBS**

[illegible]

**Table A 4.5 - Percentage distribution of households and income by income class and household type, 2006/07 HBS**

Income class (Rs)	One member household		Couple without children		Couple with unmarried children		Single male parent with unmarried children		Single female parent with unmarried children		Other Households		Total	
	households %	Income %	households %	Income %	households %	Income %	households %	Income %	households %	Income %	households %	Income %	households %	Income %
Less than 2,000	1.0	0.1	0.6	0.0	0.4	0.0	0.0	0.0	0.7	0.1	0.0	0.0	0.4	0.0
2,000 to < 5,000	45.9	19.4	6.3	1.6	1.7	0.3	4.4	1.0	10.6	3.0	2.4	0.4	6.0	1.2
5,000 to < 7,500	21.2	16.4	14.0	5.2	6.7	2.1	12.2	4.5	18.0	8.3	4.2	1.2	8.7	2.9
7,500 to < 10,000	11.6	12.4	15.8	8.1	11.8	5.0	17.2	9.6	16.4	10.8	7.1	2.9	11.5	5.3
10,000 to < 15,000	9.9	15.1	24.4	17.6	27.6	16.5	21.6	17.4	24.0	22.1	23.7	13.5	24.9	16.1
15,000 to < 20,000	3.5	7.5	15.7	16.0	18.1	15.1	22.2	23.4	11.8	14.7	20.2	16.0	16.9	15.2
20,000 to < 30,000	3.5	10.4	10.6	14.8	17.6	20.8	14.7	23.0	13.7	24.5	23.8	26.4	17.0	21.5
30,000 and above	3.4	18.8	12.7	36.7	16.2	40.2	7.8	21.1	4.8	16.4	18.6	39.6	14.6	37.8
<b>All Classes</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table A 4.6 - Percentage distribution of households by income class and household size, 2006/07 HBS**

Income class (Rs)	Household size						
	One	Two	Three	Four	Five	Six or more	Total
Less than 2000	18.5	24.4	21.8	11.8	13.4	10.1	100.0
2000 < 5000	52.4	26.0	12.1	5.7	2.8	1.0	100.0
5000 < 7500	16.7	30.1	21.0	21.1	7.5	3.6	100.0
7500 < 10000	6.9	23.8	25.9	27.9	10.6	4.8	100.0
10000 < 15000	2.7	16.1	24.4	32.1	16.1	8.5	100.0
15000 < 20000	1.4	14.8	21.4	33.0	18.5	10.8	100.0
20000 < 30000	1.4	9.8	20.3	33.0	18.8	16.7	100.0
30000 and above	1.6	10.4	18.6	35.7	18.6	15.1	100.0
<b>All Classes</b>	<b>6.9</b>	<b>16.7</b>	<b>21.5</b>	<b>29.8</b>	<b>15.2</b>	<b>10.0</b>	<b>100.0</b>

**Table A 4.7 - Percentage distribution of households income by income class and household size, 2006/07 HBS**

Income class (Rs)	Household size						
	One	Two	Three	Four	Five	Six or more	Total
Less than 2000	16.1	26.2	27.5	7.2	10.6	12.4	100.0
2000 < 5000	48.2	28.6	13.2	6.0	2.8	1.2	100.0
5000 < 7500	16.3	29.9	21.2	21.4	7.4	3.8	100.0
7500 < 10000	6.7	23.8	25.9	28.0	10.7	4.8	100.0
10000 < 15000	2.7	16.0	24.4	32.0	16.1	8.7	100.0
15000 < 20000	1.4	14.8	21.4	32.9	18.7	10.9	100.0
20000 < 30000	1.4	9.6	20.1	32.9	19.0	17.0	100.0
30000 and above	1.4	10.1	17.8	38.0	18.4	14.2	100.0
<b>All Classes</b>	<b>2.9</b>	<b>13.2</b>	<b>20.4</b>	<b>33.8</b>	<b>17.3</b>	<b>12.5</b>	<b>100.0</b>

**Table A4.8 – Percentage distribution of households by income class and number of persons deriving income per household, 2006/07 HBS**

Income class (Rs)	Number of persons deriving income per household							
	Nil	One	Two	Three	Four	Five	Six or more	Total
Less than 2000	50.4	49.6	-	-	-	-	-	100.0
2000 < 5000	-	79.7	20.0	-	0.3	-	-	100.0
5000 < 7500	-	65.5	31.5	2.9	0.2	-	-	100.0
7500 < 10000	-	59.1	36.3	4.1	0.6	-	-	100.0
10000 < 15000	-	43.3	44.4	10.5	1.5	0.3	-	100.0
15000 < 20000	-	32.2	45.2	18.4	3.7	0.4	0.1	100.0
20000 < 30000	-	24.8	38.8	24.7	9.3	2.2	0.2	100.0
30000 and above	-	16.9	44.4	23.8	12.0	2.1	0.9	100.0
<b>All Classes</b>	<b>0.2</b>	<b>40.4</b>	<b>39.9</b>	<b>14.1</b>	<b>4.4</b>	<b>0.8</b>	<b>0.2</b>	<b>100.0</b>

**Table A 4.9 - Percentage distribution of households by number of persons deriving income per household and household size, 2006/07 HBS**

Number of persons deriving income per household	Household size						
	One	Two	Three	Four	Five	Six or more	Total
One	17.0	15.5	20.4	30.6	12.9	3.7	100.0
Two	...	26.1	23.2	30.5	13.7	6.4	100.0
Three	...	...	27.9	29.5	22.2	20.4	100.0
Four	...	...	...	24.5	25.5	50.0	100.0
Five	...	...	...	...	20.9	79.1	100.0
Six or more	...	...	...	...	...	100.0	100.0
<b>Total</b>	<b>6.9</b>	<b>16.7</b>	<b>21.5</b>	<b>29.8</b>	<b>15.2</b>	<b>10.0</b>	<b>100.0</b>

**Table A 4.10 - Percentage distribution of households by number of persons deriving income and household type, 2006/07 HBS**

Number of persons deriving income	Household type						
	One member household	Couple without children	Couple with unmarried children	Single male parent with unmarried children	Single female parent with unmarried children	Other Households	Total
<b>One</b>	17.0	10.8	61.9	1.3	5.6	3.4	100.0
<b>Two</b>	-	15.0	51.2	0.8	8.8	24.2	100.0
<b>Three</b>	-	-	40.8	0.8	7.1	51.2	100.0
<b>Four</b>	-	-	25.9	-	4.2	69.9	100.0
<b>Five</b>	-	-	15.2	1.9	3.8	79.1	100.0
<b>Six or more</b>	-	-	9.1	-	-	90.9	100.0
<b>Total</b>	6.9	10.4	52.6	1.0	7.0	22.1	100.0

**Table A 4.11 : Selected household characteristics by income class, 2006/07 HBS**

	<i>Income class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
Average monthly per capita disposable income (Rs)	314	2,530	2,900	3,265	3,875	5,077	6,651	13,747	<b>5,739</b>
Average monthly per capita gross income (Rs)	314	2,533	2,912	3,294	3,913	5,135	6,762	14,216	<b>5,850</b>
Average monthly per capita receipts (Rs)	4,160	615	395	390	381	537	590	948	<b>556</b>
Average monthly per capita consumption expenditure (Rs)	4,716	2,800	2,728	3,051	3,267	4,060	4,990	8,548	<b>4,369</b>
Percentage distribution of households	0.4	6.0	8.7	11.5	24.9	16.9	17.0	14.6	<b>100.0</b>
Average household size	3.1	1.8	2.9	3.3	3.7	3.9	4.2	4.2	<b>3.7</b>

**Table A 4.12 : Household income by source and income class, 2006/07 HBS**

Percentage of income	<i>Income class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
a). Wages & salaries	43.3	15.5	40.9	58.8	65.5	69.0	72.2	74.2	<b>69.2</b>
b). Entrepreneurial income	6.9	6.4	17.0	18.0	17.4	16.9	16.0	12.5	<b>15.0</b>
c). Transfer income	48.2	76.8	40.7	22.5	16.3	13.1	10.7	9.0	<b>13.5</b>
d). Property income	0.0	0.8	1.1	0.6	0.7	1.0	1.0	4.3	<b>2.2</b>
e). Other income	1.6	0.5	0.3	0.1	0.1	0.1	0.1	0.0	<b>0.1</b>
<b>All sources</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table A 4.13 : Selected household characteristics by regional stratum and income class, 2006/07 HBS**

Regional Stratum	Income class (Rs)								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
<b>Total</b>									
Percentage of households	0.4	6.0	8.7	11.5	24.9	16.9	17.0	14.6	<b>100.0</b>
Average monthly household income (Rs)	1,431	3,657	6,338	8,787	12,323	17,162	24,200	49,506	<b>19,083</b>
Average monthly household consumption expenditure (Rs)	3,988	4,317	6,181	8,344	10,570	13,684	18,115	30,691	<b>14,300</b>
Average monthly per capita income (Rs)	633	2,533	2,912	3,294	3,913	5,135	6,762	14,216	<b>5,850</b>
Average monthly per capita consumption expenditure (Rs)	1,528	2,800	2,728	3,051	3,267	4,060	4,990	8,548	<b>4,369</b>
<b>Urban</b>									
Percentage of households	0.2	5.0	7.5	9.4	21.8	16.4	18.7	21.1	<b>100.0</b>
Average monthly household income (Rs)	1,980	3,700	6,306	8,902	12,324	17,193	24,335	52,870	<b>22,677</b>
Average monthly household consumption expenditure (Rs)	6,290	4,433	6,303	8,631	10,554	14,117	18,333	31,596	<b>16,215</b>
Average monthly per capita income (Rs)	660	2,834	3,273	3,708	4,076	5,276	7,034	15,313	<b>7,027</b>
Average monthly per capita consumption expenditure (Rs)	2,097	3,076	3,099	3,590	3,411	4,314	5,318	9,190	<b>5,113</b>



**Table A4.13 : Selected household characteristics by regional stratum and income class, 2006/07 HBS (Continued)**

Regional Stratum	<i>Income class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
<b>Rural</b>									
Percentage of households	0.5	6.6	9.5	12.8	26.7	17.3	16.0	10.8	<b>100.0</b>
Average monthly household income (Rs)	1,381	3,637	6,353	8,737	12,323	17,145	24,107	45,626	<b>16,967</b>
Average monthly household consumption expenditure (Rs)	3,775	4,265	6,125	8,220	10,578	13,442	17,965	29,647	<b>13,174</b>
Average monthly per capita income (Rs)	631	2,394	2,727	3,073	3,778	4,967	6,387	11,940	<b>4,981</b>
Average monthly per capita consumption expenditure (Rs)	1,476	2,676	2,556	2,819	3,197	3,918	4,764	7,807	<b>3,931</b>

**Table A 4-14 : Selected household characteristics by household type and income class, 2006/07 HBS**

Household Type	Income class (Rs)								All Classes
	Less 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 1,0000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000 +	
<b>Total</b>									
Percentage of households	0.4	6.0	8.7	11.5	24.9	16.9	17.0	14.6	<b>100.0</b>
Average monthly household income (Rs)	1,431	3,657	6,338	8,787	12,323	17,162	24,200	49,506	<b>19,083</b>
Average monthly household consumption expenditure (Rs)	3,988	4,317	6,181	8,344	10,570	13,684	18,115	30,691	<b>14,300</b>
Average monthly per capita income (Rs)	633	2,530	2,900	3,265	3,875	5,077	6,651	13,747	<b>5,739</b>
Average monthly per capita consumption expenditure (Rs)	1,528	2,800	2,728	3,051	3,267	4,060	4,990	8,548	<b>4,369</b>
<b>One member household</b>									
Percentage of households	1.0	45.9	21.2	11.6	9.9	3.5	3.5	3.4	<b>100.0</b>
Average monthly household income (Rs)	1,133	3,364	6,187	8,508	12,152	17,225	23,599	44,323	<b>7,983</b>
Average monthly household consumption expenditure (Rs)	1,318	3,464	5,404	8,061	9,660	17,924	17,751	26,303	<b>6,798</b>
Average monthly per capita income (Rs)	1,133	3,364	6,187	8,508	12,152	17,225	23,599	44,323	<b>7,983</b>
Average monthly per capita consumption expenditure (Rs)	1,318	3,464	5,404	8,061	9,660	17,924	17,751	26,303	<b>6,798</b>
<b>Couples without children</b>									
Percentage of households	0.6	6.3	14.0	15.8	24.4	15.7	10.6	12.7	<b>100.0</b>
Average monthly household income (Rs)	1,550	4,293	6,324	8,745	12,183	17,234	23,531	49,168	<b>16,937</b>
Average monthly household consumption expenditure (Rs)	4,761	4,913	5,803	8,184	10,126	13,978	17,636	29,827	<b>12,861</b>
Average monthly per capita income (Rs)	775	2,146	3,162	4,373	6,091	8,617	11,766	24,584	<b>8,468</b>
Average monthly per capita consumption expenditure (Rs)	2,381	2,457	2,902	4,092	5,063	6,989	8,818	14,914	<b>6,430</b>
<b>Couples with unmarried children</b>									
Percentage of households	0.4	1.7	6.7	11.8	27.6	18.1	17.6	16.2	<b>100.0</b>
Average monthly household income (Rs)	1,526	3,985	6,422	8,803	12,292	17,105	24,244	51,240	<b>20,582</b>
Average monthly household consumption expenditure (Rs)	5,103	6,207	6,668	8,739	10,905	14,003	18,678	31,928	<b>15,630</b>
Average monthly per capita income (Rs)	419	1,150	1,719	2,371	3,216	4,447	6,250	13,242	<b>5,349</b>
Average monthly per capita consumption expenditure (Rs)	1,436	1,776	1,794	2,341	2,839	3,627	4,809	8,314	<b>4,071</b>

**Table A 4-14 : Selected household characteristics by household type and income class, 2006/07 HBS (Continued)**

Household Type	Income class (Rs)								All Classes
	Less 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 1,0000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000 +	
<b>One parent (male) with unmarried children</b>									
Percentage of households	-	4.4	12.2	17.2	21.6	22.2	14.7	7.8	<b>100.0</b>
Average monthly household income (Rs)	-	3,512	5,836	8,810	12,753	16,722	24,825	42,790	<b>15,828</b>
Average monthly household consumption expenditure (Rs)	-	2,953	6,082	8,346	9,631	12,046	17,103	37,991	<b>12,534</b>
Average monthly per capita income (Rs)	-	1,638	2,174	3,524	4,616	6,129	9,091	14,166	<b>5,739</b>
Average monthly per capita consumption expenditure (Rs)	-	1,402	2,320	3,247	3,340	4,235	6,297	11,483	<b>4,384</b>
<b>One parent (female) with unmarried children</b>									
Percentage of households	0.7	10.6	18.0	16.4	24.0	11.8	13.7	4.8	<b>100.0</b>
Average monthly household income (Rs)	1,460	3,874	6,224	8,833	12,427	16,713	23,977	46,486	<b>13,451</b>
Average monthly household consumption expenditure (Rs)	3,875	4,693	5,742	7,327	9,969	11,495	17,220	31,272	<b>10,362</b>
Average monthly per capita income (Rs)	589	1,720	2,611	3,579	4,929	6,368	8,396	16,191	<b>5,102</b>
Average monthly per capita consumption expenditure (Rs)	1,636	2,109	2,397	2,926	3,963	4,282	6,163	10,477	<b>3,948</b>
<b>Other households</b>									
Percentage of households	-	2.4	4.2	7.1	23.7	20.2	23.8	18.6	<b>100.0</b>
Average monthly household income (Rs)	1,525	3,777	6,501	8,869	12,450	17,359	24,314	46,697	<b>21,906</b>
Average monthly household consumption expenditure (Rs)	4,968	5,066	6,772	7,840	10,209	13,156	17,432	28,474	<b>15,475</b>
Average monthly per capita income (Rs)	305	1,580	2,268	2,701	3,185	4,191	5,117	9,385	<b>4,887</b>
Average monthly per capita consumption expenditure (Rs)	994	2,083	2,281	2,283	2,527	3,125	3,668	5,778	<b>3,484</b>

**Table A4.15 : Selected household characteristics by household size and income class, 2006/07 HBS**

Household Size	Income class (Rs)								
	Less 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 1,0000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000 +	All Classes
<b>Total</b>									
Percentage of households	0.4	6.0	8.7	11.5	24.9	16.9	17.0	14.6	<b>100.0</b>
Average monthly household income (Rs)	1,431	3,657	6,338	8,787	12,323	17,162	24,200	49,506	<b>19,083</b>
Average monthly household consumption expenditure (Rs)	3,988	4,317	6,181	8,344	10,570	13,684	18,115	30,691	<b>14,300</b>
Average monthly per capita income (Rs)	633	2,530	2,900	3,265	3,875	5,077	6,651	13,747	<b>5,739</b>
Average monthly per capita consumption expenditure (Rs)	1,528	2,800	2,728	3,051	3,267	4,060	4,990	8,548	<b>4,369</b>
<b>One &amp; two persons households</b>									
Percentage of households	0.7	20.0	17.3	15.0	19.9	11.6	8.1	7.4	<b>100.0</b>
Average monthly household income (Rs)	1,373	3,583	6,261	8,719	12,248	17,122	23,673	47,591	<b>12,966</b>
Average monthly household consumption expenditure (Rs)	3,166	3,934	5,652	7,708	9,803	13,221	17,580	28,572	<b>10,014</b>
Average monthly per capita income (Rs)	948	2,916	4,235	5,319	7,006	9,312	13,338	26,763	<b>7,647</b>
Average monthly per capita consumption expenditure (Rs)	1,887	3,125	3,791	4,763	5,603	7,392	9,919	16,047	<b>5,999</b>
<b>Three persons</b>									
Percentage of households	0.4	3.4	8.5	13.9	28.3	16.9	16.0	12.6	<b>100.0</b>
Average monthly household income (Rs)	1,453	3,992	6,406	8,787	12,312	17,163	23,983	47,517	<b>18,126</b>
Average monthly household consumption expenditure (Rs)	4,748	5,403	6,781	8,477	10,174	13,682	17,801	32,953	<b>14,203</b>
Average monthly per capita income (Rs)	484	1,331	2,135	2,929	4,104	5,721	7,994	15,839	<b>6,042</b>
Average monthly per capita consumption expenditure (Rs)	1,583	1,801	2,260	2,826	3,391	4,561	5,934	10,984	<b>4,734</b>

**Table A 4.15 : Selected household characteristics by household size and income class, 2006/07 HBS (Continued)**

Household Size	Income class (Rs)								All Classes
	Less 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 1,0000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000 +	
<b>Four persons</b>									
Percentage of households	0.1	1.1	6.2	10.8	26.8	18.7	18.8	17.5	<b>100.0</b>
Average monthly household income (Rs)	1,513	3,886	6,424	8,812	12,283	17,070	24,176	52,705	<b>21,620</b>
Average monthly household consumption expenditure (Rs)	6,056	6,106	6,560	8,548	10,933	13,830	18,876	31,279	<b>15,938</b>
Average monthly per capita income (Rs)	378	971	1,606	2,203	3,071	4,268	6,044	13,176	<b>5,405</b>
Average monthly per capita consumption expenditure (Rs)	1,514	1,526	1,640	2,137	2,733	3,458	4,719	7,820	<b>3,985</b>
<b>Five persons</b>									
Percentage of households	0.3	1.1	4.3	8.1	26.5	20.7	21.1	17.9	<b>100.0</b>
Average monthly household income (Rs)	1,493	3,645	6,281	8,861	12,325	17,303	24,452	48,961	<b>21,796</b>
Average monthly household consumption expenditure (Rs)	5,207	6,684	6,364	8,917	11,257	13,640	17,808	31,103	<b>16,240</b>
Average monthly per capita income (Rs)	299	729	1,256	1,772	2,465	3,461	4,890	9,792	<b>4,359</b>
Average monthly per capita consumption expenditure (Rs)	1,041	1,337	1,273	1,783	2,251	2,728	3,562	6,221	<b>3,248</b>
<b>Six persons or more</b>									
Percentage of households	0.4	0.6	3.2	5.5	21.2	18.4	28.5	22.1	<b>100.0</b>
Average monthly household income (Rs)	1,500	4,090	6,553	8,907	12,675	17,263	24,578	46,578	<b>23,916</b>
Average monthly household consumption expenditure (Rs)	3,071	4,491	6,970	9,248	10,733	14,009	17,700	27,689	<b>16,816</b>
Average monthly per capita income (Rs)	240	682	994	1,371	1,990	2,697	3,713	7,106	<b>3,663</b>
Average monthly per capita consumption expenditure (Rs)	492	748	1,039	1,408	1,672	2,196	2,679	4,212	<b>2,574</b>

**Table A 5.1 - Percentage distribution of households by expenditure class and number of persons deriving income per household, 2006/07 HBS**

Expenditure class (Rs)	Number of persons deriving income per household							
	Nil	One	Two	Three	Four	Five	Six or more	Total
Less than 2000	3.6	94.9	1.5	-	-	-	-	100.0
2000 < 5000	0.2	65.8	30.8	3.0	0.3	-	-	100.0
5000 < 7500	0.1	50.6	40.6	6.8	1.5	0.4	-	100.0
7500 < 10000	0.2	40.4	42.7	13.2	2.8	0.4	0.3	100.0
10000 < 15000	0.1	36.0	40.7	17.1	5.1	0.9	0.1	100.0
15000 < 20000	-	32.1	40.4	19.5	6.5	1.3	0.2	100.0
20000 < 30000	0.6	31.0	39.6	18.4	8.3	1.7	0.4	100.0
30000 and above	0.4	26.9	42.1	20.5	8.4	1.5	0.2	100.0
<b>All Classes</b>	<b>0.2</b>	<b>40.4</b>	<b>39.9</b>	<b>14.1</b>	<b>4.4</b>	<b>0.8</b>	<b>0.2</b>	<b>100.0</b>

**Table A 5.2 - Percentage distribution of household income by expenditure class and source of income, 2006/07 HBS**

Expenditure class (Rs)	Number of persons deriving income per household					
	Paid employment	Self employment	Transfer income	Property income	Other income	All Households
Less than 2000	3.9	10.7	84.8	0.1	0.5	100.0
2000 < 5000	40.3	9.8	48.7	0.9	0.2	100.0
5000 < 7500	61.6	14.5	23.1	0.6	0.1	100.0
7500 < 10000	68.2	15.1	16.2	0.5	0.1	100.0
10000 < 15000	69.5	17.4	12.0	1.0	0.1	100.0
15000 < 20000	72.9	15.0	10.9	1.1	0.1	100.0
20000 < 30000	72.2	14.8	10.8	2.1	-	100.0
30000 and above	71.1	13.5	9.0	6.4	-	100.0
<b>All Classes</b>	<b>69.2</b>	<b>15.0</b>	<b>13.5</b>	<b>2.2</b>	<b>0.1</b>	<b>100.0</b>

**Table A 5.3: Distribution of average monthly household consumption expenditure  
by COICOP division and regional stratum, 2006/07 HBS**

COICOP Division	Regional Stratum		
	Urban	Rural	Total
01. Food and non-alcoholic beverages	4,760	4,402	<b>4,534</b>
02. Alcoholic beverages and tobacco	609	617	<b>614</b>
03. Clothing and footwear	796	813	<b>807</b>
04. Housing, water, electricity, gas and other fuels	1,875	1,275	<b>1,498</b>
05. Furnishings, household equipment and routine household maintenance	1,106	972	<b>1,022</b>
06. Health	593	392	<b>467</b>
07. Transport	2,799	1,998	<b>2,295</b>
08. Communication	653	520	<b>569</b>
09. Recreation and culture	859	702	<b>760</b>
10. Education	716	389	<b>510</b>
11. Restaurants and hotels	675	543	<b>592</b>
12. Miscellaneous goods and services	773	550	<b>632</b>
<b>All Items</b>	<b>16,215</b>	<b>13,174</b>	<b>14,300</b>

**Table A 5.4 : Average monthly household consumption expenditure by COICOP division and number of persons deriving income,  
20006/07 HBS**

COICOP Division	Number of persons deriving income per household							
	Nil	One	Two	Three	Four	Five	Six or more	Total
01. Food and non-alcoholic beverages	4,713	3,975	4,545	5,407	6,388	6,319	5,734	<b>4,534</b>
02. Alcoholic beverages and tobacco	530	480	606	841	1,130	1,036	368	<b>614</b>
03. Clothing and footwear	1,381	688	815	991	1,124	1,341	525	<b>807</b>
04. Housing, water, electricity, gas and other fuels	2,463	1,318	1,490	1,798	2,065	2,136	2,138	<b>1,498</b>
05. Furnishings, household equipment and routine household maintenance	2,020	863	1,100	1,139	1,392	752	1,071	<b>1,022</b>
06. Health	1,306	339	487	609	945	438	829	<b>467</b>
07. Transport	3,179	1,824	2,586	2,535	3,069	2,796	2,660	<b>2,295</b>
08. Communication	826	457	584	754	823	738	799	<b>569</b>
09. Recreation and culture	1,329	664	823	826	827	895	490	<b>760</b>
10. Education	377	460	578	527	312	561	168	<b>510</b>
11. Restaurants and hotels	843	489	627	685	873	811	488	<b>592</b>
12. Miscellaneous goods and services	1,320	518	678	729	854	869	1,569	<b>632</b>
<b>All Items</b>	<b>20,287</b>	<b>12,074</b>	<b>14,918</b>	<b>16,842</b>	<b>19,803</b>	<b>18,693</b>	<b>16,840</b>	<b>14,300</b>



**Table A 5.5 Percentage distribution of average monthly household consumption expenditure by COICOP division and number of persons deriving income per household, 2006/07 HBS**

COICOP Division	Number of persons deriving income per household							
	Nil	One	Two	Three	Four	Five	Six or more	Total
01. Food and non-alcoholic beverages	23	33	30	32	32	34	34	<b>32</b>
02. Alcoholic beverages and tobacco	3	4	4	5	6	6	2	<b>4</b>
03. Clothing and footwear	7	6	5	6	6	7	3	<b>6</b>
04. Housing, water, electricity, gas and other fuels	12	11	10	11	10	11	13	<b>10</b>
05. Furnishings, household equipment and routine household maintenance	10	7	7	7	7	4	6	<b>7</b>
06. Health	6	3	3	4	5	2	5	<b>3</b>
07. Transport	16	15	17	15	16	15	16	<b>16</b>
08. Communication	4	4	4	4	4	4	5	<b>4</b>
09. Recreation and culture	7	5	6	5	4	5	3	<b>5</b>
10. Education	2	4	4	3	2	3	1	<b>4</b>
11. Restaurants and hotels	4	4	4	4	4	4	3	<b>4</b>
12. Miscellaneous goods and services	7	4	5	4	4	5	9	<b>4</b>
<b>All Items</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Table A 5.6: Distribution of average monthly household consumption expenditure by COICOP division and household size,  
2006/07 HBS**

COICOP Division	Household size						
	One	Two	Three	Four	Five	Six or more	Total
01. Food and non-alcoholic beverages	2,193	3,547	4,310	4,932	5,254	6,005	<b>4,534</b>
02. Alcoholic beverages and tobacco	361	535	618	630	618	864	<b>614</b>
03. Clothing and footwear	277	577	745	969	985	939	<b>807</b>
04. Housing, water, electricity, gas and other fuels	1,034	1,429	1,499	1,504	1,576	1,790	<b>1,498</b>
05. Furnishings, household equipment and routine household maintenance	658	971	1,025	1,098	1,045	1,086	<b>1,022</b>
06. Health	348	451	516	475	476	430	<b>467</b>
07. Transport	742	1,798	2,597	2,638	2,405	2,357	<b>2,295</b>
08. Communication	262	469	585	612	645	674	<b>569</b>
09. Recreation and culture	255	518	712	921	954	846	<b>760</b>
10. Education	16	84	401	750	883	516	<b>510</b>
11. Restaurants and hotels	348	451	575	675	689	637	<b>592</b>
12. Miscellaneous goods and services	304	509	619	735	709	671	<b>632</b>
<b>All Items</b>	<b>6,798</b>	<b>11,338</b>	<b>14,203</b>	<b>15,938</b>	<b>16,240</b>	<b>16,816</b>	<b>14,300</b>

(Rs)

**Table A 5.7: Percentage distribution of average monthly household consumption expenditure by COICOP division and household size, 2006/07 HBS**

COICOP Division	Household size						
	One	Two	Three	Four	Five	Six or more	Total
01. Food and non-alcoholic beverages	32	31	30	31	32	36	<b>32</b>
02. Alcoholic beverages and tobacco	5	5	4	4	4	5	<b>4</b>
03. Clothing and footwear	4	5	5	6	6	6	<b>6</b>
04. Housing, water, electricity, gas and other fuels	15	13	11	9	10	11	<b>10</b>
05. Furnishings, household equipment and routine household maintenance	10	9	7	7	6	6	<b>7</b>
06. Health	5	4	4	3	3	3	<b>3</b>
07. Transport	11	16	18	17	15	14	<b>16</b>
08. Communication	4	4	4	4	4	4	<b>4</b>
09. Recreation and culture	4	5	5	6	6	5	<b>5</b>
10. Education	0	1	3	5	5	3	<b>4</b>
11. Restaurants and hotels	5	4	4	4	4	4	<b>4</b>
12. Miscellaneous goods and services	4	4	4	5	4	4	<b>4</b>
<b>All Items</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Table A 5.8 : Monthly household consumption expenditure by expenditure class and income class, 2006/07 HBS**

Average (Rs)									
Expenditure Class	Income Class (Rs)								All Classes
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	
Less than 2000	1,111	1,546	1,360	-	-	-	-	-	1,477
2,000 to < 5,000	3,203	3,372	4,020	4,013	4,163	4,226	4,956	-	3,736
5,000 to < 7,500	6,647	5,875	6,090	6,223	6,491	6,437	6,478	7,302	6,274
7,500 to < 10,000	9,124	8,638	8,509	8,566	8,734	8,869	8,951	8,748	8,722
10,000 to < 15,000	11,766	11,357	11,646	11,634	11,941	12,275	12,671	12,638	12,212
15,000 to < 20,000	-	16,772	17,063	17,448	16,824	16,850	17,272	17,530	17,156
20,000 to < 30,000	23,413	22,946	21,517	23,896	23,370	23,889	23,706	24,479	24,015
30,000+	54,228	32,540	-	41,199	39,938	41,832	39,711	49,530	47,042
All Classes	12,204	4,317	6,181	8,344	10,570	13,684	18,115	30,691	14,300

Per Capita (Rs)									
Less than 2000	835	1,379	1,170						1,295
2,000 to < 5,000	1,211	2,480	1,991	1,868	1,711	1,381	1,239		2,154
5,000 to < 7,500	2,767	3,487	2,740	2,375	2,193	2,193	1,827	2,268	2,455
7,500 to < 10,000	4,483	4,845	3,481	2,971	2,720	2,741	2,435	2,846	2,856
10,000 to < 15,000	2,353	3,680	4,343	4,093	3,590	3,464	3,578	3,670	3,599
15,000 to < 20,000		5,590	5,124	5,847	5,134	4,860	4,642	4,753	4,835
20,000 to < 30,000	7,369	11,473	10,053	7,808	6,803	6,781	6,654	6,758	6,770
30,000+	23,026	8,135		20,989	12,037	15,914	10,591	13,844	13,426
All Classes	4,716	2,800	2,728	3,051	3,267	4,060	4,990	8,548	4,369

**Table A 5.9 : Average monthly household consumption expenditure by COICOP division and income class, 2006/07 HBS**

(Rs)

COICOP Division	<i>Income Class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
01. Food and non-alcoholic beverages	1,792	2,066	2,875	3,491	4,143	4,763	5,465	6,723	<b>4,534</b>
02. Alcoholic beverages and tobacco	222	150	336	443	594	677	764	902	<b>614</b>
03. Clothing and footwear	77	113	250	429	614	786	1,185	1,640	<b>807</b>
04. Housing, water, electricity, gas and other fuels	667	718	918	1,107	1,278	1,488	1,869	2,427	<b>1,498</b>
05. Furnishings, household equipment and routine household maintenance	315	303	334	557	723	906	1,300	2,414	<b>1,022</b>
06. Health	17	129	173	190	260	430	576	1,265	<b>467</b>
07. Transport	188	260	396	665	915	1,725	2,942	7,841	<b>2,295</b>
08. Communication	194	146	233	305	420	561	767	1,190	<b>569</b>
09. Recreation and culture	235	168	257	409	549	790	977	1,659	<b>760</b>
10. Education	0	36	65	172	271	427	640	1,600	<b>510</b>
11. Restaurants and hotels	108	129	175	289	411	572	818	1,345	<b>592</b>
12. Miscellaneous goods and services	174	99	170	287	393	557	811	1,685	<b>632</b>
<b>All Items</b>	<b>3,988</b>	<b>4,317</b>	<b>6,181</b>	<b>8,344</b>	<b>10,570</b>	<b>13,684</b>	<b>18,115</b>	<b>30,691</b>	<b>14,300</b>

**Table A 5.10: Per capita monthly household consumption expenditure by COICOP division and income class, 2006/07 HBS**

(Rs)

COICOP Division	<i>Income Class (Rs)</i>								All Classes
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	
01. Food and non-alcoholic beverages	635	1,370	1,231	1,224	1,239	1,348	1,431	1,778	<b>1,374</b>
02. Alcoholic beverages and tobacco	134	89	154	167	196	201	206	248	<b>192</b>
03. Clothing and footwear	21	74	120	155	191	232	313	435	<b>237</b>
04. Housing, water, electricity, gas and other fuels	259	496	427	419	403	442	532	701	<b>485</b>
05. Furnishings, household equipment and routine household maintenance	129	188	156	217	242	284	386	716	<b>330</b>
06. Health	6	98	104	74	92	155	168	358	<b>155</b>
07. Transport	65	130	161	283	279	538	854	2,271	<b>693</b>
08. Communication	93	98	108	114	133	166	212	330	<b>175</b>
09. Recreation and culture	93	93	98	135	163	232	264	458	<b>222</b>
10. Education	0	11	20	49	70	105	155	397	<b>127</b>
11. Restaurants and hotels	34	87	81	107	134	178	234	379	<b>184</b>
12. Miscellaneous goods and services	59	67	69	107	126	179	234	478	<b>194</b>
<b>All Items</b>	<b>1,528</b>	<b>2,800</b>	<b>2,728</b>	<b>3,051</b>	<b>3,267</b>	<b>4,060</b>	<b>4,990</b>	<b>8,548</b>	<b>4,369</b>

**Table A 5.11 : Percentage distribution of monthly household consumption expenditure by COICOP division and income class, 2006/07 HBS**

COICOP Division	<i>Income Class (Rs)</i>								All Classes
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	
01. Food and non-alcoholic beverages	44.9	47.8	46.5	41.8	39.2	34.8	30.2	21.9	<b>31.7</b>
02. Alcoholic beverages and tobacco	5.6	3.5	5.4	5.3	5.6	4.9	4.2	2.9	<b>4.3</b>
03. Clothing and footwear	1.9	2.6	4.0	5.1	5.8	5.7	6.5	5.3	<b>5.6</b>
04. Housing, water, electricity, gas and other fuels	16.7	16.6	14.8	13.3	12.1	10.9	10.3	7.9	<b>10.5</b>
05. Furnishings, household equipment and routine household maintenance	7.9	7.0	5.4	6.7	6.8	6.6	7.2	7.9	<b>7.1</b>
06. Health	0.4	3.0	2.8	2.3	2.5	3.1	3.2	4.1	<b>3.3</b>
07. Transport	4.7	6.0	6.4	8.0	8.7	12.6	16.2	25.5	<b>16.0</b>
08. Communication	4.9	3.4	3.8	3.7	4.0	4.1	4.2	3.9	<b>4.0</b>
09. Recreation and culture	5.9	3.9	4.2	4.9	5.2	5.8	5.4	5.4	<b>5.3</b>
10. Education	0.0	0.8	1.1	2.1	2.6	3.1	3.5	5.2	<b>3.6</b>
11. Restaurants and hotels	2.7	3.0	2.8	3.5	3.9	4.2	4.5	4.4	<b>4.1</b>
12. Miscellaneous goods and services	4.4	2.3	2.8	3.4	3.7	4.1	4.5	5.5	<b>4.4</b>
<b>All Items</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table A 5.12: Distribution of average monthly household consumption expenditure by COICOP class and income class, 2006/07 HBS**

(Rs)

COICOP Class	All Classes	Income Class (Rs)							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>01. Food and non-alcoholic beverages</b>	<b>4,534.44</b>	<b>1,791.84</b>	<b>2,065.53</b>	<b>2,874.94</b>	<b>3,491.20</b>	<b>4,142.78</b>	<b>4,763.33</b>	<b>5,465.50</b>	<b>6,723.37</b>
Bread and cereals	1,120.51	661.10	512.73	730.30	890.51	1,060.93	1,215.35	1,344.64	1,524.65
Meat	688.28	198.79	258.79	427.39	529.45	632.02	731.21	818.65	1,045.82
Fish and sea food	399.36	150.76	192.93	266.75	304.74	366.46	405.75	479.59	596.88
Milk, cheese and eggs	562.99	215.91	273.41	345.47	438.98	498.81	581.17	684.16	862.94
Oil and fats	235.99	109.42	126.56	178.29	196.70	228.78	250.54	272.51	299.92
Fruit	184.02	36.04	68.39	84.81	107.70	140.72	180.39	229.09	378.02
Vegetables	794.56	214.77	413.88	535.48	628.41	741.16	843.98	966.12	1,080.83
Sugar, jam, honey, chocolate and, confectionery	86.81	36.06	25.53	40.31	51.20	69.76	79.94	100.60	189.27
Food products n.e.c	129.55	25.18	62.44	82.60	104.92	115.34	134.60	158.18	191.38
Coffee,tea and cocoa	73.81	32.09	40.07	51.47	56.85	65.54	75.40	89.92	108.42
Mineral waters, soft drinks, fruit and vegetable juices	258.56	111.71	90.80	132.08	181.75	223.27	264.98	322.04	445.23
<b>02. Alcoholic beverages and tobacco</b>	<b>614.37</b>	<b>221.73</b>	<b>150.18</b>	<b>335.73</b>	<b>443.19</b>	<b>593.76</b>	<b>677.32</b>	<b>764.00</b>	<b>902.10</b>
Spirits	144.97	90.79	34.59	63.30	82.18	120.50	153.65	187.85	270.59
Wine	44.67	15.57	13.02	20.07	23.63	29.30	39.42	53.08	111.20
Beer	107.23	18.29	17.08	41.21	73.73	109.16	126.15	130.94	159.60
Tobacco	317.50	97.08	85.49	211.15	263.65	334.79	358.11	392.13	360.71
<b>03. Clothing and footwear</b>	<b>806.88</b>	<b>76.72</b>	<b>112.66</b>	<b>250.00</b>	<b>428.79</b>	<b>614.02</b>	<b>786.15</b>	<b>1,185.19</b>	<b>1,640.38</b>
Clothing material	18.06	0.00	10.20	7.40	9.86	18.36	16.06	23.07	30.21
Garments	569.14	30.52	64.31	172.26	293.94	431.91	545.68	838.45	1,181.01
Other articles of clothing and clothing accessories	10.66	3.81	2.37	3.47	5.80	6.88	10.15	16.78	22.27
Cleaning, repair and hire of clothing	1.30	0.00	0.00	0.00	1.62	0.15	0.54	0.24	6.48
Tailoring charges	9.30	0.00	0.45	1.43	3.27	6.63	6.37	11.41	28.20
Shoes and footwear	196.45	42.38	35.17	64.67	112.66	149.30	205.08	291.98	368.39
Repair and hire of footwear	1.96	0.00	0.15	0.77	1.63	0.79	2.27	3.26	3.83

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Table A 5.12: Distribution of average monthly household consumption expenditure by COICOP class and income class, 2006/07 HBS (Continued)

COICOP Class	All Classes	<i>Income Class (Rs)</i>							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>04. Housing, water, electricity, gas and other fuels</b>	<b>1,496.27</b>	<b>666.80</b>	<b>712.59</b>	<b>917.82</b>	<b>1,106.95</b>	<b>1,278.29</b>	<b>1,486.26</b>	<b>1,864.55</b>	<b>2,426.96</b>
Actual rental paid by tenants	221.47	0.00	91.73	133.88	188.60	202.73	232.48	245.73	350.14
Materials for the maintenance and repair of the dwelling	87.98	45.80	16.27	26.58	47.53	47.88	69.49	176.20	158.40
Services for the maintenance and repair of the dwelling	117.71	26.12	27.06	43.10	63.01	74.55	94.26	163.88	290.71
Water supply	169.59	107.23	101.29	126.38	149.61	159.13	174.00	197.71	219.96
Sewage collection	28.55	0.00	15.34	16.55	22.05	29.39	28.28	32.90	40.75
Other services relating to the dwelling n.e.c	56.77	7.03	29.11	28.33	16.78	35.61	54.08	79.55	130.65
Electricity	544.55	293.69	258.19	315.06	386.74	461.23	552.50	655.79	931.41
Gas	262.79	149.11	163.14	219.07	225.94	260.57	274.47	307.71	299.28
Liquified fuels	5.11	37.83	8.66	7.04	5.75	6.54	3.92	3.62	2.25
Solid fuels	1.76	0.00	1.78	1.83	0.95	0.68	2.77	1.46	3.40
<b>05. Furnishings, household equipment and routine household maintenance</b>	<b>1,021.66</b>	<b>420.22</b>	<b>303.35</b>	<b>333.94</b>	<b>556.93</b>	<b>722.64</b>	<b>906.21</b>	<b>1,300.42</b>	<b>2,413.56</b>
Furniture and furnishings	261.60	194.66	93.44	62.46	154.55	194.24	260.47	362.12	535.81
Carpet and other floor covering	11.64	0.00	0.64	0.00	11.29	9.80	18.34	11.05	19.76
Household textiles	62.14	0.00	9.69	18.60	22.13	44.26	47.39	82.67	166.82
Major household appliances whether electric or not	118.37	86.75	31.28	34.52	76.32	108.25	127.47	152.09	202.16
Small electric household appliances	10.17	0.00	0.46	2.69	4.85	6.40	13.49	14.21	21.01
Repair of household appliances	8.39	0.00	0.13	3.77	5.14	5.41	7.51	11.18	20.20
Glassware, tableware and household utensils	54.38	11.91	9.97	14.87	23.48	30.09	41.40	85.96	141.20
Major tools and equipment	8.10	0.00	0.38	0.00	1.35	2.06	2.83	24.59	18.90
Small tools and miscellaneous accessories	26.38	2.71	6.06	7.42	16.41	15.42	23.63	31.38	69.91
Non-durable household goods	321.26	124.19	134.59	169.37	211.58	275.75	334.43	413.45	532.85
Domestic services and household services	139.23	0.00	16.71	20.24	29.84	30.97	29.25	111.72	684.95

Table A 5.12: Distribution of average monthly household consumption expenditure by COICOP class and income class, 2006/07 HBS (Continued)

(Rs)

COICOP Class	All Classes	Income Class (Rs)							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>06. Health</b>	<b>466.57</b>	<b>17.37</b>	<b>128.95</b>	<b>172.74</b>	<b>189.61</b>	<b>259.76</b>	<b>429.90</b>	<b>575.56</b>	<b>1,264.59</b>
Pharmaceutical products	164.87	17.37	83.57	87.98	81.13	121.90	136.43	217.77	356.73
Other medical products	2.67	0.00	2.57	1.06	1.99	1.40	1.72	4.17	5.76
Therapeutic appliances and equipment	26.40	0.00	4.28	6.17	9.19	9.87	14.82	36.92	91.25
Medical services	114.89	0.00	17.36	38.94	46.04	58.73	118.68	135.67	314.27
Dental services	28.11	0.00	3.07	3.42	5.56	12.52	22.91	16.41	115.12
Paramedical services	15.50	0.00	5.43	5.07	10.77	9.69	11.64	25.30	33.00
Hospital services	114.15	0.00	12.68	30.10	34.92	45.64	123.71	139.34	348.45
<b>07. Transport</b>	<b>2,294.90</b>	<b>188.05</b>	<b>259.60</b>	<b>396.21</b>	<b>664.95</b>	<b>915.09</b>	<b>1,724.80</b>	<b>2,942.15</b>	<b>7,840.50</b>
Motor cars	641.94	0.00	37.60	44.58	29.25	130.15	389.03	752.67	2,788.66
Motor cycles	6.37	0.00	0.00	0.00	2.70	0.00	0.00	14.64	24.54
Bicycles	4.35	0.00	0.00	1.60	1.08	0.75	9.48	4.12	10.95
Spare parts and accessories for personal transport equipment	77.63	0.00	1.02	3.13	13.02	15.80	52.27	126.13	285.43
Fuels and lubricants for personal transport equipment	743.80	1.36	25.17	78.86	161.51	288.66	544.02	1,075.17	2,529.55
Maintenance and repair of personal transport equipment	83.05	0.00	0.13	0.43	40.49	21.33	65.13	98.85	303.68
Other services in respect of personal transport equipment	89.19	0.00	1.53	8.52	12.60	36.84	83.84	111.50	304.45
Passenger transport by road	334.23	186.69	110.46	204.05	265.57	328.11	378.39	420.38	419.04
Passenger transport by air	305.88	0.00	81.36	51.10	133.29	86.81	198.33	327.15	1,153.68
Passenger transport by sea and inland waterway	2.88	0.00	2.28	3.18	1.03	2.62	2.10	3.18	5.46
Other purchased transport services	5.57	0.00	0.05	0.77	4.41	4.02	2.21	8.38	15.06

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**Table A 5.12: Distribution of average monthly household consumption expenditure by COICOP class and income class, 2006/07 HBS (Continued)**

COICOP Class	All Classes	Income Class (Rs)							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>08. Communication</b>	<b>569.49</b>	<b>193.82</b>	<b>146.19</b>	<b>233.08</b>	<b>305.07</b>	<b>420.10</b>	<b>561.47</b>	<b>767.03</b>	<b>1,190.47</b>
Postal services	2.46	0.00	0.19	0.17	0.29	0.96	1.27	3.04	9.85
Telephone and telefax equipment	11.33	0.00	3.01	5.57	3.75	9.31	10.47	16.38	23.07
Telephone and telefax services	555.69	193.82	142.99	227.34	301.03	409.83	549.73	747.61	1,157.54
<b>09. Recreation and culture</b>	<b>760.39</b>	<b>234.77</b>	<b>168.00</b>	<b>256.67</b>	<b>408.80</b>	<b>549.01</b>	<b>789.82</b>	<b>976.62</b>	<b>1,658.89</b>
Equipment for the reception, recording and reproduction of sound and picture	97.76	52.94	28.83	45.38	76.90	87.87	114.13	112.78	153.02
Photographic and cinematographic equipment and optical instruments	0.84	56.75	0.00	0.00	0.00	0.16	1.49	0.50	2.47
Information processing equipment	69.37	0.00	7.63	6.04	19.01	57.03	70.26	117.76	134.25
Recording media	11.71	0.00	3.35	3.84	3.87	5.91	11.48	16.91	30.47
Repair of audio visual photographic and information processing equipment	10.24	0.00	0.64	0.00	2.65	4.59	8.50	19.02	28.03
Musical instruments and major durables for indoor recreation	0.85	0.00	0.00	0.06	0.00	0.00	0.07	0.16	5.55
Games, toys and hobbies	19.38	0.00	0.79	2.96	7.02	16.27	19.94	27.26	42.57
Equipment for sport, camping and open-air recreation	2.90	0.00	0.00	0.16	0.74	1.15	2.64	3.36	10.30
Gardens, plants and flowers	18.16	0.00	3.34	2.98	3.94	9.03	14.96	23.39	58.27
Pets and related products	13.12	0.00	3.00	8.14	4.10	4.98	10.90	12.27	44.88
Veterinary and other services for pets	0.74	0.00	0.00	0.00	0.00	0.00	0.64	0.81	3.37
Recreational and sporting services	20.28	0.00	1.03	0.27	1.98	1.88	38.41	15.43	70.68
Cultural services	189.71	39.05	74.33	91.86	117.16	139.45	191.71	214.83	409.83
Books	148.54	61.40	26.22	52.82	91.17	115.91	150.31	198.44	296.26
Newspaper and periodicals	109.64	13.55	13.02	25.15	47.64	68.81	106.34	153.31	273.33
Stationery and drawing materials	45.67	11.08	5.82	17.01	32.64	35.85	48.04	60.34	85.73
Expenditure on package holidays	1.48	0.00	0.00	0.00	0.00	0.12	0.00	0.05	9.87

**Table A 5.12: Distribution of average monthly household consumption expenditure by COICOP class and income class, 2001/02 HBS (Continued)**

COICOP Class	All Classes	<i>Income Class (Rs)</i>							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>10. Education</b>	<b>509.97</b>	<b>0.00</b>	<b>36.35</b>	<b>65.06</b>	<b>172.02</b>	<b>271.22</b>	<b>427.00</b>	<b>640.02</b>	<b>1,599.84</b>
Pre-primary and primary education	93.39	0.00	9.51	28.90	53.05	67.91	81.52	103.30	245.69
Secondary education	210.59	0.00	25.61	31.99	82.97	135.18	212.12	270.93	553.05
Post secondary and non-tertiary education	8.76	0.00	0.00	1.96	8.84	9.28	9.86	7.05	16.46
Tertiary education	181.10	0.00	1.23	2.03	21.63	48.95	106.47	226.11	753.20
Education not definable by level	16.12	0.00	0.00	0.18	5.54	9.90	17.04	32.63	31.44
<b>11. Restaurants and hotels</b>	<b>592.06</b>	<b>108.31</b>	<b>129.18</b>	<b>174.64</b>	<b>289.06</b>	<b>410.56</b>	<b>572.33</b>	<b>818.43</b>	<b>1,344.69</b>
Restaurants, café and the likes	579.85	108.31	129.12	174.25	288.95	409.02	569.13	808.36	1,279.31
Accommodation services	12.21	0.00	0.06	0.39	0.11	1.54	3.20	10.07	65.38
<b>12. Miscellaneous goods and services</b>	<b>632.28</b>	<b>173.73</b>	<b>99.39</b>	<b>170.48</b>	<b>287.19</b>	<b>393.17</b>	<b>557.37</b>	<b>811.37</b>	<b>1,685.41</b>
Hair dressing saloons and personal grooming establishments	26.73	2.54	1.62	4.48	21.71	14.14	23.36	32.45	73.73
Electrical appliances for personal care	0.86	0.00	0.00	0.00	0.27	0.79	0.95	0.62	2.54
Other appliances, articles and products for personal care	319.28	169.83	73.96	134.91	191.97	238.48	318.63	424.38	650.54
Jewellery, clocks and watches	30.98	0.00	6.47	4.07	7.56	23.48	31.72	26.35	85.25
Other personal effects	27.27	1.36	3.03	8.37	16.36	18.67	21.48	38.76	63.55
Social protection	8.90	0.00	1.03	1.43	7.56	8.15	9.76	13.51	12.80
Insurance connected with the dwelling	38.92	0.00	0.00	0.00	3.81	12.60	23.05	36.86	172.87
Insurance connected with health	4.80	0.00	0.00	0.05	0.00	0.00	0.00	1.18	31.53
Insurance connected with transport	131.11	0.00	3.56	15.03	23.19	45.12	91.90	165.58	491.76
Financial services n.e.c	1.64	0.00	0.00	0.00	0.00	1.56	1.68	2.35	3.91
Other services n.e.c.	41.78	0.00	9.73	2.14	14.76	30.19	34.85	69.32	96.93
<b>All Items</b>	<b>14,300.26</b>	<b>3,987.70</b>	<b>4,317.14</b>	<b>6,181.31</b>	<b>8,343.76</b>	<b>10,570.38</b>	<b>13,683.83</b>	<b>18,114.97</b>	<b>30,690.76</b>

**Table A 5.13: Selected household characteristics by expenditure class, 2006/07 HBS**

	<i>Expenditure Class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
Average monthly per capita disposable income (Rs)	2,476	3,158	3,673	4,143	5,102	6,528	8,546	14,171	<b>5,739</b>
Average monthly per capita gross income (Rs)	2,476	3,169	3,705	4,186	5,175	6,648	8,752	14,725	<b>5,850</b>
Average monthly per capita receipts (Rs)	254	262	177	219	315	766	1,193	2,098	<b>556</b>
Average monthly per capita consumption expenditure (Rs)	1,295	2,154	2,455	2,856	3,599	4,835	6,770	13,426	<b>4,369</b>
Percentage distribution of households	0.4	9.4	15.6	18.1	25.5	12.8	11.0	7.3	<b>100.0</b>
Average household size	1.3	2.3	3.2	3.6	4.0	4.1	4.2	4.0	<b>3.7</b>

**Table A 5.14: Household income by source and expenditure class, 2006/07 HBS**

Percentage of income	<i>Expenditure class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
<b>All sources</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
a). Wages & salaries	3.9	40.3	61.6	68.2	69.5	72.9	72.2	71.1	<b>69.2</b>
b). Entrepreneurial income	10.7	9.8	14.5	15.1	17.4	15.0	14.8	13.5	<b>15.0</b>
c). Transfer income	84.8	48.7	23.1	16.2	12.0	10.9	10.8	9.0	<b>13.5</b>
d). Property income	0.1	0.9	0.6	0.5	1.0	1.1	2.1	6.4	<b>2.2</b>
e). Other income	0.5	0.2	0.1	0.1	0.1	0.1	0.0	0.0	<b>0.1</b>

**Table A 5.15 : Selected household characteristics by regional stratum and expenditure class, 2006/07 HBS**

Regional Stratum	Expenditure Class (Rs)								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
<b>Total</b>									
Percentage of households	0.4	9.4	15.6	18.1	25.5	12.8	11.0	7.3	<b>100.0</b>
Average monthly household income (Rs)	2,754	5,905	9,886	13,051	17,601	23,451	30,669	51,423	<b>19,083</b>
Average monthly household consumption expenditure (Rs)	1,477	3,736	6,274	8,722	12,212	17,156	24,015	47,042	<b>14,300</b>
Average monthly per capita income (Rs)	2,476	3,158	3,673	4,143	5,102	6,528	8,546	14,171	<b>5,739</b>
Average monthly per capita consumption expenditure (Rs)	1,295	2,154	2,455	2,856	3,599	4,835	6,770	13,426	<b>4,369</b>
<b>Urban</b>									
Percentage of households	0.3	7.7	13.1	16.0	25.0	13.7	13.7	10.5	<b>100.0</b>
Average monthly household income (Rs)	3,389	6,196	10,174	13,296	18,454	25,516	32,937	58,211	<b>22,677</b>
Average monthly household consumption expenditure (Rs)	1,418	3,683	6,301	8,716	12,214	17,097	24,134	47,699	<b>16,215</b>
Average monthly per capita income (Rs)	3,185	3,681	3,989	4,467	5,709	7,508	9,567	16,488	<b>7,027</b>
Average monthly per capita consumption expenditure (Rs)	1,277	2,397	2,662	3,064	3,839	5,081	6,960	14,067	<b>5,113</b>

**Table A 5.15 : Selected household characteristics by regional stratum and expenditure class, 2006/07 HBS (Continued)**

Regional Stratum	<i>Expenditure Class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
<b>Rural</b>									
Percentage of households	0.5	10.4	17.0	19.3	25.7	12.2	9.4	5.5	<b>100.0</b>
Average monthly household income (Rs)	2,539	5,778	9,755	12,931	17,113	22,090	28,724	43,766	<b>16,967</b>
Average monthly household consumption expenditure (Rs)	1,497	3,760	6,261	8,725	12,211	17,195	23,913	46,300	<b>13,174</b>
Average monthly per capita income (Rs)	2,236	2,930	3,530	3,984	4,755	5,882	7,670	11,558	<b>4,981</b>
Average monthly per capita consumption expenditure (Rs)	1,301	2,048	2,361	2,755	3,461	4,673	6,606	12,704	<b>3,931</b>



**Table A 5.16: Selected household characteristics by household type and expenditure class, 2006/07 HBS**

Household Type	Expenditure Class (Rs)								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 1,0000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000 +	All Classes
<b>Total</b>									
Percentage of households	0.4	9.4	15.6	18.1	25.5	12.8	11.0	7.3	<b>100.0</b>
Average monthly household income (Rs)	2,754	5,905	9,886	13,051	17,601	23,451	30,669	51,423	<b>19,083</b>
Average monthly household consumption expenditure (Rs)	1,477	3,736	6,274	8,722	12,212	17,156	24,015	47,042	<b>14,300</b>
Average monthly per capita income (Rs)	2,476	3,158	3,673	4,143	5,102	6,528	8,546	14,171	<b>5,739</b>
Average monthly per capita consumption expenditure (Rs)	1,295	2,154	2,455	2,856	3,599	4,835	6,770	13,426	<b>4,369</b>
<b>One person households</b>									
Percentage of households	5.1	49.0	21.0	9.3	7.2	2.6	4.0	1.8	<b>100.0</b>
Average monthly household income (Rs)	2,813	4,316	7,180	8,904	15,170	19,210	25,665	42,624	<b>7,983</b>
Average monthly household consumption expenditure (Rs)	1,442	3,363	5,931	8,458	12,319	16,433	23,281	44,119	<b>6,798</b>
Average monthly per capita income (Rs)	2,813	4,316	7,180	8,904	15,170	19,210	25,665	42,624	<b>7,983</b>
Average monthly per capita consumption expenditure (Rs)	1,442	3,363	5,931	8,458	12,319	16,433	23,281	44,119	<b>6,798</b>
<b>Couples without children</b>									
Percentage of households	-	13.3	20.0	18.3	23.9	10.3	8.5	5.7	<b>100.0</b>
Average monthly household income (Rs)	-	6,719	9,042	13,528	16,075	23,617	32,697	47,425	<b>16,937</b>
Average monthly household consumption expenditure (Rs)	-	3,861	6,205	8,608	12,198	17,383	23,821	49,146	<b>12,861</b>
Average monthly per capita income (Rs)	-	3,360	4,521	6,764	8,038	11,809	16,349	23,713	<b>8,468</b>
Average monthly per capita consumption expenditure (Rs)	-	1,931	3,102	4,304	6,099	8,691	11,910	24,573	<b>6,430</b>
<b>Couples with unmarried children</b>									
Percentage of households	-	4.2	14.2	18.5	27.8	14.7	12.2	8.4	<b>100.0</b>
Average monthly household income (Rs)	2,163	7,033	10,181	12,870	17,336	23,225	30,205	54,051	<b>20,582</b>
Average monthly household consumption expenditure (Rs)	1,121	4,100	6,369	8,776	12,214	17,183	24,028	48,516	<b>15,630</b>
Average monthly per capita income (Rs)	660	1,925	2,771	3,408	4,503	5,996	7,728	13,907	<b>5,349</b>
Average monthly per capita consumption expenditure (Rs)	342	1,113	1,740	2,322	3,156	4,438	6,139	12,724	<b>4,071</b>

**Table A 5.16: Selected household characteristics by household type and expenditure class, 2006/07 HBS (Continued)**

Household Type	Expenditure Class (Rs)								All Classes
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 1,0000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000 +	
<b>One parent (male) with unmarried children</b>									
Percentage of households	0.6	11.3	20.9	17.8	28.4	10.9	5.3	4.7	<b>100.0</b>
Average monthly household income (Rs)	2,745	6,129	10,982	13,441	15,640	22,287	22,295	50,315	<b>15,828</b>
Average monthly household consumption expenditure (Rs)	1,738	4,151	6,508	8,367	12,357	16,592	24,382	55,021	<b>12,534</b>
Average monthly per capita income (Rs)	549	2,321	4,833	5,086	5,264	8,656	7,053	15,756	<b>5,739</b>
Average monthly per capita consumption expenditure (Rs)	348	1,620	2,731	3,044	4,306	6,326	7,609	16,315	<b>4,384</b>
<b>One parent (female) with unmarried children</b>									
Percentage of households	0.4	19.0	24.5	21.4	19.1	6.8	4.9	4.0	<b>100.0</b>
Average monthly household income (Rs)	2,548	6,152	9,195	11,810	17,491	20,634	23,912	39,685	<b>13,451</b>
Average monthly household consumption expenditure (Rs)	1,748	3,815	6,143	8,688	12,132	16,791	24,197	40,772	<b>10,362</b>
Average monthly per capita income (Rs)	1,063	2,506	3,823	4,794	6,483	6,967	8,642	13,186	<b>5,102</b>
Average monthly per capita consumption expenditure (Rs)	672	1,583	2,589	3,579	4,445	5,789	8,782	14,358	<b>3,948</b>
<b>Other households</b>									
Percentage of households	0.1	4.3	12.1	18.8	28.1	14.4	13.7	8.5	<b>100.0</b>
Average monthly household income (Rs)	2,615	7,356	11,536	14,329	19,139	24,637	32,423	48,850	<b>21,906</b>
Average monthly household consumption expenditure (Rs)	1,810	3,874	6,313	8,716	12,216	17,128	24,086	43,831	<b>15,475</b>
Average monthly per capita income (Rs)	1,308	2,642	3,444	3,645	4,235	5,208	6,450	10,002	<b>4,887</b>
Average monthly per capita consumption expenditure (Rs)	905	1,474	1,956	2,305	2,735	3,669	4,855	9,316	<b>3,484</b>

**Table A 5.17 : Selected household characteristics by household size and expenditure class, 2006/07 HBS**

Household Size	Expenditure Class (Rs)								All Classes
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	
<b>Total</b>									
Percentage of households	0.4	9.4	15.6	18.1	25.5	12.8	11.0	7.3	<b>100.0</b>
Average monthly household income (Rs)	2,754	5,905	9,886	13,051	17,601	23,451	30,669	51,423	<b>19,083</b>
Average monthly household consumption expenditure (Rs)	1,477	3,736	6,274	8,722	12,212	17,156	24,015	47,042	<b>14,300</b>
Average monthly per capita income (Rs)	2,476	3,158	3,673	4,143	5,102	6,528	8,546	14,171	<b>5,739</b>
Average monthly per capita consumption expenditure (Rs)	1,295	2,154	2,455	2,856	3,599	4,835	6,770	13,426	<b>4,369</b>
<b>One &amp; two persons households</b>									
Percentage of households	1.7	25.8	22.9	17.2	16.4	6.5	5.9	3.6	<b>100.0</b>
Average monthly household income (Rs)	2817	5203	8735	12126	16323	22572	30182	43504	<b>12966</b>
Average monthly household consumption expenditure (Rs)	1482	3575	6143	8586	12224	17146	23704	46217	<b>10014</b>
Average monthly per capita income (Rs)	2659	3797	5328	6767	9129	12401	17663	24852	<b>7647</b>
Average monthly per capita consumption expenditure (Rs)	1382	2719	3864	4962	6898	9527	14185	26317	<b>5999</b>
<b>Three persons</b>									
Percentage of households	0.1	6.7	18.8	20.5	25.2	12.9	9.2	6.6	<b>100.0</b>
Average monthly household income (Rs)	1,830	7,224	9,955	12,928	17,537	22,541	29,611	46,500	<b>18,126</b>
Average monthly household consumption expenditure (Rs)	1,298	4,022	6,311	8,775	12,070	17,034	24,361	52,608	<b>14,203</b>
Average monthly per capita income (Rs)	610	2,408	3,318	4,309	5,846	7,514	9,870	15,500	<b>6,042</b>
Average monthly per capita consumption expenditure (Rs)	433	1,341	2,104	2,925	4,023	5,678	8,120	17,536	<b>4,734</b>

**Table A 5.17 : Selected household characteristics by household size and expenditure class, 2006/07 HBS (Continued)**

Household Size	Expenditure Class (Rs)								All Classes
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	
<b>Four persons</b>									
Percentage of households	0.0	4.0	13.3	17.7	28.4	14.3	12.6	9.7	<b>100.0</b>
Average monthly household income (Rs)	2,200	7,309	10,517	13,139	17,688	23,705	30,419	55,443	<b>21,620</b>
Average monthly household consumption expenditure (Rs)	1,144	4,040	6,316	8,757	12,256	17,202	23,924	45,871	<b>15,938</b>
Average monthly per capita income (Rs)	550	1,827	2,629	3,285	4,422	5,926	7,605	13,861	<b>5,405</b>
Average monthly per capita consumption expenditure (Rs)	286	1,010	1,579	2,189	3,064	4,300	5,981	11,468	<b>3,985</b>
<b>Five persons</b>									
Percentage of households	0.1	2.2	9.4	19.6	30.8	15.9	13.6	8.4	<b>100.0</b>
Average monthly household income (Rs)	2,448	6,132	11,251	13,407	17,771	23,112	31,506	53,841	<b>21,796</b>
Average monthly household consumption expenditure (Rs)	1,754	4,094	6,464	8,737	12,237	17,174	24,055	48,116	<b>16,240</b>
Average monthly per capita income (Rs)	490	1,226	2,250	2,681	3,554	4,622	6,301	10,768	<b>4,359</b>
Average monthly per capita consumption expenditure (Rs)	351	819	1,293	1,747	2,447	3,435	4,811	9,623	<b>3,248</b>
<b>Six persons or more</b>									
Percentage of households	-	3.1	7.3	13.9	30.5	17.7	18.5	9.1	<b>100.0</b>
Average monthly household income (Rs)	-	7,944	11,924	15,073	18,839	25,494	31,741	50,380	<b>23,916</b>
Average monthly household consumption expenditure (Rs)	-	4,034	6,434	8,787	12,290	17,220	24,020	41,371	<b>16,816</b>
Average monthly per capita income (Rs)	-	1,263	1,842	2,285	2,911	3,957	4,724	7,812	<b>3,663</b>
Average monthly per capita consumption expenditure (Rs)	-	647	997	1,353	1,894	2,654	3,565	6,455	<b>2,574</b>

**Table A 5.18 : Average monthly household consumption expenditure by COICOP division and expenditure class, 2006/07 HBS**

COICOP Division	<i>Expenditure Class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
01. Food and non-alcoholic beverages	942	1,971	2,981	3,802	4,699	5,729	6,449	7,598	<b>4,534</b>
02. Alcoholic beverages and tobacco	38	175	359	491	649	769	1,001	1,086	<b>614</b>
03. Clothing and footwear	3	75	212	378	644	1,156	1,834	2,524	<b>807</b>
04. Housing, water, electricity, gas and other fuels	242	650	968	1,205	1,441	1,855	2,172	3,058	<b>1,498</b>
05. Furnishings, household equipment and routine household maintenance	70	178	348	510	841	1,277	1,825	3,825	<b>1,022</b>
06. Health	33	61	90	188	323	524	1,014	2,073	<b>467</b>
07. Transport	15	134	309	570	1,098	2,065	4,083	15,530	<b>2,295</b>
08. Communication	52	147	265	397	546	729	949	1,448	<b>569</b>
09. Recreation and culture	31	137	267	412	667	937	1,445	2,495	<b>760</b>
10. Education	0	17	70	151	296	563	882	3,081	<b>510</b>
11. Restaurants and hotels	13	114	219	327	515	771	1,111	1,861	<b>592</b>
12. Miscellaneous goods and services	38	77	187	291	493	781	1,249	2,461	<b>632</b>
<b>All Items</b>	<b>1,477</b>	<b>3,736</b>	<b>6,274</b>	<b>8,722</b>	<b>12,212</b>	<b>17,156</b>	<b>24,015</b>	<b>47,042</b>	<b>14,300</b>

**Table A 5.19 : Per capita monthly household consumption expenditure by COICOP division and expenditure class, 2006/07 HBS**

(Rs)

COICOP Division	<i>Expenditure Class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
01. Food and non-alcoholic beverages	822	1,127	1,128	1,197	1,323	1,543	1,707	2,059	<b>1,374</b>
02. Alcoholic beverages and tobacco	32	99	143	168	196	212	273	317	<b>192</b>
03. Clothing and footwear	3	46	96	129	198	314	501	669	<b>237</b>
04. Housing, water, electricity, gas and other fuels	214	382	384	407	430	540	635	906	<b>485</b>
05. Furnishings, household equipment and routine household maintenance	60	111	148	175	269	384	572	1,148	<b>330</b>
06. Health	32	47	48	78	111	160	336	588	<b>155</b>
07. Transport	13	66	120	193	337	626	1,186	4,602	<b>693</b>
08. Communication	49	85	104	131	162	205	257	422	<b>175</b>
09. Recreation and culture	28	71	97	132	191	262	397	690	<b>222</b>
10. Education	0	5	20	39	73	142	219	764	<b>127</b>
11. Restaurants and hotels	10	72	95	109	157	217	317	546	<b>184</b>
12. Miscellaneous goods and services	31	43	73	98	151	230	370	715	<b>194</b>
<b>All Items</b>	<b>1,295</b>	<b>2,154</b>	<b>2,455</b>	<b>2,856</b>	<b>3,599</b>	<b>4,835</b>	<b>6,770</b>	<b>13,426</b>	<b>4,369</b>

**Table A 5.20 : Percentage distribution of monthly household consumption expenditure by COICOP division and expenditure class, 2006/07 HBS**

COICOP Division	<i>Expenditure Class (Rs)</i>								
	Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+	All Classes
01. Food and non-alcoholic beverages	63.8	52.7	47.5	43.6	38.5	33.4	26.9	16.2	<b>31.7</b>
02. Alcoholic beverages and tobacco	2.6	4.7	5.7	5.6	5.3	4.5	4.2	2.3	<b>4.3</b>
03. Clothing and footwear	0.2	2.0	3.4	4.3	5.3	6.7	7.6	5.4	<b>5.6</b>
04. Housing, water, electricity, gas and other fuels	16.4	17.4	15.4	13.8	11.8	10.8	9.0	6.5	<b>10.5</b>
05. Furnishings, household equipment and routine household maintenance	4.7	4.8	5.5	5.8	6.9	7.4	7.6	8.1	<b>7.1</b>
06. Health	2.2	1.6	1.4	2.2	2.6	3.1	4.2	4.4	<b>3.3</b>
07. Transport	1.0	3.6	4.9	6.5	9.0	12.0	17.0	33.0	<b>16.0</b>
08. Communication	3.5	3.9	4.2	4.5	4.5	4.3	4.0	3.1	<b>4.0</b>
09. Recreation and culture	2.1	3.7	4.2	4.7	5.5	5.5	6.0	5.3	<b>5.3</b>
10. Education	0.0	0.5	1.1	1.7	2.4	3.3	3.7	6.6	<b>3.6</b>
11. Restaurants and hotels	0.9	3.0	3.5	3.7	4.2	4.5	4.6	4.0	<b>4.1</b>
12. Miscellaneous goods and services	2.6	2.1	3.0	3.3	4.0	4.5	5.2	5.2	<b>4.4</b>
<b>All Items</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table A 5.21: Distribution of average monthly household consumption expenditure by COICOP class and expenditure class,  
2006/07 HBS**

COICOP Class	All Classes	<i>Expenditure Class (Rs)</i>							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>01. Food and non-alcoholic beverages</b>	<b>4,534.44</b>	<b>942.07</b>	<b>1,970.72</b>	<b>2,980.62</b>	<b>3,802.17</b>	<b>4,699.42</b>	<b>5,728.74</b>	<b>6,449.10</b>	<b>7,598.43</b>
Bread and cereals	1,120.51	252.45	531.96	766.94	993.93	1,197.04	1,377.96	1,518.93	1,673.96
Meat	688.28	94.13	244.54	417.35	561.38	727.03	898.62	1,016.11	1,185.24
Fish and sea food	399.36	87.61	174.22	270.39	330.41	409.71	515.62	575.51	646.36
Milk, cheese and eggs	562.99	134.65	250.08	369.18	465.36	578.58	722.24	805.90	944.12
Oil and fats	235.99	55.24	125.94	177.68	206.13	249.49	294.03	307.45	329.40
Fruit	184.02	22.57	57.18	90.70	119.74	169.55	242.75	313.80	465.35
Vegetables	794.56	199.32	389.73	570.67	705.98	832.55	978.90	1,061.37	1,187.03
Sugar, jam, honey, chocolate and, confectionery	86.81	15.04	25.64	39.46	58.53	73.54	112.87	141.64	257.83
Food products n.e.c	129.55	30.74	54.17	87.03	106.02	130.94	163.35	189.21	226.70
Coffee,tea and cocoa	73.81	31.03	36.15	50.84	62.60	74.93	90.21	104.35	122.56
Mineral waters, soft drinks, fruit and vegetable juices	258.56	19.30	81.13	140.39	192.09	256.07	332.20	414.84	559.89
<b>02. Alcoholic beverages and tobacco</b>	<b>614.37</b>	<b>37.70</b>	<b>175.30</b>	<b>358.54</b>	<b>491.42</b>	<b>648.65</b>	<b>768.89</b>	<b>1,001.47</b>	<b>1,086.12</b>
Spirits	144.97	0.00	34.64	69.22	87.68	138.25	179.79	277.75	359.82
Wine	44.67	10.09	13.22	15.76	22.20	37.22	48.29	80.01	170.18
Beer	107.23	3.15	21.44	60.02	74.71	112.85	140.45	191.39	199.69
Tobacco	317.50	24.46	106.02	213.54	306.82	360.32	400.37	452.32	356.44
<b>03. Clothing and footwear</b>	<b>806.88</b>	<b>2.90</b>	<b>75.40</b>	<b>212.09</b>	<b>377.71</b>	<b>644.31</b>	<b>1,156.19</b>	<b>1,833.74</b>	<b>2,524.34</b>
Clothing material	18.06	0.00	8.31	5.50	10.24	14.50	31.56	39.21	34.68
Garments	569.14	1.45	39.95	139.11	252.50	442.93	816.99	1,322.64	1,847.76
Other articles of clothing and clothing accessories	10.66	0.00	1.73	2.92	5.32	8.44	13.75	19.82	40.89
Cleaning, repair and hire of clothing	1.30	0.00	0.00	0.56	0.05	1.47	0.98	1.81	6.90
Tailoring charges	9.30	0.00	0.29	3.30	2.47	5.13	16.06	20.92	36.27
Shoes and footwear	196.45	1.45	24.75	60.18	105.86	170.55	273.14	425.89	551.92
Repair and hire of footwear	1.96	0.00	0.37	0.52	1.26	1.29	3.71	3.47	5.93



**Table A 5.21: Distribution of average monthly household consumption expenditure by COICOP class and expenditure class,  
2006/07 HBS (Continued)**

COICOP Class	All Classes	<i>Expenditure Class (Rs)</i>							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>04. Housing, water, electricity, gas and other fuels</b>	<b>1,496.27</b>	<b>241.98</b>	<b>650.22</b>	<b>968.42</b>	<b>1,203.74</b>	<b>1,439.93</b>	<b>1,855.23</b>	<b>2,165.68</b>	<b>3,058.45</b>
Actual rental paid by tenants	221.47	18.11	64.94	128.13	191.95	205.67	328.04	309.90	441.01
Materials for the maintenance and repair of the dwelling	87.98	0.00	9.17	15.05	35.87	45.76	106.09	213.60	403.63
Services for the maintenance and repair of the dwelling	117.71	1.90	20.49	38.58	61.64	96.35	165.47	198.78	424.25
Water supply	169.59	46.46	104.50	136.39	153.31	179.98	184.28	215.71	239.71
Sewage collection	28.55	2.35	14.16	17.68	25.97	29.28	44.54	34.48	38.64
Other services relating to the dwelling n.e.c	56.77	29.56	15.95	28.01	33.60	48.25	72.79	107.92	153.58
Electricity	544.55	102.40	253.30	372.12	441.58	553.49	645.30	756.49	1,037.83
Gas	262.79	33.69	161.15	225.19	251.19	274.02	302.54	323.18	315.63
Liquified fuels	5.11	7.51	5.41	6.72	6.13	5.90	4.41	2.27	1.34
Solid fuels	1.76	0.00	1.15	0.54	2.49	1.23	1.78	3.35	2.83
<b>05. Furnishings, household equipment and routine household maintenance</b>	<b>1,021.66</b>	<b>70.13</b>	<b>177.90</b>	<b>348.04</b>	<b>509.72</b>	<b>840.88</b>	<b>1,276.57</b>	<b>1,825.30</b>	<b>3,825.37</b>
Furniture and furnishings	261.60	0.00	26.54	72.40	120.96	221.62	344.15	512.94	943.54
Carpet and other floor covering	11.64	0.00	0.42	0.59	1.69	7.88	21.07	53.45	8.47
Household textiles	62.14	3.62	5.00	8.03	22.21	33.19	77.26	123.54	333.98
Major household appliances whether electric or not	118.37	0.60	11.91	38.02	78.94	128.37	149.86	212.41	298.37
Small electric household appliances	10.17	0.00	0.76	3.25	2.89	8.24	14.37	25.05	32.48
Repair of household appliances	8.39	0.00	0.17	3.61	2.05	7.95	6.93	22.21	28.43
Glassware, tableware and household utensils	54.38	2.37	6.84	15.52	23.98	36.44	64.29	96.95	256.78
Major tools and equipment	8.10	0.00	0.00	1.14	0.13	1.17	14.96	20.88	46.28
Small tools and miscellaneous accessories	26.38	1.38	5.40	6.25	11.91	20.43	29.35	49.51	113.85
Non-durable household goods	321.26	62.15	114.42	176.79	231.73	327.15	431.78	498.81	648.80
Domestic services and household services	139.23	0.00	6.44	22.43	13.22	48.45	122.56	209.56	1,114.40

**Table A 5.21: Distribution of average monthly household consumption expenditure by COICOP class and expenditure class,  
2006/07 HBS (Continued)**

COICOP Class	All Classes	<i>Expenditure Class (Rs)</i>							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>06. Health</b>	<b>466.57</b>	<b>32.90</b>	<b>60.94</b>	<b>90.44</b>	<b>187.90</b>	<b>322.80</b>	<b>524.22</b>	<b>1,013.94</b>	<b>2,072.92</b>
Pharmaceutical products	164.87	23.24	44.34	56.61	98.09	137.82	216.29	309.40	509.09
Other medical products	2.67	0.00	0.68	1.57	1.08	1.49	2.20	8.73	7.40
Therapeutic appliances and equipment	26.40	1.21	2.24	5.46	9.14	16.08	28.95	56.05	132.60
Medical services	114.89	8.45	6.36	16.44	40.15	84.03	134.65	263.83	502.13
Dental services	28.11	0.00	2.02	1.16	6.82	15.20	20.03	47.15	203.06
Paramedical services	15.50	0.00	2.94	3.68	7.38	13.55	18.34	17.89	75.77
Hospital services	114.15	0.00	2.35	5.52	25.23	54.63	103.75	310.88	642.88
<b>07. Transport</b>	<b>2,294.90</b>	<b>14.64</b>	<b>134.31</b>	<b>308.64</b>	<b>570.09</b>	<b>1,097.76</b>	<b>2,065.11</b>	<b>4,083.37</b>	<b>15,530.12</b>
Motor cars	641.94	0.00	0.00	0.00	0.72	7.38	94.88	631.17	7,615.29
Motor cycles	6.37	0.00	0.00	0.00	0.00	1.22	0.00	0.00	82.70
Bicycles	4.35	0.00	0.00	1.30	0.34	0.79	7.22	10.17	25.15
Spare parts and accessories for personal transport equipment	77.63	0.00	0.37	2.54	8.34	27.41	59.16	166.30	584.48
Fuels and lubricants for personal transport equipment	743.80	0.00	20.14	74.19	190.25	481.20	976.85	1,827.21	3,378.10
Maintenance and repair of personal transport equipment	83.05	0.00	0.66	4.38	8.66	29.17	90.33	176.14	578.31
Other services in respect of personal transport equipment	89.19	0.00	2.82	8.21	19.82	54.81	130.57	182.88	454.45
Passenger transport by road	334.23	14.64	103.50	202.00	286.40	377.84	446.17	489.82	466.56
Passenger transport by air	305.88	0.00	4.98	13.86	49.56	110.67	253.49	580.58	2,316.82
Passenger transport by sea and inland waterway	2.88	0.00	1.75	1.14	2.22	3.71	4.16	5.98	0.00
Other purchased transport services	5.57	0.00	0.09	1.03	3.78	3.56	2.29	13.13	28.27

**Table A 5.21: Distribution of average monthly household consumption expenditure by COICOP class and expenditure class,  
2006/07 HBS (Continued)**

COICOP Class	All Classes	<i>Expenditure Class (Rs)</i>							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>08. Communication</b>	<b>569.49</b>	<b>52.38</b>	<b>147.02</b>	<b>265.00</b>	<b>396.70</b>	<b>545.52</b>	<b>729.25</b>	<b>948.65</b>	<b>1,447.88</b>
Postal services	2.46	0.00	0.16	0.22	0.39	0.99	2.55	5.00	16.59
Telephone and telefax equipment	11.33	0.00	1.70	1.97	8.60	10.10	11.50	28.44	29.24
Telephone and telefax services	555.69	52.38	145.15	262.81	387.72	534.43	715.20	915.20	1,402.06
<b>09. Recreation and culture</b>	<b>760.39</b>	<b>30.95</b>	<b>136.80</b>	<b>266.57</b>	<b>412.32</b>	<b>666.75</b>	<b>937.21</b>	<b>1,445.45</b>	<b>2,495.34</b>
Equipment for the reception, recording and reproduction of sound and picture	97.76	2.18	22.78	47.89	66.43	96.94	105.94	175.10	254.74
Photographic and cinematographic equipment and optical instruments	0.84	0.00	0.00	0.67	0.57	0.31	0.21	1.09	5.58
Information processing equipment	69.37	0.00	0.00	4.77	19.30	60.19	103.01	178.47	232.21
Recording media	11.71	0.00	1.60	3.44	5.91	8.55	13.85	21.11	50.26
Repair of audio visual photographic and information processing equipment	10.24	0.00	0.00	1.00	2.71	5.15	5.85	29.85	57.97
Musical instruments and major durables for indoor recreation	0.85	0.00	0.00	0.08	0.03	0.00	0.24	4.48	4.24
Games, toys and hobbies	19.38	0.00	0.42	3.33	7.79	12.58	31.05	56.17	55.48
Equipment for sport, camping and open-air recreation	2.90	0.00	0.00	0.12	1.09	1.84	1.88	4.27	20.60
Gardens, plants and flowers	18.16	0.00	1.39	1.98	4.72	12.25	20.52	36.87	96.45
Pets and related products	13.12	0.52	2.25	3.21	4.27	6.62	12.97	36.31	58.66
Veterinary and other services for pets	0.74	0.00	0.00	0.00	0.26	0.14	1.10	0.49	6.28
Recreational and sporting services	20.28	0.00	0.71	0.51	1.56	4.47	11.55	22.61	201.21
Cultural services	189.71	27.17	73.62	109.85	130.98	167.63	230.56	276.08	537.83
Books	148.54	0.94	17.06	38.78	79.35	144.68	184.84	305.07	444.00
Newspaper and periodicals	109.64	0.00	11.18	36.61	59.17	103.27	155.14	204.50	321.84
Stationery and drawing materials	45.67	0.14	5.79	14.33	28.16	42.14	58.21	92.97	128.37
Expenditure on package holidays	1.48	0.00	0.00	0.00	0.00	0.00	0.31	0.00	19.61

**Table A 5.21: Distribution of average monthly household consumption expenditure by COICOP class and expenditure class,  
2006/07 HBS (Continued)**

COICOP Class	All Classes	<i>Expenditure Class (Rs)</i>							
		Less than 2,000	2,000 to < 5,000	5,000 to < 7,500	7,500 to < 10,000	10,000 to < 15,000	15,000 to < 20,000	20,000 to < 30,000	30,000+
<b>10. Education</b>	<b>509.97</b>	<b>0.00</b>	<b>17.20</b>	<b>70.04</b>	<b>150.58</b>	<b>296.26</b>	<b>562.82</b>	<b>881.83</b>	<b>3,081.36</b>
Pre-primary and primary education	93.39	0.00	10.82	34.07	57.52	75.86	115.09	154.45	350.13
Secondary education	210.59	0.00	6.35	30.41	75.85	176.78	309.17	404.49	853.41
Post secondary and non-tertiary education	8.76	0.00	0.00	0.60	6.46	7.55	17.96	22.54	10.98
Tertiary education	181.10	0.00	0.03	4.43	6.52	26.32	86.59	272.57	1,793.22
Education not definable by level	16.12	0.00	0.00	0.52	4.23	9.75	34.01	27.78	73.61
<b>11. Restaurants and hotels</b>	<b>592.06</b>	<b>13.14</b>	<b>113.66</b>	<b>218.68</b>	<b>326.62</b>	<b>515.18</b>	<b>771.09</b>	<b>1,111.10</b>	<b>1,860.50</b>
Restaurants, café and the likes	579.85	13.14	113.39	217.92	325.87	510.40	764.52	1,097.98	1,745.51
Accommodation services	12.21	0.00	0.28	0.77	0.75	4.78	6.57	13.12	115.00
<b>12. Miscellaneous goods and services</b>	<b>632.28</b>	<b>38.07</b>	<b>77.01</b>	<b>186.52</b>	<b>291.41</b>	<b>493.44</b>	<b>780.51</b>	<b>1,249.45</b>	<b>2,460.88</b>
Hair dressing saloons and personal grooming establishments	26.73	1.59	1.14	4.93	11.33	21.14	34.60	45.98	121.98
Electrical appliances for personal care	0.86	0.00	0.00	0.00	0.00	0.65	1.52	1.84	4.12
Other appliances, articles and products for personal care	319.28	36.47	62.94	140.78	205.59	307.54	420.34	576.69	801.01
Jewellery, clocks and watches	30.98	0.00	1.11	4.36	6.17	17.16	27.31	73.49	179.25
Other personal effects	27.27	0.00	3.11	4.98	12.58	25.03	30.63	69.47	81.88
Social protection	8.90	0.00	0.66	8.19	5.88	9.03	16.15	16.58	4.24
Insurance connected with the dwelling	38.92	0.00	0.42	2.70	9.33	13.73	23.71	71.97	304.63
Insurance connected with health	4.80	0.00	0.00	0.00	0.03	0.00	0.00	0.41	64.78
Insurance connected with transport	131.11	0.00	6.26	16.02	33.46	74.52	170.22	307.57	646.95
Financial services n.e.c	1.64	0.00	0.00	0.00	0.00	1.66	0.81	7.86	3.40
Other services n.e.c.	41.78	0.00	1.36	4.56	7.05	22.99	55.23	77.60	248.63
<b>All Items</b>	<b>14,300.00</b>	<b>1,476.86</b>	<b>3,736.48</b>	<b>6,273.61</b>	<b>8,722.10</b>	<b>12,212.13</b>	<b>17,155.89</b>	<b>24,015.43</b>	<b>47,041.71</b>

**Table A 5.22: Average monthly household consumption expenditure by COICOP division and quintile group of household income, 2006/07 HBS**

(Rs)

COICOP Division	Quintile group of household income					
	First quintile	Second quintile	Third quintile	Fourth quintile	Fifth quintile	All Classes
01. Food and non-alcoholic beverages	2,747	3,849	4,489	5,149	6,440	<b>4,534</b>
02. Alcoholic beverages and tobacco	304	529	639	722	878	<b>614</b>
03. Clothing and footwear	251	505	759	981	1,538	<b>807</b>
04. Housing, water, electricity, gas and other fuels	903	1,209	1,369	1,689	2,320	<b>1,498</b>
05. Furnishings, household equipment and routine household maintenance	395	642	803	1,112	2,158	<b>1,022</b>
06. Health	175	230	291	532	1,106	<b>467</b>
07. Transport	413	805	1,206	2,379	6,675	<b>2,295</b>
08. Communication	224	366	490	677	1,091	<b>569</b>
09. Recreation and culture	272	485	675	863	1,508	<b>760</b>
10. Education	77	213	339	493	1,428	<b>510</b>
11. Restaurants and hotels	191	348	509	696	1,217	<b>592</b>
12. Miscellaneous goods and services	189	315	494	691	1,473	<b>632</b>
<b>All Items</b>	<b>6,141</b>	<b>9,497</b>	<b>12,063</b>	<b>15,983</b>	<b>27,830</b>	<b>14,300</b>

**Table A 5.23: Per capita monthly household consumption expenditure by COICOP division and quintile group of household income, 2006/07 HBS**

COICOP Division	Quintile group of household income					
	First quintile	Second quintile	Third quintile	Fourth quintile	Fifth quintile	All Classes
01. Food and non-alcoholic beverages	1,270	1,216	1,300	1,400	1,683	<b>1,374</b>
02. Alcoholic beverages and tobacco	140	179	202	205	236	<b>192</b>
03. Clothing and footwear	117	164	229	272	403	<b>237</b>
04. Housing, water, electricity, gas and other fuels	450	403	417	494	660	<b>485</b>
05. Furnishings, household equipment and routine household maintenance	191	224	264	338	633	<b>330</b>
06. Health	103	82	100	177	312	<b>155</b>
07. Transport	179	279	372	721	1,917	<b>693</b>
08. Communication	109	121	152	191	299	<b>175</b>
09. Recreation and culture	109	148	202	244	409	<b>222</b>
10. Education	24	54	89	120	350	<b>127</b>
11. Restaurants and hotels	90	116	167	206	340	<b>184</b>
12. Miscellaneous goods and services	84	103	163	206	415	<b>194</b>
<b>All Items</b>	<b>2,865</b>	<b>3,089</b>	<b>3,658</b>	<b>4,575</b>	<b>7,658</b>	<b>4,369</b>

**Table A 5.24: Percentage distribution of monthly household consumption expenditure by COICOP division and quintile group of household income, 2006/07 HBS**

COICOP Division	Quintile group of household income					
	First quintile	Second quintile	Third quintile	Fourth quintile	Fifth quintile	All Classes
01. Food and non-alcoholic beverages	44.7	40.5	37.2	32.2	23.1	<b>31.7</b>
02. Alcoholic beverages and tobacco	5.0	5.6	5.3	4.5	3.2	<b>4.3</b>
03. Clothing and footwear	4.1	5.3	6.3	6.1	5.5	<b>5.6</b>
04. Housing, water, electricity, gas and other fuels	14.7	12.7	11.3	10.6	8.3	<b>10.5</b>
05. Furnishings, household equipment and routine household maintenance	6.4	6.8	6.7	7.0	7.8	<b>7.1</b>
06. Health	2.8	2.4	2.4	3.3	4.0	<b>3.3</b>
07. Transport	6.7	8.5	10.0	14.9	24.0	<b>16.0</b>
08. Communication	3.7	3.9	4.1	4.2	3.9	<b>4.0</b>
09. Recreation and culture	4.4	5.1	5.6	5.4	5.4	<b>5.3</b>
10. Education	1.3	2.2	2.8	3.1	5.1	<b>3.6</b>
11. Restaurants and hotels	3.1	3.7	4.2	4.4	4.4	<b>4.1</b>
12. Miscellaneous goods and services	3.1	3.3	4.1	4.3	5.3	<b>4.4</b>
<b>All Items</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Table A 5.25: Distribution of average monthly household consumption expenditure by COICOP class and quintile group of household income, 2006/07 HBS**

(Rs)

COICOP Class	All Classes	Quintile group of household income				
		First quintile	Second quintile	Third quintile	Fourth quintile	Fifth quintile
<b>01. Food and non-alcoholic beverages</b>	<b>4534.44</b>	<b>2746.78</b>	<b>3849.09</b>	<b>4488.66</b>	<b>5148.88</b>	<b>6440.14</b>
Bread and cereals	1120.51	695.43	982.47	1150.50	1281.89	1492.51
Meat	688.28	398.67	590.39	680.78	780.98	990.79
Fish and sea food	399.36	250.86	337.41	387.26	451.53	569.86
Milk, cheese and eggs	562.99	342.43	473.84	542.29	633.28	823.31
Oil and fats	235.99	166.79	213.05	243.60	262.81	293.75
Fruit	184.02	84.58	128.01	160.02	205.62	341.98
Vegetables	794.56	512.09	690.72	796.64	914.62	1058.90
Sugar, jam, honey, chocolate and, confectionery	86.81	38.39	60.50	78.42	89.49	167.31
Food products n.e.c	129.55	79.91	108.67	128.53	147.31	183.36
Coffee,tea and cocoa	73.81	48.96	60.61	70.81	86.75	101.94
Mineral waters, soft drinks, fruit and vegetable juices	258.56	128.66	203.41	249.81	294.61	416.44
<b>02. Alcoholic beverages and tobacco</b>	<b>614.37</b>	<b>304.16</b>	<b>529.07</b>	<b>638.95</b>	<b>722.07</b>	<b>877.75</b>
Spirits	144.97	63.46	98.29	135.84	174.80	252.51
Wine	44.67	19.47	26.78	32.81	47.82	96.51
Beer	107.23	41.47	92.08	118.49	134.00	150.16
Tobacco	317.50	179.76	311.92	351.80	365.45	378.58
<b>03. Clothing and footwear</b>	<b>806.88</b>	<b>250.98</b>	<b>505.04</b>	<b>759.32</b>	<b>981.47</b>	<b>1538.12</b>
Clothing material	18.06	9.21	14.55	19.11	19.60	27.86
Garments	569.14	171.75	343.76	533.82	697.52	1099.23
Other articles of clothing and clothing accessories	10.66	3.73	5.81	8.32	14.56	20.90
Cleaning, repair and hire of clothing	1.30	0.31	0.75	0.11	0.62	4.72
Tailoring charges	9.30	1.37	5.86	5.68	10.35	23.28
Shoes and footwear	196.45	63.90	133.29	190.30	236.47	358.42
Repair and hire of footwear	1.96	0.72	1.03	1.99	2.36	3.72



**Table A 5.25: Distribution of average monthly household consumption expenditure by COICOP class and quintile group of household income, 2006/07 HBS (Continued)**

(Rs)

COICOP Class	All Classes	Quintile group of household income				
		First quintile	Second quintile	Third quintile	Fourth quintile	Fifth quintile
<b>04. Housing, water, electricity, gas and other fuels</b>	<b>1496.27</b>	<b>901.44</b>	<b>1208.87</b>	<b>1367.01</b>	<b>1685.11</b>	<b>2319.52</b>
Actual rental paid by tenants	221.47	127.02	207.87	207.50	236.50	328.56
Materials for the maintenance and repair of the dwelling	87.98	38.09	48.79	47.76	135.14	170.18
Services for the maintenance and repair of the dwelling	117.71	46.43	64.15	83.91	129.23	264.91
Water supply	169.59	125.65	155.63	166.44	184.04	216.24
Sewage collection	28.55	16.64	28.80	27.98	29.37	39.96
Other services relating to the dwelling n.e.c	56.77	24.22	22.85	50.36	70.86	115.60
Electricity	544.55	309.97	431.08	507.45	601.30	873.17
Gas	262.79	204.35	242.74	269.26	292.05	305.58
Liquified fuels	5.11	7.72	6.27	5.47	3.55	2.52
Solid fuels	1.76	1.35	0.69	0.89	3.07	2.79
<b>05. Furnishings, household equipment and routine household maintenance</b>	<b>1021.66</b>	<b>1021.66</b>	<b>1021.66</b>	<b>1021.66</b>	<b>1021.66</b>	<b>1021.66</b>
Furniture and furnishings	261.60	97.34	168.06	223.87	316.68	502.24
Carpet and other floor covering	11.64	5.64	12.87	6.32	18.26	15.10
Household textiles	62.14	14.48	31.48	51.74	69.83	143.23
Major household appliances whether electric or not	118.37	48.50	101.67	113.53	131.49	196.73
Small electric household appliances	10.17	2.57	4.87	9.42	13.84	20.16
Repair of household appliances	8.39	4.52	3.61	6.56	8.63	18.63
Glassware, tableware and household utensils	54.38	13.90	27.21	35.28	55.09	140.49
Major tools and equipment	8.10	0.11	3.16	0.17	15.32	21.74
Small tools and miscellaneous accessories	26.38	8.92	16.02	16.07	32.69	58.23
Non-durable household goods	321.26	168.16	247.21	308.62	374.89	507.56
Domestic services and household services	139.23	30.73	25.67	31.08	75.17	533.82

**Table A 5.25: Distribution of average monthly household consumption expenditure by COICOP class and quintile group of household income, 2006/07 HBS (Continued)**

(Rs)

COICOP Class	All Classes	Quintile group of household income				
		First quintile	Second quintile	Third quintile	Fourth quintile	Fifth quintile
<b>06. Health</b>	<b>466.57</b>	<b>174.56</b>	<b>230.04</b>	<b>291.25</b>	<b>531.81</b>	<b>1105.65</b>
Pharmaceutical products	<b>164.87</b>	84.22	101.51	129.55	180.19	328.99
Other medical products	<b>2.67</b>	1.47	1.87	1.60	3.39	5.00
Therapeutic appliances and equipment	<b>26.40</b>	6.78	9.58	10.31	26.67	78.68
Medical services	<b>114.89</b>	39.87	60.48	77.94	118.65	277.62
Dental services	<b>28.11</b>	6.49	8.10	17.54	19.89	88.56
Paramedical services	<b>15.50</b>	8.00	9.36	9.47	21.25	29.42
Hospital services	<b>114.15</b>	27.73	39.14	44.84	161.77	297.38
<b>07. Transport</b>	<b>2294.90</b>	<b>413.46</b>	<b>805.04</b>	<b>1205.91</b>	<b>2378.84</b>	<b>6674.53</b>
Motor cars	<b>641.94</b>	32.71	66.38	241.50	556.76	2313.66
Motor cycles	<b>6.37</b>	0.00	1.55	0.00	12.43	17.89
Bicycles	<b>4.35</b>	0.70	1.55	2.68	6.04	10.78
Spare parts and accessories for personal transport equipment	<b>77.63</b>	3.47	14.90	24.82	103.61	241.44
Fuels and lubricants for personal transport equipment	<b>743.80</b>	83.86	235.92	404.87	786.24	2209.25
Maintenance and repair of personal transport equipment	<b>83.05</b>	13.46	29.80	34.99	92.05	245.08
Other services in respect of personal transport equipment	<b>89.19</b>	8.65	26.29	55.91	98.26	256.95
Passenger transport by road	<b>334.23</b>	188.12	304.25	351.54	416.10	411.20
Passenger transport by air	<b>305.88</b>	78.73	117.65	85.57	295.94	952.01
Passenger transport by sea and inland waterway	<b>2.88</b>	2.39	2.90	0.80	3.92	4.38
Other purchased transport services	<b>5.57</b>	1.38	3.86	3.25	7.49	11.88

**Table A 5.25: Distribution of average monthly household consumption expenditure by COICOP class and quintile group of household income, 2006/07 HBS (Continued)**

		(Rs)				
COICOP Class	All Classes	Quintile group of household income				
		First quintile	Second quintile	Third quintile	Fourth quintile	Fifth quintile
<b>08. Communication</b>	<b>569.49</b>	<b>224.25</b>	<b>365.67</b>	<b>490.41</b>	<b>676.70</b>	<b>1090.78</b>
Postal services	2.46	0.26	0.50	1.24	2.32	7.99
Telephone and telefax equipment	11.33	4.73	6.18	10.20	15.02	20.54
Telephone and telefax services	555.69	219.26	358.99	478.97	659.35	1062.25
<b>09. Recreation and culture</b>	<b>760.39</b>	<b>271.54</b>	<b>485.08</b>	<b>674.79</b>	<b>863.13</b>	<b>1507.98</b>
Equipment for the reception, recording and reproduction of sound and picture	97.76	52.05	75.84	104.97	113.33	142.64
Photographic and cinematographic equipment and optical instruments	0.84	0.52	0.07	0.19	1.63	1.80
Information processing equipment	69.37	11.24	46.21	58.30	96.33	134.81
Recording media	11.71	3.83	4.54	7.30	14.09	28.79
Repair of audio visual photographic and information processing equipment	10.24	0.90	3.26	6.45	12.31	28.29
Musical instruments and major durables for indoor recreation	0.85	0.03	0.00	0.06	0.14	4.04
Games, toys and hobbies	19.38	2.96	14.28	17.56	22.05	40.07
Equipment for sport, camping and open-air recreation	2.90	0.16	0.85	1.92	3.60	7.98
Gardens, plants and flowers	18.16	3.22	7.95	12.04	19.51	48.10
Pets and related products	13.12	5.49	4.48	6.59	12.20	36.87
Veterinary and other services for pets	0.74	0.00	0.00	0.31	0.92	2.46
Recreational and sporting services	20.28	1.09	2.00	30.02	12.19	56.15
Cultural services	189.71	91.27	126.77	169.39	196.66	364.61
Books	148.54	55.95	105.45	132.98	171.67	276.76
Newspaper and periodicals	109.64	25.72	59.07	84.32	133.35	245.82
Stationery and drawing materials	45.67	17.11	34.32	42.23	53.16	81.55
Expenditure on package holidays	1.48	0.00	0.00	0.16	0.00	7.23

**Table A 5.25: Distribution of average monthly household consumption expenditure by COICOP class and quintile group of household income, 2006/07 HBS (Continued)**

(Rs)

COICOP Class	All Classes	Quintile group of household income				
		First quintile	Second quintile	Third quintile	Fourth quintile	Fifth quintile
<b>10. Education</b>	<b>509.97</b>	<b>77.26</b>	<b>213.50</b>	<b>339.27</b>	<b>492.64</b>	<b>1,427.86</b>
Pre-primary and primary education	<b>93.39</b>	29.56	60.41	78.43	82.59	216.05
Secondary education	<b>210.59</b>	39.56	111.17	153.57	258.04	490.82
Post secondary and non-tertiary education	<b>8.76</b>	3.73	4.37	12.74	9.18	13.79
Tertiary education	<b>181.10</b>	2.93	31.36	82.61	123.61	665.37
Education not definable by level	<b>16.12</b>	1.48	6.19	11.92	19.22	41.83
<b>11. Restaurants and hotels</b>	<b>592.06</b>	<b>190.77</b>	<b>347.90</b>	<b>509.20</b>	<b>696.37</b>	<b>1,216.54</b>
Restaurants, café and the likes	<b>579.85</b>	190.58	346.18	507.66	690.44	1,164.82
Accommodation services	<b>12.21</b>	0.19	1.72	1.54	5.93	51.72
<b>12. Miscellaneous goods and services</b>	<b>632.28</b>	<b>188.89</b>	<b>315.38</b>	<b>494.47</b>	<b>690.60</b>	<b>1,472.72</b>
Hair dressing salons and personal grooming establishments	<b>26.73</b>	8.45	14.17	21.48	27.64	61.94
Electrical appliances for personal care	<b>0.86</b>	0.00	0.71	0.99	0.62	1.99
Other appliances, articles and products for personal care	<b>319.28</b>	131.34	209.12	284.87	371.65	599.62
Jewellery, clocks and watches	<b>30.98</b>	11.77	6.22	33.97	33.56	69.43
Other personal effects	<b>27.27</b>	10.16	15.50	21.51	32.31	56.90
Social protection	<b>8.90</b>	3.11	8.31	6.73	10.75	15.58
Insurance connected with the dwelling	<b>38.92</b>	1.13	9.52	15.21	33.84	134.99
Insurance connected with health	<b>4.80</b>	0.02	0.00	0.00	0.23	23.76
Insurance connected with transport	<b>131.11</b>	14.55	36.83	61.08	131.15	412.16
Financial services n.e.c	<b>1.64</b>	0.00	0.51	2.22	0.67	4.82
Other services n.e.c.	<b>41.78</b>	8.36	14.50	46.41	48.18	91.51
<b>All Items</b>	<b>14,300.62</b>	<b>6,140.51</b>	<b>9,496.51</b>	<b>12,063.46</b>	<b>15,983.03</b>	<b>27,829.53</b>

**Table A 5.26: - Evolution of average monthly household expenditure on specific commodity items, 1961 HBS to 2006/07 HBS**

Commodity Item	Average monthly household expenditure (Rs)							
	1961	1975	1980/81	1986/87	1991/92	1996/97	2001/02	2006/07
Bread	9.20	14.48	50.50	71.55	106.07	154.21	190.65	340.14
Rice	33.12	38.50	69.44	96.53	70.23	78.27	235.50	355.14
Flour	3.79	8.10	20.80	24.05	15.37	30.03	30.11	48.86
Prepared meals	1.63	6.30	44.92	78.23	44.46	119.36	183.63	320.46
Beef	6.73	13.80	17.28	27.44	104.77	118.28	124.89	160.99
Mutton and goat	1.75	11.68	33.01	39.55	59.23	72.99	80.59	98.43
Pork	0.28	1.20	3.23	3.30	4.85	24.65	16.69	21.66
Fresh chicken	0.67	6.79	4.22	8.10	25.73	36.26	122.84	191.84
Frozen chicken	-	-	42.15	50.74	122.08	171.61	155.25	163.40
Fresh fish	6.34	14.29	34.69	31.70	76.60	103.89	110.70	118.88
Frozen fish	-	-	13.91	27.58	58.77	100.38	134.52	127.80
Salted fish	2.76	10.14	11.04	17.41	21.21	22.64	14.49	16.72
Fresh milk	7.49	6.77	9.97	16.53	21.85	18.05	12.95	25.66
Powdered milk	2.03	16.55	41.71	70.61	131.81	173.36	245.36	298.73
Processed cheese	0.33	2.00	7.01	12.51	23.27	34.89	53.17	72.23
Butter	2.46	4.68	16.22	15.01	24.46	21.02	11.54	17.82
Cooking oil	10.10	27.23	45.79	58.17	70.75	141.58	110.27	145.17
Ghee	1.35	5.39	3.31	3.11	17.50	37.88	5.92	7.54
Fresh fruits	3.57	6.81	26.67	32.75	85.13	123.26	139.15	161.21
Potatoes	3.87	7.03	22.70	17.47	34.28	46.06	89.52	130.71
Tomatoes	4.09	9.82	28.13	40.88	72.67	91.11	101.91	114.95
Other fresh vegetables	8.94	14.31	44.99	71.56	213.65	214.26	383.48	483.92
Pulses	6.50	12.18	24.88	37.88	46.72	131.20	48.20	64.98
Seasoning and condiments	2.03	4.48	13.08	17.81	33.97	46.39	84.04	106.62
Sugar	6.13	5.21	17.58	22.44	18.40	22.81	19.35	17.37
Confectionery	0.59	0.93	8.57	11.59	59.50	96.47	53.42	69.44

**Table A 5.26: - Evolution of average monthly household expenditure on specific commodity items, 1961 HBS to 2006/07 HBS (Continued)**

Commodity Item	Average monthly household expenditure (Rs)							
	1961	1975	1980/81	1986/87	1991/92	1996/97	2001/02	2006/07
Food drinks	4.48	8.22	17.70	25.80	11.90	13.41	12.89	14.09
Soft drinks	2.64	11.29	56.24	55.76	94.04	123.71	126.71	184.86
Alcoholic beverages	8.74	24.40	76.73	82.90	195.19	146.19	225.30	296.87
Tobacco	12.64	15.06	50.22	50.73	102.19	174.82	262.71	317.50
Ready made clothing	10.33	26.86	81.64	133.52	303.19	405.24	464.42	569.14
Clothing materials	12.02	24.22	50.29	43.43	61.39	49.43	29.05	18.06
Footwear	5.54	14.88	35.11	45.71	104.27	158.17	166.02	196.45
Tailoring charges	1.07	5.68	10.06	7.95	14.38	18.81	16.32	9.30
Shoe repairs	1.26	1.60	4.38	1.32	1.67	1.60	1.52	1.96
Electricity charges	3.40	12.41	69.42	94.84	146.77	253.40	362.98	544.55
Cooking gas	-	-	4.82	15.04	109.59	98.60	160.92	262.79
Kerosene	1.60	12.09	48.25	38.82	19.88	10.22	6.99	4.39
Rent	7.97	18.48	48.95	65.55	100.53	127.62	131.10	221.47
Construction materials	7.73	6.08	28.04	29.64	43.72	97.95	139.88	87.98
House repair charges	-	2.80	8.65	2.69	11.04	46.80	51.84	117.71
Water charges	0.95	2.90	22.10	50.25	67.82	102.88	129.22	169.59
Furniture	0.77	6.51	29.07	32.34	72.38	108.35	50.17	244.63
Laundry soap	4.23	7.87	20.77	35.71	41.28	60.37	49.46	41.19
Other house cleaning supplies	0.81	4.01	10.92	7.71	48.90	86.45	146.60	219.58
Other household supplies	1.72	1.13	13.84	15.28	26.78	43.61	36.26	60.49
Domestic services	2.09	4.79	15.18	31.17	62.99	109.56	113.94	139.23
Medicinal products	4.52	14.08	43.40	51.90	111.36	144.37	143.23	164.87
Medical services	1.98	5.37	22.43	31.02	73.48	131.75	88.46	142.99
Bus fare	8.14	24.62	118.94	132.00	131.83	472.77	622.84	205.69
Gasoline	1.63	7.17	49.64	50.65	120.80	232.51	310.67	590.25

**Table A 5.27 Sampling error of average monthly household expenditure by division, 2006/07 HBS**

Division	Monthly household expenditure			
	Average (Rs)	Standard error		95% Confidence Interval (Rs)
		Absolute (Rs)	Relative (%)	
01. Food and non-alcoholic beverages	4,534	27.2	0.6	4,481 to 4,588
02. Alcoholic beverages, tobacco and narcotics	614	11.2	1.8	592 to 636
03. Clothing and footwear	807	16.9	2.1	774 to 840
04. Housing, water, electricity, gas and other fuels	1,498	16.9	1.1	1,465 to 1,531
05. Furnishings, household equipment and routine household maintenance	1,022	20.9	2.0	981 to 1,063
06. Health	467	19.3	4.1	429 to 504
07. Transport	2,295	87.4	3.8	2,124 to 2,466
08. Communication	569	7.9	1.4	554 to 585
09. Recreation and culture	760	15.2	2.0	731 to 790
10. Education	510	28.2	5.5	455 to 565
11. Restaurants and hotels	592	11.3	1.9	570 to 614
12. Miscellaneous goods and services	632	14.5	2.3	604 to 661
<b>All Items</b>	<b>14,300</b>	<b>156.1</b>	<b>1.1</b>	<b>13,995 to 14,607</b>