CHAPTER VII

REGIONAL, OCCUPATIONAL AND SOCIAL FACTORS IN CONSUMPTION

In the second chapter on theoretical framework we have already stressed the importance of investigating the effect of demographic and social factors in consumption. It is not surprising that Prais and Houthakker have devoted one whole chapter to this topic.[1] Taking the family as the unit a number of demographic characteristics present themselves for consideration : number, sex, age structure of the family members, type of family (nuclear / joint), number of school-going children, number of babies, region of origin, religion, caste, to name a few; As already mentioned in the design of the study the scope of our analysis has been restricted to the following variables :

Why not age of Head / size of family

Region of Origin
Dietary Habit
Educational Level of Housewife
Occupation of the Head of the Household

[1] S.J.Prais and H.S.Houthakker, The Analyses of Family Budgets, Cambridge : University Press, 1955, Chapter 11.

Specifically we have attempted to answer four questions relating to the above four variables :

(i) Has migration to a wheat-eating area (Gujarat) affected significantly the rice consumption of households from rice-eating area ?

(ii) Do non-vegetarians have a higher and better level of food consumption than vegetarians ?

(iii) Do households, where the housewife is educated, spend significantly more on high-quality diet ?

(iv) What role does occupation play in the consumption of food and non-food items ?

Region as Determining Factor

This variable has been found to be an important determinant in household consumption, especially in the consumption of cereals and pulses. Gupta [2] has studied interregional variations taking six regions and found significant differences due to this factor.[2] Similar findings have been reported by others also. As Baroda City has attracted migrants from other states due to rapid industrialisation in the past two decades it was considered worthwhile to investigate the influence of this variable on the consumption pattern in the sample which included apart from Gujaratis from this state also migrants from other regions of India. A characteristic feature of Indian

[2]Devendra B.Gupta, Consumption Patterns in India, Bombay 1973

society is the close association between language and region so that language can be used as a factor to divide the sample into sub-samples according to region.

Variation in Consumption of Rice and Wheat due to Regional Factors

It is well-known that people whose mother tongue is Tamil, Telugu, Kannarese, Malayalam or Bengali are predominantly rice-eaters while the other linguistic groups consume predominantly wheat. The sample has accordingly been divided into two groups, rice-eaters and wheat-eaters. In consumption theory it is said that habits change only very slowly, hence rice-eaters would tend to persist in their rice consumption even after migrating to a wheat area. On the other hand rice-eaters, who might have been pure rice consumers in the south do start consuming also wheat once they migrate to the north.[3] In general therefore there is bound to be some change in the eating habit, but the question was whether the change would be sufficiently large to affect the consumption of rice and wheat significantly in a statistical sense. To answer this question it was hypothesized that the consumption of rice will be significantly more in the case of the rice-eaters (coming from south and eastern regions of India) and

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[3] Rice is relatively costlier in Gujarat than in the south, but this factor may be disregarded, as the sample concerns with only the affluent section.

correspondingly the wheat consumption will be significantly more in the case of the wheat-eaters (coming from other regions of India).

The following table gives the means and standard deviations for the two subsamples :

Table :7.1: Per Capita Monthly Consumption of Rice and Wheat among Rice-eaters (R) and Wheat-eaters (W) (Value in Rs.)

	Rice Consumption		Wheat Consumption	
	R	W	R	W
Mean	17.27	9.98	6.23	9.73
S.D.	4.301	6.618	1.018	2.227
Coef.of Var.	0.25	0.66	0.16	0.23
n	32	153	32	153
t-value	5.932		8.640	

at 0.01 level = 2.358). The test has thus confirmed that rice-eaters do significantly consume more rice and similarly wheat eaters consume significantly more wheat than the rice-eaters. We may hence draw the conclusion that region is an important variable in the consumption of rice and wheat even with the affluent section and that migration to a wheat-eating area has not altered their food habits significantly as far as rice is concerned.

Dietary Habit (Vegetarian / Non-vegetarian)

In India on account of religious sentiments and caste considerations a large size of the population do not consume non-vegetarian diet. It is a widely held notion that non-vegetarian households spend more on food. It was hence decided to test whether this was borne out empirically. As there were only two groups involved the t-test for difference in means was applied. The following table shows the per capita total monthly expenditure on food in rupees for the two groups.

Table :7.2: Per Capita Monthly Expenditure on Food (in Rs.) of Vegetarians and Non-Vegetarians

	Vegetarians (N=109)	Non-vegetarians (N=76)
Mean	170.76	206.51
S.D.	59.575	56.603
Coef. of Variation	0.35	0.27

The calculated t-value for the difference in means was 4.069 (Table value 2.599 at 0.01 level). This result has confirmed that the non-vegetarians as a group spend more on food than vegetarians.

On finding that the general notion that non-vegetarians spend more on food has been supported by empirical evidence it was logical to pose the question whether the difference was merely due to additional expenditure on meat foods or whether concomitantly there was also an increase in the expenditure on other food items such as cereals and pulses, fats or fruits and vegetables. In order to test this the sample was cross-classified on the basis of eating habit and educational level of the housewife, so that possible influence of the latter variable could be kept controlled. Table 7.3 shows the mean, standard deviation, coefficient of variation and the number of observations in each sub-category. It is interesting to note that within the same education group, the standard deviations for the various food groups considered namely, cereals and pulses, protein and vitamin rich foods, (milk, milk products, fruits and vegetables) and fats for non-vegetarians on one side and the vegetarians on the other had not shown much difference. The low education samples have however larger standard deviations within the non-vegetarians as well as within

vegetarian groups. Both in the high education group as well as in the low education one the non-vegetarians spend more on proteins-rich food than the vegetarians, the differences in the case of the other two categories, cereals and pulses and fats, are not much.

Comparing the expenditures of the non-vegetarians with the vegetarians it was found that the t-values were not significant in any case. Only in the case of proteins and vitamin-rich foods the t-value (1.648) was nearly significant at 0.05 level, as can be seen from Table 7.3. The conclusion that can be drawn is that while non-vegetarians spend more on food this is to be attributed mostly to their extra expenditure on meat. In cereals and fat consumption there is no significant difference between vegetarians and non-vegetarians, though in the case of protein and vitamin-rich foods the non-vegetarians do exhibit a trend to increased expenditure. Although the difference is not large enough to be statistically significant the trend towards larger outlay is evident from the general patterns in the various sub-samples.

Educational Level of Housewife as a Factor

Balvir Singh has found that educated urban housewives

tend to spend more on protein-rich food than the rural housewives.[4] As one can acquire knowledge of nutritional principles only through formal education, levels of consumption are likely to be influenced by the educational qualification of the housewife. On the other hand uneducated housewives from an affluent urban group may go in for protein and vitamin-rich foods as a result of demonstration effect from other members of the peer group. In order to determine the nature and effect of this variable, education of housewife, the households were divided into two groups, the high education households and the low education households on the basis of the educational qualification of the housewives. Housewives who had completed at least their graduation were deemed as high educated. Housewives with lesser education (including those with no schooling) formed the low education group. The per capita monthly expenditures of the households of these two groups were calculated for certain broad categories of food items as follows :

Protein and vitamin-rich food	: Milk, Milk Products, Eggs, Fruits and Vegetables
Cereals and Pulses	: Rice, Wheat, Jowar, Bajra, Gungal, etc.
Fats	: Ghee, Butter, Oil

[4] Balvir Singh, 'The Role of Occupational Factors in Household Consumption Pattern,' Indian Economic Review, Vol.3. (New Series), 1969, pp.85-110.

The comparison between the high education households and the low education households were made separately for the non-vegetarians and for the vegetarians, so that there is no distortion from this variable (dietary habit). Table 7.4 shows the per capita monthly expenditure of the different groups on the commodity groups considered. It may be noticed that the mean per capita expenditures on cereals and pulses are high for the low education households both among non-vegetarians as well as vegetarians, whereas on protein and fat the high education households spend more. The standard deviation have been consistently higher in the case of the low education households in all the three commodity groups, showing that there is greater disperaion in their spending pattern than among the educated households. The coefficient of variation values have further confirmed this. As far as expenditure on cereals and pulses is considered the t-tests show that among the non-vegetarians the low education households spend significantly more on this group of commodities than the high education households (significant at 0.01 level), while among the vegetarians the result is similar, the t-value being significant at 0.05 level only. From this we may conclude that housedives with low education spend significantly more on cereals and pulses, both among vegetarians as well as non-vegetarians.

Table 17.3: Per Capita Monthly Consumption of Non-Vegetarian and Vegetarian Households (Sub-classified according to educational level of Housewife) of Cereals and Pulses, Proteins and Vitamin-rich Foods (excluding Eggs), and Fats (Ghee, Butter, Oil). (in Rs.)

High Education

	Cereals & Pulses		Proteins and Vitamin-rich Foods		Fats	
	Non-Veg.	Veg.	Non-Veg.	Veg.	Non-Veg	Veg.
Mean	18.01	18.02	77.51	68.50	27.04	27.28
S.D.	6.592	6.540	25.490	25.392	16.458	10.602
Coef.of Var.	.37	.35	.33	.37	.61	.39
n	39	48	39	48	39	48
t-values	0.573		1.648		0.082	

Table (0.01 level, 85 d.f.) : 2.37
(0.05 level, 85 d.f.) : 1.66

Low Education

	Cereals & Pulses		Proteins and Vitamin-rich Foods		Fats	
	Non-Veg.	Veg.	Non-Vig.	Veg.	Non-Veg.	Veg.
Mean	23.78	23.52	71.38	64.85	29.01	26.67
S.D.	9.147	10.940	44.537	42.555	16.947	13.937
Coef. of Var.	.38	.47	.62	.66	.58	.52
n	37	61	37	61	37	61
t-values	0.122		0.723		0.743	

Table Value (0.01 level, d.f. 96) : 2.36
(0.05 level, d.f. 96) : 1.66

Table 17.4: Per Capita Monthly Consumption of High Education and Low Education Households (Sub-Classified according to Eating Habit - Veg./ Non-Veg.) of Cereals and Pulses, Proteins and Vitamin-rich Foods and Fats (Ghee, Butter, Oil)

	Non-Vegetarian					
	Cereals and Pulses		Proteins & Vitamin-rich Foods (including Eggs)		Fats	
	High	Low	High	Low	High	Low
Mean Cons.	18.01	23.78	108.05	93.73	27.04	29.01
S.D.	6.592	9.147	38.327	44.433	16.458	16.947
Coef. of Variation	.37	.38	.35	.47	.61	.58
n	39	37	39	37	39	37
t-values	3.125**		1.486		0.513	

Table Value (0.01 level, d.f. 74) : 2.38
(0.05 level, d.f. 74) : 1.67

	Vegetarian					
	Cereals and Pulses		Proteins & Vitamin-rich Foods (including Eggs)		Fats	
	High	Low	High	Low	High	Low
Mean Cons.	18.82	23.52	68.50	64.85	27.28	26.67
S.D.	6.540	10.940	25.392	42.555	10.682	13.887
Coef. of Variation	.35	.47	.37	.66	.39	.52
n	48	61	48	61	48	61
t-values	2.100*		0.527		0.048	

Table t-value (0.01 level, d.f. 107) : 2.36
(0.05 level, d.f. 107) : 1.66

**Significant at 0.1 level
*Significant at 0.05 level

With regard to protein and vitamin-rich items educated housedives have higher means, however the differences are not statistically significant. With regard to fats also the results are not significant. However on the basis of [illegible] our findings with regard to significantly greater expenditure on cereals and pulses by the low-education housedives we may infer that education does have some influence on the quality of food consumption, since higher consumption of cereals and pulses is an index of low level diet.[5]

Occupation as a Determinant of Consumption

Occupation as Balvir Singh has aptly pointed out 'influences not only one's attitudes, interests, motives and consequently the character of purchases, but the quantity of purchases as well. It influences one's way of living.'[6] Consumption behaviour will be influenced by the prestige value of the occupation and by the nature of the occupation (working conditions, strenuousness involved etc.). To determine the possible influence of these two attributes on the consumption pattern, the sample was divided into three occupational groups :

Category I : Self-employed (businessmen, lawyers, doctors etc.)

Category II : Employed, managerial (employed persons holding managerial rank : engineers, scientists, teachers.)

Category III: Employed, clerical (clerical and related occupations)

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[5] Vide S.N. Ganguli, Levels of Living in India, Delhi, 1976, P.44.

[6] Balvir Singh, op.cit.

The influence of occupation on food consumption pattern was analyzed separately for the vegetarian and non-vegetarian households. For this purpose the sample was divided into vegetarian and non-vegetarian households and within each group the households were further classified into three sub-samples on the basis of occupation. It was thus possible to employ the Analysis of Variance test to detect if the mean expenditures (on selected items) differed significantly. The food items considered were : Protein and Vitamin-rich Items (Milk, Milk products and Eggs, Fruits and Vegetables), Fats (Oil, Butter, Ghee), Cereals and Pulses, and lastly Sugar. Among non-food items the major items of expenditure, namely, Rent, Clothing, Insurance and Conveyance were considered.

It was decided to control the influence of income (total expenditure as proxy) for the non-food items, while for the food items it was considered more meaningful to control the variable dietary habit (vegetarian - non-vegetarian).

Influence on Food Consumption

Table 7.5 shows the per capita monthly expenditures on the different food commodity groups. An interesting feature revealed by the table is that the clerical occupation

Table 17.5: Per Capita Monthly Expenditure of 100 Vegetarian Households Classified according to Occupation, on Cereals, Pulses, Protains and Vitamin-rich Foods, Fats (Ghee, Butter, Oil) and Sugar

	Category I (Self-employed) (N=25)	Category II (Employed managerial) (N=42)	Category III (Employed, clerical) (N=33)	F-Value
		Cereals		
Mean	23.37	15.96	65.39	0.095
S.D.	11.290	33.925	11.010	
Coeff. of Var.	.48	2.13	.17	
		Pulses		
Mean	4.29	7.79	14.60	
S.D.	3.576	2.974	2.651	0.474
Coeff.of Var.	.83	.38	.18	
		Protein and Vitamin Rich Foods		
Mean	80.96	85.41	66.30	
S.D.	60.572	22.528	26.405	1.425
Coeff.of Var.	.74	.26	.39	
		Fats		
Mean	28.52	26.79	27.90	
S.D.	11.509	12.938	12.863	0.122
Coeff.of Var.	.40	.48	.46	
		Sugar		
Mean	10.44	8.14	9.79	
S.D.	6.407	3.745	8.442	0.940
Coeff.of Var.	.61	.46	.86	

group has the maximum expenditure on both cereals and pulses, which occupy a rather low rank among food items from the nutritional point of view, while with respect to protein and vitamin rich food this occupation group spends the least. Analysis of variance showed that among the vegetarians there was no significant difference between the three occupation groups on the consumption of any of the food groups considered.

Table 7.6 gives the corresponding figures for the seventy three non-vegetarian households. In the case of the non-vegetarians the consumption of cereals and pulses do not exhibit any striking features as was in the case of the vegetarians. However the mean outlay on protein rich foods is less for the clerical group. The F-values given by the analysis of variance were significant only in the case of sugar (at 0.05 level only).

The mean expenditures on sugar of the three occupational groups among the non-vegetarians were tested pairwise to determine which group spent significantly more on this item. (Vide Table 7.7) The results show that self-employed and the clerical category consumed more sugar than the employed, managerial group, among the non-vegetarians. Between the self-employed and the clerical categories there was no significant difference. The greater consumption of sugar by these two categories may be due to throwing of parties, greater consumption of sweets ('honorific effect') or due to nature of working conditions.

Table :7.6: Per Capita Monthly Expenditure of 73 Non-Vegetarian Households Classified according to Occupation, on Cereals, Pulses, Proteins and Vitamin-rich Foods, Fats (Oil, Butter, Oil) and Sugar.

	Category I (Self-employed) (N=15)	Category II (Employed, managerial) (N=29)	Category III (Employed, Clerical) (N=29)	F-Value
		Cereals		
Mean	24.20	19.34	20.45	
S.D.	9.506	8.798	6.680	3.185
Coeff.of Var.	.39	.45	.33	
		Pulses		
Mean	4.81	4.21	4.30	
S.D.	2.432	2.916	2.933	0.022
Coeff.of Var.	.52	.69	.68	
		Protein and Vitamin-rich Foods		
Mean	107.53	96.72	89.38	
S.D.	56.023	35.162	38.256	0.907
Coeff.of Var.	.53	.36	.45	
		Fats		
Mean	30.33	27.90	27.01	
S.D.	9.622	20.569	11.968	0.201
Coeff.of Var.	.32	.74	.44	
		Sugar		
Mean	10.73	7.31	10.90	
S.D.	5.092	2.451	7.766	3.469 *
Coeff.of Var.	.47	.34	.71	

* Significant at 0.05 level

Table :7.7: t-Value of Difference in Means Tests in Respect of Per Capita Monthly Consumption of Sugar by 73 Non-Vegetarian Households Classified according to Occupation

Category I - Self employed
Category II - Employed, managerial
Category III - Employed, clerical

	t Cal.	d.f.
Between Category I and II	2.939** (2.70)	42
I and III	0.072 (2.02)	42
II and III	2.331* (2.01)	56

* Significant at 0.05 level
** Significant at 0.01 level

(Figures in brackets indicate critical values at level of significance, if not significant, at 0.05 level)

Occupation and Consumption of Non-Food Items

Occupation, it has been observed by Burk, has less effect on food and more on outlays on clothing, and other non-food items.[7] For the purpose of this study the influence of occupation on the consumption of four top most non-food items of expenditure were taken for consideration, these being :

Clothing and footwear
Conveyance
Insurance
Rent, other rents and maintenance.

[7] Marguerite C. Burk, Consumption Economics, N.Y.: John Wiley and Sons, 1968, p.101.

In order to control the influence of income the statistical tests used to assess the influence of occupation were done separately for each of the three broad income groups :

Group I (Less affluent) (Rs.650-1850 per month total expenditure)

Group II (Moderately affluent) (Rs. 1850 - 3050)

Group III (Highly affluent) (over Rs. 3050)

Thus there were three categories according to occupation and three according to income, giving nine sub-samples in all.

Income Group I (Less affluent) - Role of Occupation

As the sample size of occupation No.1, i.e. self-employed, within this income class was only four, it was ignored, and the analysis was confined to the managerial and employed clerical. Since there were only two occupation categories, t-test with pooled variance was employed to determine whether the per capita monthly expenditure on the selected non-food items were significantly different or not. Table 7.8 shows the per capita monthly expenditures for the two occupation categories within this income group. It can be seen that except for clothing there are large differences in the mean per capita expenditures on the non-food items. However, the employed managerial category has much higher outlay. A comparison of the values in Table 7.8 shows, however that the differences in mean expenditures do not exhibit any clear cut trend.

Table :7.8: Per Capita Monthly Expenditure of 173 Households Classified according to Income (Total Expenditure as Proxy) and Occupation, on Clothing and Footwear, Conveyance, Insurance and Rent (including other Rent and Maintenance), in Rs.

Occupation : (I) Self-employed
(II) Employed Managerial
(III) Employed Clerical

Income (I) Rs. 650-1850
(II) Rs.1850-3060
(III) Rs.over 3060

	Occupation	Mean	S.D.	Coeff.of Variation	n	t-value
		Income Group I				
Clothing	II	31.24	20.76	0.66	37	0.272
	III	33.36	40.60	1.22	31	
Conveyance	II	33.71	70.26	2.08	37	1.237
	III	18.70	17.01	0.91	31	
Insurance	II	45.03	61.38	1.36	37	1.017
	III	33.54	32.00	0.96	31	
Rent	II	61.71	51.49	0.83	37	1.563
	III	77.46	29.50	0.38	31	
		Income Group II				t-Value
Clothing	I	29.30	16.89	0.56	15	1.211
	II	41.75	27.15	0.65	28	
	III	38.96	23.01	0.59	24	
Conveyance	I	44.33	41.89	0.94	15	
	II	48.75	45.33	0.93	28	0.082
	III	51.14	58.40	1.14	24	
Insurance	I	30.33	33.73	1.11	15	
	II	99.21	66.97	0.69	28	7.645**
	III	53.83	53.69	0.99	24	
Rent	I	134.07	116.44	0.87	15	
	II	118.50	47.78	0.40	28	1.029
	III	100.21	64.41	0.64	24	

(Continued...)

(Table 7.8 continued)

	Occupation	Mean	S.D.	Coeff.of Varia.	n	t-Value
		Income Group III				
Clothing	I	47.10	30.00	0.64	21	
	II	60.33	33.62	0.56	6	0.379
	III	47.86	35.53	0.74	7	
Conveyance	I	98.24	70.66	0.72	21	
	II	74.83	58.72	0.79	6	0.252
	III	80.71	55.97	0.69	7	
Insurance	I	65.48	51.02	0.78	21	
	II	92.33	76.14	0.92	6	0.577
	III	91.14	47.95	0.53	7	
Rent	I	164.43	110.17	0.67	21	
	II	173.83	64.71	0.37	6	0.238
	III	137.86	57.31	0.42	7	

* Indicates significant at 0.05 level

** Indicates significance at 0.01 level

The t-tests for the two occupational categories in the low income group (i.e. Group I) showed no significant differences in the mean expenditures on clothing and footwear, conveyance, rent and insurance. As far as the low income group was concerned there was no evidence to reject the null hypothesis that the nature of occupation has no influence on the expenditure on the selected non-food items.

Income Group II (Moderately affluent) - Role of Occupation

Within this income (Vide Table 7.8), all the three categories of occupation were taken into consideration. The households in this group were classified into three sub samples on the basis of occupation. Analysis of Variance was employed to find out if the mean expenditures of the 3 sub samples and the selected non-food items showed any significant difference. This variable was seen to have influence only on the allocation on insurance, all other F-values were not significant even at 0.05 level. The mean allocation on insurance was further analyzed pairwise using t-test to find out which occupational category was attracting greater outlay on insurance. In the final analysis it emerged that the employed managerial group with mean per capita expenditure of Rs. 98.21 p.m. was allocating significantly more towards insurance than the other two groups, which were not significantly different between themselves.

Income Group III (Highly Affluent) - Role of Occupation

Table 7.8 , on p. 138 gives the per capita expenditure on the selected non-food items for this group. As has already been observed, the figures do not exhibit any clear trend, though the mean values differ in some cases by as much as Rs. 36 (insurance, between self-employed and clerical). All the F-values obtained (Analysis of Variance test) are

however not significant.

From the results of our analysis with regard to the variable occupation we have to conclude that occupation has influence only on the consumption of sugar in the case of the clerical and the self-employed categories and on insurance in the case of self-employed managerial category. It is likely that the high income group, the top asset holders, who are ' investment as well as interest conscious ' seek other sources of security, while the employed managerial category relies more on this conservative form of security.

Summarizing our results on the four variables considered, namely, dietary habit, educational qualification of the housewife and the occupation of the head of the household, as determinants on household consumption behaviour of the affluent group, we may note that :

(i) Regional factor influences the consumption of rice and wheat even with the affluent group. Rice eaters continue to be rice-eaters even after migration to a wheat-eating area. The hypothesis that rice-eaters will consume significantly more rice per person than wheat-eaters and vice versa has to be upheld.

(ii) Eating habits (vegetarian / non-vegetarian) influences total expenditure on food. Non-vegetarians as a group spend significantly more on food than vegetarians

primarily on account on expenditure on meat, fish etc. Though their outlay on other food items are not significantly different from that of vegetarians nevertheless they have a tendency to larger expenditure on protein and vitamin-rich items (milk, milk products, fruits and vegetables). Hence the hypothesis postulating that non-vegetarians will spend more on food than vegetarians has to be accepted, while the hypothesis postulating that they will spend more on other protein and vitamin-rich foods (i.e. excluding fish, meat etc.) could not be upheld as there was no evidence for it, noting however a tendency to larger expenditure on the protein and vitamin-rich items, as stated earlier.

(iii) Educational level of housewife has partial influence on consumption of food. Housewives with low education spend significantly more on cereals and pulses; there is no significent difference between housewives with high education and those with low education on the consumption of protein and vitamin-rich foods and fats; though it was noted that housewives with low education tended to have lower mean expenditures on protein and vitamin-rich items both among non-vegetarians as well as vegetarians. On the basis of the above findings the

hypothesis stating that graduate housewives will spend comparatively more on protein and vitamin-rich foods and less on cereals and pulses was accepted partially, that is with regard to the consumption of cereals and pulses (carbohydrates).

(iv) Occupation had no influence within this affluent group on the consumption of food items with the exception of sugar where the employed clerical category and self-employed spent significantly more per person than the employed managerial category. Between self-employed category and the employed clerical category there was no significant difference. Hence the hypothesis positing in general association between occupation and the consumption of different categories of food items could not be accepted except for sugar.

With respect to non-food items where the relationships between occupation and clothing and footwear, conveyance, insurance and rent were studied keeping income controlled, there was significant difference only with respect to insurance and that too only in the moderately affluent group i.e. Group II. Employed managerial households in this income group spent significantly more on insurance than the self-employed or the employed clerical category. Hence the hypothesis stating that self-employed category will spend

more on rent, clothing, conveyance (items indicating social status) and insurance than the employed persons (managerial or clerical) did not find any supporting evidence. With respect to insurance alone there is evidence to accept partially a modified form of the hypothesis namely stating that there will be association between occupation and per capita expenditure on insurance.