

**TABLE: 24. DISTRIBUTION OF TOTAL MONTHLY RECEIPTS UTILIZATION FOR CONSUMPTION EXPENDITURE BY QUINTILES, 2011-12**

AREA	QUINTILES					
	Total	1st	2nd	3rd	4th	5th
1	2	3	4	5	6	7

### PAKISTAN

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rs.)	25678.86	13306.81	16814.53	19927.55	24531.30	43858.76
Taxes Paid Per Household (Rs.)	100.81	26.64	31.36	40.10	96.91	236.83
Disposable Income Per Household (Rs.)	25578.05	13280.17	16783.17	19887.45	24434.40	43621.94
Other Receipts Per Household (Rs.)	-425.23	363.63	340.08	39.03	74.22	-2131.41

**Total Monthly Receipts Utilised Towards:**

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	88.97	96.18	95.85	94.85	88.71	83.81
Liquidation Of Liabilities & Payment Of Interest	1.21	1.05	1.16	1.07	0.97	1.42
Purchase Of Jewellery	-0.27	-0.29	-0.08	-0.25	-0.34	-0.29
Purchase Of Assests	2.34	0.74	0.00	1.87	1.32	3.93
Deposits / Savings	3.15	1.08	1.60	2.20	3.25	4.24
Other Expenditure (dowry, inheritance, losses)	0.23	-0.20	-0.18	0.11	0.06	0.55
Net Reduction In Cash Balance	4.37	1.44	1.65	0.15	6.03	6.34

### PAKISTAN URBAN

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rs.)	34779.73	13844.87	17673.63	21306.50	26755.46	51484.11
Taxes Paid Per Household (Rs.)	109.78	21.29	39.21	26.43	72.43	191.76
Disposable Income Per Household (Rs.)	34669.95	13823.58	17634.42	21280.07	26683.03	51292.35
Other Receipts Per Household (Rs.)	-804.74	309.48	86.77	5.34	-379.85	-1722.99

**Total Monthly Receipts Utilised Towards:**

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	85.62	97.49	98.26	95.94	87.76	81.72
Liquidation Of Liabilities & Payment Of Interest	0.61	0.78	0.83	0.47	0.31	0.69
Purchase Of Jewellery	-0.60	-0.13	-0.09	-0.36	-0.38	-0.76
Purchase Of Assests	2.51	0.64	0.68	2.29	1.54	3.06
Deposits / Savings	2.92	0.57	0.65	2.00	2.52	3.48
Other Expenditure (dowry, inheritance, losses)	0.23	-0.42	0.32	-0.21	0.14	0.34
Net Reduction In Cash Balance	8.71	1.07	-0.66	-0.12	8.10	11.46

### PAKISTAN RURAL

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rs.)	20876.67	13221.05	16578.22	19342.45	23203.64	33977.97
Taxes Paid Per Household (Rs.)	96.08	27.50	29.20	45.90	111.52	295.23
Disposable Income Per Household (Rs.)	20780.59	13193.55	16549.02	19296.55	23092.12	33682.74
Other Receipts Per Household (Rs.)	-224.98	372.26	409.75	53.32	345.27	-2660.63

**Total Monthly Receipts Utilised Towards:**

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	91.88	95.97	95.16	94.34	89.34	88.14
Liquidation Of Liabilities & Payment Of Interest	1.73	1.10	1.25	1.35	1.41	2.91
Purchase Of Jewellery	0.01	-0.32	-0.08	-0.20	-0.31	0.68
Purchase Of Assests	2.18	0.75	-0.20	1.67	1.16	5.72
Deposits / Savings	3.35	1.16	1.87	2.29	3.74	5.83
Other Expenditure (dowry, inheritance, losses)	0.24	-0.16	-0.32	0.26	0.01	0.99
Net Reduction In Cash Balance	0.61	1.50	2.32	0.28	4.65	-4.28

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AREA	QUINTILES					
	Total	1st	2nd	3rd	4th	5th
1	2	3	4	5	6	7

**PUNJAB**

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rs.)	26093.36	12837.23	16376.72	19744.18	24949.72	43626.43
Taxes Paid Per Household (Rs.)	117.38	25.46	21.24	39.09	133.50	258.87
Disposable Income Per Household (Rs.)	25975.98	12811.77	16355.48	19705.09	24816.22	43367.56
Other Receipts Per Household (Rs.)	-481.84	131.59	85.64	-155.50	290.66	-1932.26

**Total Monthly Receipts Utilised Towards:**

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	85.59	93.73	94.48	92.40	84.11	80.84
Liquidation Of Liabilities & Payment Of Interest	1.72	1.42	1.64	1.52	1.35	2.03
Purchase Of Jewellery	-0.34	-0.29	-0.03	-0.22	-0.31	-0.46
Purchase Of Assests	3.20	1.05	0.36	3.43	1.31	5.01
Deposits / Savings	2.82	1.49	1.80	2.22	2.94	3.39
Other Expenditure (dowry, inheritance, losses)	0.56	0.44	0.43	0.51	0.27	0.76
Net Reduction In Cash Balance	6.45	2.15	1.30	0.14	10.33	8.43

**PUNJAB URBAN**

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rs.)	36219.44	13008.11	16988.15	21395.12	28421.41	53058.62
Taxes Paid Per Household (Rs.)	119.94	24.66	15.00	25.46	90.04	205.50
Disposable Income Per Household (Rs.)	36099.50	12983.44	16973.15	21369.66	28331.37	52853.12
Other Receipts Per Household (Rs.)	-706.55	209.40	-98.23	-374.37	-244.43	-1324.62

**Total Monthly Receipts Utilised Towards:**

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	81.30	97.97	96.14	93.37	80.44	78.07
Liquidation Of Liabilities & Payment Of Interest	0.86	0.95	1.21	0.65	0.35	0.99
Purchase Of Jewellery	-0.64	-0.12	-0.04	-0.26	-0.07	-0.91
Purchase Of Assests	3.61	0.74	0.82	4.91	2.04	4.17
Deposits / Savings	2.24	0.85	0.40	2.65	1.21	2.65
Other Expenditure (dowry, inheritance, losses)	0.42	-0.49	1.13	-0.14	0.31	0.50
Net Reduction In Cash Balance	12.22	0.10	0.34	-1.19	15.72	14.54

**PUNJAB RURAL**

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rs.)	21338.86	12808.13	16210.48	19146.99	23331.09	33884.52
Taxes Paid Per Household (Rs.)	116.18	25.59	22.94	44.02	153.76	313.99
Disposable Income Per Household (Rs.)	21222.68	12782.54	16187.54	19102.97	23177.32	33570.52
Other Receipts Per Household (Rs.)	-376.34	118.33	135.63	-76.33	540.14	-2559.86

**Total Monthly Receipts Utilised Towards:**

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	89.00	92.99	94.02	92.02	86.14	85.60
Liquidation Of Liabilities & Payment Of Interest	2.41	1.50	1.77	1.86	1.90	3.81
Purchase Of Jewellery	-0.09	-0.32	-0.03	-0.21	-0.45	0.32
Purchase Of Assests	2.88	1.10	0.24	2.84	0.91	6.45
Deposits / Savings	3.28	1.61	2.20	2.05	3.89	4.67
Other Expenditure (dowry, inheritance, losses)	0.68	0.61	0.24	0.77	0.26	1.20
Net Reduction In Cash Balance	1.85	2.51	1.57	0.67	7.35	-2.06

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### SINDH

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	25727.25	12551.72	16131.50	19162.25	23523.62	46342.84
Taxes Paid Per Household (Rs.)	57.67	9.35	14.95	24.10	38.86	153.41
Disposable Income Per Household (Rs.)	25669.58	12542.37	16116.55	19138.15	23484.76	46189.44
Other Receipts Per Household (Rs.)	-712.42	220.49	268.75	-298.54	-627.26	-2278.70

#### Total Monthly Receipts Utilised Towards:

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	95.10	104.64	102.26	101.67	97.65	88.63
Liquidation Of Liabilities & Payment Of Interest	0.21	0.21	0.24	0.39	0.22	0.15
Purchase Of Jewellery	-0.44	-0.03	-0.08	-0.40	-0.80	-0.47
Purchase Of Assests	0.56	0.31	0.06	0.57	0.11	0.90
Deposits / Savings	3.83	0.05	1.70	2.70	4.68	5.00
Other Expenditure (dowry, inheritance, losses)	-0.30	-1.67	-0.49	-0.19	-0.38	-0.01
Net Reduction In Cash Balance	1.04	-3.51	-3.68	-4.75	-1.49	5.79

### SINDH URBAN

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	33266.20	15096.45	18522.66	20687.90	24274.54	48952.13
Taxes Paid Per Household (Rs.)	91.71	18.51	25.82	28.58	40.77	170.30
Disposable Income Per Household (Rs.)	33174.49	15077.95	18496.84	20659.32	24233.77	48781.83
Other Receipts Per Household (Rs.)	-999.05	126.75	-7.82	25.82	-651.28	-1958.37

#### Total Monthly Receipts Utilised Towards:

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	92.45	97.04	102.35	101.34	98.71	87.94
Liquidation Of Liabilities & Payment Of Interest	0.15	0.00	0.03	0.25	0.16	0.15
Purchase Of Jewellery	-0.56	-0.16	-0.20	-0.55	-0.97	-0.48
Purchase Of Assests	0.71	0.46	0.52	0.53	0.59	0.81
Deposits / Savings	3.73	-0.12	1.28	1.65	4.62	4.16
Other Expenditure (dowry, inheritance, losses)	-0.22	-1.18	-0.45	-0.34	-0.22	-0.15
Net Reduction In Cash Balance	3.74	3.95	-3.54	-2.88	-2.88	7.56

### SINDH RURAL

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	17806.40	12113.28	15237.44	17844.62	22179.79	34201.10
Taxes Paid Per Household (Rs.)	21.91	7.78	10.89	20.23	35.43	74.80
Disposable Income Per Household (Rs.)	17784.49	12105.50	15226.55	17824.39	22144.36	34126.30
Other Receipts Per Household (Rs.)	-411.28	236.65	372.16	-578.67	-584.26	-3769.27

#### Total Monthly Receipts Utilised Towards:

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	100.26	106.25	102.23	102.02	95.59	93.60
Liquidation Of Liabilities & Payment Of Interest	0.33	0.26	0.33	0.54	0.36	0.14
Purchase Of Jewellery	-0.21	0.00	-0.03	-0.25	-0.48	-0.37
Purchase Of Assests	0.26	0.27	-0.15	0.61	-0.82	1.58
Deposits / Savings	4.02	0.09	1.88	3.79	4.81	11.00
Other Expenditure (dowry, inheritance, losses)	-0.45	-1.77	-0.51	-0.04	-0.68	0.95
Net Reduction In Cash Balance	-4.21	-5.09	-3.74	-6.68	1.22	-6.90

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AREA	QUINTILES					
	Total	1st	2nd	3rd	4th	5th
1	2	3	4	5	6	7

### KHYBER PAKHTUNKHWA

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rs.)	22702.90	15317.96	17209.20	20025.16	22188.73	38150.32
Taxes Paid Per Household (Rs.)	123.13	70.15	104.55	77.06	41.04	333.44
Disposable Income Per Household (Rs.)	22579.77	15247.81	17104.64	19948.10	22147.70	37816.87
Other Receipts Per Household (Rs.)	390.40	1743.78	1539.38	1072.64	451.18	-2760.75

**Total Monthly Receipts Utilised Towards:**

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	96.78	92.32	98.13	97.59	99.82	95.15
Liquidation Of Liabilities & Payment Of Interest	0.74	1.06	1.07	0.70	0.46	0.65
Purchase Of Jewellery	0.37	-0.78	-0.26	-0.07	0.20	1.61
Purchase Of Assests	2.34	0.55	-1.08	-0.27	4.35	5.20
Deposits / Savings	3.58	0.97	0.95	1.81	2.49	8.08
Other Expenditure (dowry, inheritance, losses)	-0.51	-0.49	-1.73	-0.95	-0.37	0.31
Net Reduction In Cash Balance	-3.30	6.37	2.92	1.20	-6.95	-10.99

### KPK URBAN

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rs.)	31240.47	14577.63	16702.67	21828.18	24668.38	51794.06
Taxes Paid Per Household (Rs.)	153.64	10.86	260.48	26.31	146.03	229.69
Disposable Income Per Household (Rs.)	31086.82	14566.77	16442.18	21801.86	24522.35	51564.38
Other Receipts Per Household (Rs.)	-382.55	2298.88	1859.04	2212.66	578.62	-4260.59

**Total Monthly Receipts Utilised Towards:**

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	90.47	91.10	98.32	90.31	97.67	86.74
Liquidation Of Liabilities & Payment Of Interest	0.83	1.48	1.72	0.47	0.80	0.75
Purchase Of Jewellery	-0.45	-0.14	0.01	-0.15	0.10	-0.84
Purchase Of Assests	2.18	0.63	0.60	-4.51	3.01	4.43
Deposits / Savings	5.08	-0.05	-0.04	0.33	2.00	8.93
Other Expenditure (dowry, inheritance, losses)	0.25	-1.48	-0.78	-0.56	0.08	0.88
Net Reduction In Cash Balance	1.65	8.45	0.16	14.12	-3.67	-0.90

### KPK RURAL

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rs.)	20836.18	15395.54	17287.44	19650.78	21668.72	31933.07
Taxes Paid Per Household (Rs.)	116.46	76.37	80.47	87.59	19.02	380.72
Disposable Income Per Household (Rs.)	20719.72	15319.18	17206.97	19563.19	21649.71	31552.35
Other Receipts Per Household (Rs.)	559.41	1685.61	1490.00	835.92	424.45	-2077.30

**Total Monthly Receipts Utilised Towards:**

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	98.78	92.44	98.10	99.37	100.33	101.29
Liquidation Of Liabilities & Payment Of Interest	0.71	1.02	0.97	0.76	0.38	0.58
Purchase Of Jewellery	0.63	-0.85	-0.30	-0.06	0.23	3.40
Purchase Of Assests	2.39	0.54	-1.34	0.77	4.66	5.76
Deposits / Savings	3.11	1.08	1.10	2.17	2.61	7.45
Other Expenditure (dowry, inheritance, losses)	-0.75	-0.39	-1.87	-1.05	-0.47	-0.11
Net Reduction In Cash Balance	-4.86	6.16	3.34	-1.96	-7.74	-18.37

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### BALUCHISTAN

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	29112.26	17830.01	24736.65	27017.25	35227.61	49394.97
Taxes Paid Per Household (Rs.)	12.80	2.57	20.53	12.82	12.24	14.73
Disposable Income Per Household (Rs.)	29099.46	17827.44	24716.12	27004.43	35215.37	49380.25
Other Receipts Per Household (Rs.)	-431.91	22.10	262.72	1123.64	-824.62	-4424.88

#### Total Monthly Receipts Utilised Towards:

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	82.66	98.43	80.10	84.92	79.96	76.21
Liquidation Of Liabilities & Payment Of Interest	0.32	0.76	0.43	0.17	0.32	0.09
Purchase Of Jewellery	-0.07	0.03	-0.11	-0.41	0.22	-0.01
Purchase Of Assests	-1.02	-0.08	-0.78	-3.26	-1.61	1.08
Deposits / Savings	3.02	1.38	1.06	1.03	2.81	8.17
Other Expenditure (dowry, inheritance, losses)	0.41	0.20	-0.63	0.12	0.33	1.97
Net Reduction In Cash Balance	14.68	-0.71	19.93	17.43	17.97	12.48

### BALUCHISTAN URBAN

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	32475.28	18009.93	23014.36	25464.00	35666.11	46464.71
Taxes Paid Per Household (Rs.)	14.25	7.89	8.25	18.10	18.45	13.53
Disposable Income Per Household (Rs.)	32461.03	18002.04	23006.11	25445.90	35647.66	46451.18
Other Receipts Per Household (Rs.)	-1437.56	-2028.50	-374.61	117.80	-1312.36	-3383.83

#### Total Monthly Receipts Utilised Towards:

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	85.91	112.64	95.95	94.21	78.75	80.16
Liquidation Of Liabilities & Payment Of Interest	0.29	1.95	0.11	0.02	0.44	0.19
Purchase Of Jewellery	-0.36	0.00	-0.13	-0.60	-0.20	-0.49
Purchase Of Assests	1.05	0.37	0.35	0.49	0.64	1.94
Deposits / Savings	3.18	3.21	0.73	0.76	3.45	5.07
Other Expenditure (dowry, inheritance, losses)	1.79	9.61	-1.62	0.80	1.19	3.06
Net Reduction In Cash Balance	8.14	-27.77	4.60	4.32	15.72	10.07

### BALUCHISTAN RURAL

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	27909.27	17808.63	25163.19	27545.59	34984.19	52452.56
Taxes Paid Per Household (Rs.)	12.28	1.94	23.57	11.02	8.79	15.98
Disposable Income Per Household (Rs.)	27896.99	17806.70	25139.62	27534.57	34975.40	52436.58
Other Receipts Per Household (Rs.)	-72.18	265.74	420.56	1465.77	-553.86	-5511.17

#### Total Monthly Receipts Utilised Towards:

<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Consumption Expenditure	81.36	96.94	76.63	82.14	80.63	72.43
Liquidation Of Liabilities & Payment Of Interest	0.33	0.63	0.50	0.22	0.26	0.00
Purchase Of Jewellery	0.05	0.03	-0.11	-0.35	0.46	0.45
Purchase Of Assests	-1.85	-0.13	-1.03	-4.39	-2.86	0.25
Deposits / Savings	2.95	1.19	1.13	1.12	2.46	11.14
Other Expenditure (dowry, inheritance, losses)	-0.14	-0.79	-0.41	-0.09	-0.15	0.93
Net Reduction In Cash Balance	17.29	2.14	23.29	21.36	19.21	14.79