

**TABLE: 24. DISTRIBUTION OF TOTAL MONTHLY RECEIPTS UTILIZED FOR EXPENDITURE BY SAVING AND QUINTILES, 2005-06**

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

### PAKISTAN

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	12326.41	6725.20	8392.52	9787.73	11493.05	20810.80
Taxes Paid Per Household (Rupees)	41.71	13.94	17.83	50.93	23.98	81.78
Disposable Income Per Household (Rupees)	12284.70	6711.26	8374.69	9736.80	11469.07	20729.02
Other Receipts Per Household (Rupees)	-84.91	437.01	541.33	789.48	150.35	-1644.28

#### 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	87.65	83.29	84.14	81.36	87.45	92.35
Liquidation Of Liabilities & Payment Of Interest	1.73	1.19	1.12	1.25	1.23	2.49
Purchase Of Jewellery	-0.21	-0.07	-0.11	-0.25	-0.47	-0.12
Purchase Of Assets	0.44	-1.59	-2.10	-4.99	1.96	3.11
Deposits / Savings	5.15	1.40	2.62	2.13	3.12	8.99
Other Expenditure (dowry inheritance losses)	0.82	0.23	1.14	0.38	1.36	0.77
Net Reduction In Cash Balance	4.43	15.55	13.20	20.13	5.35	-7.59

### PAKISTAN URBAN

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	14968.23	6497.25	8571.22	10107.56	10747.10	21954.38
Taxes Paid Per Household (Rupees)	57.49	11.38	21.16	20.74	28.77	102.49
Disposable Income Per Household (Rupees)	14910.74	6485.88	8550.06	10086.82	10718.33	21851.90
Other Receipts Per Household (Rupees)	-752.03	257.78	342.65	400.63	555.78	-2292.44

#### 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	98.86	94.37	94.37	89.11	97.56	101.86
Liquidation Of Liabilities & Payment Of Interest	1.70	0.98	1.16	0.95	0.72	2.23
Purchase Of Jewellery	-0.38	-0.26	-0.03	-0.21	-0.70	-0.36
Purchase Of Assets	2.22	4.91	0.26	-0.63	-1.22	3.86
Deposits / Savings	6.83	1.33	0.89	0.88	1.92	10.45
Other Expenditure (dowry inheritance losses)	0.24	0.08	0.13	0.17	0.62	0.15
Net Reduction In Cash Balance	-9.46	-1.41	3.22	9.73	1.09	-18.20

### PAKISTAN RURAL

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	10929.48	6767.77	8338.53	9669.58	11923.82	19277.04
Taxes Paid Per Household (Rupees)	33.37	14.42	16.83	62.08	21.21	54.01
Disposable Income Per Household (Rupees)	10896.12	6753.35	8321.70	9607.50	11902.61	19223.04
Other Receipts Per Household (Rupees)	267.84	470.48	601.36	933.13	-83.79	-774.97

#### 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	80.13	81.36	81.05	78.51	81.88	78.83
Liquidation Of Liabilities & Payment Of Interest	1.76	1.22	1.10	1.36	1.51	2.85
Purchase Of Jewellery	-0.10	-0.03	-0.13	-0.27	-0.35	0.22
Purchase Of Assets	-0.76	-2.72	-2.81	-6.60	3.70	2.05
Deposits / Savings	4.02	1.41	3.14	2.59	3.78	6.93
Other Expenditure (dowry inheritance losses)	1.22	0.25	1.44	0.46	1.78	1.64
Net Reduction In Cash Balance	13.74	18.51	16.21	23.95	7.70	7.49

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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 (Rupees)	12311.94	6164.17	7818.31	9543.15	11018.42	20865.50
Taxes Paid Per Household (Rupees)	48.34	11.45	18.24	75.08	26.17	83.12
Disposable Income Per Household (Rupees)	12263.60	6152.72	7800.07	9468.07	10992.25	20782.38
Other Receipts Per Household (Rupees)	-123.54	249.33	259.80	958.45	-163.54	-1244.08

#### 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	87.62	85.88	87.06	79.04	91.76	89.33
Liquidation Of Liabilities & Payment Of Interest	2.07	1.67	1.52	1.45	1.41	2.79
Purchase Of Jewellery	-0.24	-0.11	-0.21	-0.22	-0.54	-0.13
Purchase Of Assets	1.65	0.71	1.23	-6.68	5.58	3.19
Deposits / Savings	4.66	1.89	2.61	2.26	2.56	7.44
Other Expenditure (dowry inheritance losses)	0.85	0.28	0.79	0.53	1.48	0.78
Net Reduction In Cash Balance	3.39	9.68	6.98	23.62	-2.26	-3.40

### PUNJAB URBAN

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	14704.24	5825.62	7796.76	9601.84	9642.92	22219.90
Taxes Paid Per Household (Rupees)	60.62	14.20	29.66	21.74	32.41	103.40
Disposable Income Per Household (Rupees)	14643.63	5811.42	7767.10	9580.11	9610.50	22116.50
Other Receipts Per Household (Rupees)	-1006.41	131.74	56.47	260.18	141.18	-2474.58

#### 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	105.00	96.08	100.96	91.80	113.72	105.74
Liquidation Of Liabilities & Payment Of Interest	2.16	1.55	1.35	1.54	0.82	2.72
Purchase Of Jewellery	-0.56	-0.40	-0.03	-0.28	-1.28	-0.48
Purchase Of Assets	4.76	7.27	2.60	1.57	3.96	5.60
Deposits / Savings	7.28	1.24	0.95	1.44	1.86	10.58
Other Expenditure (dowry inheritance losses)	0.40	0.15	-0.01	0.29	1.14	0.29
Net Reduction In Cash Balance	-19.05	-5.89	-5.82	3.64	-20.22	-24.43

### PUNJAB RURAL

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	11194.40	6229.70	7824.94	9525.31	11657.10	19496.38
Taxes Paid Per Household (Rupees)	42.61	10.92	14.73	91.29	23.27	62.62
Disposable Income Per Household (Rupees)	11151.79	6218.78	7810.20	9434.02	11633.83	19433.77
Other Receipts Per Household (Rupees)	288.89	272.09	322.31	1170.69	-305.03	-0.22

#### 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	77.94	84.08	82.96	75.44	82.98	72.56
Liquidation Of Liabilities & Payment Of Interest	2.02	1.69	1.57	1.43	1.65	2.87
Purchase Of Jewellery	-0.06	-0.06	-0.27	-0.20	-0.25	0.23
Purchase Of Assets	-0.09	-0.46	0.83	-9.01	6.23	0.73
Deposits / Savings	3.21	2.01	3.11	2.49	2.84	4.24
Other Expenditure (dowry inheritance losses)	1.09	0.30	1.03	0.60	1.62	1.28
Net Reduction In Cash Balance	15.88	12.44	10.77	29.26	4.92	18.09

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### SINDH

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	13030.94	7850.27	9562.44	11051.30	11840.40	20174.98
Taxes Paid Per Household (Rupees)	35.56	4.87	7.85	14.71	21.82	92.71
Disposable Income Per Household (Rupees)	12995.38	7845.40	9554.59	11036.58	11818.58	20082.27
Other Receipts Per Household (Rupees)	-382.72	213.01	110.79	58.78	473.11	-1884.11

#### 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	88.28	80.43	81.44	80.44	82.90	98.04
Liquidation Of Liabilities & Payment Of Interest	0.70	0.20	0.25	0.27	0.67	1.16
Purchase Of Jewellery	0.02	0.00	0.07	-0.08	-0.18	0.13
Purchase Of Assets	-0.35	-0.23	-0.31	-0.11	-5.02	1.63
Deposits / Savings	5.43	0.90	1.75	1.47	3.87	10.04
Other Expenditure (dowry inheritance losses)	-0.10	0.05	0.05	0.09	-0.02	-0.30
Net Reduction In Cash Balance	6.01	18.66	16.74	17.92	17.77	-10.72

### SINDH URBAN

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	15210.54	7831.09	9268.00	10699.15	11054.98	21006.32
Taxes Paid Per Household (Rupees)	57.59	8.26	10.99	19.90	26.02	102.27
Disposable Income Per Household (Rupees)	15152.95	7822.83	9257.01	10679.24	11028.96	20904.05
Other Receipts Per Household (Rupees)	-392.86	300.35	592.74	263.91	1180.03	-1701.73

#### 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	93.84	90.59	89.53	87.81	88.38	97.37
Liquidation Of Liabilities & Payment Of Interest	0.84	0.01	0.43	0.38	0.66	1.07
Purchase Of Jewellery	0.07	0.00	0.04	-0.05	-0.12	0.17
Purchase Of Assets	-1.18	0.82	-1.70	-0.56	-8.08	0.85
Deposits / Savings	5.80	0.78	0.35	0.04	1.63	9.09
Other Expenditure (dowry inheritance losses)	-0.17	-0.03	0.00	0.08	0.15	-0.34
Net Reduction In Cash Balance	0.80	7.84	11.35	12.31	17.38	-8.21

### SINDH RURAL

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	10559.25	7854.52	9697.42	11322.24	13215.42	15281.11
Taxes Paid Per Household (Rupees)	10.59	4.12	6.41	10.72	14.46	36.45
Disposable Income Per Household (Rupees)	10548.67	7850.40	9691.01	11311.52	13200.96	15244.66
Other Receipts Per Household (Rupees)	-371.21	193.67	-110.14	-99.05	-764.50	-2957.71

#### 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	79.15	78.16	77.63	74.91	73.47	104.15
Liquidation Of Liabilities & Payment Of Interest	0.48	0.24	0.17	0.19	0.68	2.04
Purchase Of Jewellery	-0.07	0.00	0.08	-0.10	-0.28	-0.17
Purchase Of Assets	1.03	-0.47	0.35	0.23	0.25	8.89
Deposits / Savings	4.83	0.92	2.41	2.54	7.72	18.78
Other Expenditure (dowry inheritance losses)	0.02	0.07	0.08	0.11	-0.31	0.08
Net Reduction In Cash Balance	14.57	21.08	19.29	22.13	18.46	-33.78

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

**NWFP**

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rupees)	12278.53	7325.86	8555.43	8808.06	13797.40	22964.23
Taxes Paid Per Household (Rupees)	34.93	47.13	35.93	19.07	21.26	52.09
Disposable Income Per Household (Rupees)	12243.59	7278.72	8519.50	8788.99	13776.13	22912.14
Other Receipts Per Household (Rupees)	-396.53	768.27	795.54	437.47	-127.99	-3923.56

**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	92.81	84.15	91.33	101.38	84.19	99.06
Liquidation Of Liabilities & Payment Of Interest	2.75	2.14	1.66	2.84	1.73	4.30
Purchase Of Jewellery	-0.60	-0.07	-0.12	-0.92	-0.81	-0.77
Purchase Of Assets	4.16	-0.01	-0.45	2.98	5.52	7.97
Deposits / Savings	7.11	0.14	3.07	2.54	3.48	16.87
Other Expenditure (dowry inheritance losses)	2.93	0.60	4.31	0.44	3.69	3.67
Net Reduction In Cash Balance	-9.16	13.06	0.21	-9.26	2.19	-31.11

**NWFP URBAN**

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rupees)	17243.04	5973.81	9959.50	10687.08	18963.07	27953.90
Taxes Paid Per Household (Rupees)	48.04	9.81	13.54	22.19	18.91	111.68
Disposable Income Per Household (Rupees)	17195.00	5964.00	9945.97	10664.88	18944.16	27842.22
Other Receipts Per Household (Rupees)	-1486.13	924.69	-14.49	856.05	-117.41	-5244.24

**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	84.97	93.20	91.40	85.99	58.40	95.26
Liquidation Of Liabilities & Payment Of Interest	3.60	1.93	3.07	0.66	0.65	6.14
Purchase Of Jewellery	-1.67	-0.64	-0.11	-0.59	-0.47	-3.01
Purchase Of Assets	4.45	0.76	4.68	-2.53	3.85	7.01
Deposits / Savings	10.26	0.43	0.74	0.12	3.26	19.71
Other Expenditure (dowry inheritance losses)	1.40	0.41	1.44	0.04	0.25	2.43
Net Reduction In Cash Balance	-3.00	3.91	-1.23	16.31	34.06	-27.54

**NWFP RURAL**

**MONTHLY AVERAGE:**

Income Per Household Including Taxes (Rupees)	11300.88	7523.41	8369.24	8488.14	12802.66	21071.66
Taxes Paid Per Household (Rupees)	32.35	52.59	38.90	18.54	21.72	29.48
Disposable Income Per Household (Rupees)	11268.52	7470.83	8330.34	8469.60	12780.94	21042.18
Other Receipts Per Household (Rupees)	-181.96	745.42	902.95	366.20	-130.03	-3422.63

**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	95.00	83.04	91.32	104.80	91.58	100.92
Liquidation Of Liabilities & Payment Of Interest	2.51	2.17	1.45	3.32	2.03	3.40
Purchase Of Jewellery	-0.30	-0.01	-0.13	-0.99	-0.90	0.32
Purchase Of Assets	4.08	-0.11	-1.18	4.20	6.00	8.44
Deposits / Savings	6.23	0.10	3.40	3.08	3.55	15.49
Other Expenditure (dowry inheritance losses)	3.36	0.62	4.72	0.53	4.68	4.27
Net Reduction In Cash Balance	-10.88	14.18	0.41	-14.94	-6.94	-32.85

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

### BALUCHISTAN

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	8848.84	5901.84	8305.08	9217.34	10391.84	16502.16
Taxes Paid Per Household (Rupees)	6.40	1.39	3.75	8.38	6.90	24.52
Disposable Income Per Household (Rupees)	8842.44	5900.46	8301.34	9208.96	10384.94	16477.64
Other Receipts Per Household (Rupees)	2897.77	1599.77	4298.49	3300.49	4683.38	-26.54

#### 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	69.80	77.73	59.77	70.01	64.28	84.19
Liquidation Of Liabilities & Payment Of Interest	0.26	0.20	0.33	0.26	0.30	0.19
Purchase Of Jewellery	-0.06	-0.06	-0.05	-0.06	-0.07	-0.10
Purchase Of Assets	-21.96	-19.32	-31.66	-25.03	-20.45	-6.48
Deposits / Savings	4.58	2.61	4.53	2.93	5.41	8.91
Other Expenditure (dowry inheritance losses)	-0.11	-0.13	-0.10	-0.07	-0.08	-0.20
Net Reduction In Cash Balance	47.50	38.97	67.18	51.97	50.61	13.49

### BALUCHISTAN URBAN

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	11990.14	7042.48	10178.71	10073.64	13645.86	18357.37
Taxes Paid Per Household (Rupees)	14.72	4.63	7.73	13.57	10.56	35.77
Disposable Income Per Household (Rupees)	11975.42	7037.86	10170.98	10060.07	13635.31	18321.60
Other Receipts Per Household (Rupees)	1011.30	-75.67	2591.08	2635.57	1645.30	-2149.24

#### 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	84.74	104.11	77.75	78.11	79.32	94.50
Liquidation Of Liabilities & Payment Of Interest	0.38	0.35	1.13	0.11	0.24	0.20
Purchase Of Jewellery	-0.19	0.00	-0.34	-0.16	-0.13	-0.23
Purchase Of Assets	-4.29	16.82	-12.24	-19.46	-4.05	7.58
Deposits / Savings	4.50	6.37	3.69	3.18	2.92	7.23
Other Expenditure (dowry inheritance losses)	-0.09	-0.43	-0.06	-0.05	-0.09	-0.04
Net Reduction In Cash Balance	14.96	-27.22	30.08	38.28	21.81	-9.25

### BALUCHISTAN RURAL

#### MONTHLY AVERAGE:

Income Per Household Including Taxes (Rupees)	8006.61	5759.54	7875.51	8936.90	9237.23	15019.35
Taxes Paid Per Household (Rupees)	4.17	0.98	2.83	6.68	5.60	15.52
Disposable Income Per Household (Rupees)	8002.44	5758.56	7872.68	8930.23	9231.63	15003.82
Other Receipts Per Household (Rupees)	3403.57	1808.79	4689.95	3518.25	5761.36	1670.06

#### 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	65.23	74.70	55.58	67.30	58.84	76.19
Liquidation Of Liabilities & Payment Of Interest	0.23	0.18	0.15	0.31	0.33	0.17
Purchase Of Jewellery	-0.02	-0.06	0.02	-0.02	-0.05	0.00
Purchase Of Assets	-27.36	-23.47	-36.19	-26.89	-26.38	-17.38
Deposits / Savings	4.60	2.17	4.72	2.85	6.31	10.21
Other Expenditure (dowry inheritance losses)	-0.11	-0.09	-0.11	-0.08	-0.08	-0.32
Net Reduction In Cash Balance	57.43	46.57	75.82	56.54	61.03	31.12