

TABLE: 24. DISTRIBUTION OF TOTAL MONTHLY RECEIPTS UTILIZATION FOR CONSUMPTION EXPENDITURE BY QUINTILES, 2010-11

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

PAKISTAN

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	21785.41	11385.67	14274.31	16841.17	20784.21	37727.75
Taxes Paid Per Household (Rs.)	63.94	7.85	11.61	53.75	65.63	139.98
Disposable Income Per Household (Rs.)	21721.46	11377.82	14262.70	16787.42	20718.58	37587.78
Other Receipts Per Household (Rs.)	-430.01	383.56	441.11	411.08	-259.89	-2280.42

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	90.81	97.80	97.04	96.15	92.94	84.69
Liquidation Of Liabilities & Payment Of Interest	1.31	1.52	1.05	1.43	1.25	1.33
Purchase Of Jewellery	-0.21	-0.19	-0.28	-0.15	-0.33	-0.15
Purchase Of Assests	2.38	-0.05	0.81	0.74	4.57	2.85
Deposits / Savings	3.95	1.03	1.21	1.31	2.96	6.73
Other Expenditure (dowry, inheritance, losses)	0.81	1.05	0.96	0.51	0.96	0.76
Net Reduction In Cash Balance	0.94	-1.16	-0.78	0.00	-2.34	3.78

PAKISTAN URBAN

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	27663.81	11970.10	16481.93	17382.76	22295.92	40876.22
Taxes Paid Per Household (Rs.)	67.42	7.68	16.32	35.42	40.91	120.72
Disposable Income Per Household (Rs.)	27596.38	11962.42	16465.61	17347.35	22255.01	40755.50
Other Receipts Per Household (Rs.)	-629.43	301.09	773.85	93.13	-81.17	-1796.42

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	88.85	98.69	88.07	96.34	92.10	86.01
Liquidation Of Liabilities & Payment Of Interest	0.85	3.03	0.66	1.28	0.70	0.71
Purchase Of Jewellery	-0.37	-0.12	-0.19	-0.16	-0.46	-0.41
Purchase Of Assests	2.23	-0.12	1.12	1.23	1.93	2.78
Deposits / Savings	3.20	1.23	0.64	1.29	1.69	4.44
Other Expenditure (dowry, inheritance, losses)	-0.01	-0.72	-0.21	0.03	0.49	-0.11
Net Reduction In Cash Balance	5.26	-1.99	9.91	-0.02	3.55	6.58

PAKISTAN RURAL

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	18712.70	11265.27	13613.43	16617.63	19921.52	33932.51
Taxes Paid Per Household (Rs.)	62.13	7.89	10.20	61.32	79.73	163.20
Disposable Income Per Household (Rs.)	18650.57	11257.38	13603.23	16556.31	19841.79	33769.31
Other Receipts Per Household (Rs.)	-325.77	400.56	341.49	542.32	-361.88	-2863.85

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	92.33	97.61	100.35	96.07	93.48	82.69
Liquidation Of Liabilities & Payment Of Interest	1.67	1.19	1.19	1.50	1.60	2.28
Purchase Of Jewellery	-0.08	-0.21	-0.32	-0.14	-0.25	0.25
Purchase Of Assests	2.49	-0.04	0.69	0.54	6.28	2.96
Deposits / Savings	4.52	0.99	1.42	1.32	3.79	10.21
Other Expenditure (dowry, inheritance, losses)	1.45	1.43	1.39	0.72	1.26	2.09
Net Reduction In Cash Balance	-2.38	-0.98	-4.73	0.00	-6.17	-0.48

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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.)	22859.30	11144.68	13936.66	16829.95	20904.46	40968.39
Taxes Paid Per Household (Rs.)	78.04	10.30	13.86	57.95	90.76	161.26
Disposable Income Per Household (Rs.)	22781.26	11134.38	13922.80	16772.00	20813.70	40807.13
Other Receipts Per Household (Rs.)	-651.48	480.02	454.18	294.16	-287.78	-2931.53

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	86.17	92.89	94.40	92.43	89.02	79.91
Liquidation Of Liabilities & Payment Of Interest	1.47	1.49	1.03	1.57	1.12	1.68
Purchase Of Jewellery	-0.21	-0.21	-0.25	-0.10	-0.44	-0.14
Purchase Of Assests	3.64	-0.07	1.23	2.07	7.08	3.87
Deposits / Savings	4.84	0.83	1.55	1.52	3.38	7.97
Other Expenditure (dowry, inheritance, losses)	0.58	0.58	0.08	0.69	0.90	0.52
Net Reduction In Cash Balance	3.52	4.49	1.95	1.82	-1.07	6.19

PUNJAB URBAN

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	29491.98	11584.26	15898.38	17605.76	22891.21	44996.97
Taxes Paid Per Household (Rs.)	63.96	7.78	16.01	44.96	50.65	103.08
Disposable Income Per Household (Rs.)	29428.02	11576.47	15882.36	17560.80	22840.56	44893.89
Other Receipts Per Household (Rs.)	-684.55	412.54	753.96	-54.21	55.18	-1944.53

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	84.29	97.70	88.38	91.01	87.35	81.17
Liquidation Of Liabilities & Payment Of Interest	1.06	1.07	0.75	1.58	0.90	1.05
Purchase Of Jewellery	-0.28	-0.20	-0.14	0.02	-0.52	-0.28
Purchase Of Assests	2.90	0.06	1.80	1.73	2.78	3.39
Deposits / Savings	3.23	0.59	0.78	1.74	1.64	4.33
Other Expenditure (dowry, inheritance, losses)	-0.03	-0.68	-0.29	0.26	0.48	-0.15
Net Reduction In Cash Balance	8.83	1.46	8.72	3.67	7.37	10.48

PUNJAB RURAL

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	19778.31	11062.29	13354.46	16521.20	19971.00	37142.87
Taxes Paid Per Household (Rs.)	84.57	10.77	13.22	63.13	109.60	216.52
Disposable Income Per Household (Rs.)	19693.74	11051.52	13341.24	16458.07	19861.40	36926.35
Other Receipts Per Household (Rs.)	-636.13	492.66	365.21	432.80	-448.92	-3868.79

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	87.49	91.95	96.57	93.02	89.95	78.34
Liquidation Of Liabilities & Payment Of Interest	1.75	1.58	1.13	1.56	1.24	2.45
Purchase Of Jewellery	-0.16	-0.21	-0.29	-0.14	-0.39	0.03
Purchase Of Assests	4.17	-0.09	1.03	2.22	9.46	4.46
Deposits / Savings	5.96	0.87	1.83	1.42	4.35	12.45
Other Expenditure (dowry, inheritance, losses)	1.01	0.82	0.21	0.87	1.13	1.35
Net Reduction In Cash Balance	-0.21	5.08	-0.48	1.05	-5.74	0.91

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

SINDH

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	20606.21	11047.27	14441.11	15964.65	20249.64	32914.25
Taxes Paid Per Household (Rs.)	45.11	3.82	9.85	17.26	25.17	122.15
Disposable Income Per Household (Rs.)	20561.10	11043.45	14431.26	15947.38	20224.47	32792.10
Other Receipts Per Household (Rs.)	-724.72	-158.95	-236.47	-98.99	-656.83	-1800.22

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	101.34	112.65	103.21	107.29	100.21	97.15
Liquidation Of Liabilities & Payment Of Interest	0.69	0.60	0.91	1.43	0.55	0.46
Purchase Of Jewellery	-0.36	-0.01	-0.05	-0.12	-0.25	-0.65
Purchase Of Assests	0.39	0.03	0.39	-0.48	0.55	0.70
Deposits / Savings	3.25	2.19	1.01	1.53	2.74	4.90
Other Expenditure (dowry, inheritance, losses)	1.37	2.99	3.26	0.87	0.83	0.96
Net Reduction In Cash Balance	-6.69	-18.44	-8.73	-10.51	-4.63	-3.51

SINDH URBAN

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	25253.11	12196.83	17352.67	16572.61	20982.51	34378.27
Taxes Paid Per Household (Rs.)	76.40	7.01	18.39	26.68	31.11	142.17
Disposable Income Per Household (Rs.)	25176.71	12189.82	17334.28	16545.93	20951.40	34236.09
Other Receipts Per Household (Rs.)	-625.99	531.83	676.71	85.35	-412.62	-1471.86

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	96.92	97.31	85.00	105.85	99.76	95.98
Liquidation Of Liabilities & Payment Of Interest	0.31	0.27	0.56	1.13	0.34	0.12
Purchase Of Jewellery	-0.51	0.09	-0.18	-0.29	-0.17	-0.75
Purchase Of Assests	0.64	-1.19	0.05	0.51	0.66	0.84
Deposits / Savings	3.40	2.92	0.43	0.75	1.72	4.84
Other Expenditure (dowry, inheritance, losses)	-0.08	-0.75	-0.41	-0.21	0.28	-0.10
Net Reduction In Cash Balance	-0.68	1.36	14.55	-7.74	-2.60	-0.94

SINDH RURAL

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	15499.65	10713.34	13043.48	15533.06	19115.29	26320.64
Taxes Paid Per Household (Rs.)	10.71	2.90	5.75	10.58	15.98	31.96
Disposable Income Per Household (Rs.)	15488.94	10710.44	13037.73	15522.48	19099.31	26288.68
Other Receipts Per Household (Rs.)	-833.23	-359.62	-674.82	-229.85	-1034.82	-3279.04

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	109.48	118.12	115.94	108.40	100.99	104.68
Liquidation Of Liabilities & Payment Of Interest	1.40	0.72	1.16	1.67	0.93	2.60
Purchase Of Jewellery	-0.09	-0.05	0.04	0.01	-0.38	-0.07
Purchase Of Assests	-0.06	0.47	0.63	-1.25	0.34	-0.22
Deposits / Savings	2.97	1.92	1.41	2.12	4.53	5.25
Other Expenditure (dowry, inheritance, losses)	4.05	4.32	5.83	1.69	1.81	7.74
Net Reduction In Cash Balance	-17.75	-25.51	-25.02	-12.64	-8.21	-19.99

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

KHYBER PAKHTUNKHWA

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	20129.53	13153.30	14974.86	17957.91	20967.26	31993.33
Taxes Paid Per Household (Rs.)	53.52	4.96	10.03	121.09	40.15	79.78
Disposable Income Per Household (Rs.)	20076.01	13148.35	14964.84	17836.81	20927.11	31913.54
Other Receipts Per Household (Rs.)	858.97	978.64	1468.27	1487.99	303.32	99.18

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	93.51	96.15	96.57	94.86	97.73	87.10
Liquidation Of Liabilities & Payment Of Interest	2.04	3.36	1.67	1.56	3.32	1.18
Purchase Of Jewellery	0.11	-0.35	-0.63	-0.16	-0.04	0.93
Purchase Of Assests	0.87	0.01	0.79	-0.62	2.02	1.27
Deposits / Savings	1.81	0.38	0.85	0.58	2.29	3.22
Other Expenditure (dowry, inheritance, losses)	0.55	-0.35	-0.29	-0.93	1.05	1.84
Net Reduction In Cash Balance	1.11	0.81	1.04	4.72	-6.37	4.46

KPK URBAN

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	27877.72	13445.49	17160.50	18400.46	24212.76	47094.00
Taxes Paid Per Household (Rs.)	69.37	11.47	16.73	19.10	28.90	178.23
Disposable Income Per Household (Rs.)	27808.35	13434.02	17143.77	18381.37	24183.86	46915.77
Other Receipts Per Household (Rs.)	-531.17	-1284.38	1546.12	1021.28	866.35	-3238.69

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	86.86	111.21	92.13	95.53	88.20	80.27
Liquidation Of Liabilities & Payment Of Interest	2.05	25.18	0.82	0.60	1.25	0.54
Purchase Of Jewellery	-0.49	-0.15	-0.16	-0.28	-1.32	-0.29
Purchase Of Assests	4.98	2.18	1.47	1.17	2.37	8.16
Deposits / Savings	2.56	-0.10	0.95	0.57	2.25	3.84
Other Expenditure (dowry, inheritance, losses)	-0.24	-1.44	-0.55	-1.54	0.09	0.15
Net Reduction In Cash Balance	4.29	-36.88	5.35	3.95	7.15	7.34

KPK RURAL

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	18534.33	13107.42	14675.97	17880.18	20249.40	26693.66
Taxes Paid Per Household (Rs.)	50.26	3.93	9.11	139.01	42.64	45.23
Disposable Income Per Household (Rs.)	18484.07	13103.48	14666.86	17741.17	20206.76	26648.43
Other Receipts Per Household (Rs.)	1145.18	1334.06	1457.63	1569.95	178.79	1270.63

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	95.42	94.16	97.27	94.74	100.31	90.85
Liquidation Of Liabilities & Payment Of Interest	2.04	0.48	1.81	1.73	3.88	1.53
Purchase Of Jewellery	0.28	-0.37	-0.70	-0.14	0.31	1.60
Purchase Of Assests	-0.31	-0.28	0.68	-0.94	1.93	-2.51
Deposits / Savings	1.60	0.44	0.83	0.58	2.30	2.88
Other Expenditure (dowry, inheritance, losses)	0.77	-0.21	-0.25	-0.82	1.31	2.76
Net Reduction In Cash Balance	0.20	5.79	0.36	4.85	-10.04	2.88

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BALUCHISTAN

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	18499.94	11767.33	14930.83	17833.92	21287.60	28718.88
Taxes Paid Per Household (Rs.)	7.66	1.63	2.59	4.63	9.32	26.10
Disposable Income Per Household (Rs.)	18492.28	11765.71	14928.24	17829.29	21278.28	28692.78
Other Receipts Per Household (Rs.)	443.65	199.69	373.08	1054.39	423.31	-258.96

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	96.02	100.84	98.89	94.16	95.92	93.47
Liquidation Of Liabilities & Payment Of Interest	0.17	0.13	0.11	0.02	0.19	0.39
Purchase Of Jewellery	-0.26	-0.34	-0.44	-0.63	-0.25	0.41
Purchase Of Assests	-1.44	-0.45	-1.12	-3.32	-1.41	0.08
Deposits / Savings	0.72	0.49	0.16	0.54	0.77	1.53
Other Expenditure (dowry, inheritance, losses)	2.10	3.06	3.38	1.22	1.86	1.76
Net Reduction In Cash Balance	2.69	-3.72	-0.97	8.02	2.91	2.35

BALUCHISTAN URBAN

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	22772.23	12305.34	16186.61	19196.52	23888.24	36086.66
Taxes Paid Per Household (Rs.)	19.01	2.36	5.21	7.68	20.80	49.06
Disposable Income Per Household (Rs.)	22753.23	12302.99	16181.40	19188.84	23867.44	36037.60
Other Receipts Per Household (Rs.)	130.61	724.85	404.38	533.96	-343.82	-261.59

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	94.25	94.26	99.52	95.88	97.82	88.37
Liquidation Of Liabilities & Payment Of Interest	0.09	0.18	0.08	0.01	0.16	0.06
Purchase Of Jewellery	-0.30	-0.46	-0.85	-1.05	-0.70	0.72
Purchase Of Assests	0.61	0.28	0.43	0.33	0.53	0.97
Deposits / Savings	1.32	0.30	0.10	0.89	1.15	2.38
Other Expenditure (dowry, inheritance, losses)	1.69	0.50	2.75	1.57	3.35	0.24
Net Reduction In Cash Balance	2.34	4.93	-2.02	2.37	-2.30	7.26

BALUCHISTAN RURAL

MONTHLY AVERAGE:

Income Per Household Including Taxes (Rs.)	17277.58	11658.14	14681.87	17481.33	20372.54	24697.26
Taxes Paid Per Household (Rs.)	4.42	1.48	2.07	3.84	5.29	13.57
Disposable Income Per Household (Rs.)	17273.16	11656.66	14679.80	17477.49	20367.25	24683.68
Other Receipts Per Household (Rs.)	533.22	93.10	366.88	1189.06	693.23	-257.53

Total Monthly Receipts Utilised Towards:

Total	100.00	100.00	100.00	100.00	100.00	100.00
Consumption Expenditure	96.68	102.32	98.76	93.69	95.18	97.56
Liquidation Of Liabilities & Payment Of Interest	0.20	0.12	0.11	0.02	0.21	0.65
Purchase Of Jewellery	-0.24	-0.32	-0.35	-0.52	-0.07	0.17
Purchase Of Assests	-2.19	-0.62	-1.46	-4.32	-2.18	-0.63
Deposits / Savings	0.50	0.53	0.17	0.44	0.62	0.85
Other Expenditure (dowry, inheritance, losses)	2.25	3.64	3.52	1.13	1.28	2.97
Net Reduction In Cash Balance	2.81	-5.67	-0.74	9.56	4.96	-1.57