

# Factors Influencing the Household Consumption Pattern



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## Abstract

Consumption leads to human development when it enriches the life of people desirably. But the consumption gap between the rich and the poor, the rural and the urban, often lead to inequalities in human development. Different classes of people have different patterns of consumption. Rich classes spend more on non-food items and luxuries, while the poor classes spend more on food items and basic necessities. Thus, the propensity to consume is higher for the poor as compared to the propensity to consume of the rich. Consumption provides the structure of expenditure on different types of commodities by people of different income classes. There are many factors which affect the consumption pattern. Price-level, occupation, education, innovation, environment, tastes, habits, preferences and psychological factors are some of the factors which affect the consumption pattern.

**Keywords:** Consumption, Human Development, Preferences, Luxuries.

## Introduction

There are various indicators of the levels of living of people. The economic condition of a society is often represented by its position on the financial ladder. Micro and macro level determinants like per capita income, standard of living, level of consumption, etc. indicate the extent of development. 'Household Consumer Expenditure' is a valuable tool to measure the well-being of a society. Consumption leads to human development when it enriches the life of people optimally. But the consumption gap between the rich and the poor, the rural and the urban, often lead to inequalities in human development. Different classes of people have different patterns of consumption. Rich classes spend more on non-food items and luxuries, while the poor classes spend more on food items and basic necessities. Thus, the propensity to consume is higher for the poor as compared to the propensity to consume of the rich.

Personal Income is either spent on consumption or is saved. Consumption, in economic theory, means the final use of goods and services to satisfy human wants, needs and desires. It is an act of deriving utility from goods and services. Consumption provides the structure of expenditure on different types of commodities by people of different income classes. There is a wide gap between the structure of consumption pattern of the rich and the poor.

## Objectives

The main objectives of the paper are:

1. to analyze the pattern of distribution of Monthly Per Capita Expenditure on various food and non-food items in rural and urban India, and
2. to state the various factors that affect the household consumption pattern.

## Breakup of Monthly per Capita Expenditure

There is a tendency to use total expenditure instead of income as the explanatory variable (Forsyth, 1960). The central theme behind this adoption is that people declare total expenditure more truly than income. Trends in Monthly Per Capita (consumer) Expenditure (MPCE) of rural and urban India depict the distribution of income and its expenditure on various goods and services. Monthly Per Capita (consumer) Expenditure (MPCE) is defined as household consumer expenditure divided by household size.

Trends from  $MPCE_{MRP}$  estimates

**Table - 1**  
**Growth in MPCEMRP\*\*at Current and Constant Prices Since 1993-94, All India**

Characteristic	Year				
	1993-94	1999-00	2004-05	2009-10	2011-12
MPCE: rural (Rs.): current prices	286.10	486.16	579.17	953.05	1287.17
Price deflator for rural sector	176	271	319	494	580
MPCE: rural (Rs.) at 1987-88 prices	162.56	179.39	181.56	192.93	221.93
MPCE: urban (Rs.): current prices	464.30	854.92	1104.60	1856.01	2477.02
Price deflator for urban sector	173	279	338	503	599
MPCE: urban (Rs.) at 1987-88 prices	268.38	306.42	326.80	368.99	413.53

\*Price deflators for the years up to 2009-10 are taken from NSS Report No.538: Level and Pattern of Consumer Expenditure; they represent price indices for rural and urban India with base 1987-88=100. For 2011-12 indices have been computed as a continuation of this series, with the help of CPI-IW for the urban sector.

**\*\*Mixed Reference Period MPCE (or MPCE<sub>MRP</sub>)**

This is the measure of MPCE obtained by the CES when household consumer expenditure on items of clothing and bedding, footwear, education, institutional medical care, and durable goods is

recorded for a reference period of "last 365 days", and expenditure on all other items is recorded with a reference period of "last 30 days".

In the above table it is shown that the estimates of MPCE are obtained by the MRP method at current and constant prices are shown. In terms of the MRP estimates, MPCE in rural India has grown from Rs. 162.56 in 1993-94 to Rs. 221.93 in 2011-12, i.e., by about 36.5% in 18 years. Urban MPCE has grown Rs. 268.38 in 1993-94 to Rs. 413.53 in 2011-12, i.e., a growth of 54% over the 18 year period since 1993-94.

**Table - 2**  
**Break-up of Monthly Per Capita Consumer Expenditure (MRP) Over Broad Categories of Goods and Services and Fractile Class of MPCE (All India- Rural) (2011-12)**

Sl no.	Item category	Value (Rs.) of Per Capita Consumption in 30 Days					
		Fractile Class of MPCE (All India- Rural)					
		0-P <sub>5</sub>	P <sub>5</sub> -P <sub>10</sub>	P <sub>10</sub> -P <sub>20</sub>	P <sub>20</sub> -P <sub>30</sub>	P <sub>30</sub> -P <sub>40</sub>	P <sub>40</sub> -P <sub>50</sub>
1.	Cereal	100.44	117.49	131.58	138.41	145.54	149.90
2.	Gram	0.71	0.68	1.05	1.17	1.53	1.91
3.	Cereal substitutes	0.21	0.10	0.15	0.23	0.44	0.55
4.	Pulses and pulse products	22.09	26.26	28.82	32.33	34.77	37.61
5.	Milk and milk products	15.92	31.47	42.31	54.77	72.95	90.96
6.	Sugar	9.81	12.36	14.48	16.86	19.24	21.43
7.	Salt	1.78	1.89	2.09	2.18	2.24	2.37
8.	Edible oil	25.20	30.29	35.53	39.76	43.21	45.73
9.	Egg, fish & meat	12.28	19.40	24.04	30.01	33.57	37.23
10.	Vegetables	35.45	42.36	47.33	52.10	54.93	59.07
11.	Fruits (fresh and dry)	3.64	4.84	7.5	10.16	13.13	15.75
12.	Spices	14.11	17.08	19.10	21.92	23.68	26.09
13.	Beverages, Refreshments, etc	30.54	36.98	41.61	48.95	55.98	62.13
14.	<b>Food: total (1-13)</b>	<b>272.17</b>	<b>341.19</b>	<b>395.61</b>	<b>448.87</b>	<b>501.23</b>	<b>550.72</b>
15.	Pan, tobacco & intoxicants	11.54	16.05	16.11	19.30	22.38	23.59
16.	Fuel and light	66.34	76.86	84.25	92.60	99.49	108.76
17.	Clothing and bedding	36.79	46.37	54.65	62.37	68.61	75.66
18.	Footwear	5.39	7.21	7.95	9.57	10.85	12.27
19.	Misc. goods and services	74.05	98.33	125.2	158.32	185.00	219.95
20.	Durable goods	9.75	11.58	15.79	18.20	21.43	25.40
21.	<b>Non-food: total</b>	<b>203.85</b>	<b>256.40</b>	<b>303.95</b>	<b>360.36</b>	<b>407.76</b>	<b>465.62</b>
22.	<b>Total expenditure</b>	<b>476.02</b>	<b>597.59</b>	<b>699.56</b>	<b>809.23</b>	<b>908.99</b>	<b>1016.34</b>

NSS KI (68/1.0) Key indicators of Household Consumer Expenditure in India (contd.)

**Break-up of monthly per capita consumer expenditure (MRP) over broad categories of goods and services by sector and fractile class of MPCE (all India- rural) (2011-12)**

Sl no.	Item category	Value (Rs.) of Per Capita Consumption in 30 Days					
		Fractile Class of MPCE (All India- Rural)					
		P <sub>50</sub> -P <sub>60</sub>	P <sub>60</sub> -P <sub>70</sub>	P <sub>70</sub> -P <sub>80</sub>	P <sub>80</sub> -P <sub>90</sub>	P <sub>90</sub> -P <sub>95</sub>	>P <sub>95</sub>
1.	Cereal	156.17	161.25	169.47	175.97	185.84	202.27
2.	Gram	1.84	2.43	2.65	3.23	4.08	5.89
3.	Cereal substitutes	0.92	1.01	1.28	1.69	1.81	2.93
4.	Pulses and pulse products	40.28	42.84	46.43	49.87	55.72	64.63
5.	Milk and milk products	106.44	129.95	152.74	196.41	248.28	333.81
6.	Sugar	23.63	26.11	29.06	33.31	37.50	44.89
7.	Salt	2.48	2.58	2.75	2.85	3.07	3.34
8.	Edible oil	50.01	52.05	57.66	60.70	66.28	73.35

9.	Egg, fish & meat	44.51	49.74	6.97	65.55	79.91	117.69
10.	Vegetables	61.68	64.62	71.87	77.02	85.65	97.02
11.	Fruits (fresh and dry)	209	26	33.26	41.99	61.15	88.25
12.	Spices	28.81	31.40	35.40	38.04	43.62	51.95
13.	Beverages, Refreshments, etc	67.00	75.46	84.98	98.77	118.75	235.70
14.	<b>Food: total (1-13)</b>	<b>604.67</b>	<b>665.44</b>	<b>744.52</b>	<b>845.39</b>	<b>991.46</b>	<b>1321.73</b>
15.	Pan, tobacco & intoxicants	31.61	32.29	38.40	44.38	53.28	65.07
16.	Fuel and light	115.69	125.96	139.61	153.82	172.74	208.93
17.	Clothing and bedding	82.36	90.94	102.30	118.60	146.03	195.48
18.	Footwear	13.97	15.96	18.04	21.33	26.35	35.26
19.	Misc. goods and services	263.03	324.77	404.16	562.39	816.58	1552.25
20.	Durable goods	28.41	36.82	50.17	76.88	126.65	586.46
21.	<b>Non-food: total</b>	<b>535.08</b>	<b>626.72</b>	<b>752.68</b>	<b>977.39</b>	<b>1341.63</b>	<b>2643.46</b>
22.	<b>Total expenditure</b>	<b>1139.75</b>	<b>1292.16</b>	<b>1497.19</b>	<b>1822.78</b>	<b>2333.09</b>	<b>3956.18</b>

NSS KI (68/1.0) Key indicators of Household Consumer Expenditure in India

Table - 3

**Break-up of Monthly Per Capita Consumer Expenditure (MRP) Over Broad Categories of Goods and Services by Sector and Fractile Class of MPCE (All India- Urban) (2011-12)**

Sl no.	Item category	Value (Rs.) of per capita consumption in 30 days fractile class of MPCE (all India- urban)					
		0-P <sub>5</sub>	P <sub>5</sub> -P <sub>10</sub>	P <sub>10</sub> -P <sub>20</sub>	P <sub>20</sub> -P <sub>30</sub>	P <sub>30</sub> -P <sub>40</sub>	P <sub>40</sub> -P <sub>50</sub>
1.	Cereal	116.10	131.05	139.83	151.79	160.39	170.49
2.	Gram	0.97	1.14	1.56	2.23	2.36	2.81
3.	Cereal substitutes	0.17	0.45	0.66	0.85	1.33	1.34
4.	Pulses and pulse products	28.16	34.00	38.61	41.80	45.80	50.04
5.	Milk and milk products	39.53	63.01	88.65	108.62	134.41	155.55
6.	Sugar	14.34	18.17	21.13	22.76	25.80	27.47
7.	Salt	1.91	2.16	2.31	2.51	2.64	2.73
8.	Edible oil	34.12	40.94	46.30	51.50	57.34	62.88
9.	Egg, fish & meat	21.24	29.85	40.52	48.29	54.64	61.78
10.	Vegetables	41.63	48.55	56.19	63.32	68.12	77.26
11.	Fruits (fresh and dry)	7.12	11.53	17.57	25	31.76	38.81
12.	Spices	18.67	22.63	27.02	30.24	33.01	36.29
13.	Beverages, Refreshments, etc	35.89	47.27	58.55	73.46	86.63	102.25
14.	<b>Food: total (1-13)</b>	<b>359.85</b>	<b>450.73</b>	<b>538.90</b>	<b>622.38</b>	<b>704.24</b>	<b>789.69</b>
15.	Pan, tobacco & intoxicants	13.78	18.37	19.65	24.78	30.44	29.06
16.	Fuel and light	83.09	99.00	114.25	127.98	141.53	156.83
17.	Clothing and bedding	48.39	60.16	70.71	85.37	98.03	111.85
18.	Footwear	7.87	10.29	12.24	15.05	17.81	20.77
19.	Misc. goods and services	128	185.32	255.14	349.93	452.22	575.06
20.	Durable goods	10.58	16.50	19.45	26.58	36.39	44.34
21.	<b>Non-food: total</b>	<b>291.71</b>	<b>389.64</b>	<b>491.44</b>	<b>629.69</b>	<b>776.42</b>	<b>937.91</b>
22.	<b>Total expenditure</b>	<b>651.56</b>	<b>840.37</b>	<b>1030.33</b>	<b>1252.06</b>	<b>1480.66</b>	<b>1727.60</b>

NSS KI (68/1.0) Key indicators of Household Consumer Expenditure in India(contd.)

**Break-up of monthly per capita consumer expenditure (MRP) over broad categories of goods and services by sector and fractile class of MPCE (all India- urban) (2011-12)**

Sl no.	Item category	Value (Rs.) of per capita consumption in 30 days fractile class of MPCE (all India- urban)					
		P <sub>50</sub> -P <sub>60</sub>	P <sub>60</sub> -P <sub>70</sub>	P <sub>70</sub> -P <sub>80</sub>	P <sub>80</sub> -P <sub>90</sub>	P <sub>90</sub> -P <sub>95</sub>	>P <sub>95</sub>
1.	Cereal	180.15	187.62	201.59	213.32	223.41	229.53
2.	Gram	3.03	3.60	3.85	3.77	4.69	5.28
3.	Cereal substitutes	1.52	1.53	1.69	1.81	1.74	1.52
4.	Pulses and pulse products	52.25	56.57	60.65	66.10	69.75	75.51
5.	Milk and milk products	187	208.70	242.26	290.48	357.68	437.77
6.	Sugar	28.65	30.09	32.90	33.68	36.60	39.70
7.	Salt	2.88	2.92	3.10	3.18	3.28	3.17
8.	Edible oil	64.74	71.61	76.08	80.73	85.34	89.71
9.	Egg, fish & meat	66.44	69.73	84.79	96.02	114.01	129.31
10.	Vegetables	81.29	93.61	99.28	106.88	118.31	127.59
11.	Fruits (fresh and dry)	47.07	57.2	73.46	95.21	129.09	197.43
12.	Spices	38.49	41.81	43.76	46.75	50.40	53.29
13.	Beverages, Refreshments, etc	124.44	153.34	189.82	266.88	356.41	847.70
14.	<b>Food: total (1-13)</b>	<b>877.95</b>	<b>978.35</b>	<b>1113.23</b>	<b>1304.79</b>	<b>1550.70</b>	<b>2237.51</b>
15.	Pan, tobacco & intoxicants	31.23	38.93	37.01	50.08	52.89	63.84

16.	Fuel and light	170.73	187.20	215.51	252.47	311.34	424.38
17.	Clothing and bedding	129.51	145.31	174.11	213.17	286.74	438.57
18.	Footwear	24.13	27.01	32.71	41.00	55.15	87.26
19.	Misc. goods and services	723.81	1187.44	1187.44	1678.19	2612.94	5340.53
20.	Durable goods	60.17	81.94	126.67	211.52	398.46	1140.15
21.	<b>Non-food: total</b>	<b>1139.58</b>	<b>1399.04</b>	<b>1773.45</b>	<b>2446.43</b>	<b>3717.52</b>	<b>7494.73</b>
22.	<b>Total expenditure</b>	<b>2017.53</b>	<b>2377.40</b>	<b>2886.68</b>	<b>3751.22</b>	<b>5268.21</b>	<b>9732.24</b>

NSS KI (68/1.0) Key indicators of Household Consumer Expenditure in India

Table 2 and Table 3 show how the MPCE is distributed among various food and non-food items in rural and urban India. These tables depict that 70 per cent of the rural population spend majority of income on food items than on non-food items, while in case of urban India, it is only 20 per cent. The range of consumption options changes with the change in income. When income increases, the consumption of various goods and services also increases and when income falls, consumption also falls. However, there is a difference in the MPC of the rich and the poor. The MPC of the poor is higher than the MPC of the rich. While the middle and low income groups spend more on necessities, the high income groups spend more on luxuries.

#### **Factors Affecting Household Consumption Pattern**

There are many factors which affect the consumption pattern. Price-level, occupation, education, innovation, environment, tastes, habits, preferences and psychological factors are some of the factors which affect the consumption pattern. Price-level affects consumption through substitution effect. As more variety of substitutes is available, households substitute the dearer commodities with the cheaper ones. Innovations lead to entry of new goods into the market which also affects consumption.

The factors can be divided into quantifiable and non-quantifiable factors. Taste, fashion, culture, habits, trends, social prestige, etc. are some of the factors which, in spite of being non-quantifiable, affect consumption. Consumer patterns change for both micro and macro reasons. At the micro level, changes are attributable to individual consumer's changing tastes. At the macro level, such changes occur because of structural shifts in the environment. This affects our behavior, lifestyles, values and needs which implicate the change of our consumption patterns, which can vary between and within different countries and cultures based on specific sets of value-systems. Some of the factors are mentioned below:

#### **Income**

Income is the most important factor that influences personal consumption expenditure. It, to a large extent, determines the level of consumption. Rich people usually spend more than poor people and can afford products that cannot be afforded by poor people.

The relation between income and consumption is mostly studied at the macro level looking into how consumption changes in response to changes in income; what could be the effect of large or small changes in income either on a temporary basis or that of a permanent nature and the likely effects on consumption expenditure and so on. There are well informed theories that explain the individual patterns of consumption expenditure over the life span and the determinations of distribution between

consumption and savings in various stages of life. At the aggregate level consumption is the weighted sum of consumption patterns of different income levels and since income levels had not been the only factor influencing consumption patterns, it is difficult to assess how the patterns of consumption expenditure changes with changes in income for an individual or a group of people.

#### **Development of Infrastructure and Availability of Essential Goods and Services**

Consumption depends on the availability and infrastructure of essential goods and services. Different kinds of services provided by the state and the community facilitate the consumption options. It is the responsibility of the state to ensure that basic goods and services like water, education, health care, transport, electricity, sanitation, etc. are being provided with adequate infrastructure.

As the markets develop and technology improves, the services are provided by the private sector where profits can be earned. Yet it is still the responsibility of the state to ensure that access to these services are provided to all- rural as well as urban, rich as well as poor. However, in the real scenario, there is an unhealthy balance between the rich and the poor, the urban and the rural, leading to great social inequality.

Development of infrastructure has led to change in the consumption pattern of the people also. Small markets have been replaced by big supermarkets in many big cities and the availability of a variety of goods under one roof has facilitated the consumption of the people, mostly in the urban areas. Development of transportation facilities like roads, bridges, railways, etc. have facilitated the consumption options. Access to goods and services has become easier with such development.

#### **The Use of Time**

The activity of consumption is related to the time free for consumption. Opportunities to consume can be severely limited by lack of time. The women are usually engaged in the household chores for a long number of hours and have less time for activities like education, better health, entertainment or recreation. On the other hand, men, who bear the financial responsibility of the family, usually work for long hours, so that they get adequately paid, and are thus denied the opportunity for regular leave. Thus, consumption, up to some extent, depends upon the time available for it.

#### **Women Participation**

Increasing housewife participation in the workforce in the recent years has prompted renewed experience in exploring various aspects of consumption behavior forming among households. For example, the impact of product categories have been examined, including the ownership and purchase of durables (Bryant 1988; Strober and

Weinberg 1980; Weinberg and Winer 1983), food, beverages and alcohol consumption (Schaninger and Allen 1981), convenience consumption (Reilly 1982), and expenditure on services (Bellante and Foster 1984).

While the traditional women are very conscious of food additives, the modern women have the least of such inclinations. While both have few time-savers, one (traditional), represents a better prospect for such products as food dehydrators and automatic bread makers; the other (modern) might be targeted for ready-to-eat products and microwavable.

### **Demographic and Socio-economic Factors**

Among the socio-economic variables and demographic factors, age, marital status, occupation and income are most significant. People of different ages spend differently on goods and services. Children spend more on education; entertainment and food, middle-aged spend more on housing activities, while elderly people spend more on health care activities. Similarly, spending patterns vary among singles and married couples. Occupation and income also influence the consumption pattern. People with high status jobs having high income levels spend more on luxuries, while people with medium and low income levels spend more on necessities. Certain life style constructs such as moral values, religiosity, child orientation, anxiety and style consciousness expressed strong predictive validity in the explanation of consumption patterns.

### **Social Hindrances**

Income cannot always remove barriers to access to opportunities. This is particularly so when considerations of gender, class, caste or ethnicity limit people's freedom to consume the goods and services they want. For example, people belonging to certain ethnic groups might be denied equal access to education, employment and other basic social services by the state, regardless of how much they earn. Wankhede (2001) examined the phenomenon of dominance of particular castes in the state of Maharashtra which is considered to be one of the most advanced states regarding educational progress of the Scheduled Castes using Census data. The study analyzed the existing educational variations among the Scheduled Castes of Maharashtra. It was found that Scheduled Castes continue to be backward in terms of quantity and quality of education they receive. Their overall educational backwardness is attributed to poverty, lack of easy access to schools, discrimination in schools, practice of untouchability etc.

### **Promotion and Advertisement**

The variety of consumer products is increasing day-by-day. The information about the increasing number of products and services is imparted to the consumers by advertisement and public advertisement campaigns. Information is the key to raising awareness of the range of consumption options available and enabling the consumer to decide which choices are best. Without information, there is no way of knowing what goods and services are available in the market and what services are being provided by the state and by right, available to all. Television also plays an important role in this respect.

## **Household Decision Making Process and Upbringing of Children**

Much depends on the decision making process regarding the buying of food and non-food items. The day-to-day expenses of the household consumption are usually the responsibility of the women of the household and the purchase decisions regarding the durables is usually the responsibility of the men. Most studies of the consumer decision making have analyzed that the person making the decision will be the one who will directly benefit from consumption. This is far from truth in many cases. A great deal of household consumption decision-making is in the hands of one person, often the mother or father of the family.

Household values also have a wide effect on the consumption options of an individual. The education and upbringing given to children at an early age help in developing their ability to make correct purchasing decisions among the available options.

### **Effect of Globalization**

The international integration of markets for goods and services characterizes the modern world economy. This process, commonly known as – "globalization" is providing more and more countries with opportunities to enjoy higher standards of living, but at the same time, is placing pressure on societies to alter their traditional practices. As a result of increased purchasing power, a change can be seen in the activity of consumption. The commodities earlier categorized as 'luxuries' have become necessities in today's time.

The impact of globalization is not just on trade, investment and financial markets, it is also integrating consumer markets around the world, both economically and socially. Economic integration has increased competition among the sellers to sell their products to consumers worldwide, with extensive advertising and constant flow of new products. On the social side, people are adopting foreign cultures, thus changing social standards and aspirations in consumption.

Globalization has, however, led to some disturbing trends. Pressures of competitive spending and conspicuous consumption turn the affluence of some into the social exclusion of many. When there is heavy social pressure to maintain high consumption standards, inequalities in consumption deepen poverty and social exclusion.

### **Conclusion**

The changing and dynamic nature of human wants and desires give consumption a dynamic character. As a result of variations in environmental, social, economic and cultural aspects of different societies, human needs are always subject to continuous changes. Human needs get transformed as society gets globalized, causing sustained changes in the outlook of the people towards consumption of commodities. It is assumed that a consumer best decides his own needs and judges his choices. There is a wide variety of products available and the consumer has to make a choice of preferring one type of consumption pattern over the other. There are millions of choices available to the consumer in today's world. But not every consumer has access to these goods and services, due to lack of income,

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unavailability of infrastructure, lack of information, social barriers, etc. Thus, it is concluded that a number of factors, quantifiable as well as non-quantifiable, affect the household consumption pattern.

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# *Remarking*

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