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Research article

# The Economics of Everyday Life: Unpacking Household Spending in Anuradhapura District, Sri Lanka

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## Abstract

*Household expenditure patterns are crucial to economic stability, shaping aggregate demand and overall welfare. This study investigates the key determinants of household consumption expenditure in the Anuradhapura District, Sri Lanka, using data from 100 purposively selected households. It examines the influence of demographic and socio-economic factors - such as income, family size, education level, household head's age, gender, occupation, and geographic location - on spending behavior. Employing descriptive statistics, correlation analysis, and multiple linear regression models, the study identifies income as the most significant determinant of household expenditure. The regression results indicate that a one-unit increase in household income leads to a 5.61-unit rise in expenditure. Other factors, including family size, education level, geographic location, and land ownership, also exhibit significant positive relationships with household spending. Conversely, age has no significant effect, while gender influences specific spending patterns, with male-headed households tending to allocate more toward discretionary expenses. The model accounts for approximately 62.5% of the variation in household expenditure, reinforcing the strong impact of these determinants. Additionally, urban households exhibit higher spending levels than their rural counterparts, reflecting differences in service accessibility and cost structures. The findings underscore the importance of policy interventions to enhance household economic conditions. Key recommendations include increasing disposable income, improving educational access, fostering employment opportunities, and promoting agricultural productivity. Addressing land ownership disparities is also essential to reducing income inequality and strengthening economic resilience. This study offers valuable insights for policymakers seeking to improve household financial stability and drive sustainable economic growth in Sri Lanka.*

**Keywords**: Demographic and socio-economic factors, Household Consumption Expenditure, Income, Multiple linear regression models, Urban and rural households

**JEL: D31, J10, R20, C31, R20**

## Introduction

Consumption plays a central role in national income accounting and aggregate demand, serving as a crucial economic activity that significantly impacts overall welfare. At the microeconomic level, it constitutes a major portion of household disposable income. This study, titled "Factors Influencing Household Spending Patterns in the Anuradhapura District," focuses on all households within the Anuradhapura District of Sri Lanka, covering both urban and rural areas across all 22 Divisional Secretariat Divisions.

A purposive sampling method was employed to select 100 households, ensuring representation across diverse socioeconomic backgrounds, geographic locations, income sources, and family compositions. This approach allows researchers to strategically choose households that provide valuable data on spending patterns while maintaining cost-effectiveness and addressing practical considerations such as accessibility and participant willingness. The study aims to understand household expenditure determinants across the district.

Household income includes both monetary earnings and nonmonetary gains received by all household members. This comprehensive measure incorporates various revenue sources, including wages, salaries, agricultural and non-agricultural income, pensions, disability and relief payments, rental and remittance receipts, business profits, investments, and occasional windfalls like lottery winnings. Additionally, it considers irregular gains such as savings withdrawals and provident fund disbursements. Non-monetary income includes imputed rent for owner-occupied housing. As of 2019, the survey reported an average monthly household income of Rs. 76,414, with a median monthly income of Rs. 53,333 (Department of Census and Statistics, 2019).

Household consumption expenditures encompass all goods and services acquired for household needs, excluding residential purchases but including imputed rent for owner-occupied homes. In 2019, the average monthly household expenditure was Rs. 63,130 (Department of Census and Statistics, 2019). Consumption decisions play a crucial role in both short-term and long-term economic analyses, influencing aggregate demand and economic growth. Income serves as a primary determinant of consumption, with demographic characteristics shaping spending patterns. Various economic theories have been proposed to measure consumption, with the Permanent Income Hypothesis being one of the most widely used.

In the Anuradhapura District, household consumption behavior is strongly influenced by predominant occupations such as rice farming and employment in the manufacturing and service sectors. This study evaluates consumption expenditure through selected economic theories, recognizing the complex interplay of income, demographics, and household characteristics.

The research seeks to identify key factors influencing household consumption expenditure in the Anuradhapura District, addressing critical questions related to spending patterns, demographic and socioeconomic influences, and expenditure trends. Specifically, it

examines the role of disposable income, family size, education level, and the age of the household head in shaping household expenditure decisions. By analyzing the impact of these characteristics, the study provides insights into how different household attributes contribute to variations in spending behavior. Additionally, it evaluates the level, structure, and trends of household expenditure, offering a comprehensive understanding of evolving consumption patterns. Through systematic investigation, this research contributes valuable knowledge to policymakers and economic planners, helping develop targeted strategies to enhance financial stability and economic well-being among households in the Anuradhapura District.

The remainder of this paper is organized as follows: Section 2 reviews theoretical and empirical literature, Section 3 outlines the research methodology, Section 4 presents empirical results and discussions, and Section 5 concludes with policy implications and study limitations.

## Literature Review

The economic landscape of Sri Lanka has undergone significant changes over the years, shaping household expenditure patterns and influencing consumption behavior. Several studies have examined the relationship between macroeconomic factors, income distribution, and household spending, offering valuable insights into the determinants of consumption expenditure.

Sekhampu and Niyimbanira (2013) investigated the socio-economic determinants of household expenditure patterns in Bophelong, a South African township. Their findings highlighted the significant influence of household income, size, employment status, and education level of the household head on monthly expenditures. The study also found that marital status negatively impacted spending, while gender and age did not show any significant effects. This research provided an early foundation for understanding how socio-economic variables shape household expenditure decisions.

Wijesiri and Meoli (2018) analyzed the impact of government policies on household consumption in Sri Lanka using an ARDL bounds testing approach covering the period from 1978 to 2016. Their study found a strong long-run relationship between household final consumption expenditure, GDP, gross domestic savings (GDS), and gross national income (GNI). The application of the Vector Error Correction Model (VECM) confirmed long-term causality among these variables, revealing the sustained impact of macroeconomic policies on consumption. This study emphasized the role of government intervention in shaping household spending behavior.

Arapova (2018) examined household private consumption expenditures across Asian countries, including Sri Lanka, through a comparative analysis of economic policies and demographic factors. The study covered the period from 1991 to 2015 and identified key differences in consumption patterns between Asian and global economies. It highlighted the shift from export-led growth models to consumption-driven economies, emphasizing the role of income distribution, savings, and financial policies in shaping household expenditure.

Heshmati et al. (2019) focused on the determinants of household expenditure in urban and rural India, providing insights into the socio-economic disparities affecting spending patterns. Their study found that households led by older, married individuals from lower social classes were more vulnerable to poverty and lower consumption levels. The findings

underscored the importance of targeted poverty alleviation strategies, particularly for rural households engaged in agricultural labor.

Overall, these studies consistently highlight income, education level, and household size as key determinants of household expenditure. Additionally, factors such as location, age, gender, and ownership of durable goods have been found to influence spending patterns in certain contexts. The literature suggests that consumption spending is closely linked to disposable income, with fluctuations in income levels directly affecting household well-being. Policymakers can use these insights to implement targeted strategies that promote inclusive economic growth and reduce income inequality in Sri Lanka.

## Methodology

This study employs data collection methods and analytical tools to estimate household expenditure patterns in the Anuradhapura District. Statistical techniques such as descriptive statistics, frequency analysis, and correlation analysis are utilized.

Demographic characteristics considered in the study include income, family size, age, gender, education, location, and land ownership. Economic characteristics include government employment and self-employment. Data on consumption expenditure and income are collected, and multiple linear regression models are applied to determine the socio-economic and demographic factors affecting household consumption expenditure.

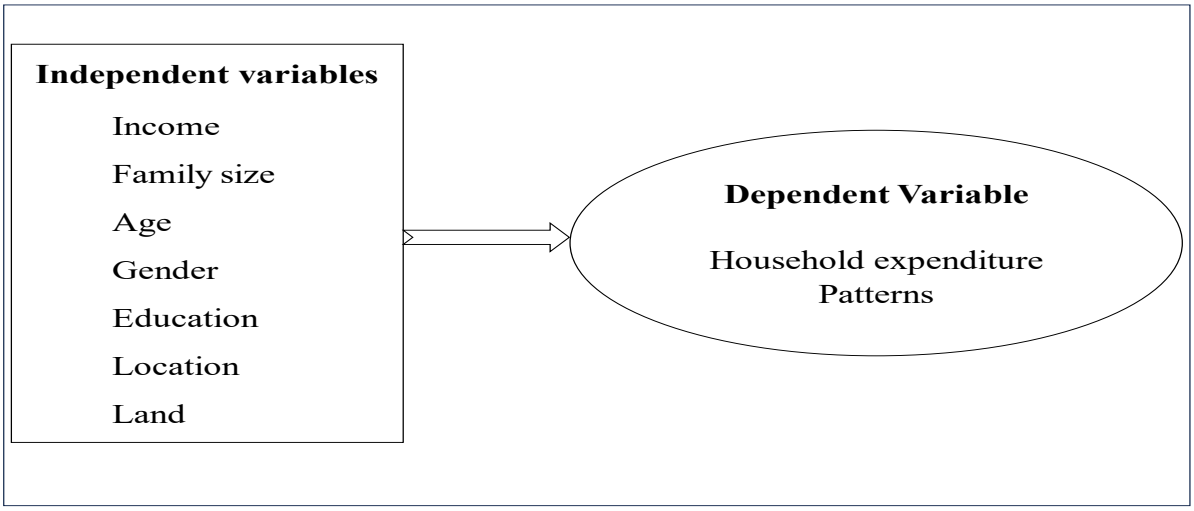


**Figure 1: Conceptual Framework**

*Source*: Developed by the researcher based on previous literature, 202

**Table 1: Measurements of the variables**

| Variables | Measurements |
|---|---|
| Income | Measured in Rupees |
| Family size | Measured in numbers |
| Age | Measured in number of years |
| Gender | Measured by nominal data coded as 1 for male and 0 for female |

| | |
|---|---|
| Education | Measured by categorical variables coded as 1 for not literate, 2 for Literate- primary,3 for Literate-secondary, and 4 for Literate- Higher studies |
| Location | Nominal data coded as 1 for urban, 0 for rural. |
| Land | Measured by categorical variables coded as 1 for own land, 2 for Land rented in,3 for Land rented out, and 4 for other. |

*Source*: Developed by the researcher based on previous literature

## Data Analysis and Findings

This chapter is structured into four key sections. The first section presents descriptive statistics, frequency analysis, and correlation analysis of the variables. The second section explores the results of the Multiple Linear Regression Model, providing insights into the relationships between key factors influencing household expenditure. The results of the normality test are presented in Table 2.

**Table 2: Tests of Normality**

| | Kolmogorov-Smirnov[a] | | | Shapiro-Wilk | | |
|---|---|---|---|---|---|---|
| | Statistic | df | Sig. | Statistic | df | Sig. |
| Expenditure | 0.097 | 100 | 0.021 | 0.931 | 100 | 0.000 |

[a] Lilliefors Significance Correction

Source: Estimated by author using SPSS

**Results of the Normality Test**

Table 2 presents the results of the normality test conducted using both the Kolmogorov-Smirnov (KS) and Shapiro-Wilk (SW) tests for the variable "expenditure." The null hypothesis for both tests states that the data follows a normal distribution. The p-values for both tests are less than 0.05 (0.021 for KS and 0.000 for SW), leading to the rejection of the null hypothesis at a 5% significance level. This indicates that the expenditure data does not follow a normal distribution. Among the two tests, the Shapiro-Wilk test is generally considered more reliable for smaller sample sizes ($n < 2000$), further reinforcing the conclusion that the data significantly deviates from normality.

**Results of Descriptive Statistics**

Table 3 presents the descriptive statistics of the variables used in this study, including demographic, income, and expenditure-related data. The analysis reveals that the average household expenditure is Rs. 56,020, with a standard deviation of Rs. 23,559. The average household income is Rs. 70,690, while the average age of household heads is 41 years. The minimum household income recorded is Rs. 18,000, whereas the maximum is Rs. 200,000. The minimum monthly expenditure is Rs. 18,000, while the maximum expenditure reaches Rs. 2,000,000. These statistics provide a comprehensive overview of household financial conditions within the Anuradhapura District.

**Table 3: Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|

| | | | | | |
|---|---|---|---|---|---|
| Expenditure | 100 | 18000 | 120000 | 56020.00 | 23559.501 |
| Income | 100 | 18000 | 200000 | 70690.00 | 49897.206 |
| Age | 100 | 26 | 67 | 41.99 | 11.004 |
| Valid N (listwise) | 100 | | | | |

Source: Estimated by author using SPSS

In addition to the descriptive statistics, a frequency analysis was conducted on selected variables related to demographic and farming characteristics. The results of this analysis are presented below.

**Table 4: Frequency table**

| Variables | Frequency | Percent |
|---|---|---|
| **Location** | | |
| urban | 38 | 38 |
| rural | 62 | 62 |
| **Gender** | | |
| female | 52 | 52 |
| male | 48 | 48 |
| **Education** | | |
| Not literate at all | 20 | 20 |
| Literate, Primary | 26 | 26 |
| Literate, Secondary | 36 | 36 |
| Literate, higher studies | 18 | 18 |
| **Land** | | |
| Own | 69 | 69 |
| Land rented in | 6 | 6 |
| Land rented out | 17 | 17 |
| Other land | 8 | 8 |

Source: Estimated by author using SPSS

Table 4 presents key demographic and farming characteristics of households. The data indicate that 62% of households engaged in farming are located in rural areas, whereas urban households account for only 38%. Additionally, 52% of those involved in farming are female, while 48% are male, highlighting a notable trend where female household members are more likely to participate in farming activities. Regarding education levels, 36% of farming households have attained literacy or secondary education, while 26% have completed only primary education. Meanwhile, only 18% of farming households have pursued higher studies, suggesting that households with higher education levels are less likely to engage in farming. Furthermore, the findings indicate that 69% of households cultivate their own land, reinforcing the prominence of self-sustained farming within the region.

**Results of Correlation Analysis**

The relationship between household expenditure and demographic variables was analyzed using correlation analysis, as presented in Table 5. The results indicate that average monthly household income is positively correlated with all demographic variables, with statistical significance at the 1% level. The correlation between land ownership and income was statistically significant at the 0.01 level, with a Pearson correlation coefficient of 0.241, indicating a positive relationship between land ownership and income levels. Similarly, the correlation between family size and income was also significant at the 0.01 level, with a Pearson correlation coefficient of 0.086, suggesting a positive relationship between these variables.

Conversely, the correlation between gender and income was statistically significant at the 0.01 level, with a Pearson correlation coefficient of -0.435, indicating a negative relationship between gender and income. Likewise, the correlation between location and income was statistically significant at the 0.01 level, with a Pearson correlation coefficient of -0.168, suggesting a negative relationship between urban location and income levels. The correlation between age and income was statistically significant at the 0.01 level, with a Pearson correlation coefficient of -0.106, showing a negative relationship between age and income levels.

Overall, the results suggest that income is moderately positively related to land ownership and family size while exhibiting a stronger negative correlation with education, age, location, and gender.

**Table 5: Correlations**

| | | Income | Family size | Age | Location | Gender | Education | Land |
|---|---|---|---|---|---|---|---|---|
| **Income** | Pearson Correlation | 1 | .086 | -.106 | -.168 | -.435** | -.075 | .241* |
| | Sig. (2-tailed) | | .394 | .294 | .096 | .000 | .456 | .016 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| **Family size** | Pearson Correlation | .086 | 1 | .239* | -.271** | -.090 | .150 | .139 |
| | Sig. (2-tailed) | .394 | | .017 | .006 | .371 | .137 | .166 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| **Age** | Pearson Correlation | -.106 | .239* | 1 | .014 | .074 | .160 | .031 |
| | Sig. (2-tailed) | .294 | .017 | | .887 | .464 | .113 | .760 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| **Location** | Pearson Correlation | -.168 | -.271** | .014 | 1 | .051 | -.046 | -.677** |
| | Sig. (2-tailed) | .096 | .006 | .887 | | .613 | .650 | .000 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| **Gender** | Pearson Correlation | -.435** | -.090 | .074 | .051 | 1 | .041 | -.190 |
| | Sig. (2-tailed) | .000 | .371 | .464 | .613 | | .688 | .059 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Education** | Pearson Correlation | -.075 | .150 | .160 | -.046 | .041 | 1 | .056 |
| | Sig. (2-tailed) | .456 | .137 | .113 | .650 | .688 | | .583 |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| **Land** | Pearson Correlation | .241* | .139 | .031 | -.677** | -.190 | .056 | 1 |
| | Sig. (2-tailed) | .016 | .166 | .760 | .000 | .059 | .583 | |
| | N | 100 | 100 | 100 | 100 | 100 | 100 | 100 |

** Correlation is significant at the 0.01 level (2-tailed

* Correlation is significant at the 0.05 level (2-tailed

Source: Estimated by author using SPSS

**Results of Multiple Linear Regression Model**

**Table 6: Mode Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .791[a] | .625 | .597 | .26884 |

[a] Predictors: (Constant), land, age, education, gender, family, income, location

Source: Estimated by author using SPSS

In the above model summary table, R can be considered to be one measure of the quality of the prediction of the dependent variable in this case expenditure. A value of 0.791 indicates a good level of prediction. We can see from our value of R square 0.625 with a statistical significance of P<0.05. that our independent variable explains 62.5% of the variability of the dependent variable. Hence rest of the 37.5% is explained by other factors. Like household debt, consumer expectations, etc.

**Table 7: ANOVA**

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Regression | 11.096 | 7 | 1.585 | 21.932 | .000[b] |
| Residual | 6.649 | 92 | 0.072 | | |
| Total | 17.745 | 99 | | | |

[a] Dependent Variable: expenditure

[b] Predictors: (Constant), land, age, education, gender, family, income, location

Source: Estimated by author using SPSS

The F ratio in the ANOVA table tests whether the overall regression model is a good fit for the data. The above table shows that the independent variables land, age, education, gender, family size, income, and location (urban and rural) statistically significantly predict the dependent variable (expenditures), F(7.92)= 21.932,p<0.0005.that is the regression model is a good fit of the data.

[a] Dependent Variable: expenditure

**Table 8: Coefficients**

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| Constant | 9.497 | .164 | | 57.905 | .000 | | |
| income | 5.6106 | .000 | .661 | 9.096 | .000 | .771 | 1.297 |
| family size | .107 | .022 | .338 | 4.845 | .000 | .836 | 1.196 |
| age | -.001 | .003 | -.014 | -.209 | .835 | .898 | 1.113 |
| gender | .118 | .061 | .140 | 1.934 | .056 | .783 | 1.278 |
| education | .083 | .027 | .199 | 3.042 | .003 | .953 | 1.050 |
| location | .348 | .079 | .401 | 4.410 | .000 | .493 | 2.029 |
| land | .145 | .037 | .353 | 3.917 | .000 | .502 | 1.991 |

Source: Estimated by author using SPSS

Considering the above table the unstandardized coefficient, B1 for income is equal to 5.61. this means that for each unit increase in income. There is an increase in expenditure of 5.61 times per unit. The unstandardized coefficient B2 for family size is equal to 0.107. this means that for each unit increase in family size. There is an increase in expenditure of 0.107 times per unit. Unstandardized coefficient B3 for age is equal to -. 001. this means that for each year increase in age. There is a decrease in the expenditure of -.001 times per unit. The unstandardized coefficient B4 for gender is equal to 0.118. unstandardized coefficient, B5 for education is equal to 0. 083, which means that for each unit increase in education. There is an increase in expenditure of 0.083 times per unit. The unstandardized coefficient, B6 for location is equal to 0.348. there is an increase in expenditure. The unstandardized coefficient, B7 for land is equal to 0. 145. this means that for each unit increase in land. There is an increase in expenditure of 0.145 times per unit. From the above result, it is evident that the income, family size, age, gender, education, location and land have unstandardized coefficients of 5.61, 0.107, -0.001, 0.118,0.083, 0.348, and 0.145 respectively and the following regression equation can be derived from the available data for predicting the household expenditures independent variables.

$$\hat{y} = 9.49 + 5.61x_1 + 0.107x_2 - 0.001x_3 + 0.118x_4 + 0.083x_5 + 0.348x_6 + 0.145x_7$$

Were,

$\hat{y}$ = household expenditure

$X_1$ = income of the household

X2 = family size

X3 = age
X4 = gender
X5 = education
X6 = location
X7 = land

According to the above table significance value of the independent variable we can test the hypothesis on 0.05, The Significance value of income is 0.000, so we can reject the null hypothesis and accept there is a significant impact of income on household expenditure patterns. This indicates that the households who have more income there expenditure also higher. The significance value of family size was 0.000, so we reject the null hypothesis and we accept there is a significant impact on family size on expenditure patterns, it indicates that the households who have more family size their expenditure was increase. The significance value of age was 0.898, so we accepted the null hypothesis and had to reject there is a significant impact of age on expenditure patterns, it indicates that household age did not impact household expenditure patterns. The Significance value of gender was 0.05, so we reject the null hypothesis and we accept there is a significant impact of gender on expenditure patterns, it indicates that the male and female households had different expenditures like the male household used tobacco and alcohol. Therefore, households where men live are more expensive. The Significance value of education level was 0.003, so we reject the null hypothesis and accept there is a significant impact of education level on expenditure patterns, it indicates that households with a higher level of education have less spending and cut down on their unnecessary expenses and control their expenses properly. The significance value of location was 0.00, so we reject the null hypothesis and accept there is a significant impact of location on expenditure patterns, it indicates that urban and rural areas had different income levels of households and their expenditures were different. Rural area households had to spend more money on education. On the other hand, urban households had to spend more on entertainment activities than rural areas. The significance value of land was 0.00, so we reject the null hypothesis and we accept there is a significant impact on land on expenditure patterns, it indicates that households who had rented land had to more spend on their rent. And own land household did their agricultural activities on their land and they got income.

**Result of Group Statistics**

**Table 9: Group Statistics**

| | Location | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|---|
| total expenditure | Urban | 38 | 61381.58 | 32694.829 | 5303.802 |
| | Rural | 62 | 52733.87 | 14951.758 | 1898.875 |

Source: Estimated by author using SPSS

According to the group statistics table the average expenditure in urban areas is Rs 61000 and the rural area expenditure shows Rs. 52000; there is a difference of Rs 9000 between the two. It shows that urban households have more expenditures than rural households.

**Results of Independent Sample T Test**

According to below table 10, based on the 2-tailed sig value 0. 075 more than 0.05, we accept the null hypothesis that there is no mean difference in total expenditures in urban and rural areas. On the other hand, we reject $H_1$, which is that there is a mean difference in total expenditures because there is no difference between rural and urban. Everyone spends according to their income. Another one is that both the rural and urban societies have an education system, both societies have jobless and poor households, and both societies have rich households and recreational activities. Also, there are households in both societies with different sources of income and different harsh lives. There they spend according to their needs.

**Table 10: Independent sample t-test**

| total expenditure | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | |
|---|---|---|---|---|---|---|---|
| | F | Sig. | t | df | Sig. | Mean Difference | Std. Error Difference |
| Equal variances assumed | 31.641 | .000 | 1.802 | 98 | .075 | 8647.708 | 4799.616 |
| Equal variances are not assumed. | | | 1.535 | 46.628 | .132 | 8647.708 | 5633.475 |

Source: Estimated by author using SPSS

Overall, the trend of spending money inferred from the chart shows that the household was balancing its expenditure against household income. The highest distribution of income goes to food items and education. It proves that more households are passionate about education. Finally, this chapter describes the major results derived from the different materials and methods that are used in their discussions in the study.

Initially, the collected data were analyzed in descriptive and frequent, terms followed by correlation between the dependent and independent variables, findings, and interpretation of the results from the data of the expenditure patterns by social, economic, and demographic characteristics of the household heads as well as expenditure patterns on each of the selected items. Using the independent sample t-test methods, hypotheses were also tested statistically in the chapter.

## Conclusions and Recommendations

**Conclusion**

This study aimed to estimate household expenditure patterns in the Anuradhapura District based on a sample of 100 households. Using basic statistical techniques, the study examined demographic characteristics such as age, gender, educational level, family size, income, and savings. Economic characteristics included government employees and self-employed individuals. Data on household consumption expenditure and income were collected using multiple linear regression models. The study found high inequality in income and expenditure distribution in urban and rural areas of the Anuradhapura district. The average

monthly expenditure was Rs. 56020, with an average income of Rs. 70690. The average age of households was 41 years, and the minimum income ranged from 18000 to 200000. 62% of households had more farming characteristics in rural areas, while 38% had urban households. Female households were more involved in farming. The study found positive relationships between land and income level, family size and income, gender and income, location and income level, and age and income level. Income was more moderately positively related to land than family size and strongly negatively related to education, age, location, and gender. The average expenditure in urban areas was Rs. 61000, while rural areas had Rs. 52000, with a difference of Rs. 9000. The trend of spending money indicated that households were balancing their expenditure against income. The highest distribution of income went to food items and education, indicating a strong passion for education.

**Policy Implications**

The study aims to provide valuable insights into the production practices in farming and rural and urban expenditure in the Anuradhapura District. It suggests that effective implementation of education policies, construction of infrastructures like schools, hospitals, and better road networks, and family planning practices can help reduce monthly, termly, and quarterly expenditures on commodities like education and food. The government should also focus on raising disposable income to improve living standards.

The main occupation of the people is agriculture, but traditional techniques have less productivity. Farmers should be encouraged to cultivate vegetables, fruits, and other cash crops that yield better income. Poultry and livestock farming should be emphasized. Disproportional land distribution is a major cause of income inequality, and land reform can help solve this issue. The government should create new job opportunities for those who have attained higher education and emphasize technical support for establishing the cottage industry. The average family size in the study area is large, with most being joint families. Family planning programs and educational programs are needed to improve the quality of life for these families. Future research should consider other factors such as household debt, consumer expectation, and disposable income to analyze household expenditure patterns. Different methods for measuring expenditure patterns can provide more useful information about household expenditure patterns in the country.

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