

## **Socio-Economic Determinants of Health and Discretionary Expenditures in an Industrialized Economy: A Case Study of Tiruppur**

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### **Abstract**

Tiruppur, known as the "Knitwear Capital of India," is a vital industrial hub in Tamil Nadu, characterized by its vibrant textile industry and a predominantly working-class population. This study delves into household consumption patterns in Tiruppur, emphasizing the influence of socio-economic factors such as income, occupation, education, and household composition on spending behavior. Particular attention is given to the distinction between essential (food and health) and discretionary (tobacco, liquor, and leisure) expenditures, especially in the wake of the COVID-19 pandemic.

Tiruppur's economy, heavily reliant on blue-collar workers, offers a unique lens to study the relationship between industrialization and household consumption. This research explores whether economic recovery in the post-pandemic era has reshaped spending priorities and how industrial dynamics impact household decision-making. The role of gender and household size in determining consumption preferences is also analyzed, shedding light on the interplay between demographic and economic factors.

Using a combination of secondary data analysis and regression techniques, the study examines shifts in consumption patterns across pre-pandemic, pandemic, and post-pandemic periods. The findings reveal how income fluctuations and economic resilience in an industrial setting influence household spending on health and leisure.

This research contributes to understanding the socio-economic challenges faced by industrial towns like Tiruppur, offering insights for policymakers to design initiatives that address the needs of working-class households while promoting sustainable economic growth in industrial regions. This study aims to analyze household consumption patterns in Tiruppur with a specific focus on the post-pandemic era. The analysis also integrates findings from CPHS and PLFS to explore the contrasting progressive and regressive impacts of the pandemic on household incomes, offering insights into how these dynamics influenced consumption behavior in industrial towns like Tiruppur. By examining expenditure on food, health, and leisure, the research seeks to uncover the socio-economic and demographic factors driving spending behaviors. The findings will provide insights into the economic resilience of Tiruppur's households and the broader implications of industrialization on consumption. Policymakers and stakeholders can use these insights to design targeted interventions that address the unique needs of industrial cities, fostering inclusive and sustainable growth.

**Keywords:** *Socio-Economic Determinants, Pandemic-Induced Economic Impacts, Household Consumption Behavior, Health Expenditure, Expenditure on tobacco and alcohol*

## Introduction

Tiruppur, often referred to as the “Knitwear Capital of India,” is a city in Tamil Nadu that plays a pivotal role in the state’s economic landscape. Renowned for its thriving textile industry, Tiruppur has established itself as a global hub for garment exports, contributing significantly to India’s economic growth. The city’s economic identity is closely tied to its industrial character, with a large proportion of its population engaged in blue-collar jobs. This industrial focus makes Tiruppur an interesting case for examining household consumption patterns, particularly in the context of socio-economic and demographic dynamics.

The COVID-19 pandemic disrupted global and local economies, and Tiruppur was no exception. The textile industry, being the backbone of the city’s economy, faced significant challenges during the pandemic, including supply chain disruptions, declining demand, and workforce displacement. These economic shocks had a cascading effect on household income levels, thereby influencing expenditure patterns. Understanding how Tiruppur’s households adapted their spending behavior during the pandemic and the subsequent recovery phase provides valuable insights into the resilience and vulnerabilities of industrial cities.

Tiruppur’s socio-economic structure is marked by its predominantly working-class population. The city’s households are characterized by distinct spending behaviors shaped by factors such as income, education, occupation, household size, and gender composition. For instance, blue-collar workers may prioritize basic needs like food and health, while discretionary spending on items such as tobacco, liquor, and leisure activities varies based on economic stability. The interplay between industrial dynamics and household priorities is a key area of focus for this study.

The role of education and occupational diversity in shaping consumption patterns is particularly significant in Tiruppur. While the textile industry dominates the city’s economy, there is a growing presence of self-employed individuals and white-collar professionals, reflecting the city’s gradual diversification. This occupational diversity influences household spending on essential and discretionary items, highlighting the need for a nuanced understanding of consumption behaviors in industrial towns.

Another critical factor influencing expenditure patterns in Tiruppur is household composition. The size of the household, age of its members, and gender dynamics play a crucial role in determining spending priorities. For instance, larger households may allocate a greater share of their budget to food and health, while smaller households might have more flexibility for discretionary spending. Similarly, the presence of younger or older family members can impact health-related expenditures, given the varying healthcare needs across age groups.

This study aims to analyze household consumption patterns in Tiruppur with a specific focus on the post-pandemic era. By examining expenditure on food, health, and leisure, the research seeks to uncover the socio-economic and demographic factors driving spending behaviors. The findings will provide insights into the economic resilience of Tiruppur’s households and the broader implications of industrialization on consumption. Policymakers and stakeholders can use these insights to design targeted interventions that address the unique needs of industrial cities, fostering inclusive and sustainable growth.

## Review of Literature

This study was based on an already well-set foundation of research into the socio-economic determinants of household consumption behavior, particularly in industrial settings. Foundational works, such as Bai & Shankar (2015) and Adhikari (2018), shed critical light on the impact of income and occupational diversity on expenditure patterns, constituting the conceptual backbone for exploring how industrial households, like that in Tiruppur, find their way around spending decisions under the challenges posed by their working-class nature and industrial landscape. In particular, Chaudhuri & Gupta (2020) dug deeper on industrialization's influence in affecting the expenditure by consumers living within the towns concerning health and leisure spending by workers in the textile sector within selected textile-producing townships: hence, for areas like Tiruppur. Such researches include income elasticity and how that shapes the change in consumer preferences towards spending in industrialization areas, such as Patnaik & Sharma (2017). The influence of an economic shock or, rather, COVID-19 pandemic on consumer preference shifts is assessed in Sharma & Singh (2021) as well as Das & Rathi (2020). Their findings suggest a re-prioritization of essential versus discretionary spending in times of uncertainty, which could provide useful insights for post-pandemic recovery and resilience in Tiruppur. Jain & Kumar (2016) complement this insight by exploring the consumption behavior of blue-collar workers, where the interaction between education and income stability becomes relevant to Tiruppur's working-class majority. In addition, Sengupta & Mukherjee (2019) discuss household adaptation strategies in the face of economic crises, highlighting resilience mechanisms in industrial settings and offering insights into how Tiruppur households coped with pandemic challenges. Ravindran & Saravanan (2020) and Nguyen (2021) further contextualize the socio-economic characteristics of urban-industrial areas like Tiruppur by emphasizing the role of urbanization and economic resilience in shaping household consumption patterns. Barro & Ursúa (2020) analyze pandemic-induced economic impacts, emphasizing the dichotomy between health and lifestyle expenditures, reinforcing the need to treat these expenditure categories as independent, driven by distinct socio-economic motivators. Together, these studies provide a comprehensive understanding of the socio-economic dynamics influencing consumption patterns in industrial regions and serve as a robust foundation for this research.

## Research Gaps Identified

Even though a lot of research exists on household expenditure patterns, there is a scarcity of studies looking at the relationships between socio-economic variables and expenditure on health as well as on discretionary expenditures like tobacco and liquor in industrialized areas particularly in Tiruppur.

There is a lot of research attitude consumers have towards tobacco and liquor even in their absence of research on how characteristics such as age, gender, level of education, type of occupation and number of people in the household affect their consumption of necessities like health care. Moreover, the pressures of the Tiruppur economy which is mainly textile based as

well as the economic impacts of the corona virus have not been well researched as to how these factors affected consumer behavior concerning these expenditures.

This research aims to address this question by analyzing how the industrial aspects and social-economic attributes affect the allocation towards health and discretionary goods and services making sense of how the demand for the basic needs and the wants for particular needs are catered for in an industrialized setting.

### **Research Methodology**

This study employs a quantitative methodology to analyze household consumption expenditure on health, tobacco, and liquor in Tirupur, utilizing secondary data from the Consumer Pyramid Household Survey (CPHS) by CMIE. Data from the years March 2019, March 2020, and March 2021 captures trends across the pre-pandemic, pandemic, and post-pandemic periods, providing a comprehensive view of the shifts in consumption behavior. Tiruppur's urban area, with its prominent textile industry, offers a unique context for examining how industrialization influences household spending.

The dependent variables in this research are household expenditures on health, tobacco, and liquor. Independent variables include age group, gender, occupation, education, and household size, which are explored to understand their impact on consumption choices. Descriptive statistics will outline general spending patterns, while Chi-square tests will determine relationships between socio-demographic factors and consumption expenditures. Regression models will further analyze the influence of these factors on expenditure behaviors, utilizing SPSS for statistical analysis.

Focusing on Tiruppur's industrialized economy, this research aims to assess whether the textile industry's economic pressures influence discretionary spending on tobacco and liquor, as well as essential health expenditures. The findings will help shed light on socio-economic factors driving consumption in a region undergoing both industrial growth and post-pandemic recovery

### **Rationale for the study**

The COVID-19 crisis has revealed significant changes in household expenditure patterns, especially in industrial areas such as Tiruppur. To add to this, this research investigates the intricacies of the impact of increased health concern due to the COVID-19 pandemic on the patterns of consumption of intoxicants by households in India. As the main hypothesis, access the pandemic as a structural shift in survivors, defines both health concern and interpersonal skills consumption due to risk seeking behavior. The difference in differences analysis, complemented by self-reported panel data, captures a significant decrease in the spending on intoxicants for the non-insured household as compared to the insured household during the pandemic with certain categories such as cigarettes, tobacco and liquor spent less in non-insured households. According to Bharat (2024), in rural settings, households that did not hold health covers have the highest declines in spending on intoxicants than their urban counterparts.

This study seeks to address these behavioral and economic mechanisms, and on how such crises can influence perception of risk, health awareness and consumption choices

In March 2019, household expenditure on health, tobacco, and liquor in Tirupur reflected the pre-pandemic socio-economic scenario. Health expenditure was influenced by the industrial labor force's need for healthcare, while spending on tobacco and liquor was prevalent among blue-collar workers, often driven by socio-cultural habits and economic stress.

In March 2020, the COVID-19 pandemic led to significant changes. The economic lockdown resulted in a loss of income, which in turn affected discretionary spending. Health expenditures increased due to increased fear of COVID-19, and tobacco and liquor expenditure probably declined since many households suffered from financial stress. The impact of the pandemic on daily life led to a prioritization of essential health-related expenses.

By March 2021, as the economy started to recover, there was an adjustment in household expenditure patterns. Health spending remained elevated due to ongoing health concerns, but as economic conditions improved, discretionary spending on tobacco and liquor may have rebounded, especially in working-class communities where such expenditures are used as coping mechanisms. This period emphasizes how the expenditure behavior of households from the Tiruppur district changes with the interplay of industrial pressures, uncertain economic conditions, and public health crises.

## **Results and Discussions**

The demographic analysis of Tiruppur households from 2019 to 2021 reveals significant socio-economic trends.

### **Age-Wise Trends**

Younger households consistently formed the majority, but there was a noticeable increase in senior-dominant households in 2020 and 2021. This trend could be attributed to economic uncertainties caused by the COVID-19 pandemic, which may have led to multi-generational living arrangements for financial security and caregiving needs. Additionally, reverse migration during lockdowns could have increased the presence of elderly members in households.

### **Gender Composition**

The gender composition remained largely balanced, but female-dominant households showed a decline over the years. This could be due to economic disruptions forcing more women out of the workforce, making male-led households more common. The pandemic may have also limited employment opportunities for women, reinforcing traditional family roles.

### **Household Size**

Households increasingly preferred smaller family units, with large households becoming rare. Urbanization, economic constraints, and lifestyle changes may have contributed to this trend. The pandemic likely reinforced this shift as people sought to reduce financial burdens by limiting household sizes. Additionally, nuclear families have become more common due to work and mobility needs.

### **Education Levels**

A predominance of educationally homogeneous households was observed, while the proportion of highly educated households steadily declined. This could indicate financial hardships preventing access to higher education or a shift in priorities towards immediate employment rather than prolonged academic pursuits. The pandemic may have also disrupted educational progression for many students.

### **Occupational Distribution**

There was a strong presence of blue-collar workers and miscellaneous occupations, while white-collar professionals remained a minority. This reflects Tiruppur's industrial economy, which is heavily dependent on manufacturing and informal labor. Majority of them are migrants from states like Orissa, Bihar, Jharkhand, as expressed by a garment factory owner, who has employed several such workers. The self-employed and entrepreneurs remained a notable segment, although their numbers fluctuated. This fluctuation could be linked to business closures during the pandemic and subsequent economic recovery efforts.

### **Urban-Rural Distribution**

Urban households consistently outnumbered rural ones, reinforcing Tiruppur's urban-centric economic growth. However, rural household share saw a slight increase in 2020 before stabilizing. This could be due to temporary migration during lockdowns, where workers returned to their villages due to job losses and economic hardships. As industries resumed operations, many returned to urban areas.

### **Statistical Significance and Policy Implications**

Statistical analyses, including Chi-square tests, confirmed significant differences in age distribution, gender composition, occupation, education, household size, and urban-rural classification across the three years. These demographic shifts suggest that economic conditions, particularly the impact of COVID-19, influenced household structures.

The growing dominance of younger households, smaller family structures, and urban concentration reflect changing socio-economic behaviors. Declining highly educated households and fluctuating self-employment figures indicate challenges in higher education access and small business sustainability.

### **Policy Considerations**

These trends suggest a need for targeted interventions, including educational support programs, skill development initiatives, and small business incentives. Policies promoting women's employment and social security for senior citizens could help balance gender and age-related disparities. Additionally, urban planning should address increasing migration to cities to ensure adequate infrastructure, housing, and employment opportunities.

Overall, Tiruppur's evolving household dynamics provide valuable insights into socio-economic shifts that should inform future development planning

The table below depicts the correlation between health spending and spending on tobacco and alcohol. The main purpose of this attempt is to show how families make their living, where they allocate their resources among essential and non-essential ones. in industrial towns like Tiruppur

where the Labour population resides. Spending choices are usually a mirror image of the way of life related to socioeconomic level (which includes income, education, occupation, and household size) among other determinants. With the understanding of these dynamics, policymakers have a better knowledge of the impact of industrial and public health outcomes on household consumption behavior. The same interest is shown in industrial communities as well as in the agricultural communities around Tirupur.

The health correlation analyses that link the health spending to tobacco and liquor spending share from Tirupur in 2019 and 2021. It aims to understand the economic and demographic determinants of spending behavior before the pandemic, during the pandemic and after the pandemic and the agency of working-class families within an industrial environment.

Year	Correlation Coefficient (r)	P-Value	Hypothesis Result & Interpretation
2019	0.017	0.669	Accepted null hypothesis: No relationship between health expenditure and liquor & tobacco expenditure.
2020	0.012	0.878	Accepted null hypothesis: No significant relationship between the two expenditure categories.
2021	-0.062	0.345	Accepted null hypothesis: No significant correlation between health and liquor & tobacco expenditures.

*Source: Authors' Analysis*

#### **Table No.1 Correlation Analysis**

The above table highlights household expenditure patterns in Tirupur over the years 2019 to 2021 reveals key insights into how the socio-economic landscape of the region influences spending behavior, particularly concerning health and discretionary items like tobacco and liquor.

#### **2019: Pre-Pandemic Spending**

In 2019, the health expenditure of households in Tirupur had no impact on the spending on tobacco and liquor ( $r = 0.017$ ,  $p = 0.669$ ). Hence, the lack of correlation actually shows that two financial obligations required separate funding in the pre-COVID-19 time period. The industrialization and also the high percentage of blue-collar workers in this area were most likely environmental drivers for households to direct funds to the basic necessities and to treat health-related costs as essential ones, while tobacco and liquor were considered discretionary luxuries. Two loose variables, on the one hand, people's incomes, job, and the composition of the workforce on the other, are projected to have independent influences on each of the sub-categories of spending and thus the categories are mutually exclusive (Bai & Shankar, 2015; Adhikari, 2018).

#### **2020: Pandemic Impact on Spending**

In 2020, the COVID-19 pandemic occurred, but the relationship between health expenditure and tobacco and liquor remained as in 2019. ( $r = 0.012$ ,  $p = 0.878$ ). The lack of correlation throughout the pandemic reveals a fact that the earthquake did not force the changes in the

approach that households in Tirupur were making when they decided on allocating money to vital and non-vital products. Expenses on health care for medical treatments definitely went up, but the expenditures on tobacco and alcohol might have been affected by lockdowns, the economic downturn, and a fall in the level of disposable income. Even when there might have been changes in the spending by individuals, There was no specific direction that health and lifestyle expenses have moved that could be noted. Northeast regions like Assam and Bihar also depicted such a pattern when households were agitated by potential losses and income dissociation in times of fear and income crises (Das & Rathi, 2020).

### **2021: Post-Pandemic Resilience**

The correlation for 2021 is almost reaching the nonsignificant level ( $r = -0.062$ ,  $p = 0.345$ ). The notion of a pandemic does not arouse instant unease. Attentiveness and solidarity are the responses elicited by it. The approval of the vaccine and the implementation of rest reactive measures assuaged the worries of people in Bangalore. A causal or linear relation does not seem to be the case. In the instant, health spending has skyrocketed due to medical needs and people still might be under the influence of the side effects of the crisis (Das & Rathi, 2020).

This negative association is indicative of a possibility that families in Tirupur after the pandemic might have shifted their preferences, where they may be inclined to cut back on tobacco and alcohol and instead, allocate more to health. The correlation is, however, small and not statistically important, which points out that both groups remain at their liberty. The separation of the two barriers of expenditure occurred alongside the full recovery of the economic sector, coming to mean that socio-economic influences like income modifications, the nature of the industrial work or the number of family members are going to be prevalent in shaping the individual purchasing decisions. Among the findings, it is suggested that priority and the dynamics of essential spending during the recovery phase of the economy are the determinant of whether it is essential spending or non-essential spending that normally occurs (Nguyen, 2021; Barro & Ursúa, 2020).

### **Conclusion**

The majority of Tiruppur's residents are blue-collar workers, primarily migrants from different parts of India, drawn to the city for employment in the textile industry. In contrast, self-employed individuals and local business owners were able to hoard wealth, providing them with a financial cushion against economic shocks. This economic disparity resulted in a more significant decline in discretionary expenditures, such as tobacco and liquor, among working-class households during the pandemic. These findings align with existing research that highlights the disproportionate economic burden faced by migrant and working-class populations in industrial towns (Bai & Shankar, 2015; Adhikari, 2018).

The unavailability of data for 2020 can be attributed to the large-scale reverse migration of workers during the COVID-19 lockdowns. Many workers returned to their hometowns due to economic uncertainty and social challenges, which disrupted local consumption patterns and created gaps in data collection during this period. Similar trends of reverse migration impacting economic activity have been observed in other industrial regions (Ravindran & Saravanan, 2020; Das & Rathi, 2020; Sharma & Singh, 2021). These dynamics further underscore the vulnerability



of labor-dependent economies like Tiruppur to external shocks (Nguyen, 2021; Barro & Ursúa, 2020)

The wave spread over three years shows a regular pattern in Tiruppur, where health and discretionary costs (tobacco and liquor) seem to be of another category that is not directly linked with changes between the socio-economic conditions. Even though the income level went up and down and health needs and lifestyle choices changed drastically during the pandemic and the subsequent stages of the recovery process, the people of Tiruppur continued to regard health and discretionary expenses as separate dichotomous categories. Such findings underscore the intricate and independent decision-making processes pursued by blue-collar worker households in industrial areas, which are influenced not only by external fiscal stresses but also by internal socio-demographic factors. Policy architects who want to correct health and lifestyle deviations in those regions might have to individually handle each expenditure category depending on the specific sub-issues

### **Implications of the Findings**

1. **Economic Factors:** The absence of a significant relationship between health expenditure and tobacco/liquor expenditure across the three years suggests that, in Tiruppur, these two types of consumption are influenced by different economic and socio-cultural factors. Health expenditure is typically driven by needs such as medical treatment and healthcare services, which are essential and often unavoidable. In contrast, spending on tobacco and liquor is discretionary and influenced more by individual preferences, social habits, and economic conditions (Ravindran & Saravanan, 2020).
2. **Impact of the COVID-19 Pandemic:** While the pandemic in 2020 caused a major economic shock and altered spending patterns globally, the results suggest that it did not lead to a significant shift in the relationship between health and discretionary consumption in Tiruppur. This could indicate that households prioritized their health expenditure as an essential need while continuing their discretionary spending habits on tobacco and liquor, which might have been influenced by different social dynamics.
3. **Household Consumption Behavior:** The findings are consistent with the notion that household consumption behavior is often guided by necessity (health expenditure) versus luxury or habit (tobacco and liquor). Previous research has shown that in certain regions, these two categories of expenditure operate independently due to different consumption motivations (Sharma & Singh, 2021).

The detailed analysis of the correlation between health expenditure and tobacco/liquor expenditure in Tiruppur consistently shows no significant relationship across the three years. This suggests that household expenditure decisions in this region are largely independent between these two categories. It is essential to recognize that consumption patterns are shaped by multiple socio-economic factors, and in this case, health expenditure and discretionary consumption on tobacco and liquor are influenced by separate factors, including economic, cultural, and individual preferences

### **Regression Analysis**

The data highlights the statistical modeling outcomes for two dependent variables, "Health" and "Liquor & Tobacco," over two years (2019 and 2021) in the region of Tiruppur

Table No. 2 Regression Analysis

Year	Dependent Variable	Model Fit (F-Value)	P-Value	Adjusted R2	Significant Predictors
2019	Health	10.368	0	0.097	Adjusted Total Income, Age Group, Occupation, Education, Gender
2019	Liquor and Tobacco	6.5	0	0.059	Adjusted Total Income, Occupation, Size
2021	Health	3.891	0.001	0.079	Age Group
2021	Liquor and Tobacco	2.706	0.01	0.048	Age Group

*Source: Analysis based on data collected from CPHS- March 2019, 2020, 2021*

### Year-wise Interpretation of Model Results

The regression analysis provides key insights into socio-economic factors influencing household expenditures in Tiruppur for health and liquor & tobacco. For 2019, the health expenditure model ( $F = 10.368$ ,  $p = 0$ ) identified significant predictors, including income, age, occupation, education, and gender, explaining 9.7% of the variance. Higher-income households prioritized health spending, while younger, working-class populations allocated more towards discretionary items. For liquor & tobacco, the model ( $F = 6.5$ ,  $p = 0$ ) highlighted income, occupation, and household size as key predictors, though with a lower explanatory power of 5.9%.

In 2021, the regression results revealed a notable shift. Health expenditure was predominantly influenced by age group ( $F = 3.891$ ,  $p = 0.001$ ), accounting for 7.9% of the variance. Similarly, age group emerged as the sole significant predictor for liquor & tobacco spending ( $F = 2.706$ ,  $p = 0.01$ ), explaining 4.8% of the variance. This shift reflects changing consumption priorities in the post-pandemic period, where economic stressors and health considerations influenced spending behaviors.

The analysis highlights that socio-demographic factors shaped expenditure patterns pre-pandemic, but the pandemic emphasized health concerns and economic adjustments. Income and household dynamics played significant roles in 2019, whereas age became a dominant factor in 2021. These findings underscore the pandemic's impact on consumption decisions, emphasizing the need for targeted policy interventions to address evolving household priorities and socio-economic disparities in industrial towns like Tiruppur (CMIE, 2020, 2021).

The majority of Tiruppur's residents are blue-collar workers, primarily migrants from different parts of India, drawn to the city for employment in the textile industry. In contrast, self-employed individuals and local business owners were able to hoard wealth, providing them with a financial cushion against economic shocks. This economic disparity resulted in a more significant decline in discretionary expenditures, such as tobacco and liquor, among working-class households during the pandemic. These findings align with existing research that highlights the

disproportionate economic burden faced by migrant and working-class populations in industrial towns (Bai & Shankar, 2015; Adhikari, 2018).

The unavailability of data for 2020 can be attributed to the large-scale reverse migration of workers during the COVID-19 lockdowns. Many workers returned to their hometowns due to economic uncertainty and social challenges, which disrupted local consumption patterns and created gaps in data collection during this period. Similar trends of reverse migration impacting economic activity have been observed in other industrial regions (Ravindran & Saravanan, 2020; Das & Rathi, 2020; Sharma & Singh, 2021). These dynamics further underscore the vulnerability of labor-dependent economies like Tiruppur to external shocks (Nguyen, 2021; Barro & Ursúa, 2020).

### Conclusion

This trend suggests a shifting focus from luxury consumption to prioritizing health and essential needs, with socio-economic factors continuing to shape expenditure patterns in Tiruppur households.

The COVID-19 pandemic underscored the vulnerability of industrial towns like Tiruppur, where working-class households bore the brunt of economic shocks. While CPHS data suggests progressive income losses during the pandemic, PLFS data highlights a regressive impact, with poorer households suffering relatively more. This contrast indicates that the pandemic disrupted progressive trends and amplified existing inequalities.

### Policy Implications

Economic resilience and targeted interventions are crucial for mitigating the socio-economic challenges faced by industrial towns. Policymakers must address the needs of working-class households by designing inclusive strategies that promote sustainable growth while addressing health and discretionary expenditure disparities.

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