



The Adequacy of Income and Family Expenditure

Jo Murphy-Lawless

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Family Expenditure***

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Jo Murphy-Lawless,
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Foreword

Introduction

In Ireland in 1990, 733,000 individuals with 585,000 dependents, relied on the Social Welfare system to provide either all or part of their weekly income. Together, Social Welfare recipients and their dependents comprised almost 38% of the Irish population in this year. The level at which these payments are pitched is crucial to ensuring that Social Welfare recipients (especially long-term ones) and their dependents, have an adequate living standard and avoid a life of poverty and deprivation.

There is no evidence that Social Welfare payments have ever been related to an official criterion of what constitutes a basic or adequate living standard. Social Welfare payment levels have been, traditionally, determined by a combination of social/political judgements and economic exigencies. There are, as a result, significant variations in payment levels between different recipient and scheme categories, and this has contributed to the administrative complexity of the system. These features were highlighted in the 1986 report of the Commission on Social Welfare. Subsequent policy reforms have made payment rates more consistent. However, the fact that no Government has identified what welfare payments are expected to provide for, makes it difficult to assess whether Social Welfare programmes meet their objectives.

In the absence of an official definition of what constitutes an adequate payment, or what these payments are expected to cover, the current benchmark for a basic Social Welfare payment is that set out in 1986 by the Commission on Social Welfare. The Commission defined an adequate Social Welfare payment relative to prevailing (and primarily income derived) living standards and recommended a minimum payment ranging between £50 and £59 (£61.50 and £72.60, respectively, in 1991 values) for an individual recipient. However, in calculating these recommended minimum

levels, the Commission did not examine the consumption possibilities or realities that the expenditure of such levels of income could deliver to Social Welfare recipients, in terms of a living standard. Nor was the living standard which could be afforded on such levels of Social Welfare income compared to that attained by other households in the population, to determine the extent to which such living standards related to, or deviated from, societal norms.

Main Study Objectives

It is in this context that the Agency has commissioned this study on *The Adequacy of Income and Family Expenditure*. It provides, for the first time in Ireland, a detailed description of the living standard that can be 'purchased' by a typical household which is dependent on Social Welfare payments. In addition, through a comparison with an equivalent household which is dependent on an income level of between £200 and £250 per week, it provides a relative picture of the respective living standards of these households.

In choosing a comparative group, against which the living standard of a typical Social Welfare household could be assessed, the study author had originally intended to choose a household which received an income equivalent to the average male industrial wage. This was not possible, for methodological reasons. The study drew data from the Household Budget survey on a subset of households receiving an income of between £200 and £250 per week, in compiling the expenditures of the 'Average' family. However, the average male industrial wage, in 1990, was £249 per week, almost at the top of this range. It should also be noted that the income available to the 'Welfare' family in the study is greater than that available to certain categories of Social Welfare recipients, notably families dependent solely on Unemployment Assistance payments.

Study Findings

While the methodology employed in the study does not 'measure' poverty, it paints a graphic picture, in terms that will be familiar to most readers, of the strictures imposed on the living standards and lifestyle of Social Welfare recipients by their income levels. The lifestyle it depicts is not adequate to meet basic needs, and is certainly not one that would enable Social Welfare recipients approach societal norms of participation in ordinary activities.

The main findings of the study are summarised in Table 31. The discrepancies between the 'Average' family and the 'Welfare' family in their expenditures on clothing and footwear, household durable goods, and especially services, are particularly striking. In practical terms, it appears that families depending on Social Welfare cannot afford to replace furniture, decorate their homes, purchase normal household durable goods, go on a holiday, or provide adequate clothing for family members. The income received by Social Welfare recipients does not allow them purchase or run a car, and they are therefore dependent on public transport facilities.

In summary, the standard of living afforded to families through Social Welfare provision is sufficient only to allow a very restricted lifestyle.

Study Constraints

The methodology applied in the study has some limitations. For instance, as the expenditures of the 'Welfare' and 'Average' family subsamples in the Household Budget survey are averaged, they do not necessarily reflect actual expenditures of individual households. Thus, the expenditures for both types of household on drink and tobacco are presented. However, these household types both contain households in which no-one drinks or smokes. Thus, the actual expenditures of drinkers and smokers in individual 'Welfare' and 'Average' households are understated. This reservation also

applies to the imputed mortgage payment in Table 15 for Social Welfare families. In reality, such payment levels are likely to be considerably greater for the minority of Social Welfare recipients who are owner-occupiers of private dwellings, and who have outstanding mortgages.

The study method does not take account of the dynamics of Social Welfare, and it implicitly assumes that recipients of Social Welfare payments remain on such income levels for long durations. This comment applies particularly to expenditures on long-duration household consumer goods. Therefore the findings could paint a truer picture of the living standards achieved by some recipient categories (e.g. the long-term unemployed, old-age pensioners, persons receiving long-term disability payments) than they may do of others (e.g. the short-term unemployed).

The study method does not take account of non-cash transfers to either the Social Welfare or the Average household. Such transfers (e.g. medical cards, free travel passes, fuel allowances) are likely to benefit Social Welfare households more than Average ones.

A countervailing weakness in this methodology, that overstates the living standard of Social Welfare recipients presented in the study, is that most major capital items cannot be purchased at their cost price on a weekly basis. Thus, weekly credit terms to purchase major consumer durables (e.g. fridges, televisions, washing machines, furniture) are likely to be considerably more expensive than their cash purchase price. However, the lack of an income from employment effectively debars Social Welfare recipients from gaining access to such credit terms.

Finally, the study does not take account of the resources available to better-off families, through savings, to meet occasional or future contingencies. The data presented in the study illustrate that it is

virtually impossible for a family subsisting on Social Welfare payments to compile such savings.

Conclusion

The report of the Commission on Social Welfare, which was published in July 1986, recommended that the guiding principles of any social welfare system should be 'adequacy, redistribution, comprehensiveness, consistency, and simplicity'. This report focuses on the first, and one of the most important of these principles - the adequacy of Social Welfare payments.

It is the view of the Combat Poverty Agency that such payments should be adequate, not only to allow recipients meet their basic needs, but also to enable them exercise their social right to participate actively in social and economic life.

The Government has made a commitment, in the Programme for Economic and Social Progress, to 'move, by 1993 to the priority level of (Social Welfare) rates recommended by the Commission on Social Welfare' in its 1986 report, and to 'increase Social Welfare rates further and progressively, in accordance with the recommendations of the Commission on Social Welfare, as the resources of the economy grow'.

The Commission stated, in respect of its 'priority level' proposal, that it was an 'urgent priority that a significant, immediate, step be taken to bring the most inadequate Social Welfare payments within reach of the recommended levels'. Not all Social Welfare payments have to date reached these levels.

To achieve this, it would be necessary, at least, to ensure that all Social Welfare payments reached the 'minimally adequate' level defined in the Commission's report (a minimum individual payment of between £61.50 and £72.60 per week, in 1991 values). Only four

Social Welfare programmes (Old-Age Contributory Pension, Retirement Pension, Disablement Benefit, Injury Benefit), which encompass 18% of Social Welfare recipients, have weekly payment levels for an individual which reach this 'minimally adequate' level. In the Combat Poverty Agency's view, the Government should adopt, as a matter of urgency, the goal of attaining the minimum 'priority rate' Social Welfare payment levels recommended by the Commission. This should be combined with a short-term commitment to achieve the 'basic rate' Social Welfare payment levels set by the Commission.

Combat Poverty Agency
May 1992

CHAPTER ONE

The Adequacy of Income and Family Expenditure

Examining the Issues of Income Adequacy and Living Standards

When the Commission on Social Welfare issued its report in 1986, it stated that the social welfare system was deficient in a number of important areas and that it suffered from having no explicit principles or guidelines in relation to issues such as adequacy of income:

In relation to the adequacy of payments, there are no explicit criteria relating to a minimum income nor is there any apparent equity in the way in which payment levels vary between different categories (1986:8)

The Commission went on to offer a figure for a minimum income under the social welfare system to cover basic needs, between £50 and £60 for a single adult at 1985 prices. The Commission commented that :

Social welfare payments should be set at a level that ensures a minimally adequate standard of living relative to incomes and living standards in society generally.. we recognise that for about half the families with a social welfare recipient, there is no income source other than social welfare, and for many more, the individuals and families are predominantly dependent on social welfare. The minimum income from social welfare must, therefore, be set at a sufficiently high level to provide for total income needs. (1986:189)

Having established a rationale for a minimum income, the Commission then set out to quantify what that amount might be. In arriving at the above-mentioned figure of £50 to £60 a week, the Commission commented that there was 'no universally accepted method' of calculating such an income (1986:191) and, furthermore, that the methods it used in generating its series of calculations were 'not based on any agreed statistical procedure or theoretical foundation' (ibid.:193).

THE ADEQUACY OF INCOME AND FAMILY EXPENDITURE

It is difficult to establish what should constitute an adequate minimum income and this problem has implications for at least two distinct areas of work in research terms. The first has to do with compiling data that examines the standard of living people achieve at various levels of income. The second is concerned with developing ways of calculating a minimum income which would be methodologically acceptable ¹. In broad terms, the Combat Poverty Agency has responded to the first area by exploring how people dependent on current social welfare payments cope with personal and family needs with studies like *Profiles of Poverty* (1989). This work, based on individual family budgets and qualitative interview data, revealed the constant strain of trying to provide for a family on low income.

In 1990, there were 733,297 people with 585,158 dependents, relying on social welfare payments as all or part of their income. This represents 37% of the total population in the country (Department of Social Welfare, 1990). Thus the question of what constitutes an adequate minimum payment is as pressing as it was when the Commission reported in 1986.

Arising from the ESRI's *Project on Income Distribution, Poverty and Usage of State Services*, there is now a substantive database on the numbers of households in Ireland which are at risk of experiencing poverty. However, there is a need to know more about what families dependent on social welfare payments can actually afford to buy and what their standard of living is.

The present study is an attempt to present such data. It is based on an approach to consumption and expenditure known as budget standards research. The primary focus of the study is the comparison of living standards of two families of the same size but whose incomes differ. It complements previous studies the Combat Poverty Agency has carried out to illustrate the effects of poverty.

But the Combat Poverty Agency sees this present study as a preliminary one which:

- provides a useful description of actual consumption patterns that are achieved by the same family types on different levels of income;
- explores a methodology that has not been tried before in Ireland and which may prove useful in ongoing research on consumption patterns and their related expenditure for families.

The Budget Standard Approach to Measuring Family Expenditure

Bradshaw (1989:13-14) distinguishes three main areas of empirical research on poverty:

- 1) social indicator methodology which has been used to develop the concept of the relativity of poverty ²;
- 2) official statistics which have concentrated on the relationship between benefit levels and relative net resources;
- 3) budget standards research.

A budget standard is 'a specified basket of goods and services which, when priced, can represent a standard of living.' (Family Budget Unit, May, 1990:2). We have a small example of budget standards work in Ireland from the Commission on Social Welfare. Of the six methodologies used by the Commission to enable it to set a benchmark for its minimum social welfare payment, one was the U.S. Budget method of calculating a minimum income (Commission on Social Welfare, 1986: 469-470) which deals with costing a minimal diet. For a number of reasons, the budget standards approach, of which the U.S. Budget method is but one type, is gaining prominence in poverty research. The budget standards approach has a high profile in many Western countries, including the United States, Canada, and the Scandinavian countries (Bradshaw, Mitchell, Morgan, 1987:166; Bradshaw and Ernst, June, 1990:11-16). It is used for a variety of purposes in these countries, including setting child

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allowances and evaluating the adequacy of state benefits (Bradshaw, 1989: 13). Budget standards can be useful in reviewing policies which affect those in receipt of state welfare payments (Bradshaw, Mitchell and Morgan, 1987: 166;180). Budget standards also have a history connected to the initiation and implementation of social welfare systems. In this century, Rowntree's pioneering work on budget standards to derive the minimum subsistence standard on which families could survive made a substantial contribution in convincing governments in Britain that it was necessary to introduce a system of social security (Bradshaw, Mitchell, Morgan, 1987:166-7; Bradshaw and Ernst, June, 1990 :2).

Poverty research in the last thirty years has focused primarily on developing the argument about the relativity of poverty, using social indicator methodology. However this work has had little direct impact on policymaking in relation to benefit levels. To address issues in this area, Bradshaw (1983a; 1983b; 1987a; 1989) argues for a return to budget standards research, bringing up to date the Rowntree budget standard approach and modifying it with the lessons gained in drawing up budget standards in other countries. To this end he is directing research at the University of York on behalf of the Family Budget Unit. He argues that budget standards research has the potential to make an important contribution to discussions and debate on income adequacy (Bradshaw, Mitchell, Morgan, 1987; Bradshaw, 1989).

One of the recent applications of budget standards research has been Bradshaw's study of consumption of families living on state benefits, using secondary analysis of expenditure data (Bradshaw and Morgan, 1987b). Bradshaw argues that because this strategy focuses on what families actually spend it therefore comprises a valuable description of the living standards achieved by such families working within the constraints imposed by benefit levels.

This study represents an initial exploration of the budget standards approach, using Irish data to examine the consumption patterns of two families of the same size on different levels of income.

CHAPTER TWO

Methodology

Methodology

The methodology for this study is based on Bradshaw and Morgan's study *Budgeting on Benefit: The consumption of families on Social Security* (1987b). Like the latter, it employs existing aggregate data, in this instance, Irish Household Budget Survey data, to examine the actual living standards achieved by families.

The Household Budget Survey (HBS) is a national multi-purpose survey carried out periodically by the Central Statistics Office. It provides information on income and expenditure patterns of households. It is comparable to the Family Expenditure Survey (FES) in Britain which provided the broad framework for *Budgeting on Benefit*³. The Household Budget Survey comprises data collected over a period of a fortnight in which a sample of 7,705 families and each member within that family keeps a diary of expenditure on all household and personal spending. The sample is a random one drawn from urban and rural areas. Unlike the British survey, however, our HBS is not an annual survey. The latest available data is from the *Household Budget Survey*, 1987 (CSO: 1990) which was carried out between February 1987 and April 1988⁴.

In analysing this data, the steps were as follows:

- choosing sample family types;
- getting special data runs from the HBS to isolate the expenditure patterns of these sample families;
- updating this expenditure information to 1990 prices;
- breaking down the items listed as expenditure into real goods and services so as to produce a 'shopping basket' for each family type;
- pricing these goods and services at 1990 prices;
- writing up the results of this analysis.

Choosing Family Types

The first task was to decide which households or family types to analyse in terms of their expenditure patterns. The study seeks to compare the typical spending patterns of a family dependent on social welfare with a family which has an income related to average industrial earnings. The assumption in relation to the latter is that they are able to achieve a 'modest but adequate' standard of living as distinct from the family dependent on social welfare who are experiencing a 'minimum standard' of living. (See Bradshaw and Ernst, June, 1990:1)

The two family types originally chosen were:

- Average Family - Two adults and two children whose earned income matches the average adult male industrial wage;
- Welfare Family - Two adults and two children whose only source of income is unemployment assistance.

In fact, because of difficulties relating to sample size, the income levels had to be relaxed to include a much broader range. This is discussed in the next section.

Matching Family Types with Available Data

The Central Statistics Office can do special runs from HBS data to create data subsets, pulling out for instance all families in a certain income category. At first it was intended to use a subset of all the families whose only income was Unemployment Assistance to comprise the Welfare Family. However, the initial run proved to have a sample size under 50. Bradshaw (1987:6) cautions that using data subsets with very small sub-samples can yield eccentric spending patterns. Therefore this subset was deemed too small. To achieve a more reliable data subset for the Welfare Family, we used the expenditure data relating to a sub-sample of those families whose income comprised Unemployment Assistance or Unemployment Benefit.

For the Average Family, it was hoped to use a sample based on the average male adult industrial wage. Here too, however, we had to use a data subset more wide-ranging than originally intended, based on the expenditure of families whose income ranged between £200 and £250 weekly⁵.

- the sample size for the Average Family is 80;
- the sample size for the Welfare Family is 63.

The data subsets from the HBS did not specify the ages of children but, for the purposes of illustration, we did. The children's ages, twelve years and ten years, were set to help in the task of putting together a shopping basket. It was considered useful to illustrate the cost of schooling and school-related books and equipment for two school-going children.

The HBS can furnish data on expenditure related to 361 headings. This is termed *maximum detail*. Data covering expenditure on 138 items is termed *intermediate detail*.

The CSO was able to provide maximum detail for the Average Family but due to technical difficulties could only provide intermediate detail for the Welfare Family. The Bradshaw and Morgan approach makes judgements and assumptions about the expenditure data and often uses the data as a guide for constructing the shopping basket (1987b:7). Similar judgements and assumptions were made in this current study also and became particularly necessary in view of disparities between the two data sets.

Extrapolating Expenditure Data and Uprating to 1990 Price Levels

The next task was to bring the expenditure data from the 1987 HBS into line with 1990 prices. This involved two steps, firstly extrapolating this data and then uprating it. Because the collection of HBS data carries on over a period of fifteen

months, an average figure from the Consumer Price Index for each of the ten commodity groups of items the Index covers was taken over a fifteen-month period (using five quarterly CPI bulletins). This was uprated according to the CPI in mid-May 1990, the period closest to when the pricing for this project was carried out. The CPI covers the 361 items listed in the Household Budget Survey but for the purposes of the Index these are grouped into ten broad categories to make up the Commodity Group Indices.

In Tables 1 and 2 each family's 1987 expenditure is uprated to 1990 prices for the Commodity Groups. This method of uprating, while useful to cover the short period of time from 1987 to 1990, may underestimate actual expenditure in 1990 as earnings and benefit levels will have increased more than prices.

Table 3 compares expenditure on each Commodity Group as a percentage of each family's budget. Table 4 compares the actual amounts spent by each family type on the different commodities. There are substantial differences in real terms between the goods and services the Average Family spends compared with the Welfare Family. For instance, although the Welfare Family spends 9% of its total expenditure on fuel and light compared with 6% for the Average Family, they are actually spending £2.75 less on this essential item each week. Similarly, although the Welfare Family is spending 6% of its total expenditure on tobacco, compared with 3% for the Average Family, in actual terms they spend £0.21p less on tobacco.

Hypothesizing a Shopping Basket and Pricing

Having chosen family types and extrapolated expenditure data, the next step was to hypothesize a market basket of goods and services. This means that the items which make up the categories of expenditure in the HBS were broken down into actual goods and services (e.g. a cooker or bed linen) which

involved a series of assumptions and judgements. The HBS subset data for the Average Family is an average of the expenditure patterns of 80 families of that type. Similarly, for the Welfare Family, the HBS data is the average for 63 families. Some will have bought certain items in that fortnight covered by the HBS data and some will not. The expenditure patterns for the Welfare Family were checked against the comments of members of the Ballymun Development Cooperative, a locally-run voluntary agency dealing with issues of poverty in an area with a high concentration of families on social welfare allowances.

Pricing was carried out during July 1990 in Dublin. The shops chosen were centre-city food, clothing and household goods shops, all located in the Talbot Street/Henry Street/Mary Street/Capel Street area. This was because they offer the most competitive prices to many families from a wide range of incomes ⁶.

Of course there are individual variations, especially in relation to food. Supermarket 'price wars', for example, can produce cheaper goods for a family at certain periods in the year. On the other hand, families more usually will rely on a local shop or even van for commodities like bread in the course of the week in which case, they will pay more than for the supermarket's own brand of bread. Also, for families in receipt of social welfare allowances living in the outer suburbs, trips into town are necessarily limited by the cost of transport. Nevertheless price-savings on household items will often justify the trips to Henry Street. Items like coal were priced at northside Dublin dealers who supply Coolock and Darndale, among other low income areas. All other goods and services were priced at accessible and appropriate sources and suppliers ⁷.

Table 1 Commodity Price Uprates for Average Family

Commodity Group	Income £200 - £250 (1987 HBS figures)	
	1987	1990
Food	£55.013	£60.08
Alcoholic Drink	£8.220	£9.04
Tobacco	£8.108	£8.44
Clothing & Footwear	£9.875	£10.29
Fuel & Light	£13.694	£14.30
Housing	£36.685	£45.65
Durable Household Goods	£8.640	£9.20
Other Goods	£12.566	£13.72
Transport	£29.620	£31.61
Services & Related Expenditure	£39.234	£43.65
All Items	£221.655	£242.17

Source: Central Statistics Office, Household Budget Survey; Consumer Price Index.

Table 2 Commodity Price Uprates for Welfare Family

Commodity Group	Income UA and UB	
	1987	1990
Food	£41.156	£44.95
Alcoholic Drink	£4.567	£5.02
Tobacco	£7.901	£8.23
Clothing & Footwear	£2.532	£2.64
Fuel & Light	£11.058	£11.55
Housing	£12.663	£15.76
Durable Household Goods	£5.288	£5.63
Other Goods	£8.245	£9.00
Transport	£13.921	£14.86
Services & Related Expenditure	£12.507	£13.91
All Items	£119.838	£130.93

Source: Central Statistics Office, Household Budget Survey; Consumer Price Index.

Table 3 Commodity Groups Expressed as a Percentage of Each Family's Budget

Commodity Group	Average Family	Welfare Family
Food	25%	34%
Alcoholic Drink	4%	4%
Tobacco	3%	6%
Clothing & Footwear	4%	2%
Fuel and Light	6%	9%
Housing	19%	12%
Durable Household Goods	4%	4%
Other Goods	6%	7%
Transport	13%	11%
Services & Related Expenditure	18%	11%

All Items **102%*** (£242.17) **100%** (£130.93)

*Source: Central Statistics Office: * Percentages greater than 100 are due to rounding up procedures.*

Table 4 Comparison of Expenditure Between Average Family and Welfare Family

Item	Average Family	Welfare Family
Food	£60.08	£44.95
Alcoholic Drink	£9.04	£5.02
Tobacco	£8.44	£8.23
Clothing & Footwear	£10.29	£2.64
Fuel & Light	£14.30	£11.55
Housing	£45.65	£15.76
Durable Household Goods	£9.20	£5.63
Other Goods	£13.72	£9.00
Transport	£31.61	£14.86
Services & Related Expenditure	£43.65	£13.91
Total All Items	£242.17	£130.93

Source: Central Statistics Office

CHAPTER THREE

Food Expenditure

Hypothesized Food Expenditure

In *Living on The Edge*, Bradshaw and Holmes comment that of the 67 families whose expenditure diaries they analysed:

The largest single item in the family budget was expenditure on food. The proportion of household expenditure going on food has for a century been taken by experts as a good indicator of relative levels of living - the higher the proportion spent on food, the lower the relative level. (1989:67)

This long-observed finding, that the higher a proportion spent on food, the lower the total level of family income, is borne out by this data:

- the Average Family spend £60.08 on food (25% of their budget);
- the Welfare Family spend £44.95 on food (34% of their budget).

In pricing the shopping basket, we began with the 1987 HBS data. We added in the price changes per item which had occurred between 1987 and 1990 and then priced the items consumed per week according to the HBS data to arrive at a total weekly food bill. Although all items on the HBS data were priced, these were not all necessarily included in the shopping baskets for both families. It was necessary to make several adjustments. First of all, the HBS data does not state the quantities of each food item purchased. So, for example, the average expenditure on dried fruit and nuts for the Welfare Family was £0.09 per week which would not purchase any packet of dried fruit. These eccentric quantities were considered. The fact that data was available in maximum detail for the Average Family, indicating, for instance, how much is spent on average buying tinned and bottled fruit like pears, peaches, strawberries and other tinned fruit was also noted. The intermediate detail available for the Welfare Family amalgamates this information under the single heading 'tinned and bottled fruit'. These factors necessitated a series of

adjustments about individual items in the shopping baskets. The shopping basket for the Welfare Family was checked with members of the Ballymun Development Cooperative to ascertain how typical each item was.

Tables 5 and 6 present the shopping baskets for each family. They consist of four columns detailing the item; the expenditure on that item in the 1987 HBS data; the 1990 price and the quantity of the item (included only when the item is part of the hypothetical basket); and the estimated expenditure on this item per week. The total figures for both shopping baskets match the overall uprated totals from the HBS. As can be seen in tables 5 and 6 the Average Family spend £15.13 more per week on food than the Welfare Family who are more limited.

Constructing Menus

With the assistance of the Ballymun Development Cooperative, a set of menus was constructed for the Welfare Family based on this shopping basket (pp 22-25). These menus correspond to what many families living on social welfare payments would eat during any given week.

In drawing up this menu, the assumption, based on the HBS data, was that a broadly similar set of menus could be used for the Average Family but, because they are spending more in absolute terms on food, their menus include a greater variety of foods, larger amounts, and foods of better quality. Therefore their menu would reflect those greater possibilities.

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Table 5 Shopping Basket for Average Family
Food Expenditure £60.08 per week (CPI update)

Item	1987 HBS Data	1990 Prices	Estimated Expenditure per Week
Bread, etc.	£3.45	£0.45/800g white sliced pan (x 6) £0.62/800g brown sliced (x 1) £0.48 bread rolls (x 6)	£3.80
Flour	£0.25	£0.72/2kg white self-raising (/6 weeks)	£0.12
Biscuits	£1.56	£0.49/chocolate wafer (x 2) £0.55/400g digestives £0.29/150g custard creams	£1.82
Cakes and Buns	£1.44	£0.99/900g madeira cake £0.97 sticky buns (x 6)	£1.96
Fresh Milk	£5.50	£0.31/pint (x 19)	£5.89
Other Milk and Cream	£0.86	£0.31/pint low-fat (x 2)	£0.62
Cheese	£0.92	Irish Cheddar @ £4.34/kg	£0.97
Eggs	£0.96	£0.75/6 (x 2)	£1.50
Butter	£1.48	£1.37/lb (x 1.25)	£1.71
Margarine	£0.24	£0.48/lb (x 2)	£0.24
Fats and Cooking Oils	£0.23	£0.59/litre cooking oil (/2 weeks)	£0.30
Beef and Veal	£2.22	£1.99/lb stewing beef	£1.99
Mutton	£0.19		
Lamb	£0.65	£0.99/3lbs best end neck	£0.99
Pork	£1.26		
Rashers	£0.84	£5.71/kg (one 17.688g pkt)	£1.01
Other Bacon	£1.00	£1.39/lb best collar bacon (1.25 lbs)	£1.74
Sausages and Puddings	£1.06	£1.25/lb	£1.25
Cooked Ham	£0.87	£0.99/100g	£0.99
All other meats *	£4.51	£1.24/lb mince £2.45/kg chicken £2.29/20 beefburgers (10 regular) £0.49/100g luncheon meat (x 2)	£5.82
Fresh Fish	£0.50	£1.05/lb plaice	£0.49
Frozen Fish	£0.38	£1.39/10 cod fish fingers	£1.39
Tinned Fish	£0.19	£0.35/120g sardines	£0.35
Potatoes	£1.41	£1.89/5kg (4 kg)	£1.52
Cabbage	£0.17	£0.29/head	£0.29
Tomatoes	£0.43	£0.49/lb	£0.49
All other Vegetables *	£1.27	£0.55/kg carrots £0.55/kg onions £0.20 head lettuce	£1.30

Dried Vegetables	£0.04		
Tinned Vegetables	£0.59	£0.28/beans £0.28/425g spaghetti	£0.66
Frozen Vegetables	£0.69	£0.79/750g green beans	£0.79
Eating Apples	£0.71	£0.99/Golden Delicious	£0.99
Cooking Apples	£0.12		
Oranges	£0.33		
Bananas	£0.46	£0.49/lb (4 bananas)	£0.64
All other fresh fruit	£0.34		
Tinned and bottled fruit	£0.22		
Dried Fruit and Nuts	£0.15	£0.37/375g raisins (/ 2 weeks)	£0.19
Tea	£0.68	£1.19/80 teabags	£1.19
Coffee and Cocoa	£0.33	£1.59/100g instant coffee (/ 3 weeks)	£0.53
Sugar	£0.55	£0.79/kg	£0.79
Jams and Marmalades	£0.31	£0.87/lb raspberry jam (/ 4 weeks) £0.82/lb marmalade (/ 4 weeks)	£0.43
Oatmeal/Breakfast Cereals	£1.20	£1.59/750g cornflakes (/ 2 weeks) £0.85/kg porridge oats (/ 3 weeks)	£1.08
Rice/Other Cereals	£0.46		
Prepared Baby Foods	£0.21		
Jellies and Custard	£0.09		
Salt, Pepper, Mustard	£0.06	£0.05/salt, pepper, mustard* £0.65/340g ketchup (/ 3 weeks) £0.41/250g HP Sauce (/3 weeks) £0.67/295g Salad Cream (/ 3 weeks)	£0.63
Sweets, Chocolate, Ices	£2.82	£0.64/564ml ice cream £0.69/200g licorice allsorts £0.54/100g chocolate bar (x 2) £0.36/pkt Minstrels sweets (x 2)	£3.13
Juices and Soft Drinks	£2.65	£1.69/2 litres orange squash £0.84/2 litres lemonade	£2.54
All Other Foods	£2.76	£1.39/227g stuffed pancakes £0.37/300g tin soup (x 2) £0.15/pkt. crisps(x 4) £1.29/300g gravy granules (/ 4 weeks)	£3.05
Meals taken away from Home ** £4.76		£1.00/day x 5	£5.00
All Items	£54.38		£60.08

Source: Household Budget Survey, 1987; city centre food shops

* this is an estimate of the tiny amounts of these items used in the course of a week based on the HBS data

** Husband's subsidised canteen lunch

FOOD EXPENDITURE

Table 6 Shopping Basket for Welfare Family
Food Expenditure £44.95 per week (CPI update)

Item	1987 HBS Data	1990 Prices	Estimated Expenditure per Week
Bread, etc.	£3.38	£0.45/800g white sliced pan (x 7)	£3.15
Flour	£0.11		
Biscuits	£1.23	£0.55/400g digestives £0.29/150g custard creams (x 2)	£1.13
Cakes and Buns	£0.52	£0.97/6 sticky buns (x .5)	£0.49
Fresh Milk	£6.14	£0.31/pint (x 24)	£7.44
Other Milk and Cream	£0.63		
Cheese	£0.73	£1.20/20 cheese slices	£1.20
Eggs	£0.86	£0.75/6 (x 1 doz.)	£1.50
Butter	£1.34	£1.37/lb (x 1.5)	£2.06
Margarine	£0.12		
Fats and Cooking Oils	£0.23	£0.59/litre cooking oil (/2 weeks)	£0.30
Beef and Veal	£1.56	£1.99/lb stewing beef	£1.99
Mutton	£0.11		
Lamb	£0.49	£0.99/3lbs best end neck	£0.99
Pork	£0.74		
Rashers	£0.65	£5.71/kg (one 17.338g pkt)	£0.99
Other Bacon	£1.10	£0.99 collar bacon, cheapest cut	£1.49
Sausages and Puddings	£1.05	£1.25/lb sausages	£1.25
Cooked Ham	£0.49	£0.99/100g	£0.99
All other meats ^a	£3.98	£1.24/lb mince £2.45/kg chicken £1.99/20 beefburgers (10 economy)	£4.69
Fresh Fish	£0.21	£0.59/lb 1 fillet fresh mackerel	£0.38
Frozen Fish	£0.39	£0.64/250g fish fingers	£0.64
Tinned Fish	£0.05		
Potatoes	£1.80	£1.89/5kg (5 kg)	£1.89
Cabbage	£0.16	£0.29/head	£0.29
Tomatoes	£0.32		
All other Vegetables ^a	£0.92	£0.55/kg carrots £0.55/kg onions	£1.10
Dried Vegetables	£0.03	£0.49/500g marrowfat peas (/ 2 weeks)	£0.25
Tinned Vegetables	£0.71	£0.28/440g beans (x 2) £0.40/425g peas	£0.96
Frozen Vegetables	£0.25		
Eating Apples	£0.47		

Cooking Apples	£0.03		
Oranges	£0.30		
Bananas	£0.25	£0.49/lb (5 bananas)	£0.82
All other fresh fruit	£0.10		
Tinned and bottled fruit	£0.11		
Dried Fruit and Nuts	£0.09		
Tea	£0.67	£1.19/80 teabags	£1.19
Coffee and Cocoa	£0.22		
Sugar	£0.54	£0.79/2.2kg	£0.79
Jams and Marmalades	£0.24	£0.87/lb raspberry jam (/ 2 weeks)	£0.44
Oatmeal/Breakfast Cereals	£0.87	£1.59/750g cornflakes	£1.59
Rice/Other Cereals	£0.23		
Prepared Baby Foods	£0.20		
Jellies and Custard	£0.07		
Salt, Pepper, Mustard ¹⁰	£0.33	£0.05/salt, pepper, mustard* £0.65/340g ketchup (/ 3 weeks) £0.41/250g HP Sauce (/3 weeks)	£0.41
Sweets, Chocolate, Ices	£1.90	£0.64/564ml ice cream £0.69/200g licorice allsorts £0.54/100g chocolate bar	£1.87
Juices and Soft Drinks	£1.78	£0.85/2 litres lemonade	£0.85
All Other Foods ¹¹	£1.74	£0.15/pkt. crisps(x 10) £1.29/300g gravy granules (/ 4 weeks)	£1.82
Meals taken away from Home	£0.50		
All Items	£44.94		£44.96

Source: Household Budget Survey, 1987; city centre food shops ¹²

* calculation for salt, pepper and mustard based on same level of expenditure reported in maximum detail print run for income of £200 - £250 per week.

Family Menus

DAY 1	Welfare Family	Average Family
Breakfast		
Children	Cereal, toast, butter, jam, tea	Cereal, toast, butter
Mother	Toast with butter, tea	Boiled egg, toast with butter, marmalade
Father	Toast with butter, tea	Boiled egg, toast with butter, marmalade
School Lunch for Children (throughout the Week)	Cheese slice sandwich; packet of crisps each	Luncheon meat sandwich; chocolate wafer biscuit; apple x 3 days; packet of crisps x 2 days
Dinner		
	Collar bacon, potatoes, cabbage	Collar bacon, potatoes, cabbage
Tea		
Children	Cereal, bread, butter	Toasted cheese sandwiches, raisin cake
Mother	Chips, bread, butter	Toasted cheese sandwiches, raisin cake
Father	Burger, chips, bread, butter	Dinner as above heated up for him

DAY 2	Welfare Family	Average Family
Breakfast		
Children	Cereal, toast, butter, jam, tea	Cereal, toast, butter
Mother	Toast with butter, tea	Porridge, tea
Father	Toast with butter, tea	Porridge, tea
School Lunch for Children (throughout the Week)	Cheese slice sandwich; packet of crisps each	Luncheon meat sandwich; chocolate wafer biscuit; apple x 3 days; packet of crisps x 2 days
Dinner		
	Brown stew with carrots, onions and potatoes	Brown stew with carrots, onions and potatoes
Tea		
Children	Banana sandwiches	Ready-prepared frozen pancakes with meat filling as above
Mother	Fried egg, bread and butter	Dinner as above heated up for him
Father	Rasher, fried egg, bread and butter	

FOOD EXPENDITURE

DAY 3	Welfare Family	Average Family
Breakfast		
Children	Cereal, toast, butter, jam, tea	Cereal, toast, butter
Mother	Toast with butter, tea	Porridge, tea
Father	Toast with butter, tea	Porridge, tea
School Lunch for Children (throughout the Week)	Cheese slice sandwich; packet of crisps each	Luncheon meat sandwich; chocolate wafer biscuit; apple x 3 days; packet of crisps x 2 days
Dinner		
	Frozen burgers and chips (2 burgers each boy and father, 1 burger each girl and mother)	Frozen burgers (2 each), bread rolls, chips
Tea		
Children	Beans on toast	Spaghetti on toast, raisin cake
Mother	Beans on toast	Spaghetti on toast
Father	Beans on toast	Spaghetti on toast

DAY 4	Welfare Family	Average Family
Breakfast		
Children	Cereal, toast, butter, jam, tea	Cereal, toast, butter
Mother	Toast with butter, tea	Porridge, tea
Father	Toast with butter, tea	Porridge, tea
School Lunch for Children (throughout the Week)	Cheese slice sandwich; packet of crisps each	Luncheon meat sandwich; chocolate wafer biscuit; apple x 3 days; packet of crisps x 2 days
Dinner		
	Fish fingers and chips piece of fresh fish for father,	Best end of neck lamb stew made with carrots, onions and potatoes
Tea		
Children	Cereal, bread and butter	Sausages and beans, bread, butter, fairy cakes
Mother	Boiled egg, toast	Sausages and beans, bread and butter
Father	Two boiled eggs, toast	Sausages and beans, bread and butter

DAY 5	Welfare Family	Average Family
Breakfast		
Children	Cereal, toast, butter, jam, tea	Cereal, toast, butter
Mother	Toast with butter, tea	Porridge, tea
Father	Toast with butter, tea	Porridge, tea
School Lunch for Children (throughout the Week)	Cheese slice sandwich; packet of crisps each	Luncheon meat sandwich; chocolate wafer biscuit; apple x 3 days; packet of crisps x 2 days
Dinner	Shepherd's pie, mashed potatoes, tinned peas	Fish fingers and chips, frozen green peas piece of fresh fish for father
Tea		
Children	Sausage sandwiches	Scrambled egg on toast
Mother	1 burger, bread, butter	Scrambled egg on toast
Father	2 burger, bread, butter	Scrambled egg on toast

DAY 6	Welfare Family	Average Family
Breakfast		
Children	2 sausages, 1 egg, bread and butter	2 sausages, 1 rasher, 1 egg, toast, butter and jam
Mother	2 sausages, 1 rasher, 1 egg, bread and butter	2 sausages, 1 rasher, 1 egg, toast, butter and marmalade
Father	2 sausages, 3 rashers, 1 egg, bread and butter	3 sausages, 2 rashers, 1 egg, toast, butter and jam
Dinner	Best end of neck lamb stew made with carrots, onions and potatoes	Lunch soup, bread and butter
Tea		Dinner
Children	Cereal	Shepherd's pie, mashed potatoes, frozen green beans
Mother	Scrambled egg on toast	
Father	2 scrambled egg on toast	

DAY 7	Welfare Family	Average Family
Breakfast		
Children	Cereal, toast, butter, jam, tea	Cereal, toast, butter
Mother	Toast with butter, tea	Boiled egg, toast with butter, marmalade
Father	Toast with butter, tea	Boiled egg, toast with butter, marmalade
Dinner	Roast chicken, roast potatoes, marrowfat peas, ice cream	Roast chicken, roast potatoes, frozen green beans, ice cream
Tea		
Children	Chips, bread, butter	Sardine sandwiches, lettuce and tomato salad, madeira cake
Mother	Chips, bread, butter	
Father	3 sausages, chips, bread, butter	

Other Food and Snacks

Supper throughout the week		
Children	2 Digestive biscuits for 6 nights; 1 small drink lemonade each; cereal x 1 night per week	2 digestive biscuits for 6 nights; 12 drinks orange squash each; 1 bowl cereal each x 1 night; 1 bottle lemonade at weekend (6 small drinks lemonade each)
Mother	2 biscuits x 5 nights; bread, butter x 2 nights; 7 cups of tea;	2 digestive biscuits x 5 nights; bread, butter x 2 nights; 7 cups of tea;
Father	cooked ham sandwich x 2 nights per week; cheese sandwich x 3 nights per week; bread, butter x 2 nights per week, 7 cups of tea.	Canteen Lunch for Father cooked ham sandwich x 2 nights per week; burger sandwich x 2 nights per week; luncheon meat sandwich x 1 night per week; bread, butter x 2 nights per week; 7 cups of tea.
All other food snacks		
Children	10 custard cream biscuits each; 1 banana each; 1 packet of licorice allsorts between them; bread and jam.	5 custard cream biscuits each; 2 bananas each; 1 packet of licorice allsorts between them; 1 bar chocolate between them; 1 packet Minstrels sweets each; home made cake; bread and jam.
Mother	1 bar of chocolate per week; 7 cups of tea mid-morning; 3 sticky buns.	1 bar of chocolate per week; 7 cups of coffee mid-morning; 6 sticky buns.
	Tea with milk and sugar taken by all members at all meals	Tea with milk and sugar taken by all members at all meals.

Analysis of the Menus

There are several points to be made about these menus in relation to shopping patterns, family size and dietary intake patterns and nutrient values.

Shopping Patterns, Actual Consumption and HBS Data

First of all, in reality the weekly menu does not break down into the even pattern of consumption presented above for each day. More food is likely to be consumed just after the week's shopping is done. This in turn depends on when the family receives its unemployment payment which marks the beginning of a family's financial week. In their study of nutrition and food consumption patterns in west Tallaght, Lee and Gibney (1988) observed that 60% of their sample shopped at a major supermarket outlet once a week while 26% shopped six or seven times a week at a local supermarket. However, 42% of the sample also depended on a van or small local shop (Lee and Gibney, 1988:17). As already observed, there are cost considerations here. For instance, whereas a sliced pan can be purchased at a major supermarket for £0.45, a similar sized loaf can cost £0.70 if purchased from a mobile van (priced in Ballymun). On the other hand, even cheaper cuts of meat than have been priced for here can be found in some city centre butcher shops which would free some money to be spent elsewhere. Of course the still poorer quality of such meats would be reflected in the lower prices. The menus assume that there is no home baking done at all.

Family Size

According to Lee and Gibney's data, food expenditure per diet head was greatest for families with one or two children (1988:45). On that basis, we can assume that in our sample family with only two children, not only do the children consume more food than their peers in larger families do but that it is more likely that the children will have enjoyed a better quality diet from their earliest years compared with their peers in larger families. For Lee and Gibney

argue, the larger the family, the larger the energy requirements of the family. So, despite the fact that entitlements are rising in relation to the number of children in a family, in effect as these former two factors rise, 'family income declines, and food expenditure per head or per diet head also declines' (1988:8). However, boys will consume more food than girls no matter what the family size (ibid.: 56-8).

Dietary Intake Patterns and Nutrient Values

The pattern of food consumption corresponds closely to that observed by Lee and Gibney in their 1988 study. Lee and Gibney reported that the range of foods consumed by their low-income family sample was very limited and that the choice was affected by cost. After cost, convenience in preparing and transporting foods and the space available for food storage in the kitchen affected food choice. Gender status also affects food choices as well as distribution within each family (see Graham, 1987 and Murcott, 1983) with men regularly getting larger amounts of better quality food. Implicitly, Lee and Gibney picked up on this in establishing that women ran the highest risk for nutritional inadequacy.

These menus concur with the Lee and Gibney findings that in lower income groups, there is a higher consumption of butter/margarine, table sugar, bread, and a lower consumption of soft drinks, confectionery, chocolate and biscuits. All their low income diets, no matter what the family size, were characterised by high consumption of bread, milk and potatoes, low consumption of fruit and vegetables and consumption of meat of the cheapest quality, adding up to an increased fat and energy intake as distinct from protein (1988:43;74). Other key features like the use of breakfast cereals at tea-time for children and the fry-up on Saturday morning are repeated in the Lee and Gibney study. They draw attention to the serious problems associated with high fat/low fibre diets like this for all family members alongside specific problems for women of low iron and vitamin C intake. For children,

especially as they grew older, there were problems of greatly reduced vitamin C intake (1988:76-7).

Average Family Menus

The Average Family do not need to rely on cheap filler food like white bread and potatoes to the same extent as the Welfare Family. They spend more on bread overall, including the more expensive brown bread but consume less white bread. They consume fewer potatoes. They rely less on milk for protein and can buy better quality meat and larger amounts of it. For example, they are purchasing the better quality collar bacon with less fat and regular frozen beefburgers rather than the economy beefburgers. They have cod fish fingers rather than much cheaper fish fingers. They can also do some home baking to supplement the children's teas and snacks consumed after meals. They include more fresh fruit and vegetables. The mother of this family is less restricted in the amount of food available for her to consume.

The Average Family also consume more on energy foods like sweets, cakes, and biscuits. This study is not attempting to address the issue of the nutritional adequacy of the menus for the Average Family although it might be suspected that the diet tends towards the high fat/low fibre diet which runs counter to the Department of Health guidelines on dietary intake (Lee and Gibney, 1988:2-3), a tendency which becomes very pronounced in the menus for the Welfare Family.

Lee and Gibney observe that as children grow older, their nutritional requirements increase apace, a distinction that is not built in to social welfare payments for child dependents. They argue that to meet these demands, parents of low-income families take from other areas of family expenditure like clothing, fuel and schooling (1988:86). That food is given such priority is apparent in the expenditure budget of the Welfare Family.

CHAPTER FOUR

Drink and Tobacco

Household Budget Survey estimates of expenditure are, in general, considered satisfactory. The major exception is alcoholic drink where total expenditure in the HBS is less than 50% of the real amount spent. Expenditure on tobacco products is also understated to a certain degree¹³. While we set out below spending as recorded in the HBS, these limitations must be borne in mind.

Alcohol

- The Average Family spend £9.04 or 3.8% of their budget on alcohol.
- The Welfare Family spend £5.02 or 3.8% of their budget on alcohol.

According to the maximum detail available for the Average Family (but not for the Welfare Family, see p.10), weekly expenditure on alcohol is concentrated on ale, beer and stout, consumed primarily outside the home with the occasional can of ale, beer or stout and the more occasional bottle of wine and glass of spirits consumed at home.

At current prices, this allows the Average Family to purchase each week, for example, four pints of Guinness or Harp at £1.70 a pint in a pub and, in the home, just under four cans of Smithwicks Ale at £0.57 a can.

The Welfare Family can purchase two pints and one glass of Guinness or Harp in the pub, spending £4.25 and purchase a six-pack of Smithwicks, costing £3.39, for consumption at home every four and a half weeks.

Tobacco

- The Average Family spend £8.44 or 3% of their budget on tobacco.
- The Welfare Family spend £8.23 or 6.3% of their budget on tobacco.

According to the maximum detail for the Average Family, well under £1.00 per week is spent on tobacco and cigars as distinct from cigarettes. That is, 93% of tobacco spending goes on cigarettes or £7.85.

The Average Family can purchase just over four packets of twenty Players cigarettes at £1.94 each or eighty cigarettes a week. Additionally, they can purchase a tin of Cafe Creme cigars once every three weeks at £1.79 a tin.

The intermediate detail for the Welfare Family does not have a breakdown but at current prices the Welfare Family can purchase, for example, just under four packets of twenty Players each week and a tin of Cafe Creme cigars just over every three weeks.¹⁴

CHAPTER FIVE

Clothing and Footwear

Clothing and Footwear

- The Average Family spend £10.29 per week or 4% of their budget on clothing and footwear.
- The Welfare Family spend £2.64 per week or 2% of their budget on clothing and footwear.

Maximum detail was available for the Average Family, intermediate detail for the Welfare Family.

Devising a Basic Wardrobe

To analyse what both families are purchasing, a wardrobe, following the model for family members devised by Bradshaw and Morgan (1987b, 29:31) was drawn up. The costs of these basic wardrobes for a man, woman, boy and girl were priced for the most part in a city centre outlet of a major shopping chain.

The price of each item in the wardrobe was divided by a figure representing the estimated lifetime of the item in weeks. These three categories, garment (with number of garments where necessary); price in pounds and pence; and expected lifetime in weeks make up the first three columns of the wardrobe tables. The fourth column is the cost per week in pence of the garment. This is arrived at by dividing the price of the garment by the figure for expected lifetime in weeks. Thus for a boy, aged twelve, the assumption is that a winter anorak will last for two years and if this costs £23.95, this works out at £0.23 per week for each of the 104 weeks it is meant to last. He has six pairs of socks to last him for thirty-nine weeks at a cost of £0.169 per week and so on.

The methodology is the same as Bradshaw's but with minor adjustments which emerged through discussion with members of the Ballymun Development Cooperative about the provisional wardrobes. Some items in the Bradshaw and Morgan list were altered. Discussion also led to changes in the expected lifetimes of

clothing, especially in relation to children's clothing. Relatively expensive once-off items, e.g. a man's suit, have been retained to show how attainable or not they are in relation to the levels of family income. Tables 7 through 10 present the basic wardrobes which were devised and priced.

Required Expenditure and Actual Expenditure

Required expenditure each week to purchase the basic wardrobes for the man, woman and two children of the sample family size is £13.84.

Actual expenditure each week on clothing and footwear is not sufficient to purchase all items listed for all four members.

If the Average Family choose to allocate £3.55 or £0.89 per family member per week from another part of their overall budget, they can cover the cost of these wardrobes. They can also exclude selected items of clothing. The Welfare Family cannot so easily bridge the gap of £11.20 a week between the actual expenditure and the costs of the wardrobes.

The only answer to clothing expenditure for the Welfare Family is to scale down drastically. This is done in two ways. First, items of clothing are eliminated entirely. Secondly, the clothing purchased is expected to last much longer, often to the point of being completely unrealistic, for example, three pairs of children's socks lasting two years.

The next exercise was to price a scaled-down wardrobe for the Welfare Family. Eliminating range and number and extending estimated lifetimes, the revised wardrobes for the two children are shown in Tables 12 and 13.

These two wardrobes add up to £2.41 which leaves £0.23 to the

Welfare Family's £2.64 to cover the clothing needs of the parents for whom a similar strategy of purchasing very few items and expecting them to last for much longer must then operate.

To achieve these revised estimates, not only must the lifetimes for clothing be extended far beyond what is feasible, for some items of clothing, like the numbers of socks and underwear, the numbers fall drastically short of what children can actually be expected to need.

CLOTHING AND FOOTWEAR

Table 7 Cost of Basic Wardrobe for Man

Quantity	Garment	Price	Expected lifetime in weeks	Cost per week in pence
1	Heavy Anorak	£29.95	260	11.5
1	Sports Jacket	£29.95	260	11.5
3	Trousers	£38.95 (£12.95 each)	156	25
2	Sweaters	£35.90 (£17.95 each)	104	35.0
1	Sweatshirt	£8.95	104	8.6
6	Socks	£9.60 (£1.60 each)	52	18.5
4	Shirts	£27.80 (£6.95 each)	52	53.5
2	Shoes	£29.00 (£14.50 each)	104	27.9
1	Slippers	£5.95	52	11.4
2	Pyjamas	£17.00 (£8.50 each)	104	16.3
2	Vest	£5.50 (£2.75 each)	39	14.1
6	Underpants	£11.94 (1.99 each)	39	30.6
1	Gloves	£1.99	156	1.3
2	T-shirts	£3.98 (£1.99 each)	104	3.8
1	Swimming Trunks	£7.99	156	5.1
1	Dressing Gown	£19.95	156	12.8
1	Suit	£129.95	520	25.0
Total				312

Table 8 Cost of Basic Wardrobe for Woman

Quantity	Garment	Price	Expected lifetime in weeks	Cost per week in pence
1	Raincoat	£40.00	260	15.4
1	Jacket/Anorak	£35.00	260	13.5
1	Cardigan	£12.99	104	12.5
2	Sweater	£29.98 (£14.99 each)	104	28.8
1	Dress	£24.95	104	24
4	Tights	£1.70 (£0.85 for 2)	2	85
2	Shoes	£23.00 (£11.50 each)	104	22.1
1	Full Slip	£7.95	39	20.4
1	Half Slip	£5.95	39	15.3
6	Underpants	£5.25 (£3.50 for 4)	104	5
2	Bra	£7.98 (£3.99 each)	52	15.3
2	Nightdress	£13.98 (£6.99 each)	104	13.4
1	Dressing Gown	£19.99	156	12.8
2	Shirt	£17.98 (£8.99 each)	156	11.5
1	Trousers	£14.99	104	14.4
3	Blouse	£26.97 (£8.99 each)	104	25.9
2	T-shirt	£7.98 (£3.99 each)	104	7.7
1	Skirt	£10.99	104	10.6
2	Socks	£3.00 (£1.50 each)	52	5.8
1	Track Suit	£18.98	104	18.3
1	Swimsuit	£8.95	156	5.7
1	Gloves	£1.95	156	1.3
1	Slippers	£4.95	52	9.5
1	Handbag	£6.95	260	2.7
Total Cost				397

CLOTHING AND FOOTWEAR

Table 9 Cost of Basic Wardrobe for Boy, Aged 12

Quantity	Garment	Price	Expected lifetime In weeks	Cost per week In pence
1	Heavy anorak	£23.95	104	23
2	Sweater	£15.90 (£7.95 each)	78	20.4
1	Sweatshirt	£7.95	78	10.2
2	Shirt	£7.98 (£3.99 each)	39	20.5
2	Pyjamas	£13.90 (£6.95 each)	52	26.7
1	Trousers	£8.95	39	23
2	Jeans	£21.90 (£10.95 each)	39	56.2
1	Shoes	£9.50	26	36.5
1	Runners	£8.50	26	32.7
6	Socks	£6.60 (£1.10 each)	39	16.9
6	Underpants	£7.50 (£1.25 each)	104	7.2
2	Vest	£3.20 (£1.60 each)	52	6.2
1	Swimsuit	£7.55	104	7.3
1	Gloves	£1.99	104	1.9
1	Dressing Gown	£14.95	104	14.4
2	T-shirt	£3.98 (£1.99 each)	52	7.7
1	Shorts	£1.99	52	3.8
Total				315

Table 10 Cost of Basic Wardrobe for Girl, Aged 10

Quantity	Garment	Price	Expected lifetime In weeks	Cost per week In pence
1	Anorak	£14.95	104	14.4
2	Sweaters	£13.90 (£6.95 each)	78	17.8
1	Dress	£8.95	30	29.8
2	Skirt	£13.90 (£6.95 each)	52	26.7
1	Jeans	£6.95	39	17.8
2	Blouse	£11.90 (£5.95 each)	39	30.5
1	Shoes	£9.50	26	36.5
1	Runners	£8.50	26	32.7
2	Nightdress	£15.90 (£7.95 each)	39	40.8
1	Cardigan	£8.95	78	11.5
2	T-shirt	£3.98 (£1.99 each)	39	10.2
6	Socks	£7.20 (£1.20 each)	26	27.7
2	Woolly Tights	£6.00 (£3.00 each)	78	7.7
2	Slips	£4.60 (£2.30 each)	104	4.4
6	Underwear Pants	£4.20 (£0.70 each)	26	16.2
2	Vest	£3.00 (£1.50 each)	36	8.3
1	Swimsuit	£7.55	76	9.9
1	Gloves	£1.95	104	1.9
1	Dressing Gown	£11.95	104	11.5
1	Shoes	£1.99	52	3.8
Total				360

Table 11 Cost of Scaled-Down Wardrobe for Boy, Aged 12

Quantity	Garment	Price	Expected lifetime In weeks	Cost per week In pence
1	Heavy anorak	£23.95	156	15.4
1	Sweater	£7.95	156	5.1
1	Sweatshirt	£7.95	104	7.6
2	Shirt	£7.98 (£3.99 each)	104	7.7
1	Pyjamas	£6.95	104	6.7
1	Trousers	£8.95	104	8.6
1	Jeans	£10.95	104	10.5
1	Shoes	£9.50	46	20.7
1	Runners	£8.50	46	18.5
3	Socks	£3.30	52	6.3
3	Underpants	£3.75 (£1.25 each)	104	3.6
2	Vest	£3.20 (£1.60 each)	78	4.1
1	Swimsuit	£7.55	104	7.3
1	Gloves	£1.99	156	1.3
1	T-shirt	£1.99	52	3.8
1	Shorts	£1.99	104	1.9
Total				129

Source: HBS 1987; Bradshaw and Morgan, 1987b; tables above.

Table 12 Cost of Scaled-Down Wardrobe for Girl, Aged 10

Quantity	Garment	Price	Expected lifetime In weeks	Cost per week In pence
1	Anorak	£14.95	156	9.6
1	Sweater	£6.95	104	6.7
1	Dress	£8.95	104	8.6
1	Skirt	£6.95	104	6.7
1	Jeans	£6.95	104	6.7
1	Blouse	£5.95	104	5.7
1	Shoes	£9.50	46	20.7
1	Runners	£8.50	46	18.5
1	Nightdress	£7.95	104	7.6
1	T-shirt	£1.99	104	1.9
3	Socks	£3.60	104	3.5
3	Underwear	£2.10	104	2
2	Vest	£3.00	104	2.9
1	Swimsuit	£7.55	104	7.3
1	Gloves	£1.95	156	1.3
1	Shorts	£1.99	104	1.9
Total				112

Source: HBS 1987; Bradshaw and Morgan, 1987b; tables above.

CHAPTER SIX

Fuel and Light

Fuel and Light

- The Average Family spend £14.30, 5.9% of their weekly budget, on fuel and light. This comes to £743.60 per year.
- The Welfare Family spend £11.55, 8.9% of their weekly budget, on fuel and light. This comes to £600.60 per year.

The HBS breaks down fuel consumption into the following categories:

- piped gas;
- electricity;
- coal and anthracite (coal and slack, anthracite);
- Turf and briquettes (turf, peat briquettes);
- central heating oil;
- paraffin oil;
- liquid petroleum gas;
- fire lighters;
- wood and kindling;
- candles.

In trying to generate a schedule of spending in this area to correspond with the average figures, there have to be assumptions about the pattern of fuel consumption. Although the figures represent an average of all households of that size and composition across the country, the key overall assumption of this study is based on a consumption pattern common to the greater Dublin area. So we assume that:

- both families are heating a moderately sized three-bedroomed house with an open fire and high-output back boiler that heats radiators and hot water;
- they are cooking with gas;
- they are using electricity for all other energy needs including light and appliances.

What we lack, however, is a precise set of calculations about home heating costs under these circumstances. EOLAS issues regularly updated comparisons of the useful energy costs of domestic fuels but

these address the efficiency, (efficiency = conversion efficiency x utilisation efficiency), of different forms of heating. Thus, for instance, the most efficient form of heating is electricity but its delivered cost in the form of the general domestic rate is higher than any other form of fuel.

These do not constitute the same basis for making budgetary calculations that Bradshaw and Morgan had in doing their budget (1987b:19). They do not, for instance, cover assumptions as to how long various rooms of the house are heated each day, to what temperature, the degree of insulation and so on (Bradshaw and Morgan were able to utilise such formulae worked out by the British Energy Efficiency Office).

The Fuel Advisory Service was unable to help with calculations on average costs. They argue that the cost of running a coal fire with a back boiler will depend on variables as diverse as the geographical location of the house, the design of the house and the design of the individual back boiler and therefore they are not in a position to offer any figures. They advised contacting a local fuel merchant to see what he delivered each week on average to households using this type of heating system. John Gallagher and Co., coal merchant delivering in the Coolock/Artane area, which covers both local authority housing and modest owner-occupied housing, states that one to two bags of coal per week would be the average delivery from September to May, depending, of course, on the weather.

The current cost of a bag of coal is £7.20. If we argue that over a thirty-six week period between September and May, a family uses one bag of coal per week in the early and late part of that timespan and one-and-a-half bags per week during the twenty winter weeks, which would be a very modest use of coal indeed, the cost per week, averaged over the fifty-two weeks of the year, is £6.09¹⁵.

This would leave the Average Family £8.21 to deal with the rest of their energy costs. Dublin Gas Company estimates that the average

costs of a gas cooker, using eighty to one hundred therms of gas, is £130.00 annually. This works out at £2.50 per week, including the standing charge.

This leaves the Average Family with £5.71 to cover their electricity costs. The ESB issues guidelines on the running costs of some but not all appliances:

Lighting	<i>9 units per week</i>
Electric kettle	<i>4 units per week</i>
Refrigerator	<i>6 units per week</i>
Washing machine	<i>6 units per week</i>
Instant shower	<i>4 units per week</i>
Freezer	<i>11 units per week</i>
Dishwasher	<i>11 units per week</i>

The ESB has no estimates for a television, radio or stereo unit. Leaving off that list a freezer and dishwasher as luxury items, the total comes to twenty-nine units of electricity per week. If we assume a further thirty-one units per week are being used to cover the appliances for which there is no estimate and all other appliances not listed, at £0.075 per unit, the cost for the total of sixty units, including standing charge and VAT @ 5%, comes to £4.77 per week or a two-monthly bill of £41.32. Having paid for its electricity, the Average Family still have a surplus of £0.94 each week. If they spend £0.76 every two-and-a-half weeks on a packet of thirty-six firelighters, or £0.30 per week, they have a surplus of £0.64 per week to spend on additional energy for the house in the form of either coal or electricity.

The Welfare Family fare far worse under this scenario. With their remaining £5.46, if they spend £2.50 on running a gas cooker, they have only £2.96 to deal with all their electricity costs plus firelighters or 62% of what the Average Family have to spend on these commodities.

CHAPTER SEVEN

Housing, Repairs and Decoration

HOUSING, REPAIRS AND DECORATION

Housing, Repairs and Decoration

- The Average Family spend £45.65 on housing, repairs and decoration each week, amounting to £2,373.80 over the year.
- The Welfare Family spend £15.76 on housing, decoration and repairs each week which totals £819.52 over the year.

Table 13 Housing, Repairs and Decoration Costs

Average Family Category of Expense	Cost	Welfare Family Category of Expense	Cost
Rent, Rates for Local Authority Dwellings	£6.68	Rent, Rates for Local Authority Dwellings	£3.95
LA Charges for Owner		LA Charges for Owner	
Occupied Housing	£0.53	Occupied Housing	£0.13
Mortgages	£27.90	Mortgages	£10.50
House Insurance	£1.50	House Insurance	£0.54
Decorations	£8.66	Decorations	£0.64
Repairs and Maintenance	£0.38		
Total for Av. Family	£45.65	Total for Wel. Family	£15.76

Source: HBS, Central Statistics Office

It is beyond the scope of this study to analyse the difference in outlays on housing costs between the two families because of the complexity of factors like tenure, and housing subsidies (Bradshaw and Morgan in fact omit housing costs from their study). But taking repairs and decorating costs in isolation, there are other striking differences as shown in table 16.

- The Average Family spend £9.04 on decorations, repairs and maintenance each week of which £0.38 is for repairs alone.
- The Welfare Family spend £0.64 on decorations and repairs each week all of which goes on decorations.

If we assume that the Average Family are living in a three-bedroomed semi-detached house, with an expenditure of £450.32

each year, they can afford to redecorate their house completely each year if they use DIY. But even if they contract for two rooms to be done, they can also afford to re-do at least two other rooms using DIY.

Table 14 Decorating Costs

Materials to Decorate Average-sized Sitting Room	Quantity Needed	Cost
Rolls of Wallpaper (middle-price range)	10 rolls @ £3.95	£39.50
Pasting Brush	Solvite Paste 10 roll size	£2.85
Gloss Paint for Skirting Boards, Window Frames	1	£3.89
Paint Brush	2 litres @ £7.19	£14.38
Paint Remover/Brush Cleaner	1	£1.70
Sandpaper	1 litre	£1.99
Contractor's Charge for Labour/Materials to Do Above	10 Sheets @ £0.40 each	£4.00
		£160.00

Source: Lenehan's; L.F. Hannah Contractors

The Welfare Family, with £33.28 per annum to spend, can afford at best to re-do the sitting room, buying the cheapest range of wallpaper (£1.99 is an average price at the bottom of the range), using only a litre of gloss paint for surrounding woodwork and depending on not having to buy new brushes each year.

CHAPTER EIGHT

Durable Household Goods

Durable Household Goods

- The Average Family spend £9.20, 3.7% of their budget each week, on durable household goods. This amounts to £478.40 per year.
- The Welfare Family spend £5.63, 4.3% of their budget each week, on durable household goods. Over the year this amounts to £292.76.

Deriving Lists of Durable Household Goods

To examine what both families can purchase, lists of durable household goods under the four headings for Tables 15, 16, 17, and 18 were derived in the following manner. First of all the headings were derived from the intermediate detail for the Welfare Family, with several headings, like bedding and household cloths merged into one category. Then, under these headings, a basic list of goods based on the Bradshaw and Morgan lists were drawn up. These goods were then priced, for the most part in Dublin city centre shops. The same approach to calculating lifetimes described in Section 5 (p. 31) was applied here. All the items priced were in the lower-than-average to average price range for such goods. Lifetimes were then applied to each item, again based on the Bradshaw and Morgan lists. The price of each item was divided by a figure representing the estimated lifetime of the item in weeks.

Furniture, Coverings, Curtains, Audio-video Appliances

- Looking at the Average Family's expenditure, £4.37 of their £9.20 or £227.24 per year is spent on: furniture, floor covering, curtains, audio/video appliances: (including TV, video recorder, home computer, stereo system, other audio-video appliances, repairs and spares)
- By contrast, the Welfare Family spend £2.34 of their £5.63 or £121.68 per year on these items of durable household goods.

Table 15 is a very basic list of these commodities that a family might seek to have under normal circumstances.

Table 15 Furniture, Coverings, Curtains, Audio-video Appliances

Item/Number	Price	Expected lifetime weeks	Cost per week in pence
Sitting Room Suite	£399.00	1,404	28.4
Dining Room Table and 6 Chairs	£269.00	1,404	19.2
Sideboard with Drawers	£199.00	1,404	14.2
Kitchen Chairs	£15.00		
	x 4 £60.00	1,404	4.3
Small Kitchen Table	£29.00	1,404	2.1
Shelves - Set of 4, 3' long	£19.96	1,404	1.4
Bookcases	£95.00	1,404	6.8
Double Bed and Headboard	£133.00	1,404	8.1
Single Bed	£44.00		
	x 2 £88.00	1,404	6.3
Single Wardrobe	£59.00		
	x 2 £118.00	1,404	8.4
Double Wardrobe	£99.00	1,404	7.05
Chest of Drawers	£49.00		
	x 2 £98.00	1,404	7.1
Bedside Table	£35.00	1,404	2.5
Mirror 18" by 36"	£12.00	1,404	0.9
Carpeting for Sitting/Dining Rooms (18 sq. yards)	£216.00 (£12/sq. yard includes underlay)	1,404	15.4
Carpeting for 3 Bedrooms (33 sq. yards)*	£115.00 (£3.50/sq. yard)	780	14.7
Lino for Kitchen, Bathroom (10 sq. yards)	£49.50 (£4.95/sq. yard)	780	6.3
Curtains (Dralon) for Sitting and Dining Rooms	£25.80 (£12.95/pr. x 2)	780	3.3
Curtains (Net) for Kitchen, Bathroom	£4.18	520	0.8
Curtains for 3 Bedrooms 46" by 54"	£26.85 (£8.95/pr.)	780	3.40
21" colour TV and Video Recorder	£538.00	624	86.2
Sanyo Stereo Midi Hi-Fi with CD	£258.95	624	41.5
Commodore 64 Computer w/Monowriter	£299.00	624	47.9
Walkman Radio	£6.99	104	6.7
Transistor Radio	£19.95	416	4.8
Repairs and Spares	£0.95/4		
Furniture castors		475	0.2
Total			348

The total of £3.48 per week for this list of goods has different implications for each family. The Average Family, spending £4.37 each week, can afford this list in its entirety and still have £0.89 each week to spend on other items which fall into this category of goods or to buy better quality items on this list.

The Welfare Family, spending £2.34 each week, fall short by £1.14 of purchasing these items. If, for example, the computer and television and video are scrapped, the Welfare Family can afford this list.

But it has to be pointed out that the projected lifetimes are unrealistic, given the quality of some of the goods priced. It is highly unlikely that the carpeting for the dining room and sitting room, for instance, can survive the twenty-seven years it is projected to last. The Welfare Family are far less well placed to cope with replacements than the Average Family for items which wear out. As Bradshaw and Morgan argue (1987b:35) 'the lesson from this analysis is that .. claimants cannot afford to replace furniture .. and in order to sustain sufficient furniture they must avoid buying new items - however cheap.' In other words, families must rely on second-hand or hand-me-down furniture.

Electrical and Gas Appliances

- The Average Family spend £2.63 on electrical and gas appliances or £136.76 per year.
- The Welfare Family spend £2.33 on electrical and gas appliances or £121.16 per year.

Commodities in this group include cooker (gas or electric) dishwasher, washing machine, refrigerator, deep freeze, clothes dryer, other electrical appliances and repairs and spares. These items were priced in Dublin as follows in Table 16.

Table 16 Gas and Electric Appliances

Appliance	Price	Expected lifetime in weeks	Price per week in pence
Cooker (gas)	£269.00	780	34.5
Cooker (electric)	£299.00	780	38.3
Dishwasher	£359.00	780	46.0
Clothes Washing Machine	£279.00	780	35.8
Refrigerator	£269.00	1,404	19.2
Deep Freeze	£149.00	1,404	10.6
Clothes Dryer	£159.00	780	20.4
Vacuum Cleaner	£84.95	780	10.9
Electric Kettle	£16.95	260	6.5
Steam Iron	£25.95	416	6.2
Hair Dryer	£15.99	260	6.0
Fan Heater	£28.95	780	3.7
Food Processor	£59.95	780	7.7
Hand Mixer	£9.95	780	1.3
Toaster	16.95	520	3.3
Repairs and Spares (1 Service Call for Appliance)	£25.00	208	12.0
Total			2.24
			(gas cooker)
			2.28
			(electric cooker)

The Average Family can buy this list of goods with outright cash payments and can extend the list to include other goods. In theory, it appears the Welfare Family can also afford this list of goods with a marginal sum left over. It has to be considered as a possibility, however, that in view of the overall budgetary constraints the Welfare Family face, including the chronic shortage of ready cash (see e.g. Daly and Walsh, 1988), the almost similar figure in expenditure for electrical and gas appliances might well be accounted for by interest charges incurred in buying goods through hire purchase.

A vacuum cleaner, for example, bought at the price quoted above on hire purchase over a twelve-month period could involve on average £1.80 per week. Moreover, families like the Welfare Family find it difficult to obtain credit facilities from main street shops and may have to rely on still higher interest charges to buy basic gas

and electrical appliances such as a cooker, fridge, and washing machine from a local dealer or goods man. Thus the range of goods available to the Welfare Family may well be greatly limited in comparison with the Average Family.

Other Household Durable Goods

The remaining expenditure on durable household goods covers: other fixtures and appliances; ironmongery and hardware including domestic utensils and cutlery; crockery and glassware; mattresses; bed linen; household cloths including table linen and towels; and all other household durable goods including brushes.

- The Average Family spend £2.20 a week or £114.40 per year on items in these categories.
- The Welfare Family spend £0.96 a week or £49.92 per year.

Table 17 lays out a basic shopping list of the first three categories of these goods. Again lifetime estimates, often of twenty-five and thirty years, are unreasonably long. In addition to the low to average quality of most of the goods, these expected lifetimes assume no breakages or losses whatsoever, an assumption bearing no relation to the realities of family living. On this basis and including the fact that we do not allow for replacements, both families can afford this list.

But bedding still has to be added on and whereas the Average Family have £1.81 left to deal with bedding, the Welfare Family now have only £0.57 per week left to cover the list outlined in Table 18.

An expenditure of £0.92 per week or £47.32 per year (accepting the lifetimes used) would be necessary to obtain the above list of bedding and household textiles. The Average Family can easily accommodate this expenditure choosing with their remaining £1.81

DURABLE HOUSEHOLD GOODS

either to renew goods more frequently or to buy better quality goods. The Welfare Family, however, with £0.57 per week or £29.64 per year are unable to purchase such a list. Table 19 presents a revised list of items possible within the Welfare Family's budget.

By doing with less the Welfare Family have spent their maximum. But the standard of warmth and comfort that the Welfare Family can achieve in respect of bedding, for instance, is significantly downgraded, relying as they now do on inexpensive duvets providing adequate cover for a period of twenty-five years. This is also true of other items like bath towels.

Table 17 Other Household Durables

Item	Price	Expected lifetime	Cost per week
		in weeks	in pence
3-way Pin Adaptor	£2.29 x 2 £4.58	1,560	0.3
Extension cord with Plug	£5.95	1,560	0.4
Chip Pan	£12.95	1,300	1.0
Set of 3 Aluminium Saucepans	£13.95	1,300	1.1
Frying Pan	£7.99	1,300	1.1
Set of Cake Tins	£2.49	520	0.5
Large Baking Tin	£2.99	520	0.6
Set of Kitchen Knives	£9.95	1,300	0.8
Bread Board	£2.99	1,300	0.2
Large Sieve	£2.35	1,560	0.2
Egg Beater	£4.50	1,300	0.4
Strainer	£4.50	1,300	0.4
Grater	£0.99	520	0.2
Kitchen Scissors	£2.45		0.2
Gadget Set	£8.95	1,560	0.6
Kitchen Scales	£11.45	1,300	0.9
Glass Salt and Pepper Grinder Set	£4.50	1,560	0.3
Tin Opener	£1.29	364	0.4
Serving Dishes	£3.69 x 2 £7.38	1,300	0.6
Pyrex Pie Dish	£3.45	1,300	0.3
Pyrex Casserole Set	£3.35	1,300	0.3
18 Piece Tea Set	£16.95	1,300	1.3
Set of 6 Mugs	£7.50	520	1.4
Set of Pudding Dishes	£2.90	1,300	0.2
Cake Dish	£1.59	1,300	0.1
Set of 4 Egg Cups	£1.99	1,560	0.1
Wire Rack for Cooling	£1.99	1,560	0.1
Bread Bin	£4.99	1,300	0.4
Lemon squeezer	£1.45	1,300	0.1
Set 6 Skewers	£3.95	1,560	0.2
Measuring Jug	£1.10	1,300	0.1
Teapot	£5.95	1,560	0.4
Sugar Bowl and Milk Jug	£4.44	1,560	0.3
Enamelled Teatray	£8.45	1,560	0.5
Plastic Mixing Bowl	£1.80	520	0.3
Rolling Pin	£4.99	1,560	0.3
Chopping Board	£4.95	1,560	0.3
Set of Wooden Spoons	£1.20	1,300	0.1
24 Piece Cutlery Set	£7.99	780	1.0
Pedal Bin	£9.59	364	2.6
Plastic Bucket	£1.29	780	0.2
Washing Up Bowl	£1.89	104	1.8
3 Tier Vegetable Rack	£10.95	520	2.1
Ironing Board	£19.95	1,560	1.3
Ironing Board Cover	£3.99	104	3.8

DURABLE HOUSEHOLD GOODS

Table 17 Continued

Item	Price	Expected lifetime	Cost per week
		in weeks	in pence
Clothes Rack Airer	£16.99	1,560	1.1
Pine Towel Rack	£2.55	1,560	0.2
Dish Drainer	£2.99	520	0.6
Companion set	£12.95	1,560	0.8
Lamp shade	£5.25	1,040	0.5
Linen and Laundry Basket	£3.59	1,560	0.2
Rubbish Bin	£8.75	780	1.1
Clothes Line	£6.75	364	1.9
Set of Clothes Pegs	£1.10	1,300	0.1
Garden Spade	£16.95	1,560	1.1
Garden Fork	£4.99	1,560	0.3
Hand Trowel	£2.70	1,560	0.2
Vegetable Scrubbing Brush	£0.75	364	0.2
Floor Mop	£2.75	364	0.8
Dust Pan and Brush	£1.89	1,300	0.2
Yard Brush	£3.99	780	0.5
Total			39.1

Table 18 Mattresses, Bed Linen, Towels and Other Household Cloths

Item	Price	Expected lifetime	Cost per week
		in weeks	in pence
Double Mattress	£125.00	1,040	12.0
Single Mattress	£87.00 x 2 £174.00	1,040	16.7
Pillows (Set of 2)	£7.95 x 2 £15.80	1,040	1.5
Pillow Cases (Set of 2)	£3.99 x 4 £15.96	364	4.4
Single Sheets	£7.95 x 4 £31.80	364	8.7
Double Sheets	£10.95 x 2 £21.90	364	6.0
Single Duvet	£19.95 x 2 £39.90	1,040	3.8
Double Duvet	£25.95	1,040	2.5
Single Duvet Cover	£9.99 x 2 £19.98	364	5.5
Double Duvet Cover	£15.99	364	4.4
Hand Towels	£2.99 x 8 £23.92	520	4.6
Face Cloths	£0.99 x 4 £3.96	520	7.6
Bath Towels	£4.99 x 4 £19.96	520	3.8
Tea Towels	£0.99 x 6 £5.94	364	1.6
Table Cloth 52" by 70"	£9.95	364	2.7
Set of Four Serviettes	£3.99	364	1.1
Dish Cloths	£0.55 x 4 £2.20	42	5.2
Total			92.1

Table 19 Revised List of Bedding, Towels and Other Household Cloths for Welfare Family

Item	Price	Expected lifetime in weeks	Cost per week in pence
Double Mattress	£125.00	1,300	9.60
Single Mattress	£87.00 x 2 £174.00	1,300	13.4
Pillows (Set of 2)	£7.95 x 2 £15.80	1,300	1.2
Pillow Cases (Set of 2)	£3.99 x 4 £15.96	572	2.7
Single Sheets	£7.95 x 4 £31.80	780	4.1
Double Sheets	£10.95 x 2 £21.90	780	2.8
Single Duvet	£19.95 x 2 £39.90	1,300	3.1
Double Duvet	£25.95	1,300	2.0
Single Duvet Cover	£9.99 x 2 £19.98	780	2.6
Double Duvet Cover	£15.99	780	2.1
Hand Towels	£2.99 x 4 £11.96	780	1.5
Face Cloths	£0.99 x 4 £3.96	130	3.1
Bath towels	£4.99 x 4 £19.96	780	2.6
Tea Towels	£0.99 x 4 £3.96	416	0.95
Table Cloth 52" by 70"	£9.95	416	2.3
Set of Four Serviettes	£3.99	416	0.95
Dish Cloths	£0.55 x 4 £2.20	104	2.1
Total			57.1

CHAPTER NINE

Other Goods

Other Goods

- The Average Family spend £13.72 per week on other goods or £713.44 per annum. This is 6% of their budget.
- The Welfare Family spend £8 per week on other goods or £468 per annum. This amounts to 7% of their budget.

The category of other goods is divided into two main groups:

- non-durable household and personal goods;
- miscellaneous goods.

The sorts of goods included in each of these groups are as follows:

Non-durable household and personal goods such as:

- soaps and detergents;
- face toiletries;
- toilet paper etc.

Miscellaneous goods such as:

- fancy goods, (Jewellery, clocks, etc);
- sporting goods and toys;
- reading material;
- stationery;
- stationery equipment;
- all other paper goods;
- records;
- video cassettes;
- audio cassettes;
- photographic equipment, and photographic supplies.

Table 20 sets out the distribution of spending by the two families in the two main areas. The Welfare Family spend 26% less than the Average Family on non-durable goods indicating that, like food, margins can be cut only so far. Where very significant differences emerge is in relation to miscellaneous goods and the sub-categories it covers. The Welfare Family spend 42% less than the Average Family on these goods.

Using the methodology as laid out in Chapter 5, lists of goods were drawn up for the two main categories to see what the families might purchase. For purposes of illustration, given the diversity of goods covered under miscellaneous goods, these have been sub-divided according to the maximum detail categories available for the Average Family. Tables 21 through 26 deal in turn with these goods.

Household and Personal Non-durable Goods

- The Average Family spend £6.86 each week or £356.72 per year on non-durable household goods and personal non-durable goods.
- The Welfare Family spend £5.07 each week or £263.64 per year on non-durable household and personal non-durable goods.

Table 21 presents a modest list of these goods with very modest rates of consumption. How long goods can be expected to last on this basis is the calculation in the second column.

This list covers the expenditure of the Welfare Family who spread out their consumption of these products over an unrealistically long period of time. The Average Family with another £1.79 a week to spend can afford more generous rates of consumption and can afford a wider range of items, including goods like makeup and aftershave lotion which the Welfare Family foregoes entirely.

Miscellaneous Goods

- The Average Family spend £6.86 per week or £356.72 per year on miscellaneous goods.
- The Welfare Family spend £3.93 per week or £204.36 per year on miscellaneous goods.

This section breaks into several disparate groups. First there is a group including everyday items like wallets as well as fancy goods. This meagre list is within the means of both families although it depends on extended lifetimes.

OTHER GOODS

The next subgroup is sporting goods and toys (table 23). The Welfare Family have now theoretically spent £1.50 of their budget of £3.93 to add in these goods, leaving them with £2.44. The Average Family still have £5.38 of their budget remaining.

The next section of newspapers and magazines (table 24) covers reading material. Starting with newspapers and other reading material, here are some current prices of such items people might expect to afford on a fairly regular basis.

Clearly both families are going to be selective about what they invest in here. If only one newspaper a day is bought, the Average Family can manage the rest of this list. For the Welfare Family, the list is unobtainable unless they restrict severely what they choose to buy off this list and off the other lists in this section.

The next section is made up of textbooks, books and other reading material (table 25). If the bare minimum of school-books for the children, one in first year at second level, the other in fourth class in primary school, are purchased new (rather than second-hand or finding 'hand-me-downs'), the parents in each family can buy one popular novel once every two years and there can be other sorts of reading material like maps. Each family can afford this list only if they restrict their spending elsewhere; in the case of the Average Family moderating their choices in other areas, but, in the case of the Welfare Family, severely restricting their spending.

The final selection covers miscellaneous goods (table 26). All the items on this list are what households might be able to expect to afford, ordinary commonplace items. Perfectly feasible for the Average Family, the list would add another £0.86 to the weekly bill of the Welfare Family and thus pose further problems as to what to do without from other areas of the budget.

Table 20 Distribution of Spending on Other Goods

Expenditure	Average Family	Welfare Family
Non-durable Household and Personal Goods	£6.86	£5.07
Miscellaneous Goods	£6.86	£3.93
Totals	£13.72	£9.00

Source: HBS 1987

Table 21 Non-Durable Goods

Commodity	Price	Lifetime in weeks	Cost per week in pence
Matches (260)	£0.89	5	17.8
Detergent Powder (1.2kg.)	£1.80	2.5	72.0
Washing-up Liquid (1 litre)	£1.65	3	55.0
Multi-Purpose Cleaning liquid (1 litre)	£2.09	24	8.7
Pot Scrubbers	£0.46/3	26	1.7
Toilet Cleaner (900g)	£1.19	16	7.4
Furniture Polish (160g)	£1.59	39	4.1
Shoe Polish (50 ml)	£1.47 (£0.49 x 3)	39	3.77
Toilet Tissue(200)	£1.10	2	55.0
Facial Tissue (200)	£1.07	3	35.6
Paracetamol	£1.47 /100	43	3.4
Sticking Plaster	£1.50 /1m.	52	2.9
Antiseptic Cream	£0.49 /15g	26	1.9
Toilet Soap (2 Bars)	£0.69	2	34.5
Shampoo	£0.79	6	13.2
Hair Conditioner (200 ml)	£0.79	10	7.9
Toothpaste (100ml)	£1.07	4	26.8
Herbal Bath (500ml)	£1.55	6	25.8
Toothbrush	£0.84 x 4		
	£3.36	24	14.0
Hand Lotion (250ml)	£2.39	18	13.3
Face Lotion (95ml)	£1.85	12	15.4
Sanitary Towels	£0.79 /20	41/3	18.0
Emery Boards	£0.70 /8	26	2.7
Cuticle Scissors	£1.25	260	0.5
Shaving Cream (200ml)	£1.23	4	30.8
Razor	£1.50	13	11.5
Razor Blades	£1.07 /5	5	21.4
Hairbrush	£1.50	104	1.4
Comb	£0.49	52	0.9
Total			£5.077

OTHER GOODS**Table 25** Cases, Umbrellas, Jewellery, Clocks

Commodity	Price	Expected lifetime	Cost per week in pence
Zip Purse	£2.99	208	1.4
Suitcase (24")	£17.95	520	3.5
Tote Bag	£3.99	156	2.6
Canvas School Bag	£4.95 x 2		
	£9.90	52	19.0
Umbrella	£2.99	260	1.2
Casio Alarm Clock	£11.95	1,300	0.9
Casio Woman's Watch	£17.95	1,300	1.4
Casio Man's Watch	£18.95	1,300	1.5
Name Plate Necklace	£13.95	780	1.8
Gold Bangle	£47.00	1,560	3.0
9 Ct. Drop Earrings	£22.95	1,300	1.8
Set of Men's Cufflinks	£12.50	1,040	1.2
Cigarette Lighter	£1.00/4	52	1.9
Total			41.2

Table 23 Sporting Goods and Toys

Commodity	Price	Expected lifetime	Cost per week in pence
Pair of P.E. Shorts	£3.99 x 2		
	£7.98	104	7.7
Sports Bag	£14.95	260	5.8
Running Shoes	£24.95	78	32
Football boots	£32.95	104	31.7
Leather football	£5.99	260	2.3
Mountain Bike	£129.00	1,300	9.9
Girl's Bike	£120.00	1,300	9.2
Playing Cards	£0.50	260	0.2
Monopoly	£13.95	780	1.8
Soccer Board Game	£19.99		2.6
Set of 10 Poster Colours	£8.40	260	3.2
Set of 8 Flip-top Watercolours with Brush	£5.45	260	2.1
Total	£384.11		1.09

Table 24 Newspapers and Magazines

Item	Price per copy	Cost per week in pence
Irish Independent	£0.60	360.0
Evening Herald	£0.40	240.0
Woman Magazine (weekly)	£0.53	53.0
Computer Games (monthly)	£1.78	45.0
Batman comic (monthly)	£0.89	22.0
Bunty (weekly)	£0.41	41.0
Total		7.61

Table 25 Textbooks, books and Other Reading Material

Item	Price	Expected lifetime	Cost per week in pence
Primary Texts:			
Steppingstones	£1.75	52	3.4
Sneachta	£1.90	52	3.7
Strands in History	£2.30	52	4.4
Maths Mastery	£4.55	52	8.8
Worldwise	£5.75	52	11.1
Children of God	£4.50	52	8.7
Secondary Texts, First Year:			
Slants of Light	£5.90	52	11.3
New Syllabus Maths Assignment	£7.20		13.8
Gníomh Cursa Cheadbhliana	£5.75	52	11.1
Focus in the Past	£7.70	52	14.8
New Complete Geography One	£7.99	52	15.4
Deutsche Heute	£9.35	52	18.0
A New commandment	£5.50	52	10.6
Other Books:			
Novels etc.:			
The Lilac Bus	£3.99	104	3.8
Trevayne	£5.15	104	5.0
Daily Express Large World Map	£2.48	520	0.5
Dublin Street Guide	£3.56	520	
Total	£85.32		144

Table 26 Remaining Miscellaneous Goods

Commodity	Price	Expected Lifetime	Cost per week in pence
Writing Paper - 50 Sheets	£0.95	104	0.9
Envelopes 25	£0.95	104	0.9
10 88-page Copies	£1.5052	2.9	
A4 Refill Pad - 200 Pages	£1.79 x 2		
	£3.58	52	6.9
Pencil	£0.10 x 20		
	£2.00	52	3.8
Biro	£0.18 x 20		
	£3.60	52	6.9
8 Cryola Crayons	£0.48	52	0.9
10 Fibre Tip Pens	£0.80	52	1.5
Packet of 10 Greeting Cards	£2.50	52	4.8
Brown Paper for School Book Covers 70cms x 2.5m	£0.50	52	0.96
Wrapping Paper for Presents	£0.05 x 10		
	£0.50	52	0.96
Ring Binder	£1.15	104	1.1
Set Square/Protractor	£1.99	104	1.9
Pencil Sharpener	£0.10	52	0.2
Rubber	£0.25 x 2		
	£0.50	52	0.96
Ruler	£0.50 x 2		
	£1.00	52	1.9
Gum	£0.65	104	0.6
Sellotape 12mm.x66m.	£0.89		0.85
Blank Video Cassettes	3/£10.99	52	21.0
Blank Audio Cassettes	5/£5.99	52	11.5
LP Record	£7.99	520	1.5
Cassette	£6.99	312	2.2
Roll of Film - 24 Exposures	£3.99	52	0.76
Four Framed School Photographs	£38.00	364	10.4
Total			86

CHAPTER TEN

Transport

Transport

The categories of expenditure covered in this section include:

- motor cars, both new and second-hand;
 - motor cycles;
 - other vehicles;
 - road tax;
 - motor insurance;
 - all types of motor fuel;
 - motor oil;
 - garage servicing and repairs;
 - spare parts and accessories;
 - garaging and parking;
 - and travelling expenses (including: bus fares, train fares, car hire, boat travel, air travel, other travelling expenses).
-
- The Average Family spend £31.61 each week on transport or £1643.72 per year.
 - The Welfare Family spend £14.86 each week on transport or £772.42 per year.

According to the Automobile Association, the estimated operating costs, including petrol, service and repairs, for a small 1000cc car travelling 10,000 miles per year is £1,242.80 which works out at £23.90 per week. Car tax at £70, third party fire and theft insurance at £325 adds on £0.8p a week. On this basis, if the Average Family have a second-hand car which they bought outright, they can afford to run the car and have £7.81 left over each week for other forms of transport.

This is obviously not possible for the Welfare Family. With their £14.86 each week, the Welfare Family can afford to have one adult family member take the bus from Ballymun to the centre of Dublin five times a week at a cost of £7.50 (£0.75 single ticket). The children can both make the same journey three times a week (half the adult fare). This leaves £2.86 per week.

The Welfare Family could choose to use this £2.86 to save up for a mid-week day return rail ticket for one adult to Cork. At a cost of £30.50, this would take 10.6 weeks to save up. Or, if they wished to book an Aer Lingus Apex return ticket Dublin to London for an adult family member, at a total cost of £91.00, they could pay for it in 31.8 weeks, always presuming, of course, that they could limit their other transport spending to the number of bus journeys quoted above.

CHAPTER ELEVEN

Services and Related Expenditure

Services and Related Expenditure

On services and related expenditure:

- the Average Family spend £43.65 each week or £2269.80 per year;
- the Welfare Family spend £13.91 each week £723.32. per year.

The categories of expenditure include:

- cinema, theatre, dancing;
- sport, entertainment;
- education and training;
- medical expenses, (doctors' fees, dentists' fees, opticians' fees, medicines, hospital charges);
- insurance/pension premiums;
- personal services, (hairdressing, shoe repairs, laundry, dry cleaning, domestic service);
- postage;
- telephone;
- film development;
- contributions, (church, school (voluntary), charity, clubs and societies, trade unions and professional associations);
- TV and video rental;
- video cassette rental;
- communal TV licence;
- licences, (television, driving, other);
- hotel charges;
- holidays abroad;
- pocket money for children;
- betting;
- other expenditure, (plants and flowers, pet costs, all other expenditure).

SERVICES AND RELATED EXPENDITURE

Table 27 Service Costs

Item of Service	Cost	Cost per week in pence
2 Cinema Tickets (after 6 pm)		750.0
2 Voluntary School Contributions p/a	£50.00	96.0
Fees Undergraduate Arts Degree, TCD.	£4,800.00*	1,846.0
VEC Evening Course 2 Terms	£56.00	107.0
VHI Plan A for 2 Adults, 2 Children/a	£362.58	697.0
Life Assurance Policy for £5,000 for Man, Aged 32, Non-Smoker, Payable on Death	£4.15 /month	104.0
Mortgage Protection on £22,000 Mortgage	£9.15 /month	229.0
Girls' & Women's Haircut & Blowdry (4 times p/a each)	£9.90 x 8: £79.20	152.0
Boys' & Mens' Haircut (4 times p/a each)	£7.90 x 8: £63.20	121.0
Shoe Repairs - Resoling (4 times p/a for the family)	£3.00 x 4: £12.00	23.0
Dry Cleaning(2 times p/a)	£5.00	9.6
Postage for 25 letters @ 30p each every 2 years	£7.50	7.1
Postage for 10 Greeting Cards p/a @ 26p each	£2.60	0.5
Telephone Line Rental @ £22.20 plus 60 Local Calls	£28.90 x 6	
@ .1117p Every 2 Months	£173.41	333.0
Film Development	£3.99	0.76
Trade Union Subscription p/a	£32.64	6.2
Rental 21" Colour Television and VCR Recorder	£30.29/month	699.0
Cablelink Aerial p/a	£65.90	127.0
Annual Colour TV Licence p/a	£62.00	120.0
Driving License p/a	£4.00	7.6
Annual Day Trip to Butlin's, Mosney, 2 Adults, 2 Children	£17.50	3.7
1 Week Package Holiday, (May - June) to Majorca for 2 Adults, 2 Children	£1,200.00	2,307.0
4 Pkts. Common Flower and Vegetable Seeds p/a	£2.76	0.5
1 Tray Bedding Plants p/a	£1.25	0.2
Whiskas Cat Food	£0.51 /tin	255.0
Primary /Booster Vaccination for Feline Enteritis p/a	£14.00	2.7
Total		£80.05

Source Carlton Cinema, Belgrove Girls School, Mount Temple School, TCD, VEC, VHI, Friends Provident, Caledonian Insurance, Peter Marks, TipTop Shoe Repairs, Marlowe Cleaners, An Post, Telecom Eireann, O'Connell's Pharmacy, IDATU, BMQ, Finglas, Cablelink, Universal Travel, Mackay's, Dunnes, Artane Veterinary Clinic.

*Assuming that a family is starting to save money for fees 5 years before their child first enters university.

A sample list of the items is represented by table 27. Two major items push the total of this sample list beyond the means of the Average Family: £18.46 savings set aside for the third-level fees quoted and £23.07 for a package holiday in Spain. If the Average Family modify their choice for a holiday and rely on other financial arrangements for the eldest child in attending third level education (like the earning potential of summer work to make up part of the fees or borrowing long-term and interest free from grandparents or other family members), then the Average Family can accommodate this list.

By contrast for the Welfare Family, even removing those two items altogether to bring the total down to £38.52 and then subtracting a further £2.29 a week for mortgage protection on the grounds that the Welfare Family is living in rented accommodation, the figure remains, at £36.23 almost three times the amount of money that the Welfare Family are actually spending on services.

CHAPTER TWELVE

Conclusion

Summary of Results

This study has set out to illustrate the differences in the standard of living achieved by two sample families of the same size but with different levels of income. The methodology, based on an application of the budget standards approach has used data from the Household Budget Survey to compare the expenditure levels of these two families and thus to reach some conclusions about their different standards of living. The differences in expenditure levels are summarised in Table 31:

Table 31 Cash Differences in Spending

Commodity Group	Average Family's Spending	Welfare Family's Spending	Differences in Spending
Tobacco	£8.44	£8.23	£0.21
Fuel & Light	£14.30	£11.55	£2.75
Durable Household Goods	£9.20	£5.63	£3.57
Alcohol Drink	£9.04	£5.02	£4.02
Other Goods	£13.72	£9.00	£4.72
Clothing and Footwear	£10.29	£2.64	£7.65
Food	£60.08	£44.95	£15.13
Transport	£31.61	£14.86	£16.75
Services	£43.65	£13.91	£29.74
Housing	£45.65	£15.76	29.89
Totals	£242.17	£130.93	£111.24

Source HBS, 1987

In percentage terms, the differences in spending are least marked for tobacco, where the Welfare Family spend to within 2.5% of the Average Family, and most marked for clothing and footwear where the Welfare Family spend 74% less than the Average Family.

Tobacco

The Average Family can maintain a moderate level of smoking, if both adults indulge, or a more generous level if only one adult smokes, without taking greatly from their overall budget. The Welfare Family to achieve the same level of smoking, that is five cigarettes a day if both

CONCLUSION

adults are smoking, are eating into scarce resources in budgetary terms.

Fuel and Light

The Average Family can sustain a reasonable degree of comfort meeting the range of their fuel demands. The Welfare Family, spending 20% less than the Average Family, are constrained to make choices, limiting considerably expenditure in one area of fuel consumption to cover the needs in another.

Durable Household Goods

The Average Family can furnish their home with a reasonable range of furniture, electrical and gas appliances and can afford to deal with replacements as goods wear out. The Welfare Family must deal with a far more limited range, depending on cheaper goods lasting far longer than is realistic. Spending 40% less than the Average Family, they can ill afford replacements.

Alcoholic Drink

The Welfare Family spend 39% less on alcoholic drink than they do on tobacco while the Average Family spend 7% more on alcohol than on tobacco. This amounts to just over four pints of beer or stout for the Average Family each week and two pints and a glass for the Welfare Family each week.

Other Goods

The Average Family can exercise choice and expect to have a comfortable range of miscellaneous goods in addition to non-durable household and personal goods. Many of these goods like wrapping paper, greeting cards, sporting goods and children's school photographs are not strictly necessary. Rather they contribute to making life more comfortable. The Welfare Family spend 35% less and must reduce their consumption of non-durable goods to the bare minimum while items like school photographs can only be had to the exclusion of other items.

Clothing and Footwear

The Average Family can expect to have a reasonable range of clothing and to replace items for themselves and their children as they wear out or are outgrown. The Welfare Family can have no such hopes. Not only are their children inadequately dressed, a pair of cheap chain store jeans for an active twelve-year-old boy, for example, being expected to last for two years, there is virtually no provision for buying items of clothing for the adult members of the family.

Food

The Average Family have better quality food, larger portions and greater variety. Fruit consumption, for instance, is at least something of an item whereas fresh fruit and vegetables are severely limited for the Welfare Family. The Welfare Family are relying heavily on cheap filler food like potatoes and white bread to stretch their spending which is 25% less than that of the Average Family. The mother of the Welfare Family will be making do with smaller portions and compromising her nutritional status.

Transport

The Average Family can run a second-hand car while the Welfare Family depend on public transport. Thus the Average Family have the capacity to travel further afield while the Welfare Family are unable to consider anything more than local journeys.

Services and Related Expenditure

It is in this category more than any other that so many non-essential items of expenditure are found. It absorbs 18% of the budget of the Average Family who are in a position, for example, to budget for a modest holiday, who can contribute to charities and who can pay for personal services like hairdressing or going to the cinema on a regular basis. The Welfare Family are very hard pressed to deal with more than a few of the items in this category

which, from their perspective, are essentially luxury items. The Welfare Family are spending 68% less on services than the Average Family.

Housing

Leaving aside other housing costs and examining expenditure on decorating and repairs only, the Average Family can repaint and paper their house every year if they carry out the work themselves. The Welfare Family can re-do one room each year but only if they use cheap wall paper and skimp on paint.

In summary, the Average Family are in a position to achieve a modest but adequate standard of living. They have to make choices but they are in a position to do so without denying family members reasonable levels of comfort let alone basic necessities. The Welfare Family do not have the chance to achieve the same modest standard of living. In contrast with the Average Family, theirs is a totally stripped-down version of living standards. The expenditure data for them reveal the stark reality that Townsend defines as poverty:

'Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities.'
(1979:31).

Applying the Budget Standards Methodology

In the application of budget standards methodology employed for this study, the shopping baskets drawn up illustrate the possible standards of living in terms of goods and services which can be achieved by the same family types at different levels of income. The data subsets used in this study were based on relatively broad income bands so as to gain a large enough sample¹⁷. If problems of sample size and levels of detail could be resolved in further work with HBS data, perhaps by commissioning a special sample of low-

income families, the potential of budget standards to examine issues of poverty for specific family types with specific levels of income could be invaluable in developing strategies about income adequacy.

NOTES

1. It has been argued recently that assessments of adequacy based on income can lead to different conclusions compared with using spending as the basis to consider adequacy. See Bradshaw, J. R. *Evaluating the Adequacy of Income Support*: the potential of research on budgets. Memoranda to the Social Services Committee, Minimum Income, HC 579, HMSO, 1989: 7.

2. Townsend's Study, *Poverty in the United Kingdom*, 1979, is a landmark in this approach.

3. Bradshaw and Morgan used a combination of FES data and data from a special survey of low-income families so as to achieve a reliable sample size. See *Budgeting on Benefit* (p.6) for details.

4. Like the Family Expenditure Survey, the Household Budget Survey is built up from data collected over different time periods and then averaged out. For details on the organisation of the survey, see Appendices 2-5 of Volume 1 of Household Budget Survey, 1987 (CSO, 1990).

5. This study differs from the Bradshaw and Morgan study in this respect. The latter used a special survey of low income families which had a large enough sample size in the subset to pull out a precise level of income (Bradshaw and Morgan, 1987b:6). The possible implication for this study is that were the subset for the Average Family actually based on the average male adult industrial wage (£249.61 as of March, 1990), this family might have a higher standard of living than is represented by the broader subset. Conversely, for the Welfare Family, were the subset actually comprised of families on long-term unemployment assistance only, (£105 per week, July, 1990) their standard of living would be lower than is represented here.

6. No attempt was made to take into account regional price variations although it is acknowledged that there are striking differences between supermarket prices of food for instance and the prices paid in small local shops.

7. Calculations on expected lifetimes of consumer goods are from the Bradshaw and Morgan study (1987b). See pp.29-52.

8. Includes chicken, minced meat, any other luncheon meat and liver.

9. Includes cauliflower, Brussels sprouts, lettuce, carrots, onions, turnips, parsnips, all other fresh vegetables.

10. Also includes sauces and creams.

11. Also includes meat cubes, meat extracts, soups, chip shop purchases, potato crisps, prepared foods and any other foods.

12. It did not prove possible to break down CPI data for the 1987-88 period into the price of individual items listed in this table during that period. This was essentially a problem of averages in which the baseline data used for the CPI is based on the detailed average expenditure estimates for all households across the country and therefore not specifically related to the special runs of data which were carried out for this project. See p.6 : 'Selection and Weighting of CPI Items' in *Consumer Price Index*, Introduction to Updated Series Base: Mid-November 1989 as 100.

13. Bill Keating (1992) "Income and Expenditure Statistics in the Republic of Ireland", paper to Conference on Statistical Sources, QUB, April 1992.

14. Lee and Gibney (1988:73) comment that the high levels of smoking they found amongst low-income families were 'very worrying' but that most respondents said that 'cigarettes kept them from "cracking up"'. The same finding, that tobacco is used by adults in low-income families to cope with stress is reiterated in *Profiles of Poverty* (Combat Poverty Agency, 1989). Respondents there indicated that they knew smoking was undesirable and also took from their weekly budget but felt they were too stressed to respond otherwise.

15. The coal merchant indicated that with the coming into force of the ban on ordinary coal from the autumn of 1990, weekly consumption of coal could be expected to increase because smokeless coal burns more rapidly. Hence costs could be expected to rise.

16. Carpeting for the hall, stairs and landing is not included in this list at all.

17. At the outset of the project, Professor Bradshaw advised that the sample size should not fall below 50. Personal communication.

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