

Low Cost but Acceptable

A minimum income standard for the UK

Families with young children
January 1998 prices

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The Family Budget Unit (FBU) is an educational charity (No 298813) and private limited company (No 221 1830), founded in 1987, with three objectives:

- to advance the education of the public in all matters relating to comparative living standards and living costs throughout the United Kingdom;
- to carry out research into the economic requirements and consumer preferences of families of different composition, for each main component of a typical family budget;
- to publish the useful results of such work.

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Further reports covering minimum income standards are planned.

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The Food menus in Part Three (1) of this report, though health-promoting in normal circumstances, may not be suitable for some people. Anyone who is in doubt should seek medical advice.

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List of abbreviations

BREDEM	Building Research Establishment Domestic Energy Model
CIPFA	Chartered Institute of Public Finance and Accountancy
COHSE	Confederation of Health Service Employees
DIY	Do It Yourself
DRV	Dietary Reference Value
DoH	Department of Health
DSS	Department of Social Security
ESRC	Economic and Social Research Council
FBU	Family Budget Unit
FES	Family Expenditure Survey
FRS	Family Resources Survey
GHS	General Household Survey
HEA	Health Education Authority
HMSO	Her Majesty's Stationery Office (replaced by The Stationery Office in 1996)
LCA	Low Cost but Acceptable
MAFF	Ministry of Agriculture, Fisheries and Food
MBA	Modest-but-adequate
NALGO	National Association of Local Government Officers
NFS	National Food Survey
NHS	National Health Service
NUPE	National Union of Public Employees
ONS	Office for National Statistics
OPCS	Office of Population Censuses and Surveys
RSPCA	Royal Society for the Prevention of Cruelty to Animals
SAS	Statistical Analysis System
SO	Stationery Office Ltd (replaced HMSO in 1996)
USDAW	Union of Shop, Distributive and Allied Workers
WFTC	Working Families Tax Credit

Preface

John Veit-Wilson¹

This admirable report is an up-to-date attempt to answer the question, *How much is enough?* For a century this question has plagued all those who come into contact with deprivation, poverty or social exclusion in any of their various forms: have people got enough money and other resources over long periods (perhaps even lifetimes) to be able to avoid suffering from these problems? How much income do people need in order not to be forced into exclusion and deprivation as our society's common culture defines them?

While it is true that many rich people are unemployed and may never have learnt the merits of hard work, both research and experience show that few of them choose the lifestyles of the poor (Mack and Lansley, 1985). Rich people or even those with average incomes are not found among those who are homeless or who beg on the streets; they are not ashamed to appear in public because of their unsuitable clothing, nor do they reject invitations because of their inability to reciprocate. Their health is not damaged and their life-spans shortened by the diseases of deprivation, but rather those of superfluity. We do not find them among the residents of 'the worst estates' or in bad housing. In the sense of these and other multifarious deprivations and exclusions from normal patterns of decent living according to our common culture, poverty is straightforwardly caused by lack of money and it is both fatuous and objectionable to deny it.

The money question must therefore be, how much is enough not to be poor? That question cannot be answered in itself without considering how long it has to last and the contexts in which it has to be used – are the necessary goods, services and life experiences available only for purchase in the market or are some of them provided by communities and governments on other bases such as need? One must also ask whose needs are to be met ("we the people or they the poor", as Sargent Shriver put it) and whose judgement sets the standards by

which people are defined as poor. (The questions 'enough for what?', 'for whom?' and 'who says?' were suggested by Dubnoff, 1985, and augmented ('for how long?') by Veit-Wilson, 1998.)

To answer the question of whose standards are to be applied we must distinguish between, on the one hand, the cultural expectations of the whole of the society in which we live, rich, middling and poor alike, and on the other, the prescriptions of those who have power. Power in this instance may not only be that which politicians and government officials hold, telling us for instance that the levels of social security benefit are enough to live on at all times even when our lived experience tells us that they are not². Power also lies with the owners of the media who show us enviously how the rich live and whose instruments mould public attitudes towards the poor. But another kind of power lies with those who have certain kinds of recognised expertise, for instance, in nutrition or scientific research methods.

The best answers to problems are those where comparable conclusions are reached whichever way you approach them. 'Triangulating' the approach to solutions sets them on firmer foundations than any one method alone, and when the findings of three or more methods coincide the answer is likely to be reliable. Four different methods are currently available to us to answer the question of how much money we need in order not to be poor in our society:

- *Social indicators*: using social science methods to study what our common culture defines as its minimum standards of decency, the necessities which no one should be without, and then to discover at what income levels people suffer a lack of such necessities *enforced by lack of income* (Mack and Lansley, 1985; Gordon and Pantazis, 1997).
- *Attitudinal surveys*: using reliable survey methods

to discover what people right across society on average say is the minimum income at which their households can just ‘make ends meet’ and avoid what their society calls poverty (Berghman and Cantillon, 1993).

- *Focus groups*: setting focus groups to discuss the meanings of these issues in intensive detail and come to conclusions about minimum necessary incomes (Middleton et al, 1994).
- *Budget standards*: bringing together the expertise of the social sciences, statistics and the natural sciences such as nutrition and human ecology, to use data about society’s current standards and patterns of behaviour and combine them into a detailed costing of the components of a minimally adequate level of living (Bradshaw, 1993). This is the budget approach adopted in this report. It is an essential leg of any triangulating approach to discovering the boundaries of poverty.

Some budget studies have been used primarily to demonstrate what an *inadequate* income looks like. That was Seebohm Rowntree’s purpose a century ago. In his pioneering survey of poverty in York (Rowntree, 1901), Rowntree did not specify what was enough to live on decently; his aim was to discover and then to demonstrate to those people who thought all deprivation was caused by mismanaging adequate incomes, that a significant proportion of the poor in York were deprived simply because they had too little money for just their physical needs alone. Naturally he knew that human beings also have basic social and psychological needs which require expenditure, but they were not included in his 1899 budgets because they were not relevant to this task (Veit-Wilson, 1986). Similarly, Mollie Orshansky, the US economist who in 1965 constructed the budget which became the official US poverty line, wrote that “if it is not possible to state unequivocally ‘how much is enough’, it should be possible to assert with confidence how much, on average, is too little” (Orshansky, 1965). Both of these pioneers of budget studies are often wrongly quoted as having defined poverty, but they did not do so; they merely showed in figures what was well below the poverty boundaries. The more recent approaches to budget standards around the world and reviewed in this report, however, have tried to answer the further question, how much is enough for decency, for human dignity, a reasonable sum

to live on? If the standards are clear, budgets can be constructed for any specified level of living and over a wide variety of family or household types, on either side of the poverty boundary.

The authority and power of these various approaches lies in their roots in our society’s common culture. No one can realistically dispute their findings on the grounds that they are nothing more than personal subjective opinions – even if some British politicians have tried to divert popular attention by making such mendacious assertions. But why should politicians do so? Chiefly because they fear the implicit criticism which such scientific findings contain of the levels of income maintenance which they and their officials have created and asserted to be adequate – their minimum wage rates, their income tax thresholds, their contributory pensions and other social security benefits and their means tests and assistance benefits. Yet in other democratic countries the subject is approached much more openly, and it is considered proper to set up and maintain Governmental Minimum Income Standards, reflecting political views of the common culture’s reasonable minimum level of living for human dignity which all citizens should enjoy (Veit-Wilson, 1998). Indeed, the European Union recommended member states to set such standards (European Commission, 1992), but no UK government has yet to do so.

The New Labour government has set quantified standards and targets for achievement in fields such as health and education, and has asserted its intention to combat poverty and social exclusion. But it has so far taken no steps to find a measurable basis or reference point for these concerns or to set Governmental Minimum Income Standards for its attack on poverty and social exclusion (DSS, 1998). The Zacchaeus 2000 Trust is therefore to be commended for having supported the Family Budget Unit (FBU) in the complex and detailed work of creating a budget based firmly on the decency standards of our common culture. These are precisely the standards which Frank Field, the former Minister for the Reform of Welfare, explicitly demanded in place of the irrelevant statistics of household income inequality which say nothing about the boundaries of decency, and the tautologous comparisons with the levels of Income Support benefits, which evidence shows

are themselves too low for decency (House of Commons Social Security Select Committee: Minutes of Evidence 21 April 1998 [HC587ii], questions 77 and 99).

This study by the FBU provides a defensible foundation for a minimum income standard, both in and out of work, against which the achievements of the New Labour government can be measured. I hope the government will move quickly not only to adopt but to surpass the standard set here, since in some respects even it underestimates the costs of reaching an acceptable living standard (it omits the cost of credit, which most families have to pay, and assumes that all low income families are comfortably housed at relatively modest rents). Until the government surpasses these standards in its income maintenance systems, the victims of poverty must be judged innocent of the causes of their sufferings.

Finally, when Jesus said that “you always have the poor with you”, he was not asserting the impossibility of abolishing poverty but simply pointing out to his followers that the poor were still there to be helped. The greatest material help we can give the poor is the abolition of their poverty. That demands good evidence and government power. In our rich society the resources to combat and abolish poverty are available if the moral purpose and political will to fight poverty are there too. This report provides an indispensable weapon for the armoury of those who engage in that struggle on behalf of the poor.

Notes

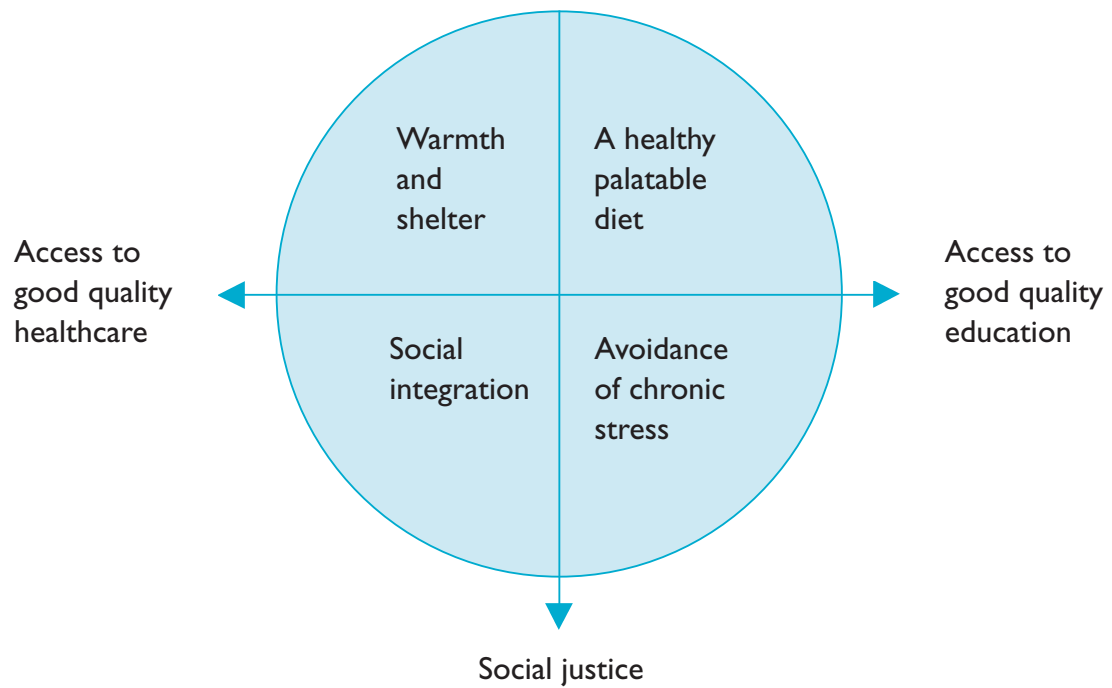
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² Evidence in official files shows that governments have always privately known that social security benefits were not enough to live on decently, but they have always publicly asserted the contrary. See, for instance, Veit-Wilson, 1992.

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Introduction

Hermione Parker

1 Missing link in the government's social security reviews

In November 1997, in written evidence to the House of Commons Social Security Committee, Professor Ruth Lister (a former Director of the Child Poverty Action Group and a member of Labour's Social Justice Commission) made the following recommendations:

If an immediate improvement in benefit levels, especially for families with children, is ruled out by the spending restrictions imposed for the next two years, the time could profitably be used to instigate a thorough review of the adequacy of benefit levels. Despite a series of fundamental reviews of social security over the past two decades, none has included an examination of benefit levels. Such a review could be set within the broader framework of a 'minimum income standard'. As the Commission for Social Justice explained, 'a minimum income standard does not mean that the government guarantees to top up everybody's income to that level: instead, it is a goal to aim for, a standard against which people's earnings, pensions and other benefits can be judged'. The European Commission has urged all member governments to set such a standard at a level 'considered sufficient to cover essential needs with regard to respect for human dignity'. (House of Commons, 1997, Tax and benefits: An interim report, Session 1997-98, Social Security Committee, First Report, 19 November, pp 112-13)

Lister's advice fell on deaf ears. Minimum incomes have been omitted from the terms of reference of all the reviews commissioned by government since its election to office in May 1997. As so often in the past, major reforms are being proposed without any attempt to answer the fundamental question, *how much does it cost to reach an acceptable living standard?*

Budget methods are designed to answer precisely that question. For this reason the Family Budget Unit (FBU) accepted the invitation of the Zacchaeus

2000 Trust to estimate the living costs of families with children, at a standard to be called *Low-Cost but Acceptable (LCA)*.

2 Purpose and method

The purpose of this report is two-fold:

- to stimulate debate about the incomes necessary to avoid poverty;
- to introduce readers to a method of calculating household needs and costs called *budget standards*.

Widely used in North America, Australia, The Netherlands and Scandinavia, but largely unknown in the UK, budget standards are specified baskets of goods and services which, when priced, can represent the incomes required by households of different composition to reach predefined living standards.

Using a modified form of budget standards methodology, this study estimates the needs and living costs of two-parent and lone-parent families, each with a boy aged 10 years and a girl aged 4 years, at an LCA living standard. LCA marks the threshold below which good health, social integration and satisfactory standards of child development are at risk. Although temporary economies in the budgets presented here could be made, they would not be sustainable indefinitely.

To construct the LCA budgets, the FBU assumed hypothetical or 'model' families living in closely defined circumstances in York. Although the authors are confident that the budgets provide an accurate and representative picture of household budgeting by low-income families in local authority housing in the UK, readers are warned against generalising the findings for families with children as a whole.

The purpose of the research was not to say ‘This is how low-income families spend the money they have’; nor ‘This is how low-income families *should* spend the money they have’. The purpose was three-fold:

- to construct spending profiles which provide a healthy lifestyle; accord with the purchasing preferences of low-income families with young children; and identify their unmet needs;
- to sum the costs of all those purchases together;
- for the wage-earning families, to gross up those costs for income tax and national insurance contribution (less any social security benefits to which they have entitlement), in order to find out the gross earnings required to reach an LCA living standard.

It is our contention that without such estimates – and similar estimates for households of different composition – the government will be unable to prevent poverty and hardship from continuing.

3 Low Cost but Acceptable sets a poverty threshold

This is the first time an LCA living standard has been quantified and costed in the UK. The LCA logo encapsulates the LCA concept. The costs of education and healthcare are excluded, on the assumption that they are freely and readily available. But the costs of access to them – transport, school uniforms, sports gear, prescriptions and so forth – are included, as are food purchases, housing, fuel, clothing, personal care, household goods and services, leisure and other costs which together promote healthy, socially inclusive living in the UK at the end of the second millennium.

Within the logo, LCA is defined as a living standard that takes account of psychological and social as well as physical needs. Warmth, shelter and a healthy, palatable diet are necessary but are not sufficient on their own. Social integration is also necessary (such things as children being able to have birthday parties and outings and adults being able to go out to clubs or pubs and share a cup of tea, a pint of beer or a glass of wine with friends). So is the avoidance of chronic stress. Though less shocking than the

newsreel coverage of famine victims in Africa, the hardship in the midst of plenty experienced by over one third of young children in the UK is no less unacceptable. Britain is not a third world country suffering famine and civil war. Its families with children deserve better.

At the bottom of the LCA logo, the words *Social justice* indicate a system where rich and poor are treated according to the same ground rules, for example, where guaranteed minimum incomes no longer distinguish between the ‘deserving’ and ‘undeserving’ poor and where mothers are not sent to jail (and their children taken into care) for failure to pay debts or fines at payment rates which put at risk their own health and the healthy development of their children.

4 Eleven months’ unique research

The figure-work in this report is the result of 11 months of research by the FBU’s team of specialists, based at the Department of Nutrition and Dietetics, King’s College London. But we are concerned with far more than nutritional needs. As with the FBU’s modest-but-adequate (MBA) budgets, every detail of every budget standard is recorded and priced. Food menus have been prepared as a guide to the choices available within the food budgets, and all the budgets, including the menus, have been cross-checked with parent groups in 10 different locations in the UK.

5 More reports planned

Further reports at the same LCA standard – calculating the costs of pregnancy, infancy, childhood, adolescence, working age and retirement – are planned and the figures will be regularly updated.

6 The budgets are illustrative

Although great care has been taken (through the parent discussion groups) to ensure that the budget contents match the preferences and spending patterns of low-income families with children, it is important to understand two things. First,

that the baskets of goods and services costed here are illustrative. Second, that nobody is trying to influence people's spending habits, although the food budgets were devised with healthy eating in mind. It also goes without saying that few families are likely to spend their incomes in precisely the ways shown here. On the other hand, experience in countries where budget standards research is more firmly established suggests that the amounts spent tend to be similar.

In real life, elements of the budgets can be prioritised in different ways to suit individual families. For example, one family might use leisure money for sport, another for outings or hobbies. Our purpose at this stage is to signpost the need for *all* families to be able to make such choices. By including money for leisure, charitable giving and alcohol, the budgets also provide a small but necessary margin for emergencies such as debts, breakages and illness.

7 Money advice: budget standard plus variable costs

All the budgets distinguish between what are called 'budget standard costs' and 'variable costs'. The budget standard costs comprise food, clothing, personal care, household goods and services and leisure. The variable costs comprise housing, council tax, fuel, transport, NHS charges, insurances, debts/fines/maintenance orders, job-related costs, seeking work costs, pets, alcohol, tobacco and charitable donations.

Experience in other countries, notably Sweden, has shown that the above distinction is particularly helpful to money advisers. During the initial interview, clients are first asked for details of their family (number and gender of adults; number, age and gender of children) on the basis of which their budget standard costs are quickly calculated by computer. They are then asked about their variable costs, which are also recorded in the computer programme. Once all the required information has been recorded, the computer calculates total spending and the gross (before tax) income necessary to allow that level of spending. Consultations can then begin with clients and creditors to tackle debt or other problems.

8 Limitations of the report

By showing the costs of credit as 'nil' in the illustrative budgets (Tables 53 and 54), the prices paid for durables by many low-income families are unrealistically low. Firms like Crazy George's target low-income families with poor credit ratings by advertising that "no credit checks are made". Yet the total amounts such firms charge (including service cover and other items) can be over twice the normal cash price. We recognise this problem. When they arise, those extra costs can be logged in the budget schedules under Variable Costs, Item 7.

Clearly, there will be critics who would like tobacco to be included. Though signposted in Variable Costs, Tables 53 and 54, Item 12, and mentioned in the text (p 62), no purchases of tobacco are included in the illustrative budgets. This is because the illustrative budgets are intended to promote healthy living.

Potential users may also be disappointed that the figures do not apply to more family types, or to similar family types living in different circumstances, for instance, families with mortgages instead of tenancies. To the first of these criticisms the only answer the FBU can proffer is a request for patience. Further studies are planned and the figures will be regularly updated.

To the criticism that some low-income households have mortgages, or pay rents far higher than those shown here, the answer lies in the variable costs format, which allows users to specify the actual housing costs of their clients.

Finally, some commentators have already asked for vegetarian and ethnic minority diets. At present the food budgets assume a typically British diet. We are aware of this limitation and intend to tackle it.

OUT OF WORK

Couple with boy aged 10 and girl aged 4

In January 1998, income support fell short of the LCA standard by:

£39 a week (including 24 units alcohol)

£32 a week (excluding alcohol)

Woman with boy aged 10 and girl aged 4

In January 1998, income support fell short of the LCA standard by:

£27 a week (including 10 units alcohol)

£24 a week (excluding alcohol)

IN WORK

Couple with boy aged 10 and girl aged 4

In January 1998, the family needed the following earnings and hourly wage rates to reach LCA level (including 24 units of alcohol in the budget):

One full-time, one part-time earner:

LCA budget costs: £270

Earnings required: £300

Hourly wage rate: £5.40

One full-time earner:

LCA budget costs: £230

Earnings required: £268

Hourly wage rate: £6.96

One part-time earner:

LCA budget costs: £230

Earnings required: £267

Hourly wage rate: £15.72

Assumed hours of work

Full-time: 38.5 hours

Part-time: 17 hours

NOTE: in January 1998, average male manual earnings were £323 a week, average female manual earnings were £205 a week.

Woman with boy aged 10 and girl aged 4

In January 1998, the mother needed the following earnings and hourly wage rates to reach LCA level (including 10 units of alcohol in the budget):

Full-time earner:

LCA budget costs: £268

Earnings required: £267

Hourly wage rate: £6.94

Part-time earner:

LCA budget costs: £221

Earnings required: £116

Hourly wage rate: £6.85

Assumed hours of work

Full-time: 38.5 hours

Part-time: 17 hours

9 Five main findings

- Income support is below LCA level for both family types.
- A minimum wage of £3.60 an hour will not prevent family poverty.
- At average female manual earnings both families are below LCA level; at average male manual earnings they are not far above it.
- For the two-parent families, family credit is phased out on incomes below LCA level.
- The indications are that, for two-parent families, Working Families Tax Credit will also be phased out before they reach LCA level.

10 Four recommendations

- Government should act swiftly to show *first*, what goods and services social security benefits will buy; and *second*, the net incomes required by working families to reach an acceptable living standard.
- The ‘New Deal’ should incorporate budget standards.
- Living standards at the bottom of the income distribution should be outside party politics.
- All legislation impacting on living standards at the bottom of the income distribution should be subject to rigorous investigation, in Whitehall and at Westminster, using budget standards methodology.

Part One

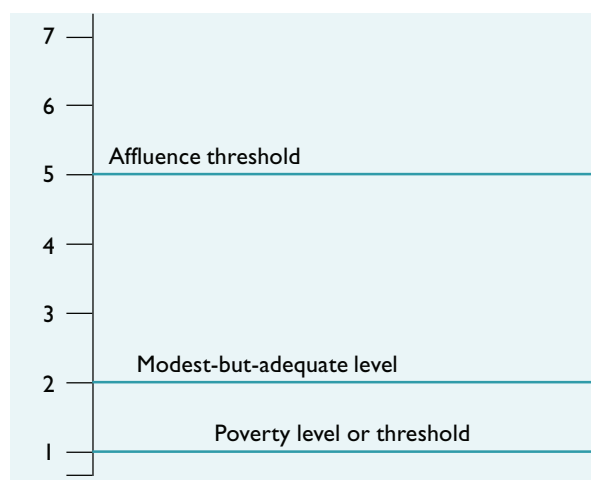
How much does it cost to live?

I Budget standards explained

Budget standards are specified baskets of goods and services which, when priced, can represent the incomes required by households of different composition to reach predefined living standards. The methodology can be traced to the work of the German social statistician Ernst Engel in the middle of the 19th century, but more particularly to Seebom Rowntree’s survey of the population of York in 1901 (Rowntree, 1901).

There are important differences between Rowntree’s survey and the budget standards produced by the Family Budget Unit (FBU). Rowntree restricted his budgets to core costs (food, clothing and shelter) at a poverty level and relied on a ‘margin’ to take account of other needs, whereas the FBU costs all the components of a typical family budget, first at a *modest-but-adequate* (MBA) level (Bradshaw, 1993), and in this report at a lower level called *Low Cost but Acceptable* (LCA). For its LCA budgets, moreover, the FBU distinguishes between variable costs (like housing, fuel, transport and childcare) and standard costs over which families have more control (like food and clothing).

Figure 1: The prosperity number scale measuring the standard of living



Source: Wynn (1972, p 165)

Elsewhere in Europe, in North America and in Australia, MBA (also called ‘reasonable’) and low cost are the standards regarded as most useful, especially MBA. The term ‘modest-but-adequate’ was first used by the US Bureau of Labor in 1946 to describe its City Worker’s Family Budget, which aimed to “satisfy prevailing standards of what is necessary for health, efficiency, the nurture of children and participation in community activities” (Wynn, 1972, p 37). Figure 1 (borrowed from Wynn, 1972) depicts the relationships between three levels of living. Level 5 is five times level 1, level 2 is twice level 1. The LCA budgets are roughly comparable to level 1 and like levels 2 and 5 are intended to be sustainable indefinitely.

2 Budget standards in Australia

In Australia in 1995, the Commonwealth Department of Social Security commissioned the Social Policy Research Centre at the University of New South Wales to develop a set of budget standards. The results, which were published in March 1998, are expected to inform future governments in relation to adequacy standards. The main strengths of a budget standard are said to be its focus on needs, the transparency of the approach and its flexibility. Although budget standards do not provide a complete answer to the measurement of need, they provide “an additional source of information that can support decisions about adequacy and household budgeting” (Saunders et al, 1998, p ii).

3 Britain, too, needs budget standards

The introduction of budget standards in the UK would be in the interest of taxpayers as well as beneficiaries. This year, at least £150 billion will be spent on income maintenance programmes of one sort or another (cash benefits and allowances, benefits in kind, income tax reliefs and income tax allowances) without any scientifically based estimates of the needs and living costs of either the taxpayers who finance them or the beneficiaries who receive them (Social Security Departmental Reports; Inland Revenue Statistics).

Despite much talk of improved ‘targeting’, a careful look at Table 1 suggests that targeting by the Department of Social Security (DSS) is either carried out blindfold or is based on criteria other than need. Either some people are getting too much or others too little. The 1998-99 income support rates for single people vary between £30.30 and £77.55 a week, according to age, with young adults getting the least, despite their higher nutritional requirements. The amount for a spouse (taken as the difference between the amount for a married couple and the amount for a single adult aged 25-59) is £28.65 a week, which is less than the amount for a 16- to 17-year-old living in the parental home. Nor is there a premium during pregnancy.

It would nevertheless be wrong to suppose that indifference to living costs is restricted to the DSS. Over the years, social security benefit rates and also income tax allowances have been allowed to develop on an ad hoc basis. If taxable capacity were taken seriously, Treasury Ministers would not permit income tax to be charged on wages below LCA level; and married couple’s income tax allowance would not be phased out unless it could be shown that single-wage couples require the same net income to avoid poverty as single people – which is patently not the case. Although two people sharing accommodation benefit from economies of scale, the old adage that ‘two can live for the price of one’ is an exaggeration. In a recent study of living costs at MBA standard, the FBU has estimated that couples require £70 a week more than single people to reach living standard equivalence, assuming local authority housing in each case (Parker, 1997).

Ignorance and lack of concern about the costs of a minimum, sustainable living standard are widespread in the UK. In both the public sector and the private sector the guaranteed amounts payable with income support – no matter how inadequate or unfair – are regularly used as reference points for the setting of fines, debt orders, catering, charitable giving and other purposes – all on the assumption that income support is sufficient to prevent poverty.

What is needed is a scientifically based alternative measure or reference point, that will raise public awareness.

4 On the definition of ‘necessaries’

The LCA budgets strengthen the case for a minimum income or adequacy standard with a scientific basis to it, the details of which are readily available to anyone who wishes to see them. Such a standard could become a reference point for social security benefit rates, income tax allowances, minimum wages, child maintenance allowances, debt orders, fines and many other purposes. The standard must be fair and seen to be fair. It must also be regularly revised – as well as uprated – because needs, like prices, change with time. The standard must be sufficiently flexible to take account of regional variations in costs, and it must be set out in such a way that money advisers and courts of law can take account of individual circumstances, typically: mortgage costs, transport, childcare, debts and fines.

A key question is the definition of necessities. In most developed economies, the provision of benefits sufficient to purchase physical necessities – food, clothing, warmth and shelter – is an accepted principle of good government. But ‘social’ necessities – personal care, household goods, household services and leisure – tend to be excluded, in which case families skimp on physical necessities, or run into debt, in order to buy social necessities, like presents for their children.

On the definition of ‘necessaries’, the 18th century Scottish economist Adam Smith was nearer the mark than recent UK governments. Social necessities, Smith argued, are no less important than physical necessities. The difference is that they vary according to the societies in which people live:

By necessities I understand not only the commodities which are indispensably necessary for the support of life, but whatever the custom of the country renders it indecent for creditable people, even of the lowest order, to be without.... A linen shirt, for example, is, strictly speaking, not a necessary of life.... But in the present times, through the greater part of Europe, a creditable day-labourer would be ashamed to appear in public without a linen shirt.... Custom, in the same manner, has rendered leather shoes a necessary of life in England. The poorest creditable person of either sex would be ashamed to appear in public without them. In

Table 1: Income support rates, £ week

	1997-98	1998-99
Single under age 18 – usual rate	29.60	30.30
higher rate	38.90	39.85
Single 18-24	38.90	39.85
Single 25-59	49.15	50.35
Single 60-74	68.80	70.45
Single 75-79	71.00	72.70
Single 80+	75.70	77.55
Couple both under age 18	58.70	60.10
Couple at least one aged 18 or over	77.15	79.00
Couple 60-74	106.80	109.35
Couple 75-79	109.90	112.55
Couple 80+	115.15	117.90
Family premium (families with children)	10.80	11.05
Family premium (lone parent rate)	15.75	15.75 (existing claimants only)
Child aged under 11	16.90	17.30
Child aged 11-15	24.75	25.35
Child aged 16-18	29.60	30.30
Value of free school meals (food only)	2.20	n/a
Value of free welfare milk	1.89	n/a

Scotland, custom has rendered them a necessary of life to the lowest order of men; but not to the same order of women, who may, without any discredit, walk about barefooted. In France they are necessities neither to men nor to women, the lowest rank of both sexes appearing there publicly, without any discredit, sometimes in wooden shoes, and sometimes barefooted.

Under necessities, therefore, I comprehend not only those things which nature, but those things which the established rules of decency have rendered necessary to the lowest rank of people. All other things I call luxuries.... *Beer and ale, for example, in Great Britain, and wine, even in the wine countries, I call luxuries. A man of any rank may, without any reproach, abstain totally from tasting such liquors. Nature does not render them necessary for the support of life, and custom nowhere renders it indecent to live without them.* (Smith, 1778; emphasis added)

5 Alternative approaches

In his book *Setting adequacy standards*, Veit-Wilson asks whether social science can discover and reliably test “a boundary or threshold of income (for any given household size and composition) above which the dominant defined adequate real level of living on average is achieved, and below which it is not” (Veit-Wilson, 1998). He distinguishes three scientific approaches to such research:

- the deprivation indicator approach;
- the attitudinal approach;
- the budget approach.

Deprivation indicator approach.

The public view of minimum living standards is identified by surveys of what people call necessities, both material and social, which no one should be without. Surveys reveal the proportion of the population without the socially defined necessities, and whether this is by choice or because of lack of income. Statistical analysis then reveals the income

levels below which different levels of deprivation occur. An enforced lack of several necessities at low-income levels is taken to indicate poverty. A well-known example of this approach in the UK is the work of Mack and Lansley (1985).

Attitudinal approach.

On the assumption that individuals are the best judges of the incomes they need in order to reach acceptable living standards, surveys reveal the minimum income levels at which households on average can ‘only just make ends meet’, and respondents’ estimates of the income levels which they considered ‘insufficient’ or on which they could only manage ‘with some difficulty’. Adjusting for variations in household size and composition, statistical methods are then used to report the average levels of incomes that the public believes are required for minimum decency and below which, in their view, poverty lies. (This research was originally developed by economists at Leyden University in The Netherlands. See Van den Bosch, 1993.)

Budget approach.

This approach, says Veit-Wilson, is

... a hybrid between empirical and prescriptive methods of finding minimum income levels. Unlike wholly prescriptive budget methods using nutritional science but ignoring social science evidence of customary diets and consumption patterns, this approach ... avoids prescribing the minimum level of living. Instead, it shows the income levels at which a range of conventional lifestyles could in theory be achieved, and leaves it to the user to prescribe what minimum level of living is acceptable. (Veit-Wilson, 1998, p 19)

There are two main versions of the budget approach. The first, which is the method used by the FBU, endeavours to include and cost a family’s whole purchases. The second, used by Seebohm Rowntree and more recently by the US National Research Council’s Panel on Poverty and Family Assistance, restricts the budgets to core items like food, clothing and utilities, the costs of which are rounded up by a ‘margin’ or ‘multiplier’ to take account of other needs (see Section 7 below).

6 The Beveridge Report

Forty years after Seebohm Rowntree’s study of poverty in York, in the report which came to form the basis of Britain’s postwar welfare state, Sir William Beveridge outlined benefit rates which, he said, would be enough to live on:

The flat rate of benefit proposed is intended in itself to be sufficient without further resources to provide the minimum income needed for subsistence in all normal cases. (Beveridge, 1942, para 307, p 122)

In fact, as demonstrated by Veit-Wilson in a paper published in the *Journal of Social Policy* (Veit-Wilson, 1992), Beveridge’s proposed amounts were not based on objective study of need. Instead, what Beveridge actually did was to rationalise the rough benefit levels already decided upon by the coalition government – with current unemployment benefit rates, lesser eligibility and public expenditure costs in mind – by setting out the amounts necessary for rent, food, clothing and fuel, plus a small ‘margin’ for wastage.

Had Beveridge used budget standards as the basis for his recommended benefit amounts, the rates introduced in 1948 might have been higher. Instead, says Veit-Wilson, they were arguably more austere than Rowntree’s ‘primary poverty’ standard.

7 US Panel on Poverty and Family Assistance

All measures of poverty require regular review, because needs as well as prices change with time. In the US in 1995, a Panel on Poverty and Family Assistance published a report on the concepts, methods and information needed for a poverty measure to update the existing US measure, which by then was over 30 years old (Citro and Michael, 1995). The Panel also considered issues regarding the establishment of standards for welfare payments to families with children.

In deciding upon their recommendations, the US Panel used scientific evidence of customary patterns of living wherever possible, but took the view that the determination of a particular minimum standard was ultimately a matter of careful judgement.

Unlike Rowntree, they did not try to estimate the main components of a minimum level of living, adding a small margin for additional items, but instead adopted the approach of calculating the cost of core essentials (food, clothing, shelter and utilities) and multiplying that cost by some small amount (ranging from 1.15 to 1.25) to generate a margin sufficient to allow for the costs of other necessary but incidental expenses, such as household supplies, non-work-related transport and personal care (Citro and Michael, 1995, pp 151-3).

For a reference family of two adults and two children the Panel suggested a range of between \$13,700 and \$15,900 a year at 1992 prices. They also recommended that the new poverty threshold be updated annually in line with changes in consumption of the basic goods and services contained in the poverty budget.

8 Sweden's 'Konsumentverket'

In devising its LCA budgets, the FBU has been influenced by the household budgets produced by Sweden's National Board for Consumer Affairs (Konsumentverket), although the Swedish budgets are at a level of living called 'reasonable' (*skälig*) which is closer to the FBU's MBA budgets than to its LCA budgets.

Of particular interest in the Swedish budgets is the distinction drawn between 'budget standard' costs and 'variable' costs and the implications of this approach for money advice. Used on their own, say the Swedes, budget standards lack the flexibility necessary to take account of budget components such as housing, transport and childcare, the costs of which are particularly variable. With this distinction in mind, in 1986 Konsumentverket wrote a money advice computer model (*Budgetråd*), now used by 80% of Sweden's municipalities, which distinguishes between two sorts of information:

- normative judgements, based on expert opinion, concerning people's needs;
- non-standardised (or variable) costs based on actual expenditures incurred.

(Konsumentverket, undated)

The model comprises an income section and an expenditure section. Having ascertained the composition of the client's household, the adviser enters their income from all sources into the model. Expenditures follow, in two parts. First come the budgets estimated using traditional budget standards methodology (food, clothing, recreation, hygiene, consumables, household goods, leisure, electricity and home insurance). Then come the non-standardised or 'variable' costs like housing, transport and childcare. In cases of money advice, clients are expected to keep an account of all their variable expenses.

In Sweden, the Konsumentverket budgets have been influential in a number of respects. Although social security benefit levels and income tax allowances are not based upon them, the budgets are used as reference points. They are also used in courts of law to help assess ability to pay fines, debts and maintenance orders (see also Veit-Wilson, 1998, Chapter 4).

For the FBU's LCA budgets, the Swedish format has been used, with adjustments to take account of the situation in the UK.

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Part Two

Low Cost but Acceptable

I A reference point

The purpose of the Low-Cost but Acceptable (LCA) standard is to provide reference points showing how much it costs families of different composition, in predefined circumstances, to maintain indefinitely a living standard which, though simple, provides a healthy diet, material security, social participation and a sense of control – indefinitely. Budgets at the LCA standard are necessary, because the Family Budget Unit’s (FBU’s) modest-but-adequate (MBA) standard is beyond the reach of many families with children. This report measures the living costs of families with young children. Future reports will estimate living costs across the life cycle, from the costs of pregnancy to the costs of retirement.

Underlying the research is the quest for social justice: wages, benefits, taxes, debt orders, maintenance orders and fines that are ‘fair’ and seen to be ‘fair’. Although budget standards have their limitations, without them the risks of poverty and injustice are greatly magnified. In England and Wales people are still imprisoned for debt. In 1994, an estimated 27% of prison receptions were fine defaulters (NAPO, 1996). If magistrates were better informed regarding living costs, this situation might improve.

The budgets in this report are benchmarks. To reach LCA standard, some families need more and others less than the amounts shown here, depending on their circumstances. At this level of living, three findings require particular emphasis. First, the narrowness of the margins for unforeseen expenditures, as a result of which debt problems are likely to be frequent. Second, as will be shown in Part Five, a minimum wage of £3.60 an hour will be insufficient for families with children to reach LCA level, unless many hours of overtime are worked. Third, the poverty trap effects of overlaps between the tax and benefit systems, as a result of which, in 1997–98, a couple with two children aged 4 and 10, paying average local authority rents and council tax, was only £17 a week better off earning £250 a week than earning £50 a week (Figure 2) (DSS, 1997, Tables 1.6a and 1.6b). These overlaps occur because income tax and national insurance contribution are levied at the same time as entitlements to means-tested benefits (family credit, housing benefit and council tax benefit) are being reduced. For lower paid families with children caught in this ‘poverty trap’, marginal deduction rates can be as high as 97%, as a result of which it makes little difference, in terms of the families’ net incomes, whether they earn £50 a week or £200 a week. Recent changes will improve but not rectify the situation.

Figure 2: The poverty trap, £ week, January 1998



Source: DSS (1997, Tables 1.6a and 1.6b)

2 How the budgets are established

2.1 Model families

Budgets are presented for two family types, assuming a range of working hours, with consequential effects on travel-to-work and childcare costs (Table 2).

Table 2: Family types and working hours assumed

<i>Two adults with two children (girl 4, boy 10 years)</i>	
Family (a)	Husband works 38.5 hours a week Wife works 17 hours a week
Family (b)	Husband works 38.5 hours a week Wife not in paid work
Family (c)	Wife works 17 hours a week Husband not in paid work
Family (d)	Neither parent in paid work
<i>Single woman with two children (girl 4, boy 10 years)</i>	
Family (e)	Mother works 38.5 hours a week
Family (f)	Mother works 17 hours a week
Family (g)	Mother not in paid work

2.2 Location

As with the FBU's MBA budgets, York remains the main pricing centre. York provides a cultural base with a pattern of community services, leisure and housing.

2.3 Pricing

The budgets were priced in January 1998, using national retail outlets (including national mail order outlets) wherever possible. Sainsbury's and Kwik Save provided pricing databases, which were used to find economy lines and low, but not necessarily the lowest, prices for food, household goods, some leisure goods and personal care products. Other retailers (Allied Carpets, MFI, Poundstretcher, Shoe City) allowed researchers to visit their branches to collect prices. Argos, Empire, Index and Littlewoods catalogues were major sources of prices for leisure, clothing and durables. Leisure activities were priced in York. Local shops and local services helped with

items difficult to obtain from a national pricing base, for example, babysitting.

- *Pricing of durables*: the weekly costs of durables are calculated by dividing each item's purchase price by its life expectancy (in years and weeks).
- *Sale prices, second-hand goods, DIY*: no sale prices, home-produced goods or home-grown food are included in the budget standard. The only second-hand goods included in the budgets are the adults bicycles. This is partly due to the difficulty of attaching prices and lifetimes to second-hand goods and partly to the difficulty of procuring the items needed, particularly children's items, at the appropriate time.
- *DIY services*: these are included, for example, interior decoration, cleaning and window cleaning.

2.4 Low-income discussion groups

Discussion groups, composed of low-income parents, provided a major new source of information. The objectives were to:

- gain information on the shopping patterns of low-income households;
- draw up a framework for the food menus and shopping lists;
- assist in the validation process of the budgets;
- learn about the realities of life on a low income.

With the help of voluntary organisations and their local contacts, five lone-parent and five two-parent groups were organised. The groups were located in Bristol, Devon, Derbyshire, Dumfriesshire, Glasgow, Liverpool, London, North Yorkshire and South Wales. Each group had between four and twelve participants, selected on the basis of income. The two-parent families had gross weekly incomes of £125-£300. The lone parents had gross family incomes of £100-£250 a week.

These income bands, which were derived from the Family Expenditure Survey (FES), exclude housing benefit. Further details on income bands are in Appendix A. Most of the local organisers experienced some difficulty in meeting the criteria on income ranges and number of children, as a result of which the lone parents were skewed

towards the lower end of the income range, but the two-parent families were more evenly spread.

Pricing options in the budgets match the patterns of shopping and budgeting behaviour suggested by the discussion groups. Low-income families, especially lone-parent families, stressed their lack of access to credit. Few had credit cards and many had no bank accounts, so they relied on cash for shop purchases. Many said that home catalogues are an extremely useful way of getting better quality durables, such as washing machines. Catalogue companies, they said, are different from finance companies, because they are more interested in payment records than credit records. Catalogue customers are offered a new start in establishing themselves as good payers.

The discussion groups reported that second-hand goods come from a range of sources: free from friends, relatives or neighbours; cheap from jumble sales, car-boot sales, second-hand market stalls, charity and private second-hand shops and adverts in a local newspaper.

2.5 Sources

In addition to the parent discussion groups, the research explored sources such as the Family Expenditure Survey (FES), General Household Survey (GHS), Transport Survey, National Food Survey (NFS) and Family Resources Survey (FRS); used new information from market research (for example, *Which?* reports, Euromonitor and Mintel); confirmed health standards (for example, through the Department of Health); and obtained information from miscellaneous contacts (including The Post Office, British Telecom, UNISON, the National Childminders' Association and the Daycare Trust).

3 Budget formats

3.1 A new approach

Conventional budget standards, as devised by Rowntree, Beveridge and the FBU for its MBA standard (Bradshaw, 1993), take no account of variations in needs and living costs over which families have little or no control, for example,

housing, transport, fuel and childcare expenses. For its LCA budgets the FBU therefore distinguishes between budget standard expenditures, which are relatively constant, and variable expenditures, which are not. A format has been devised which will enable users (typically money advisers) to specify the variable expenditures incurred by their clients (Table 3).

Table 3: LCA budget components

Budget standard expenditures	Variable expenditures
Food	Housing
Clothing	Fuel
Personal care	Transport
Household goods	NHS charges
Household services	Insurances and pensions
Leisure goods	Debts/fines/maintenance orders
Leisure services	Job-related costs
	Seeking work costs
	Pets
	Alcohol
	Tobacco
	Charitable donations

3.2 Budget standards explained

A budget standard calculates the average amount of money needed by a particular type of family (or household) per week, month or year, to reach and maintain a predefined living standard. Unlike the variable expenditures, the budget standard expenditures are assumed to be the same for all households of a particular family type. Although different families make different purchases, according to their personal preferences, experience in other countries suggests that the total amounts spent are similar.

As with the MBA budgets, the LCA budget standards involve research in five stages:

- identify the goods and services to be included;
- determine the required quantity of those goods and services;
- identify their required quality;
- price them;
- set a lifetime for each of them.

In 1991, the MBA baskets of goods and services were described as benchmark budgets for the “prevailing standard of living” in the UK (Bradshaw, 1993). For the LCA budgets, with the exception of food, the MBA baskets serve as reference points. In selecting the goods and services for the present budgets, the first task was to adjust the contents of the 1991 MBA baskets, to reflect changes over the previous seven years; after which lifetimes were set for every budget item, taking into account quality (measured by brand and price) and rate of usage. The MBA lists of items were reduced and modified to bring them to LCA level, partly by reducing the number of duplicated items and partly by replacing some MBA items with appropriate alternatives.

The setting of lifetimes is particularly important, because an item’s lifetime provides its weekly cost. For example, if a tube of toothpaste lasts six weeks, its weekly cost equals its unit cost divided by six. An item’s lifetime depends on a number of factors, including the number of people using it and its quality, which can sometimes be inferred from its price and brand. In the clothing schedules in Appendix B, specifications similar to the following are included:

Woman’s winter coat:

3/4 length; button front; wool/nylon mixture;
January 1998 price £54.99 (at Empire stores);
replacement rate, 4 years. Average cost £13.75
a year (£0.26 a week)

Full details of the LCA budget standards for clothing, personal care, household goods, household services, leisure goods and leisure services are in Appendix B. By way of illustration, Table 4 summarises the LCA clothing budget for women.

Table 4: Woman’s clothing budget, LCA, January 1998, £ week

Main clothing	3.92
Underwear and nightwear	1.17
Accessories	0.06
Shoes	1.21
Budget total	6.36

3.3 Variable expenditures explained

Unlike the budget standard expenditures, the variable expenditures shown are not recommendations, they are illustrative. When using this format for money advice or in courts of law, the variable expenditures shown would normally be the actual expenditures incurred by clients. For the FBU’s MBA budgets, the costs of credit are not included. For the LCA budgets a space for debts and debt interest is left under variable costs, although for present purposes no costs are shown.

Childcare costs are another key variable. In Table 54 (pp 81–5) the lone mothers in paid work use the services of a childminder at specified rates and for specified hours per day. If the hours worked or the charges incurred are different from those assumed here, adjustments to the budget schedules become necessary. Using a Swedish-style money advice format, this would be done by computer.

Another key distinction is between core variables and lifestyle variables:

- *Core variables:* these are essentials like housing, fuel, transport, childcare and healthcare. They also include expenditures that may not have been essential in the first place, but become so once entered into, for example, debts and pets.
- *Lifestyle variables:* going to the pub, smoking, sharing a bottle of wine with friends, giving to charity, playing the Lottery – none of these is, strictly speaking, necessary for survival. Yet in Britain in 1998 they are facts of life which cannot be brushed aside. Not only are alcohol and tobacco hard to give up, in certain circumstances they promote social inclusion and ease stress. From a budgeting point of view they also provide a margin for fines, breakages and debt repayments without which families in financial stress have to cut back on necessities.

4 Validation

Seven out of the ten parent discussion groups (two lone-parent groups and five two-parent groups) responded to the FBU's validation questionnaire. This represents a response rate of about 42% of the original participants. Participants had been told that the model family for validation was a family similar in make-up to their own (one or two parents with two young children); and that with careful budgeting the reference family would be expected to feel comfortable and warm, have a healthy diet and be able to participate in social activities within the community in which they live.

4.1 Comments from parent discussion groups

Many areas of the budgets were said to be 'about right'. If the budgets were not right, they tended to be considered 'too mean'. Few respondents indicated that any part of the budget standard was 'too generous'. The general opinion was that the clothing budgets included too few clothes and the lifetimes of some garments were set too long. The comments made, however, tended to be mixed and sometimes covered both poles along a continuum. For example, some respondents said: "I make do with the same jacket all year round"; "Don't do much socialising, so don't need to dress up"; "Prefer jeans to go to the pub in any day"; while others said: "I can't afford all these jackets"; "I would hate to be seen in the same thin jacket all summer". There was, however, a consensus of opinion that certain items of essential clothing, particularly school clothing, were in short supply in the draft budgets.

In relation to garment lifetimes, some adult clothes were said to be probably out of fashion before they were due for replacement. Such comments arose as a result of the five-year lifetime attached to a small quantity of smart, good quality outer clothing in the adult wardrobes. Finally, the prices attached to some items were said by one group not to reflect London prices.

Other sections of the budget standard also provoked controversy, for example, many respondents said the telephone budget was too low. A few felt so strongly about this that they fired responses such as:

"Didn't know people had bills as low as this"; "at least double"; "miserable to have so little calls"; "more people using mobile phones so use should be higher"; "more national calls"; "more, more, £150 per quarter".

4.2 Adjustments made

As a result of the validation process, a small number of budget adjustments were made. School clothing, outer clothing, towels, telephone calls and cinema visits were increased. Lifetimes of special occasion clothing, household appliances such as cooker, fridge-freezer, vacuum cleaner and lawn mower were reduced. And a standard interval of five years was set for internal redecoration.

The validation did not result in any adjustments to heating, furniture, DIY materials and tools, or other household goods and services. Spending on children's special occasions was also thought to be reasonable by most respondents.

5 Methodological issues

5.1 Part normative, part empirical

Like the MBA budgets, the LCA budgets involve a combination of normative judgements concerning people's needs and empirical data showing how consumers spend the money they have. For the normative judgements the FBU relies on recognised standards for nutrition, housing, warmth and exercise. Thus our dieticians recommend less sugar than is generally consumed and the food energy value of alcohol is taken into account in the food budgets. For the empirical data we rely on consumer reports and national surveys.

5.2 Benchmarks, not specifications

Although great care has been taken to ensure that the budgets reflect the preferences and choices of consumers at LCA level (while promoting a healthy lifestyle), the budget totals depend crucially on the variable expenditures (which are illustrative) and on the assumptions made, for instance, whether or not to include alcohol and whether or not the families need a car. The budget totals are therefore best

regarded as benchmarks not policy recommendations.

5.3 Illustrative, not actual families

Similarly, because the budgets are based on hypothetical rather than actual families, it would be wrong to generalise the required expenditures of the families shown here for the population as a whole, or even for families with two children of the specified age groups. The fact that the single-wage, two-parent family living in the circumstances portrayed in Table 53 requires a gross weekly income of £268 a week to reach LCA level should on no account be taken to mean that all such families need the same amount. The figures are indicators.

5.4 Inclusion criteria

At MBA level, as a rule of thumb, durables and services are included if 50% or more of households have them or use them. At LCA level the comparable reference point is 80%, but it is not (and cannot be) rigidly adhered to, because family circumstances differ and ownership statistics are sometimes conflicting or unavailable. Circumstances exist in which an 80% inclusion test is too high. With careful money management, an LCA budget is intended to be sufficient to eat healthily, take an inexpensive annual holiday and avoid major debt problems. Yet neither mortgage payments nor a car can be ruled out. Rented housing may not be available and a car may be necessary to get to work. Home contents insurance, in some locations, is fast becoming a necessity.

- *Holidays*: after consultation with voluntary organisations, we took the view that everybody needs a break, therefore a week's holiday in the UK is included in the LCA leisure budgets. Most people can do without a holiday for a year or two, but these budgets are designed to be sustainable indefinitely.
- *Alcohol*: after consultation with parent groups and voluntary organisations, alcohol is included (as an option) in the food budgets. An alternative, alcohol-free budget is also costed, but in that case expenditure on food goes up, to take account of the food value of the alcohol foregone.

- *Tobacco*: the difference between alcohol and tobacco is that tobacco is unambiguously damaging, whereas alcohol in moderation can be beneficial for health reasons and for socialising. Certainly the parent groups thought so. Tobacco is listed, not as a recommendation, but in recognition of the principle of consumer choice. By publicising the cost of tobacco, its impact on the household budgets of low-income families becomes immediately apparent.
- *Gifts*: the idea of gifts is a difficult one for budget standard methodology. Gifts exchanged 'within' the household are included, for example, presents to children from their parents. However, gifts which are 'exchanged' with people outside the household are not usually included, on the assumption that the value of the gift purchased roughly equates to the value of the gift received. Other gifts, for example, flowers given to a neighbour for a kindness done, are not accounted for.

5.5 Capital costs

Household expenditures include 'capital' items that most people regard as essential. The main 'capital' items in the LCA budgets, along with the lifetimes attached to them, are shown in Table 5. Lifetimes were estimated on evidence from market research, underpinned by the periods of time families are likely to live in the same house, and validated by the low-income discussion groups.

The inclusion (or exclusion) of capital costs and the distinction between running maintenance and capital costs is a contentious issue. The traditional budget standards method of pricing durables (and the method used here) is to divide purchase prices by estimated lifetimes. The recent Australian budget standards report uses the same method, but includes criticism of it on the grounds that the budget standard then includes the 'notional cost' of items already owned by the household. From a social policy viewpoint, they say, there may be a case for excluding such costs in the short term (Saunders et al, 1998, p v). In Britain, this was the logic behind the long-term additions with *supplementary benefit*, abolished in 1988. Yet some claimants depend on income support for long periods and replacement of durables is important.

There is also an important difference between the Australian report (financed by government with social security benefit rates in mind) and the FBU's LCA budgets, which were not commissioned by government and are intended to be sustainable indefinitely by wage and salary earners as well as by claimants. If at some time in the future a British government decides to use the LCA budgets as reference points for social security benefit rates and income tax allowances, any alteration to the budgets in this report will be a political decision, which should be spelt out.

Table 5: LCA budgets, main durables and lifetimes, in years

Durable	Lifetime (years)
Beds	18
Bedding	9-12
Bicycles	5
Camera	12
Curtains	10
DIY equipment	20
Floor coverings	10
Furniture and fittings	16-20
Fridge-freezer	15
Gardening tools	10
Gas cooker	12
Hair drier	10
Kitchen equipment	various
Lawn mower	17
Luggage	10
Power drill	20
Radio	12
Telephone	12
TV/video recorder	12
Vacuum cleaner	12
Washing machine	11

6 References

- Bradshaw, J. (ed) (1993) *Budget standards for the United Kingdom*, Aldershot: Avebury.
- DSS (Department of Social Security) (1997) *Tax/Benefit Model Tables, April 1997*.
- NAPO (1996) 'Women, sentencing and custody, July 1995', quoted in R.R. Epstein, *Imprisonment for debt: A report for the Nuffield Foundation*, July, p 10.
- Saunders, P. et al (1998) *Development of indicative budget standards for Australia*, Research Paper No 74, Budget Standards Unit, University of New South Wales.

Part Three

Budget standards

I Food

I.1 Purpose of the food budgets

Budget standards for food are required in order to establish the levels of expenditure necessary to reach given standards of consumption and dietary adequacy. The food budgets in this report represent a Low-Cost but Acceptable (LCA) diet, the aim being a budget standard for food purchases which will provide enough food to satisfy the recommended intakes of all nutrients, meet guidelines for healthy eating, be palatable and accord with consumer preferences in the UK.

I.2 Food budget calculations

The aim is to produce baskets of foods which:

- represent a pattern of consumption characteristic of households living at LCA level in the UK;
- contain a balance of foods which will promote short-term and long-term health in both adults and children;
- be based on foods that are palatable and widely available at low prices.

A unique feature of the budgets is that they include menus (Tables 9 and 10), showing how the proposed baskets of foods could be used to feed the families.

I.3 LCA compared with MBA food budgets

The LCA food budgets differ from the previously reported modest-but-adequate (MBA) (Nelson et al, 1993) food budgets in two ways. Firstly, because they are based on the food purchasing patterns of households at a lower income level; secondly, because they require foods that can be purchased at low prices. The main consequence of these differences is a more restricted, and cheaper diet, but which nevertheless meets standards for healthy eating. An important addition in developing the LCA price base was a series of focus group discussions, during which choices of items for purchase were discussed with families from income bands believed to embrace the LCA living standard.

I.4 Summary food budgets

Table 6 summarises the food costs for both family types. The home food components are based on adjusted National Food Survey (NFS) purchasing profiles, costed using the Sainsbury's and Kwik Save price base in January 1998. The alcohol component is based on Health Education Authority (HEA) guidelines. Food eaten away from home is based on Family Expenditure Survey (FES) data, but only some of the meals eaten away from home will be purchased – others will be free, at the homes of friends or relatives. The difference between the two household types for cereals occurs because a pizza in one of the couple household's meals is included under the 'cereals' heading.

I.5 Alcohol

The alcohol budget assumes that men consume 14 units a week and women 10 units a week. The basis for the calculation is shown in Table 7. The calculations assume that all alcoholic beverages are purchased in supermarkets or off-licences, at low prices. The market shares reflect average expenditure patterns (Sainsbury's data) for lower income households with children. Expenditure is slightly below the values for comparable households in the FES, the updated figures for which show £5.03 for lone mothers and £8.99 for couples with two young children. The lone mother, for example, could have 1½ pints of bitter and three tots of spirit a week, and share a bottle of wine with a friend once a fortnight. This represents a modest level of social drinking.

I.6 Welfare foods

Although not shown in Table 6, the families without earners receiving income support would require £4.09 less on food than the working families, because the 10-year-old boys get free school meals (estimated weekly value £2.20) while the 4-year-old girls get free welfare milk (estimated weekly value £1.89).

Table 6: Summary food budgets, LCA, January 1998, £ week

Food group	Couple with two children	Lone mother with two children
Bread, cakes, biscuits	3.34	1.97
Cereals	4.90	1.57
Carcass meat	7.11	5.19
Meat products	0.82	0.41
Fish	6.64	4.95
Fats	0.95	0.78
Milk	5.83	3.48
Cheese	0.53	0.46
Eggs	0.75	0.63
Potatoes	0.91	0.57
Vegetables	5.07	3.97
Fruit	7.96	5.30
Sugar	0.42	0.25
Beverages	0.80	0.53
Other foods	1.06	0.76
Total food	47.10	30.81
Soft drinks	0.66	0.72
Sweets and chocolate	1.35	1.13
Total food, home budget	49.12	32.66
Foods purchased and eaten away from home	10.04	4.81
Total budget: food only		
(a) if no alcohol is included in the diet	59.16	37.47
(b) if alcohol is included in the diet	57.32	36.78
Alcohol	8.62	4.01
Total budget: Food plus alcohol	65.94	40.79

Table 7: Alcohol budget, £ and units of alcohol per week, January 1998

	Type of drink	Units alcohol	Cost £	Share %	Purchase quantities
<i>Couple</i>	Beer	10	4.10	47.56	10 x 440ml cans per 2 weeks
	Wine	6	2.28	26.45	1 bottle wine per week
	Spirits	8	2.24	25.99	70cl per month
	Totals	24	8.62		
<i>Lone mother</i>	Beer	4	1.71	42.76	2 x 440ml cans per week
	Wine	3	1.40	34.79	½ bottle wine per week
	Spirits	3	0.90	22.45	70cl per two months
	Totals	10	4.01		

1.7 Data sources

The food budget standards reported here were created using a variety of data sources, of which the main ones are: the *National Food Survey* (NFS) (MAFF, 1993–97); the *Family Expenditure Survey* (FES) (ONS, 1996); *Dietary Reference Values for Food Energy and Nutrients for the United Kingdom* (DRVs) (DoH, 1991); *Health Education Authority* (HEA) guidelines on alcohol consumption (HEA, 1987), and January 1998 food prices (unpublished) provided by Sainsbury's and Kwik Save.

1.8 Eight main steps

The budgets were constructed using a combination of normative (expert) judgements concerning what is necessary for a healthy diet and behavioural data concerning the usual patterns of food purchasing and food consumption in the UK. This process involves seven main steps, plus an eighth step to adjust the food budget (where relevant) for the inclusion of alcohol.

Step One: *Define the current home food purchasing patterns of households believed to represent LCA level, using NFS data.*

The NFS was used as a database to provide information on usual consumption patterns at a level regarded as LCA. NFS data for 1992–95 were obtained from the Economic and Social Research Council (ESRC) Data Archive at Essex University and analysed using the Statistical Analysis System (SAS) (SAS Institute Inc, SAS Campus Drive, Cary, North Carolina 27513, USA). Data were amalgamated over a four-year period to produce lists of purchases for each household type, based on the 263 NFS food codes, at income levels that include households at the LCA level. In order to select an appropriate group of households from the NFS, define the initial food basket and identify families for the focus group discussions, it was necessary to decide from which income bands to take the households. In composing her poverty measure in 1965, Orshansky used the average US household food share of one third of net income in 1955 as a multiplier for the cost of a 'thrifty' (short-term) dietary. As rising standards over four decades have in the mean time reduced this proportion to around or even below one fifth of average incomes, food share expenditures above a third of already low net

incomes suggest a very low relative level of living. For the purposes of the LCA project, to represent an LCA level of expenditure, the decision was therefore taken to adopt 30% of net income after housing costs as the cut-off value (Citro and Michael, 1995). Using FES data, the income band corresponding to this level of expenditure was found to lie between centiles 5 and 20 of the income distribution for couples with two children and between centiles 50 and 75 for lone mothers with two children. The difference in the income bands for the two household types is accounted for by differences in their incomes and expenditure patterns. The fact that the lone mothers need to be in the upper half of the income distribution for lone mothers with two children means that a large proportion of lone-parent families have very low incomes.

Households from the corresponding income centile bands in the NFS were selected to define the initial basket of foods. Households with the corresponding incomes (see Appendix A) were selected for the focus group discussions.

Step Two: *Calculate the adequacy of the diet in terms of DRVs, taking into account waste, consumption of food by visitors and food purchased and eaten away from home.* It is important to ensure a diet which satisfies the estimated nutrient requirements of the household members (DoH, 1991). The energy and nutrient contents of the edible portions of the food purchased were calculated and compared with the families' estimated requirements, making appropriate allowances for food wastage (10%) (Wenlock et al, 1980), food consumption by visitors (5% for the couple household, 7% for the lone mother household) and allowing for meals purchased and eaten away from home (11% for the couple household, 22% for the lone mother household).

When estimating the ability of the household food supply to meet nutritional requirements, it must be recognised that a proportion of the diet is consumed away from home. It is therefore necessary to estimate the proportion of the diet that is likely to be derived from the household food supply.

Menu diaries kept by NFS respondents give the age and sex of all people present at each meal (including any visitors), and a list of the foods consumed. For each person present, it is assumed that each meal

represents the proportion of their total weekly consumption shown in Table 8. Tea and supper are interchangeable according to whichever is the larger meal, or can be added together if only three meals per day are consumed.

Table 8: Proportions of weekly food consumption represented by each meal for each family member

Breakfast	0.03
Lunch/dinner	0.04
Tea	0.02
Supper	0.05

Over the week, if all meals are consumed at home, the proportion is equal to 1.0 (ie, 100% of food consumption is derived from the household food supply). If one supper is eaten out during the week, the proportion is 0.95 (ie, 95%). According to the 1992–95 NFS menu diaries, 89% of total food consumption was derived from the household food supply in the two-adult, two-child households, compared with 78% of total food consumption in the lone-parent households. In the two-adult, two-child households, a visitor was present (on average) for one supper a week, while in the lone-parent households a visitor was present (on average) for two meals a week (equivalent to one supper and one tea).

Estimates of the percentages of meals eaten away from home and the number of visitors were derived from 1992–95 NFS data. The nutrient content of the food purchases was calculated on a desktop PC, using nutrient conversion factors provided by the Ministry of Agriculture, Fisheries and Foods (unpublished). The nutrient content of alcohol was derived from the McCance and Widdowson food composition tables (Holland et al, 1991).

Further technical details regarding the calculation of the adequacy of the diet are to be found in the FBU's MBA budgets (Nelson et al, 1993).

Step Three: *Make the minimum adjustments to food purchasing profiles to bring them into line with DRV and HEA guidelines on healthy eating and to meet any nutrient deficiencies identified using the DRVs.*

It is increasingly recognised that current food purchasing and consumption patterns in the UK are associated with chronic degenerative disease in the

population. Clearly it would not be sensible to cost a food budget which is LCA and at the same time unhealthy. Public health goals necessitate adjustments to the food profiles which address the issue of disease prevention. (This is analogous to ensuring a minimum ambient temperature in the home, for the prevention of hypothermia.) It is also important not to alter the proposed food profiles so radically that they become unacceptable to consumers (for example, to exclude meat in the knowledge that vegetarians have lower mortality rates). By prudent substitution of 'healthy' alternatives, which in total shift the diet towards one that is lower in fat and sugar, higher in dietary fibre and more nutrient dense, it is possible to achieve a balance between the aims of health promotion and consumer acceptability.

The guidelines adopted for the LCA budgets are therefore as follows:

- 35% or less of dietary energy supplied by fat;
- a polyunsaturated: saturated fatty acid ratio (P:S ratio) greater than 0.45;
- non-milk extrinsic sugar (mainly sucrose) to provide not more than 10% of dietary energy;
- dietary fibre (non-starch polysaccharide [NSP]) intake at least 18g/day in adults and pro rata related to energy intake in children;
- energy from carbohydrate approximately 50%;
- at least five portions of fruit and vegetables (other than potatoes) per person per day;
- the total diet, including home food purchases, sweets, soft drinks and foods purchased and eaten away from home, to provide 100% of the DRV for energy. For budgets that include alcohol, the energy contribution from alcohol is taken into account (see Step Eight below).

The adjustments followed the principles set out below.

- skimmed and semi-skimmed milk increased, full-fat milk and cream decreased;
- chicken and fish increased, substitution of lean for more fatty carcass meat, other meat and meat products decreased;
- vegetable oil increased, lard excluded;
- polyunsaturated margarine replaced some butter and increased in line with extra bread;
- sugar and preserves decreased;
- potatoes increased, chips and crisps decreased;

- other vegetables and fruit increased;
- pulses, nuts and cereals (including pasta and rice) increased;
- wholemeal bread increased, white bread decreased;
- cakes, biscuits and puddings decreased.

Step Four: *Adjust the total quantity of food purchased to reflect a diet that provides 100% of the DRV for energy; and reassess the overall adequacy of the diet.*

Repeat Steps Three and Four until an adequate and healthy food profile is obtained.

When the food purchasing profile had been adjusted, the total amounts were assessed to ensure that all the criteria set out above were satisfied.

Step Five: *Construct a basket of items in purchasable quantities, such that the nutrient value is equal to that in Step Four. Items identified for pricing were based on 10 low-income discussion groups (five representing two-parent families and five representing lone-parent families) in nine different locations around the UK.*

The FBU provides the estimated costs of actual baskets of goods. The development of the food baskets requires a list of foods which can be purchased in amounts that accord with the foods which are available in the shops (for example, whole loaves of bread, pints of milk etc) and are appropriate for feeding a family, for example, specific cuts of a particular type of meat and enough of one type of vegetable to provide sufficient servings, etc.

Step Six: *Cost the food basket using Sainsbury's and Kwik Save food prices in January 1998 and add a component for foods purchased away from home (using FES data).*

Food prices are based on data from Sainsbury's and Kwik Save. The prices are based on actual costs in January 1998. Wherever possible, the 'own label', 'no frills', or economy line foods were selected, but not where a consensus in the low-income discussion groups regarded branded goods as the only acceptable ones (eg, Heinz baked beans and Weetabix). Supermarket prices are unlikely to be the same as in other outlets (eg, corner shops, small retailers and markets) where prices are often higher (Piachaud and Webb, 1996).

Step Seven: *Construct menus that utilise the items in the food basket; allow for meals eaten away from home; and allow for the presence of visitors.*

Because the LCA budgets are more stringent than the MBA budgets, it was important to ensure that the foods in the baskets can be translated into menus that are acceptable to the families for whom they are designed (Tables 9 and 10). Construction of the menus was therefore preceded by consultation with the parent discussion groups. The menus also reflect findings from a small validation exercise carried out in six families, for whom the LCA basket of food was purchased.

In addition to the food and drink shown in the menus, tea, coffee, soft drinks, milk, sunflower oil, sugar, jam, biscuits, butter, margarine are available for use, as desired, but within the limitations of the budgets. Some meals have been left blank. This accords with NFS estimates of the proportion of meals consumed away from home in households from the selected income bands (22% in the lone-parent families and 11% in the two-parent families with two children).

Step Eight: *Define a level of alcohol consumption using HEA guidelines; cost the alcoholic drinks using Sainsbury's and Kwik Save prices; and reduce food basket quantities (and prices) to allow for the energy content of the alcoholic drinks.*

The NFS does not include information about alcohol consumption, yet more than 80% of men and 65% of women drink alcohol regularly. In a social sense it can be argued that alcohol is a necessity; moreover, there may be direct health benefits in terms of reduced risks of heart disease, hypertension and stroke associated with moderate alcohol consumption (1–2 units, or 10–20 grams, for men per day) (Friedman and Kimball, 1986). The amounts of alcohol included are based on HEA guidelines not to exceed 21 units per week for men and 14 units per week for women. For the LCA budgets we have chosen 14 units for men and 10 units for women, as representing reasonable levels of consumption. In Table 7, the couple benefit from cheaper alcohol per unit than the lone mother, who is assumed to have less opportunity to shop around for best buys.

One unit of alcohol equals half a pint of beer, or a glass of wine, or a single (25ml) of spirits. Because alcohol contributes to energy in the diet, total food consumption in an alcohol-free budget needs to be increased by a corresponding amount. Otherwise

Table 9: Illustrative weekly menus based on the LCA basket of foods: couple with girl aged 4 and boy aged 10

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Breakfast	6 weetabix 1 pint milk 4 glasses fruit juice 6 white toast reduced fat spread	6 weetabix 1 pint milk 4 glasses fruit juice 6 white toast reduced fat spread	6 weetabix 1 pint milk 4 glasses fruit juice 6 white toast reduced fat spread	6 weetabix 1 pint milk 4 glasses fruit juice 6 white toast reduced fat spread	6 weetabix 1 pint milk 4 glasses fruit juice 6 white toast reduced fat spread	6 weetabix 1 pint milk 4 glasses fruit juice 6 white toast reduced fat spread	6 weetabix 1 pint milk 4 glasses fruit juice 6 white toast baked beans fried potatoes 4 bacon rashers
Mid-morning		4 oranges	4 apples	4 bananas	4 bananas	4 apples	4 Mars bars
Lunch	roast chicken potatoes cabbage carrots gravy	chicken and tomato sandwiches 8 slices wholemeal bread	egg, lettuce and mayonnaise sandwich 8 slices wholemeal bread	cheese and tomato sandwiches 8 slices wholemeal bread	tuna, lettuce and mayonnaise sandwiches 8 slices wholemeal bread 4 apples	burger butties 6 beef burgers tomatoes ketchup 8 slices wholemeal bread 4 bananas	Eaten away from home
Mid-afternoon/ after school	ice-cream and pears	4 apples	4 bananas	4 oranges	4 apples	4 bananas	Eaten away from home
Supper	tinned spaghetti 12 fish fingers baked beans potatoes ketchup	bacon and mushroom omelette (6 eggs) peas potatoes ketchup	pizza chips baked beans ketchup	<i>Tuna pasta:</i> tuna onion tinned tomatoes pasta/spaghetti sweetcorn	<i>Mince and rice:</i> minced beef onion carrots tinned tomatoes rice	FAMILY + VISITOR <i>Fish pie:</i> 5 cod fillets onion milk, flour and margarine carrots potatoes cauliflower	Eaten away from home
Evening	2 glasses milk and biscuit each	2 glasses milk and biscuit each	2 glasses milk and biscuit each	2 glasses milk and biscuit each	2 glasses milk and biscuit each	2 glasses milk and biscuit each	2 glasses milk and biscuit each

In addition, the following remaining items from the basket are available for use, as desired, during the week:
tea, coffee, soft drinks, milk, sunflower oil, sugar, jam, biscuits, butter, margarine, fruit gums.

Some meals have been left blank. According to the NFS, this is the average number of meals eaten away from home, for example, eating with relatives, eating at McDonalds, or lunching at work. The lunchtime menu has been put together as a sandwich menu so that children or adults who do not normally eat at home can take a packed lunch with them. The NFS also shows that there is an average of one visitor each week for one meal, so extra food has been included to take account of this.

Table 10: Illustrative weekly menus based on the LCA basket of foods: lone mother with girl aged 4 and boy aged 10

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Breakfast	4 weetabix ½ pint milk 3 glasses fruit juice 3 boiled eggs 5 white toast reduced fat spread	4 weetabix ½ pint milk 3 glasses fruit juice 5 white toast reduced fat spread	4 weetabix ½ pint milk 3 glasses fruit juice 5 white toast reduced fat spread	4 weetabix ½ pint milk 3 glasses fruit juice 5 white toast reduced fat spread	4 weetabix ½ pint milk 3 glasses fruit juice 5 white toast reduced fat spread	4 weetabix ½ pint milk 3 glasses fruit juice 5 white toast reduced fat spread	4 weetabix ½ pint milk 3 glasses fruit juice scrambled eggs baked beans 5 white toast reduced fat spread
Mid-morning	3 bananas	3 bananas	3 oranges	3 apples	3 bananas	3 apples	3 oranges
Lunch	roast chicken potatoes cabbage carrots gravy ice-cream and pears	Eaten away from home	soup bacon, lettuce and tomato sandwich 6 slices wholemeal bread 3 bananas	tinned spaghetti 5 slices wholemeal toast 3 bananas	fish fingers beans potatoes 3 oranges	Eaten away from home	FAMILY + VISITOR <i>Fish pie:</i> 4 cod fillets onion milk, flour and margarine cheese carrots potatoes cauliflower
Mid-afternoon/ after school	3 slices wholemeal toast and Marmite	3 slices wholemeal toast and Marmite	3 teacakes and spread	3 slices wholemeal toast and Marmite	3 slices wholemeal toast and Marmite	FAMILY + VISITOR 4 teacakes, spread and jam	Eaten away from home
Supper	tuna, lettuce and mayonnaise sandwiches 6 slices wholemeal bread	bacon and mushroom omelette (4 eggs) peas potatoes ketchup	3 burgers chips 2 grilled tomatoes sweetcorn ketchup	<i>Tuna pasta:</i> tuna onion tinned tomatoes pasta/spaghetti 3 slices wholemeal bread and spread	<i>Mince and rice:</i> minced beef onion carrots tinned tomatoes rice 3 slices wholemeal bread and spread	Eaten away from home	Eaten away from home
Evening	3 yoghurts 2 glasses milk and biscuit each	3 apples 2 glasses milk and biscuit each	3 yoghurts 2 glasses milk and biscuit each	3 Mars bars 2 glasses milk and biscuit each	2 glasses milk and biscuit each	2 glasses milk and biscuit each	2 glasses milk and biscuit each

In addition, the following remaining items from the basket are available for use, as desired, during the week: tea, coffee, soft drinks, milk, sunflower oil, sugar, jam, biscuits, butter, margarine.

Some meals have been left blank. According to the NFS, this is the average number of meals eaten away from home, for example, eaten with relatives, eating at McDonalds, or eating at work. The lunchtime menu is suited to school holidays, when the children are eating at home, otherwise it is possible to change the organisation of the foods so that packed lunches are provided. So if the child normally eats at school, look upon the menu as a holiday week menu when considering how suitable it is. The NFS also shows that there is an average of one visitor each week joining the family for one meal and one snack; extra food has been included for them.

there is a risk of under-consumption of energy. Alcohol consumption at the level proposed for the LCA budgets would contribute about 5% of dietary energy and the food budget (for the adults) would need to be reduced accordingly. Hence the alternative food budgets in Tables 53 and 54.

1.9 Free school meals

Children in families receiving income support are entitled to free school meals. For families with no earners, the food budgets must therefore be reduced by amounts corresponding to the quantities of food that are not required to feed the 10-year-old boys at lunchtime during school term. Because family food purchasing excludes catering costs, the size of the deduction is less than the cost which would be charged at school to provide equivalent meals, and less than the allowance of £4.12 a week made by the DSS in their Tax/Benefit Model Tables (DSS, 1997a). For the purposes of this calculation, it has been assumed that the 10-year-old boy eats lunch at school every weekday for 39 weeks in the year. From Table 8 in Step Two, we assume that each lunch contributes 4% (0.04) of the week's food consumption. Five lunches per week would contribute 20%. The budget has been adjusted accordingly. The four-year-old girl is assumed to eat lunch at home.

1.10 Free welfare milk

Free welfare milk tokens are available for children under five whose parents are on income support. In January 1998 they were worth £1.89 per week. Their value for families with no earner and receiving income support is deducted from the cost of the food budgets with no earner.

1.11 Findings

Sample selection.

Over the period 1992-95, 76 lone mothers (with two children) and 298 couples (with two children) participating in the NFS had incomes which corresponded to the centile bands for families with children thought to be within the LCA income bands (see Step One). These households provided the food purchasing patterns upon which the LCA food baskets and budgets were based.

Food consumption profiles.

Tables 11 and 12 show the purchase quantities, portions and costs of the baskets of foods for both household types. The foods listed correspond to the menus in Tables 9 and 10 and allow for foods eaten away from home. The differences between the household types in the quantities shown reflect differences in household composition, proportions of food consumed from outside the household food supply, menus and the type and number of visitors. Portion sizes are based on data published by the Ministry of Agriculture, Fisheries and Food (1988), on the assumption that adults would consume what is described as a 'large' portion, the 10-year-old boy would eat a 'medium' portion and the four-year-old girl a 'small' portion. The exception is oven chips, which are costed as one medium and two small portions (to help maintain lower fat levels in the diet). Regarding portion size, visitors are assumed to be adults and to consume large portions. The total amount of sugar provided is equivalent to 56 level teaspoons in the couple households and 38 level teaspoons in the lone mother households. This is sufficient for sugar on unsweetened breakfast cereal and in about one quarter of the cups of tea and coffee provided. Weetabix was the cereal preferred by the parents in the discussion groups. There was little evidence of home baking requiring sugar.

The food baskets do not include all the items that might be purchased over the course of one month, but are illustrative of the range and quantities of food likely to be purchased. The amounts suggested under one heading might well be exchanged for foods under other headings: for example, bread, pasta and potatoes, all important sources of carbohydrate, might be purchased in differing amounts, according to individual preferences, but total expenditure on these items would need to remain the same. Purchases of some items, particularly spices and condiments, would be spread over several weeks or months. The total weekly expenditures in Tables 11 and 12 are illustrative, not absolute.

Nutritional adequacy.

Table 13 shows the nutritional adequacy of the food baskets for each family type, as percentages of DRVs. The food quantities were adjusted, so that the amounts of energy provided are equal to 100% of the DRV, after allowing for waste, for foods eaten from outside the household food supply and for the presence of visitors.

Table 11: LCA basket of food for one week: couple with girl aged 4 and boy aged 10*

Description	Purchase quantities and portions	Cost (£)
Semi and other skimmed milk	12 pints	3.24
Other liquid milk, full price	4 pints	1.08
Yoghurt	12 x 125g yoghurts	1.41
Cheese, natural, hard, Cheddar and Cheddar type	4 medium (4 x 40g) chunks	0.53
Beef, minced	940g, 2 large (220g), 1 medium (140g), 1 small (100g) (cooking conversion (cc) 0.72)	2.59
Bacon and ham, uncooked rashers, not pre-packed	340g, 8 x 25g back rashers (cc 0.59)	1.99
Broiler chicken, uncooked, including frozen	2.0kg chicken	2.54
Frozen burgers	336g, 6 x 56g (60% beef economy)	0.82
Fish, white, uncooked, frozen	820g raw, 3 large (3 x 175g cooked), 1 medium (1 x 120g cooked), 1 small (1 x 50g cooked) cod fillets (cc 0.85)	4.36
Other canned or bottled fish	600g tuna, 4 sandwich portions, 4 av portions (3 x 200g cans)	1.86
Frozen convenience fish products	360g, 12 x 28g (cooked) fishfingers (cc 0.93)	0.42
Eggs	12 eggs	0.75
Butter	40g/wk (200g/5wk)	0.12
Soft margarine	100g/wk, 15 medium spreadings/wk	0.07
Vegetable and salad oils	250ml/wk, 1 litre/4wk	0.16
Reduced fat spreads	300g/wk, 42 medium spreadings	0.61
Sugar	225g/wk, 56 tsp	0.14
Jams, jellies, fruit curds	240g/wk (16 spreadings)	0.28
Previous year's crop potatoes purchased Jan to Aug	3.9kg, 11 large (220g), 5 medium (175g), 5 small (120g) (cc 1.0)	0.66
Cabbages, fresh	400g, 2 large (120g), 1 medium (95g), 1 small (60g) (cc 1.0)	0.36
Cauliflower, fresh	510g, 3 large (120g), 1 medium (90g), 1 small (60g)	0.74
Leafy salads, fresh	160g, 8 sandwich portions (8 x 20g portion, 4 leaves/portion)	0.44
Carrots, fresh	900g, 7 large (85g), 3 medium (60g), 3 small (40g)	0.36
Onions, shallots, leeks, fresh	720g, 3 medium onions (240g)	0.36
Tomatoes, fresh	510g, 6 x 85g (6 medium)	0.74
Tomatoes, canned or bottled	1200g, 3 x 400g tins	0.51
Peas, canned	310g, 2 large (100g), 1 medium (70g), 1 small (40g)	0.38
Beans, canned (including baked beans)	1190g, 4 large (190g), 2 medium (135g), 2 small (80g)	0.76
Canned vegetables, other than pulses, potatoes or tomatoes	340g, 4 x 85g portions sweetcorn	0.42
Frozen chips and other frozen convenience potato products	530g, 2 medium (2 x 165g), 2 small (2 x 100g) portions	0.26

Table 11 (cont)

Oranges, fresh	1820g, 8 medium oranges (2 x 160g peeled each) (edible portion (ep) 0.7)	1.76
Apples, fresh	1800g, 16 medium apples (4 x 112g each)	1.43
Bananas, fresh	2400g, 16 medium bananas (4 x 100g peeled each) (ep 0.66)	2.60
Canned peaches, pears and pineapples	540g, 4 x 135g portions	0.53
Fruit juices	4.7 litre, 28 x 170g glasses (1 glass/day each)	1.65
Bread, white, sliced standard	1 large 800g loaf, 1 small 400g loaf	0.36
Bread, wholemeal, sliced	2.5 large 800g loaves	0.88
Rolls	4 x 48g wholemeal	0.38
Flour	250g/wk	0.03
Buns, scones and teacakes	720g, 12 x 60g buns/teacakes	1.09
Biscuits, other than chocolate	1 x 200g pkt	0.39
Biscuits, chocolate	100g	0.21
High fibre breakfast cereals	840g, 42 weetabix (2 x 20g bix per parent, 1 bix per child)	1.65
Rice	310g dry, 2 large (290g cooked), 1 medium (180g), small (100g) (cc 2.77)	0.24
Canned pasta	2 x 350g large, 2 x 250g av portions	0.57
Pizza	1 large 750g	2.33
Other cereal convenience foods	260g dry, 2 large (270g cooked), 1 medium (220g), 1 small (150g) (cc 3.44)	0.11
Tea	250g/wk (62 teabags/wk)	0.39
Coffee, instant	50g/wk	0.41
Soups, canned	970g, 2 large (300g), 1 medium (220g), 1 small (150g)	0.52
Salad dressings	8 x 12g (2 portions each)	0.15
Pickles and sauces	16 x 12g (4 portions each)	0.19
Meat and yeast extracts	16g, 8 x 2g medium spreadings Marmite, 4 tsp gravy granules (20g)	0.14
Ice-cream	285ml, 3 av 75g portions, 1 x 60g scoop	0.10
Salt	1 heaped tsp	–
Soft drinks, concentrated	10 x 50g av measures	0.29
Soft drinks, unconcentrated	3 litres	0.38
Chocolate coated filled bar/sweets	4 x std 65g Mars bars	0.87
Boiled sweets and jellies	2 tubes of fruit gums	0.48
Total cost for all foods, home food supply		49.12

* Allowing for meals eaten away from home and the presence of visitors.

Table 12: LCA basket of food for one week: lone mother with girl aged 4 and boy aged 10*

Description	Purchase quantities and portions	Cost (£)
Semi and other skimmed milk	6 pints/wk	1.62
Other liquid milk, full price	4 pints	1.08
Yoghurt	6 x 125g pots	0.71
Cheese, natural, hard, Cheddar and Cheddar type	3 medium chunks/sandwiches	0.46
Beef, minced	640g, 1 large (220g cooked), 1 medium (140g cooked), 1 small (100g cooked) portion (cc 0.72)	1.76
Bacon and ham, uncooked, rashers, pre-packed	250g, 6 back rashers (cooked 25g/rasher) (cc 0.59)	1.46
Broiler chicken, uncooked, including frozen	Small 1.2kg chicken	1.97
Frozen burgers	3 x 56g (raw) economy burger	0.41
Fish, white, uncooked, frozen	610g raw, 2 large (175g), 1 medium fillet (120g cooked), 1 small fillet/steak (50g cooked) (cc 0.85)	3.24
Other canned or bottled fish	450g tuna, 3 x 45g sandwich portions, 3 x 100g av portions	1.40
Frozen convenience fish products	9 fish fingers (28g each cooked) (cc 0.93)	0.32
Eggs	10 eggs	0.63
Butter	30g/wk (100g/4 wk)	0.09
Soft margarine	80g/wk (250g/3 wk – 11 medium spreadings/wk)	0.05
Vegetable and salad oils	1 litre/5 wk	0.12
Reduced fat spreads	250g/wk (36 medium spreadings/wk)	0.51
Sugar	1.5kg/10wk (38 level tsp)	0.09
Jams, jellies, fruit curds	135g, 9 av spreadings/wk	0.16
Current year's crop potatoes purchased Jan to Aug	2.3kg, 5 large (220g cooked), 4 medium (175g) and 4 small portions (120g) (cc 1.0)	0.39
Cabbages, fresh	275g, 1 large (120g), 1 medium (95g edible), 1 small (60g edible portions) (cc 1.0)	0.25
Cauliflower, fresh	390g, 2 large (120g), 1 medium (90g), 1 small (60g portions (cc 1.0)	0.56
Leafy salads, fresh	120g, 6 sandwich portions (4 leaves per 20g portion)	0.28
Carrots, fresh	640g/wk, 4 large (85g), 3 medium (60g edible), 3 small (40g edible) (cc 1.0)	0.26
Onions, shallots, leeks, fresh	3 x 150g medium raw onions	0.22
Mushrooms, fresh	168g, 3 stewed av servings (cc 1.33)	0.26
Tomatoes, fresh	510g, 6 medium (85g each) fresh	0.74
Tomatoes, canned or bottled	2 large (400g) tins	0.34
Peas, canned	210g, 1 large (100g), 1 medium (70g), 1 small (40g) portion	0.27
Beans, canned (including baked beans)	810g/wk, 2 large (190g), 2 medium (135g), 2 small (80g) portions	0.49
Frozen chips and other frozen convenience potato products	370g oven, 1 medium (165g), 2 av small (x 100g) portion (cc 1.0)	0.18
All frozen vegetables and frozen vegetables products not specified elsewhere	255g/wk, 3 av (85g) portion sweetcorn (cc 1.0)	0.30

Table 12 (cont)

Oranges, fresh	1540g, 9 medium (120g without skin) (ep 0.7)	0.99
Apples, fresh	1 kg, 9 medium (112g) with core	0.79
Bananas, fresh	1800g, 12 medium (100g) without skin (ep 0.66)	1.95
Canned peaches, pears and pineapples	405g, 3 av portions pears (135g)	0.39
Fruit juices	3360g, 21 x 160g av glass	1.18
Bread, white, sliced standard	1 x 800g large, 1 x 400g small	0.36
Bread, wholemeal, sliced	1 x 800g large, 1 x 400g small	0.53
Flour	1kg/4wk	0.03
Buns, scones and teacakes	420g, 7 x 60g teacakes	0.64
Biscuits, other than chocolate	1 x 200g pack/2 wk, 12 x Lincoln	0.20
Biscuits, chocolate	1 x 200g pack/2 wk, 13 chocolate and nut cookies	0.21
High fibre breakfast cereals	560g, 4 weetabix (20g bix) per day, 1 box 24	1.10
Rice	140g dry, 2 small cooked (100g), 1 medium cooked (180g) portions (cc 2.77)	0.11
Canned pasta	660g, 3 x 220g av portions, 1 large (440g), 1 small (215g) can	0.30
Other cereal convenience foods	150g dry, 2 small (150g) and 1 medium (220g) cooked portions (cc. 3.44)	0.06
Tea	75g/wk	0.12
Coffee, instant	50g/wk	0.41
Soups, canned	670g, 1 small (150g), 1 medium (220g) portion, 1 large (300g)	0.44
Salad dressings	3 x 12g (1 portion each)	0.05
Pickles and sauces	9 x 12g (3 portions each)	0.11
Meat and yeast extracts	18g, 9 x 2g medium spreadings Marmite, plus 3 x 5g gravy browning	0.15
Ice-cream	2 av portions (75g each) and 1 scoop portion (60g)	0.08
Salt	1 level tsp	–
Soft drinks, concentrated	12 x 50g av measures	0.34
Soft drinks, unconcentrated	3 x 500ml bottles	0.38
Chocolate coated filled bar/sweets	3 x std Mars bars (65g)	0.65
Boiled sweets and jellies	2 tubes fruit gums	0.48
Total cost for all foods, home food supply		32.66

* Allowing for meals eaten away from home and the presence of visitors.

Table 13: Adequacy of food purchases, LCA food baskets, January 1998

Nutrient	Percentages of Dietary Reference Values	
	Couple with two children	Lone mother with two children
Energy	99.4	100.4
Macronutrients		
Protein	198.8	203.3
Fat	90.2	93.6
Saturated fatty acids	100.0	100.6
Mono-unsaturated fatty acids	91.1	93.5
Poly-unsaturated fatty acids	98.1	107.7
Carbohydrate	104.3	104.0
Non-milk extrinsic sugars	114.1	119.1
Non-starch polysaccharides	119.6	115.1
Vitamins		
Vitamin A	127.1	140.0
Thiamin	208.4	209.7
Riboflavin	180.2	170.8
Niacin	234.0	239.6
Vitamin B6	230.2	234.1
Vitamin B12	451.7	443.6
Folate	191.3	185.3
Panthenic acid	96.5	87.3
Vitamin C	344.9	399.1
Vitamin D	76.4	100.9
Vitamin E	326.9	392.8
Minerals		
Calcium	152.9	134.4
Iron	121.8	105.9
Sodium	232.8	215.7
Potassium	134.0	131.8
Magnesium	142.7	138.2
Copper	122.0	125.9
Zinc	127.2	119.0
Phosphorus	285.4	254.9

For the majority of nutrients, the baskets provide at least 100% of the DRV. The exceptions are fat and saturated fatty acids (for which the aim was an intake below 100%), pantothenic acid and vitamin D in the couple household. The low value for pantothenic acid is due to a series of missing values in the food composition table. The low value for vitamin D is probably not of concern, as two thirds of vitamin D in circulation is normally made in response to exposure to ultraviolet light. The low vitamin D values would only present a problem in families where household members are not being adequately exposed to ultraviolet light. Ideally, it

would have been desirable to reduce the level of non-milk extrinsic sugars and sodium to less than 100%, but because of the ways in which sugar and salt are incorporated into a wide variety of foods it became difficult to make the necessary adjustments without making draconian changes. Because most of the values for nutrient adequacy are well above 100%, the quantities shown in the baskets will continue to provide a healthy and balanced diet even if allowance is made for the addition of alcohol and a corresponding 5% reduction in food intake for the adults.

Table 14: Distribution of food costs within families, LCA, January 1998, £ week

Family member	Couple with two children		Lone mother with two children	
	With alcohol	Without alcohol	With alcohol	Without alcohol
Father	19.22	20.33	–	–
Mother	13.51	14.23	13.04	13.73
Boy aged 10	14.84	14.84	14.32	14.32
Girl aged 4	9.76	9.76	9.42	9.42
All	57.33	59.16	36.78	37.47

Breakdown of costs within families.

While there is no way of knowing exactly how costs are allocated within households, this can be estimated by making assumptions about the ways in which food is likely to be shared between family members. This has traditionally been done by dividing costs on the basis of the relative proportions of energy required by the different individuals according to the DRVs, but in practice food energy is not shared in this way. The allocation of food energy has been described by Nelson for eight age-sex groups in UK households (Nelson, 1986). The approximate distribution of the costs of home foods, sweets, soft drinks and food eaten away from home can thus be estimated (the cost of alcohol being allocated exclusively to the adults); and the costs of feeding an individual adult or child within the family can be calculated. Table 14 shows the calculated costs for the different household members, with and without alcohol. The figures show minor discrepancies between the estimated costs in the two household types. The slightly lower costs in the lone-parent household may reflect an initial basket of goods which was more economical and which was reflected in the adjusted baskets. It is not a reflection of a poorer quality diet as Table 13 shows.

Food costs of lone fathers.

If the lone parent is a man, then because of his higher energy and nutrient requirements, the basket of foodstuffs would need adjusting. For a lone father with two children the food budget goes up to approximately £42.96 per week (with alcohol in the diet) and £44.07 per week (without alcohol in the diet).

1.12 Acceptability

It is not difficult to create an average basket of foods

which meets the guidelines given earlier in this report, but it is difficult to know whether people would actually eat such a selection. The diets suggested here might represent a radical change for some households, who could find it difficult to adapt. A number of lower fat alternatives were added to the nutrient conversion tables, in order to allow healthier choices of foods already in the diet. It is to be expected that households would want to substitute their preferred choices for some of the items listed. For example, it would be appropriate to substitute pork chops for mince, or sausages for burgers, or a lean, inexpensive roast for chicken. Seasonal availability of vegetables and fruit would also dictate appropriate choices.

Acceptability of the menus.

This was evaluated in two ways. First, the discussion group coordinators were asked to distribute questionnaires to participants, asking them to indicate whether, for each item of food, the amount was about right, too much, or too little. Table 15 summarises responses relating to the foods in the baskets.

The results suggest that more than three quarters of the discussion group respondents found the quantities of food sufficient, or more than sufficient, to meet their family's needs. The high percentage reporting that they found the quantity of dairy produce 'too little' reflects the division of milk quantities into two categories – whole and semi-skimmed – whereas the families tended to buy one or the other. Hence a number of families felt that there was not enough of their particular choice in the budget. Similar errors occurred for some of the other food groups (where families preferred white bread to brown, butter to margarine, etc). Some families felt that the menus were too generous regarding a number of items, including meat, fish,

Table 15: Results of food questionnaires
Percentages of responses from discussion groups indicating acceptability of the food quantities suggested in the menus, LCA, January 1998

Food group	About right	Too much	Too little
Dairy	46	13	41
Meat	66	12	22
Fish	65	17	19
Eggs	82	12	6
Fats	53	14	33
Sugar and jam	63	8	29
Potatoes	63	16	21
Vegetables	72	9	19
Fruit	72	14	14
Bread	63	4	33
Cakes, biscuits, etc	66	6	28
Cereal products	60	12	28
Tea/coffee	63	16	21
Other	68	17	15
Frozen dairy	71	6	24
Soft drinks	67	8	25
Sweets	68	9	24
All foods	65	11	23

sweets and soft drinks. Thus, for the amount of money available for expenditure on food, the overall acceptability of the menus was higher than the questionnaire responses suggest.

Pilot study.

A second assessment of acceptability was based on a pilot study carried out in London, in four couple households and two lone-parent households selected from the LCA income bands indicated in Appendices A1 and A2. Following consultation with the families, to plan menus for one week, foods were purchased at the level of the LCA budgets. At the end of the week, families were interviewed in depth to determine the level of acceptability of the food baskets.

In terms of amounts, contents and enjoyment, the budget was acceptable in most aspects. Because most of the foods were purchased in a single shopping expedition (to facilitate the fieldwork), some families had problems with regard to storage and refrigerator space. Buying everything at once also resulted in higher transport costs (eg, taxis for taking the food home) and undermined the parents' strategies to regulate food consumption (especially

by the children) by limiting the amount of food in the house at any one time. Some of the families do not normally shop in large supermarkets with low-cost lines, relying instead on local (more expensive) shops with limited ranges of food.

These problems notwithstanding, the acceptability of the LCA food baskets was good.

2 Clothing

2.1 LCA clothing standard

An LCA clothing standard is defined as one which includes clothing of sufficient quantity and quality for its wearers to feel comfortable in all weathers and to be able to participate in work and leisure activities.

2.2 Budget schedules

Further details of the clothing budget are in Appendix B.

2.3 Second-hand clothing

In budget standards methodology, no allowance is made for second-hand clothing, from whatever source. The parent discussion groups were asked to what extent they use second-hand clothing. They reported that second-hand clothing includes 'pass-downs' between siblings, 'pass-ons' from family and friends and purchases from charity shops, jumble sales, car-boot sales and market stalls. Pass-downs and pass-ons were said to help supplement a basic wardrobe rather than meet immediate need, as there is little control over what is available at any particular time. Children benefit more from pass-ons than their parents. Purchases of second-hand clothing from shops and private sales are most likely to be made when there is a particular clothing need, for example, a winter coat. Parents are more likely to buy second-hand clothing for themselves than for their children. Clothes worn by adults on low incomes are usually too worn to be passed on.

2.4 LCA compared with MBA

The LCA clothing budget contains less variety than the MBA clothing budget, the garments are of poorer quality, and some garments have been excluded, for example, the number of garments for special occasions has been reduced. Other garments in the MBA budgets have been replaced by more versatile alternatives, for example, at LCA level a woollen blend jacket and trousers replaces the man's MBA level suit. At both standards children's clothing is age-related and the rates at which it is replaced depend on the children's growth rates, or the point at which it is worn out. At both standards the quantity of clothing is sufficient to allow for regular laundering. At LCA level additional warm clothing is included, to compensate for the lower house temperatures set in the LCA fuel standard, by comparison with MBA level.

The LCA wardrobes lie approximately mid-way between MBA and the low-cost clothing budgets developed by Yu in 1992, which at the time were considered meagre (Yu, 1992). Some lifetimes have been extended, but only to the extent that the quality of goods and the children's growth rates permit. In general, good quality clothing is estimated to last longer at the LCA standard than at the MBA standard. This is in line with suggestions

made by the discussion groups that underclothing is worn until it "falls into holes" and other clothing until it falls "into disrepair". The process of extending lifetimes took account of lower quality fabrics and manufacture, and of higher washing frequencies because of reduced wardrobe.

2.5 Pricing

Items of clothing were priced at retail outlets suggested by the discussion groups (who also supplied information about their shopping patterns) and by market research information. Experts in the retail trade were consulted for advice on best-selling and economy lines; and on the extent to which children's 'pester power' influences sales. National retailers with national pricing policies were used wherever possible, including Poundstretcher, Shoe City, Empire and Littlewoods home catalogues. Home catalogue shopping was said by the discussion groups to give them access to better quality clothing. In most cases, low but not the lowest prices were used. Brand-named sports clothing, such as trainers and jeans, were not included, except where children's demands were met by giving them brand-named clothing as Christmas or birthday presents.

2.6 Types of clothes

Each family member is allocated a separate clothing list. The clothing categories are:

- Casual
- School
- Special occasion
- Nightwear
- Footwear
- Work
- Sports
- Seasonal
- Underwear
- Accessories.

No assumptions are made about occupation, except that protective clothing is assumed to be supplied by the employer. Adult wardrobes include clothing that could be worn for a job interview. For men, shoes suitable for work or home use include heavy duty, rough wear and light wear shoes. For women, there is sufficient clothing for five changes of clothes each week (without laundering). Women's clothes include trousers, skirts, tops and cardigans and sweatshirts or jumpers. Women's shoes include rubber-soled casual and low-heeled leather shoes.

Leisure clothing.

The wardrobes of all the family members include basic sporting kits with trainers, tracksuit, shorts and swimwear. In addition, there is sufficient clothing for holidays and home leisure.

Special occasions and casual clothing.

For special occasions or to dress smartly, a better quality jacket, trousers, shirt and tie and a pair of leather lace-up shoes or leather ankle boots are included in the man's clothing list. Women's clothing items include evening and day dresses, or trousers, and a good quality smart suit with straight skirt. Casual clothing for men consists of jeans, trousers, shirts and a denim jacket. Casual clothing for women consists of leggings, T-shirts, shorts, shirts, jeans, jogging-suit and sandals.

Boy's clothing.

The boy's clothing includes school clothing, trousers, shirts, sweatshirts, jumpers, PE clothing, school shoes and sports clothing (tracksuit, trainers, football boots and swimming trunks). On the whole, school clothing is not expected to last more than one season, due to quality and growth. The provision of shoes, especially boys' shoes, is one of the greatest worries for low-income families. According to the discussion groups, cheap shoes can last as little as six or even two weeks. Shoes included in the budget are therefore not of the lowest quality. They retail at £20 a pair for heavy-duty lace-ups and £17 for

trainers. Over a year, the typical child is expected to wear out three pairs of trainers and three pairs of school shoes. Top clothing includes a padded, water-resistant jacket for winter, a summer waterproof jacket and a casual/play denim jacket. One outfit in the budget is earmarked for special occasions. It consists of good quality trousers, a casual shirt and jumper. The boy's casual play clothing includes three pairs of jeans each year. Finally, less expensive brand names such as Umbro and Bukta and look-alike, brand-named trainers are included in the 10-year-old's wardrobe.

Girl's clothing.

The four-year-old girl is assumed to be attending nursery or a school nursery class part-time. Her clothing budget contains sufficient casual clothing to wear for nursery class, home and leisure. Top clothing includes a medium weight anorak for winter, a summer jacket and a denim jacket. Younger children's clothing takes account of frequent washing and the possibility of more than one change of clothing per day. Shoes are estimated to last six months and trainers four months.

Clothing repair kit.

The FBU clothing standard also includes a basic sewing kit for clothing repair. At the LCA standard there is no provision for a sewing machine, so families are only expected to carry out minimum repair work such as patching, seam repair, darning holes and adjusting hems.

Table 16: Summary clothing budgets, LCA, January 1998, £ week

	Clothing groups	Two-parent family	Lone-parent family
Woman	Outerwear	3.92	3.92
	Underwear	1.17	1.17
	Footwear	1.21	1.21
	Accessories	0.06	0.06
Man	Outerwear	2.36	–
	Underwear	0.68	–
	Footwear	1.13	–
	Accessories	0.08	–
Boy aged 10	Outerwear	4.36	4.36
	Underwear	0.82	0.82
	Footwear	2.59	2.59
	Accessories	0.15	0.15
Girl aged 4	Outerwear	3.88	3.88
	Underwear	1.02	1.02
	Footwear	1.35	1.35
	Accessories	0.10	0.10
Clothing repair kit		0.09	0.09
Total clothing budgets		24.97	20.72

3 Personal care

3.1 Budget components

The personal care budget at MBA standard is intended to promote physical, psychological and social well-being. At LCA level the goal is similar, but at lower cost. The budget comprises the following:

- healthcare
- personal accessories
- personal hygiene
- cosmetics.

3.2 Budget schedules

Further details of the personal care budget are in Appendix B.

3.3 Healthcare

Although most healthcare in the UK is free of charge, through the NHS, certain goods and services (eg, prescriptions) are charged for. Such items are classified under variables (see Part Four, Section 4).

First aid kit.

The budget standard includes a basic first aid kit, home medications and items that reflect good healthy practice, such as suntan lotion. A basic first aid kit should contain a first aid handbook and items for treating minor injuries, plus sufficient items to keep a serious wound stable until professional help arrives. Many first aid kits were found by *Which?* report (Consumer Association, 1997a) to be unsatisfactory. Some had no list of contents, others had unnecessary contents. The LCA standard includes a kit assembled following National Consumer Council recommendations, as shown below. Antiseptic cream is excluded, because it is said to slow up the healing process.

- sealable tin, or plastic container
- cotton bandages, 5cm and 7.5cm
- crepe bandages, 5cm
- large gauze swabs for use as eye pads (at least four)
- gauze swabs for cleaning (at least four)

- plasters, 15–20 individually wrapped
- safety pins
- strong scissors
- surgical tape
- triangular bandage
- wound dressings
- first aid information book
- thermometer
- calamine cream.

Suncream or lotions are included in the budgets at all standards of living, because of the dangers of skin cancer (Consumer Association, 1996a). Those most at risk are people with white skin. The HEA advises parents to keep children out of the sun, or, if that is not possible, to use a high protection sun cream for children over six months.

Sunglasses are included in the personal accessories section of personal care and sunhats in the clothing budget, to reflect a general concern arising from recent health warnings on exposure to sunlight.

The number of people buying sunglasses, however, decreases with age. Within the age range 25 to 34 years, Euromonitor (1996a) found only 16% of people buy sunglasses.

3.4 Personal hygiene

Standards of personal hygiene built into the baskets of goods and services are based on recommendations by the HEA and reflect the view that personal hygiene is essential to healthy living.

Dental care.

The HEA recommends that teeth be brushed twice a day. Toothbrushes and dental floss are included in the budgets, following dental guidelines. Toothbrushes are replaced every three months. Dentists generally agree that a compact head is better than a large head, with soft to medium, rounded nylon filaments; and many recommend the use of dental floss at least once a week (Consumer Association, 1997b). Toothpaste varies considerably in price. A standard, value-for-money fluoride toothpaste, tested by *Which?* (Consumer Association, 1996b), is included.

Hair and body care.

Hair is assumed to be washed with a mild shampoo

at least once a week and the body washed daily. At LCA standard shampoo and conditioner are included for all family members. Hair cutting by professionals is restricted to three times a year for the woman, to keep a good basic shape. Other members of the family have their hair cut using a home hair-cutting kit. This proposal was supported by the parent discussion groups.

Deodorants.

These are included for men and women, on evidence from Mintel (1996a) of increased use of deodorants since 1990. An estimated 97% of women and 91% of men between the ages of 24 and 34 years now use such products. Roll-on, stick and the new jelly deodorants have become increasingly popular, partly because they are better value for money (they last four weeks longer on average) and partly because of concern for the effect of aerosols on the environment.

3.5 Personal accessories

Basic items such as suitcases, wallets, handbags, umbrellas, watches and clocks are expected to last longer at LCA level than at MBA level. Apart from wedding rings, no precious jewellery is included at either standard, but a small amount of costume jewellery is included. Euromonitor (1996b) reports a growth in sales of costume jewellery. Argos has the largest share of the market, with earrings the most popular purchase and Christmas the most popular occasion.

3.6 Cosmetics

The LCA budgets include a basic make-up kit, a moisturiser cream, hand and body lotion for women and aftershave for men. Recent studies suggest that attitudes towards cosmetics are changing. Euromonitor (1996b) reported that women prefer a natural image, with make-up products reserved for special occasions. More recently Mintel (1996b) reported a change to a more 'glamorous' look. In the 25 to 34 age range, 85% of women wear lipstick and eye make-up and a high proportion wear foundation cream. By socio-economic groups, usage was most common in the higher groups. In relation to skincare products, 85% of women in the 25 to 34 age band use moisturising cream or lotion (Mintel, 1996c).

**Table 17: Summary personal care budgets
LCA, January 1998, £ week**

	Two-parent family	Lone-parent family
Healthcare	0.83	0.70
Personal hygiene	2.32	1.95
Personal accessories	0.74	0.61
Cosmetics	0.16	0.11
Total personal care	4.05	3.37

4 Household goods

4.1 How capital costs are estimated

Every family spends money on durables (capital expenditures) as well as consumables. The durables last longer but cost more in the first instance. Some cost far more but are nonetheless necessary. The household goods budget includes many such 'capital' items, the weekly costs of which have been estimated by dividing each item's purchase price by its life expectancy in years and then in weeks. For example, the Household Goods and Services schedule in Appendix B starts with a TV/video stand, of which the unit price is £33.99, with a life expectancy of 20 years. This implies a yearly cost of £1.70 and an average weekly cost of 3 pence.

4.2 Budget schedules

Further details of the Household Goods budget are in Appendix B.

4.3 Budget components

The household goods and services budgets include the furniture, furnishings, equipment and domestic services necessary for daily living:

- furniture
- floor coverings
- household textiles and soft furnishings
- gas and electrical appliances and repairs
- kitchen equipment and hardware
- stationery and paper goods
- toilet paper, cleaning materials and products
- DIY, tools and materials.

4.4 Furniture

The items of furniture included in the budget are listed in Table 18. The scope for reducing the number of furniture items in the MBA standard was found to be limited, an exception being the exclusion of guest beds and chairs for visitors. At LCA level the lifetimes of the furniture have in some cases been extended beyond the manufacturer's recommendations. Manufacturers suggest that the average life of a bed should be 17 years (Mintel, 1996d) and would like to encourage replacement of mattresses every 10 years, partly to reduce back problems and partly to reduce the risk

of dust-mites. At LCA level, adults' beds last 18 years, while children's beds last 16 years. Items of furniture with no fabric content have replacement rates of up to 20 years.

The criteria for low cost are met by using cheaper lines (economy brands or best-buy lines) while maximising quality. Most of the fitted furniture is self-assembly and no delivery charges are included. The budgets were priced at MFI, high-street catalogue shops, such as Argos and Index, and Empire Stores home catalogue. No second-hand goods are included, although the discussion groups reported that much of their furniture is second-hand.

Table 18: MBA and LCA furniture standards compared
Couple with two children, three-bedroom council house in York

	MBA	Lifetime years	LCA	Lifetime years
Kitchen	Fitted		Fitted Table and four chairs	20
Living room	Three-piece suite	15	Three-piece suite	17
	TV/video unit	15	TV/video unit	20
	Dining table + four chairs	20	–	–
	Nest of coffee tables	20	Nest of coffee tables	20
	Three storage units	20	Cupboard	20
	Bookshelf	20	Bookshelf	20
Bedroom parents	Double bed*	15	Double bed	18
	Two double wardrobes*	17	Two double wardrobes*	20
	Two chests of three drawers*	17	Two bedside chests of three drawers	20
	Two chests of five drawers	17	Two chests of five drawers*	20
Bedroom child	Single bed	15	Single bed	16
	Combination wardrobe	15	Combination wardrobe	15
	Chest of three drawers	15	Chest of five drawers	20
	Chest of five drawers	15		
	Tall boy	15		
	Bookshelf	15		
	Folding bed for guest	20		
Bedroom child	Single bed	15	Single bed	16
	Combination wardrobe	15	Combination wardrobe	15
	Chest of three drawers	15	Chest of five drawers	20
	Chest of five drawers	15		
	Tall boy	15		
	Bookshelf	15		
Folding bed for guest	20			
Bathroom	Bathroom cabinet	20	Bathroom cabinet	20

* Number or size reduced for lone-parent household

4.5 Floor coverings

All the floor space is carpeted with the exception of the kitchen, which has a vinyl floor covering. Carpeting in communal areas is 50% wool for hard wear; bedroom and bathroom carpets are foam-backed. Carpet lifetimes have been extended beyond the manufacturer's recommendations. For example, the living-room carpet is expected to last 10 years instead of 7-9 years at the MBA standard (and the manufacturer's recommendations). Ten years is also taken as the lifetime for curtains and fixtures. Floor coverings were priced at Allied Carpets and include underlay, fitting and extras.

4.6 Textiles and soft furnishings

This section includes quilts, quilt covers, pillows, pillowcases, sheets, towels, curtains, curtain rails and lampshades. Curtains are unlined, except for the lounge curtains, which are thermal backed. Household linen is sufficient in quantity for household use, but not necessarily for guests. LCA lifetimes on household linen exceed MBA lifetimes. For example, kitchen towels last 6 years, other towels and bed-sheets 12 years. The discussion groups suggested they only replace items when the current ones are 'used up' (meaning in holes). The quantity of household linen is sufficient to allow for weekly laundering. A range of pricing outlets was used, including home catalogues (Empire), high street catalogue shops (Argos and Index), superstores (MFI) and hardware sections of Sainsbury's and Kwik Save.

4.7 Gas and electrical goods and repairs

Inclusion of electrical equipment is based partly on ownership rates and partly on public attitudes, taking account of the opinions expressed in the group discussions. The most useful surveys are the FES, the GHS and the FRS. The FES collects details of expenditure on a small range of durables by family type (including lone-parent and two-parent households) across the income range. The GHS has a variable called a 'small family' defined as one or two adult persons (age 16 or over) with one or two children under 16 years of age. The FRS does not carry information on expenditure, but

does have information on access to consumer durables by household composition.

An 80% ownership test.

In this section the 80% ownership test was applied to washing machines, tumble-dryers, dishwashers, fridge-freezers, microwaves and telephones. Tumble-dryers, dishwashers and microwaves are not included in the LCA budgets, although microwaves are on the margin for inclusion. The group discussions suggested that microwaves are little used except for re-heating and de-frosting and many thought they could not replace them if money was 'tight'. Nevertheless, the increasing popularity of convenience foods, the decline of the 'family meal' and the drive towards work-oriented time structures to the day, especially for women, is likely to stimulate the use of microwaves. Inclusion in the LCA budgets for families with children seems probable in the future.

Ownership of durables.

The GHS, the FES and the FRS are a mine of information concerning ownership of durables:

- *Washing machines:* the GHS (ONS, 1997, Tables 3.23, 3.21) shows 98% of small families owning a washing machine, compared with 88% of the families of unskilled manual workers. Similar proportions are reported in the FES (ONS, 1996, Table 9.4) and the FRS (DSS, 1997, Table 2.9).
- *Tumble-dryers:* the GHS (ONS, 1997, Table 3.23) reports 66% of small families owning tumble-dryers. The FES (ONS, 1996, Table 9.4) reports lone-parent ownership at 62% and two-parent, two-child ownership at 71% in 1996-97.
- *Fridge-freezers:* the GHS (ONS, 1997a, Tables 3.21, 3.23) shows that fridge-freezers have almost reached market saturation point. A reported 96% of small families own one and 86% of the families of unskilled workers.
- *Microwaves:* the GHS (ONS, 1997a, Tables 3.21, 3.23) reports 80% of small families own a microwave. Families of unskilled and semi-skilled workers have ownership rates of 65% and 72% respectively. The FES (ONS, 1996, Table 9.4) shows a lower than 80% ownership rate for lone-parent households (73.6%) but a higher rate for two-adult, two-child households (84.8%). The FRS (DSS, 1997b, Table 2.9) reports higher

ownership rates for households with two children: 69% of lone-parent households and 82% of two-parent families have one.

Other appliances.

Both families are assumed to have a gas cooker. The rates at which essential appliances are replaced are based on market research where information is available. According to Mintel (1996e), a conventional cooker lasts between 10 and 12 years. For the LCA budgets it is expected to last 12 years. The brands of other electrical goods included were selected for their low prices, reliability and quality. Market research information available on 'good test' scores by the Consumer Association was helpful in this context, for example *Which?* reports during 1996-97 (Consumer Association, 1996c; 1997c; 1997d; 1997e).

Pricing.

Appliances were priced at a range of suppliers, including Empire home catalogue, high street catalogue shops Argos and Index, and Currys.

The discussion groups suggested that the advantages of buying the more expensive electrical goods from home catalogues were access to credit and insurance. The washing machine, gas cooker and vacuum cleaner were all priced through a home catalogue. Lifetimes of appliances were extended through the inclusion of a repair or service budget.

Repairs and servicing.

The decision to include a repair budget was a normative one, taken on grounds of health and safety, because the discussion groups reported that they tackle most repairs themselves, or get a 'friend of a friend' to do it for them. The cost varies. Many service engineers do not identify a call-out fee separately, but add it to the labour charge. Yet gas appliances need regular servicing. The gas cooker is allocated three services, one including parts, during its lifetime. Estimates of the costs of labour, commonly needed service parts and VAT are shown in Table 19.

4.8 Kitchen equipment and hardware

This section covers the following:

- crockery, glassware and cutlery
- kitchen equipment and utensils
- storage and cleaning hardware
- household consumables
- other hardware
- gardening tools.

Crockery, glassware and cutlery.

At the MBA standard, quantities and replacement rates of hardware were based largely on the Swedish budget standard and adjusted according to feedback from consumer groups. At LCA standard the lists have been reduced to basic requirements and priced at high street catalogue stores such as Argos and Index, hardware sections of Sainsbury's and Kwik Save and through home catalogue shopping. Some economy lines were used and lifetimes adjusted where necessary to compensate for lower quality. On the other hand, the lifetimes of some goods were increased by 25% and of some consumables by one third. Other items follow the manufacturers' guarantees.

Kitchen equipment and utensils.

There are sufficient quantities of tableware for special occasion family meals, but the MBA standard set of kitchen utensils and baking equipment has been reduced. Although families are assumed to have the necessary skills to carry out basic food preparation, they are not expected to bake cakes and pastries. Euromonitor (1996c) reports that home cooking has become more of a hobby activity than a necessity.

Storage and cleaning hardware.

This includes containers for food, bread, cakes, lunches and kitchen waste, plus cleaning equipment like household brushes. Some storage boxes are assumed to be re-usable plastic containers that originally came with food in them.

Household consumables.

These include candles, cling-film, foil and sufficient batteries to run battery-powered items. For example, the 10-year-old has a 'Walkman', the batteries for which last 13 hours. Paper goods for parties are an example of items excluded from the LCA budget. Consumables are priced at Kwik Save and Sainsbury's database.

Table 19: Repairs of kitchen and other household goods, LCA January 1998

Item	Lifetime years	Labour	Parts	Total including VAT
Gas cooker, service and parts	12	32.50	20.00	61.69
Gas cooker, service only	12	20.00	–	23.50
Fridge-freezer	15	25.00	20.00	52.88
Washing machine	11	37.50	45.00	96.94
Vacuum cleaner	12	20.00	10.00	35.25
Lawn mower	17	20.00	5.00	29.38

Other hardware.

This includes ironing boards, clothes-dryers, laundry basket, hot water bottles and smoke detectors, which were priced in discount stores or catalogue stores at lower cost than the MBA standard.

Gardening tools.

The budget standard house has a large back garden typical of many local authority houses built in the 1930s in the York area. The range of garden tools is sufficient to carry out basic gardening and maintenance. Garden plants are included in the leisure section. It is assumed that the garden has a lawn and flowers.

4.9 Stationery and paper goods

The number of paper goods in the MBA budgets (Christmas and birthday cards, envelopes and writing paper, exercise books etc) has been reduced. But sufficient quantities remain to meet a basic level of social and household correspondence plus the home educational needs of the children.

4.10 Toilet paper, cleaning materials and products

The variety of materials in the MBA budget was reduced, resulting in less choice. One toilet roll per week is allocated to each household member. Soap powder has been estimated using manufacturer's recommended amounts. Some fabric conditioner has been included, but not sufficient for every wash. During the group discussions, it was suggested that parents buy large size, economy soap powder that they mix with a branded powder to satisfy personal standards of cleanliness texture and smell of the fabrics.

4.11 DIY tools and materials

The external maintenance of local authority housing is the responsibility of the council, while internal maintenance is the responsibility of householders. The discussion groups suggested an LCA home maintenance budget based on a DIY kit that includes toolbox and tools, home decoration equipment and a range of other materials and

Table 20: Summary household goods budgets, LCA January 1998, £ week

	Two-parent family	Lone-parent family
Furniture	3.23	3.09
Floor coverings	2.27	2.27
Household textiles and soft furnishings	1.54	1.45
Gas/electrical appliances and repairs	2.53	2.46
Kitchen equipment and hardware	1.19	1.19
Stationery and paper goods	0.56	0.56
Toilet paper, cleaning materials and products	3.55	2.95
DIY, tools, materials	0.91	0.91
Total household goods	15.78	14.88

fittings. A smoke alarm, window locks and door bolts are also included (Euromonitor, 1996d). DIY tools, materials and house fittings were priced at market leader superstores, including Wickes and B&Q. The former have a national pricing system, the latter has a system that allows managers some discretion when setting prices.

5 Household services

5.1 Budget schedules

Further details of the household services budget are in Appendix B.

5.2 Postage

The postage budget was estimated using information on average spending provided by the Post Office, weighted to apply a realistic sum for low-income consumers. According to Royal Mail Domestic Consumer Mail Records in 1996-97 (Memo from Nick Frances, Post Office Research Department, Portsmouth), UK households spent the following annual average amounts:

- £15.86 on first class and £13.60 on second class stamps
- £1.30 on letters over 60g
- £1.95 on parcel post
- £1.35 on Christmas cards to other countries.

On the assumption that low-income families of three and four persons spend two thirds of the average amounts, counting each adult as 1.0 and each child as an additional 0.5, the families' postage budgets were calculated as shown in Table 21.

5.3 Telephone

These include both home and call box charges. The *Living in Britain* analysis for 1995 infers that 93% of 'small family' households own a telephone (10% more than in 1991) (ONS, 1997b, Table 3.23). By socioeconomic grouping (ONS, 1997a, Table 3.21) there is evidence that the proportion of households owning a telephone diminishes towards the lowest group, for example, 83% of unskilled manual worker households own a telephone. The FRS (ONS, 1997a, Table 3.21) indicates that lone parents with two children have a lower ownership level (86%) than couples with two children (95%), but the ownership rate is still above the FBU's 80% guideline for durables in the LCA budgets.

Both family types are assumed to own their telephones, the purchase price of which is shown in the leisure goods budget. The LCA telephone standard is calculated from statistics showing the average length of domestic calls and the average number of minutes households use their phone lines each day (ONS, 1996, Table 2.9). It is assumed that low-income households reduce the number of their calls, but that the duration of their calls remains (on average) the same. The LCA telephone standard is set at average duration for 'middle range caller

Table 21: LCA postage budget, January 1998, £ week

	Cost per item	Cost per family	
		Two-parent	Lone-parent
First class stamps	0.26	13.26	8.84
Second class stamps	0.20	11.40	7.60
Letters over 60g	1.30	1.30	1.30
Parcel post	1.95	1.95	1.95
Overseas Christmas cards	1.35	1.35	1.35
Total annual cost		29.26	21.04
Average weekly cost		0.56	0.40

Table 22: LCA telephone budget, January 1998

	Local	National	Fixed to mobile	International	Cost £ week
A. Average number of calls (middle range UK caller families)	154	3.0	1.4	0.25	
B. Average number of calls LCA families	12	1.5	0.75	0.00	
C. Cost to LCA families including VAT, £ week	£1.25	£0.72	£0.22	£0.00	£2.19
D. Weekly line rental					£2.05
E. Total weekly cost					£4.24

families' multiplied by the reduced number of calls shown in Table 22. Additionally a connection charge is included, spread over 10 years, which is taken as a typical period of residency for local authority tenants. The connection charge is to an existing line (£9.99) rather than provision of a new line (£116+). Calls to mobile numbers are included. Although the LCA families do not themselves have mobiles, their phone bills include occasional calls to tradesmen who do have mobiles.

5.4 Window cleaning and external maintenance

Neither is included. The discussion groups indicated that they do their own window cleaning

and their landlords are responsible for outside maintenance.

5.5 Shoe repairs and dry-cleaning

These are included at a basic level (Table 23), the discussions groups having indicated that they are not common costs. Heel repairs are required once in two years for men and once yearly for women. Sole repairs are required once in three years. The man has a jacket cleaned and the woman a coat cleaned once in three years.

Table 23: Shoe repair and dry-cleaning budgets, LCA January 1998, £ week

	Cost unit	Life/years	Cost/year	Cost week Two parents	Cost week Lone mother	
Shoe repairs						
Man	heeling	4.95	2	2.48	0.05	–
	Soles	12.00	3	4.00	0.08	–
Woman	heeling	4.25	1	4.25	0.08	0.08
	Soles	9.00	3	3.00	0.06	0.06
Shoe repair costs				13.73	0.27	0.14
Dry-cleaning						
	Man's jacket	6.28	3	2.10	0.04	
	Woman's coat	6.29	3	2.10	0.04	0.04
Dry-cleaning costs				4.20	0.08	0.04
Total weekly cost				0.35	0.18	

Source: Dry-cleaning: Sketchleys in York. Shoe repairs: York outlets.

5.6 Baby-sitting

Baby-sitting in the budget is for leisure and emergency purposes only. Usually it is undertaken by family or friends. The discussion groups indicated that they have few baby-sitting costs,

although they do find themselves having to pay for a sitter on occasions when family and friends are at the same function. A typical rate in the York area is £5 for an evening sit. The couple is allocated two 'sits' a year and the lone mother three, as she has less opportunity to use family sitters.

Table 24: Summary household services budgets, LCA January 1998, £ week

	Two-parent family	Lone-parent family
Postage	0.56	0.41
Telephone	4.33	4.31
Baby-sitting	0.19	0.29
Shoe repairs and dry-cleaning	0.35	0.18
Total household services	5.43	5.19

6 Leisure goods

6.1 Leisure and health promotion

According to medical experts, exercise promotes good health – a finding frequently emphasised by the HEA and the Fitness Industry Association. Current guidelines (British Telecom, memo by Consumer Division, Marketing Department, 19 February 1998) suggest that moderate or vigorous exercise, lasting 30 minutes or more, should be taken least five times a week. Physical activities such as walking, cycling, housework and gardening all contribute to the amount of exercise needed for healthy living. The largest proportion of people's leisure time, however, is accounted for by home leisure activities, including reading, watching television, listening to music and family games.

6.2 FBU leisure goods standard

The LCA standard covers the following broad range of leisure goods:

- television, audio, video and repairs
- sports goods
- books, newspapers, magazines
- household games
- toys
- seasonal items
- photographic equipment
- gardening.

6.3 Budget schedules

Further details of the Leisure Goods budget are in Appendix B.

6.4 Television, audio, video and repairs

The inclusion of durables in the LCA budget standard is based on an 80% test of ownership, where such information is available. In short, if more than 80% of UK households/families own a durable (or use a service) we include it.

Television.

A colour TV is included, because 98% of small families have one (ONS, 1997a, Table 3.23). Socioeconomic status and low incomes appear to cause no significant reduction in ownership rates. Market research (Mintel, 1996f) indicates that television viewing is a growing leisure activity. Viewing outside normal viewing times has also increased, due to ownership of videos, with the result that pre-recording material has become a vast industry.

Video recorders.

These also meet the inclusion criterion: 94% of small families have one (ONS, 1997a, Table 3.23). The 1995–96 FES (ONS, 1996, Table 9.4) and the FRS 1994–95 (DSS, 1997b, Table 2.9) report video ownership rates above 86% for lone-parent families and almost 97% for two-parent families. Market

research suggests that ownership rates of video recorders are highest in families with children, especially children between the ages of 5 and 15 years. Market research also suggests that low-income households are being targeted through the introduction of 'rent as you buy' schemes and through interest-free credit sales. Demand for low-price machines has brought market prices down to around £200.

Audio.

Participation in home-based activities like listening to music or the radio is especially high among younger people. The GHS reports that 91% of men and 88% of women listen to radio (ONS, 1997b, Table 13.5). CD players do not as yet meet the 80% criterion for inclusion (ONS, 1997a, Table 3.23).

Repairs.

Both the TV and video recorder are given lifetimes of 12 years, with provision for one repair. No repair costs are included for the other music equipment.

Among the parents in the discussion groups there was a high incidence of video ownership. Participants suggested a range of ways by which to obtain videotapes. They bought, hired and shared them with neighbours. Children received videotapes as birthday and Christmas presents. Mothers reported taping TV programmes. Children's tapes are played over and over again, so are seen as good value for money. One parent reported that it is cheaper to buy or hire a video than to go to the cinema, especially after taking travel and refreshment costs into account. One group reported a 'door-to-door video-man' who calls regularly with videos on an exchange basis.

6.5 Sports goods

Only a few sports goods are included in the LCA budgets. This is because the assumed sporting activities involve a minimum outlay on clothing and equipment.

6.6 Books, newspapers, magazines

The National Readership Survey (ONS, 1997b, Tables 13.10, 13.11) reports that reading habits differ according to sex and social grade. Men are more

likely than women to read a national daily newspaper. Women are more likely than men to borrow books from public libraries. The discussion groups suggested that women, especially lone mothers, are avid readers. The *News of the World* and the *Sun* are popular newspapers. Local newspapers are sometimes bought. Many mothers read magazines like *Take-A-Break* and *Chat*. Public libraries are popular but book ownership is low. Most of the mothers said they share the cost of newspapers, and magazines are 'pass-ons'. Second-hand bookstalls in markets and fairs are also popular. Children are more likely to be bought the occasional new book than adults. They are also bought occasional comics. Fewer books, newspapers and magazines are therefore included in the LCA budgets than in the MBA budgets.

6.7 Household games and toys

Market research (Euromonitor, 1996e) suggests that as young children become more sophisticated older children's toys are being bought for them. Character toys have replaced many traditional toys, especially for pre-school children. The discussion groups suggested that 'special occasions' have become a 'nightmare'. Children pester parents for the latest toy. Low-income households budget for Christmas by juggling bills and 'mothers going without'. Christmas clubs are popular and presents are often functional, for example, clothing. Some parents reported that they buy presents in sales, in order to spread the financial burden of Christmas.

The toys, books and games included in the LCA budget are based on a range which costs parents approximately £160 a year: £50 for each child at Christmas and £30 for each child's birthday. The toy budget includes gifts exchanged with other children (one gift out equals one gift in). But it takes no account of gifts where no exchange takes place, for example, gifts to children from grandparents are not included if buying is one way only.

6.8 Seasonal items

The budgets allow for a basic quantity of Christmas decorations, for example, a tree, tree lights, advent calendar and balloons.

Table 25: Summary leisure goods budgets, LCA, January 1998, £ week

	Two-parent family	Lone-parent family
TV, audio, video and repairs	2.43	2.43
Sports goods	0.06	0.06
Books, newspapers, magazines	2.06	2.06
Household games	0.12	0.12
Toys (including Christmas and birthdays)	2.70	2.70
Seasonal (Christmas, etc)	0.16	0.16
Photographic equipment etc	0.94	0.94
Plants, flowers, garden products	0.32	0.32
Total leisure goods	8.79	8.79

6.9 Photographic equipment

The budget includes a 35mm camera with an assumed 12-year lifespan, plus the cost of three films and processing a year. School photograph costs are also included.

6.10 Plants, flowers and garden products

Market research (Mintel, 1996g) indicates that nearly 84% of adults aged 25–34 years have a garden; and 79% of them enjoy gardening. The most likely purchases are bedding plants, fertiliser, seeds, growing compost, bulbs, rose bushes, shrubs and trees. Since the FBU housing profile for families with children includes a garden, a basic gardening budget is included.

7 Leisure services

7.1 FBU leisure standard

The LCA standard covers the following broad range of leisure services:

- sports and other activities
- arts, entertainment, outings
- school and club expenses
- holiday expenses.

Further details of the leisure services budgets are in Appendix B.

7.2 Sports and activities

At LCA level it is debatable whether families on low incomes are able to take up leisure activities which involve payment of a charge or fee. Selection of the activities included in the FBU budgets is based on behavioural information on the four most popular sports and activities. The GHS 1993–94 provides information on participation in sports, games and physical activities, by gender, over a four-week period (ONS, 1997b, Table 13.20). For men the most popular activities are walking, snooker (pool or billiards), swimming and cycling. For women they are walking, swimming, cycling and keep fit or yoga.

The discussion groups suggested that most fee-paying sports are too expensive for families on low incomes. Instead the children kick a ball around and there was mention of the occasional trip to the local pool, walking, picnicking, public amenities and school sports.

7.3 Arts, entertainment and outings

At LCA standard, families go infrequently but regularly to the cinema (two or three times a year) and less regularly (once in two or three years) to the theatre (pantomime), concerts (classical or pop) and theme parks. This basic leisure standard costs about £1.00 per week. These are family outings. Children are included in all of them except the concerts.

Social and cultural activities outside the home are disproportionately determined by age, gender and the presence of children in the family. Men are more likely than women to visit the pub or attend

spectator sports. Women are more likely to visit the library or the theatre (ONS, 1997b, pp 220-1). Theme parks are one of the most popular tourist attractions for families with children. In Britain there are about nine major theme parks, with Alton Towers the most popular (Consumer Association, 1997f). The major parks are relatively expensive, but the smaller ones, though lacking some of the more sensational rides, offer a more reasonably priced day out.

In general, the discussion groups commented that their families rarely attend activities that fit the category of 'entertainment'. They go to the cinema 'once or twice a year', 'rarely', or 'very occasionally'. Pubs are reckoned to be the domain of men; mothers rarely go. Some parents go to bingo, while others buy an occasional scratch card or lottery ticket. Those who cannot afford a holiday take a day trip. Children sometimes go on trips with other families or with grandparents. Voluntary organisations also organise free trips for children.

7.4 School expenses and children's clubs

These are included in the LCA budget standard. Most schools expect families to pay for school trips. Although low-income families may be allowed a free place, they often do not ask for it. Yet children's charities emphasise the importance for children of participation in school trips and other activities. School expenses in the LCA budgets are based on a York primary school, which organises an

educational trip to a residential holiday centre during each child's last year at primary school. The cost of the trip is £60.00. In addition the budget includes three day trips, a school concert and school sponsorship money each year.

7.5 Holidays

Many children's charities see holidays as an important time for refreshment and for drawing families together. According to *Social trends*, 60% of all adults take an annual holiday (ONS, 1997b, p 225). Mintel Leisure Intelligence suggests that 85% of all adults have taken a holiday away from home "in the last few years" (Mintel, 1996h). The 15% who do not take holidays are adults who do not qualify for paid annual leave; people who do not desire a holiday; unmarried people; and lower-paid or unemployed adults. Mintel reports that:

Among less affluent families (dependent on benefits or on a tight budget), the great majority takes some form of holiday, usually in Britain, although a large minority (25%) of those dependent on benefit also go abroad for holidays. (Mintel, 1996h, p 30)

A seven-day holiday at the seaside is included in the LCA leisure budget for health reasons and to promote well-being. The accommodation is a purpose-built chalet in a holiday homes complex, with on-site entertainment included in the price of the accommodation. The cost of travel to and from the holiday destination is accounted for in the LCA transport budget.

Table 26: Summary leisure services budgets, LCA, January 1998, £ week

	Two-parent family	Lone-parent family
Sports activities	3.85	2.78
Arts, entertainments and outings	1.08	0.80
TV licence	1.76	1.76
School expenses, children's clubs	0.38	0.38
Annual holiday accommodation	5.04	5.04
Total leisure services	12.11	10.75

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Part Four

Variable costs

I Housing (including council tax)

I.1 FBU housing standard

Housing is one of the costs that varies most. For illustrative purposes, the budget schedules in Part Five of this report use housing costs based on a local authority, three-bedroom terraced property in the city of York similar to that used for the Family Budget Unit's (FBU's) modest-but-adequate (MBA) housing budget. By using local authority housing as a reference point or standard, it is possible to avoid the large national variations in rents and standards found in the private sector.

The selected house is a 1930s terraced house with six rooms, located on a bus route two miles from York city centre. There are local shops nearby and three large supermarkets. (Kwik Save and Netto are within half a mile and Sainsbury's is approximately two miles away). The local school is within walking distance.

The FBU housing standard combines normative judgements about the families' housing needs with information from surveys and established standards, for example, the GHS 'bedroom standard', and the 'fitness standard' set in the 1989 Local Government and Housing Act:

A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair

of children under 10. Any unpaired person aged 10-20 is paired if possible with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. (GHS, 1989)

According to the GHS 1995, most two-parent families live in owner-occupied housing, while most lone-parent families live in local authority or housing association property and are more likely than other families to live in terraced housing. The FBU terraced property is therefore nearer to the housing profiles of lone-parent families than those of two-parent families (Table 27).

The housing needs of both family types are similar; for instance they need the same number of bedrooms and additional living space. The number of bedrooms is consistent with the GHS bedroom standard and is closely related to the characteristics of the housing stock and allocations policy of York Housing Services Department (Table 28).

Table 28: Characteristics of York house occupied by FBU illustrative families

Local authority property, 1930s, brick, end terrace house
 Modernised 1989
 Rateable Value 115 (GU 170)
 Six rooms, plus hall
 Three bedrooms: 3.5m x 3.8m, 3.6m x 3.3m, 2.5m x 2.1m
 Large back garden, wire fence boundary and brick shed
 Located two miles from city centre

Table 27: Housing profiles
Percentages of families with dependent children by tenure

	Lone-parent families %	Other families with children %
Tenure		
Owner-occupied, with mortgage or owned outright	35	77
Rented from council or housing association	54	17
Privately-rented – furnished or unfurnished	11	0
Other	0	3
Type		
Terraced house	41	30
Semi-detached house	31	36
Detached house	7	27

Source: General Household Survey 1995 (1997, Table 3.17)

1.2 Rent

This is taken from local authority rent returns and is the average local authority housing rent from April 1997 to April 1998 in the York Unitary Authority, for a three-bedroomed house or bungalow (CIPFA, Statistical Information Service, April 1997).

Property of this type accounts for 32% of local authority housing stock in the York Unitary area. The average weekly, net unrebated rent (excluding amenities) in York, during the period April 1997 to April 1998, was £44.25. Families receiving income support usually have their rents paid in full. Other low-income families may be entitled to a full or partial rent rebate, called housing benefit. At net incomes up to the income support applicable amount, housing benefit is normally 100% of rent. Once income exceeds income support, rent rebate is reduced by 65 pence for each additional £1 of net income.

1.3 Water and sewerage rates

Water rates and sewerage rates for the York area are billed by York Waterworks plc and Yorkshire Water respectively and are calculated on 'rateable values'. For properties with a 'rateable value' (water and sewerage only) of RV 115, the charges in 1997-98 were £0.4350 per RV for water and £0.6960 per RV for sewerage services. Both utilities also levied a standing charge of £21.00 a year. There are no reductions for low-income households.

1.4 Council tax

The amount payable depends on the value of the property, entitlement to discounts and entitlement to council tax benefit. All homes are placed in one of eight charging bands (A-H), based on a Valuation Officer's assessment of the value of the property in April 1991. The local authority terraced property used as a reference point for the LCA budgets is rated as band B. If the householder is the only adult occupant, a 25% discount applies. Households who get income support normally receive a 100% rebate. Households with net incomes above the income support applicable amounts have their council tax benefit reduced by 20 pence for each additional £1 of net income.

1.5 Summary housing costs

The costs in Table 29 are specific to York, which limits their application; however, national average local authority rents (taken from the DSS Tax/Benefit Model Tables and shown in brackets) are not very different. In the same publication the DSS puts average private-sector rents for families with two or more children in England and Wales at £74.20 a week. Average council tax levels from the same data source are £11.60 for two-parent households and £8.80 a week for lone-parent households. York council tax rates appear to be significantly below the national average.

**Table 29: York housing budgets (national figures in brackets)
Two-parent and lone-parent families, April 1997, £ week**

	Two-parent family	Lone-parent family
Rent	44.25 (43.89)	44.25 (43.89)
Council tax	9.01 (11.60)	6.76 (8.80)
Water, sewerage	3.29	3.29
Total	56.55	54.30

Source: National figures taken from DSS (1997, p A2)

2 Fuel

2.1 House dimensions

The fuel budgets are based on housing type and house dimensions, plus the LCA lifestyles of the families with children. Table 30 summarises the relevant house dimensions, as set out for the FBU's MBA budgets (Yu, 1992). For the LCA budgets, Zone 1 becomes the living room only (instead of the whole of the downstairs), while Zone 2 becomes the rest of the house.

Table 30: LCA fuel budget, January 1998
Dimensions of York house for two
family types

	Zone 1 Downstairs	Zone 2 Upstairs
Wall m ²	41.3	43.5
Window	6.5	6.9
Roof	–	39.8
Floor	39.8	–
Volume (m ³)	103.5	109.1

2.2 Demand temperature

The LCA demand temperatures are set at 19°C in the living room (Zone 1) and 16°C in the rest of the house (Zone 2), compared with temperatures for the MBA budgets of 21°C downstairs and 18°C elsewhere. The demand temperature is an average and allows for higher temperatures in some areas of each Zone. This is particularly relevant for Zone 2, where it may be important for a particular upstairs room to be heated to a higher level to allow children to do their homework. In her low-cost budgets, Yu noted that wearing an additional jumper compensated for a 1°C drop in ambient temperature (Yu, 1992). The clothing budget is set to allow for an extra jumper, so that the demand temperature can certainly be lowered to 1°C below the MBA standard.

In Hunt and Gidman's 1978 Survey (published in 1982), the temperatures people maintained in their own homes were 18°C in the sitting rooms and 16°C elsewhere. The Housing Corporation standard for general needs housing for low-income families is 18°C in the living room and 13°C elsewhere (Housing Corporation, 1990, p 4, version 2). According to the most recent (1991) English House Condition Energy Report (DoE, 1996), the mean temperature for households in the lowest income bracket was 19.41°C in the living room and 17.92°C in the hall. The averages for lone parents and small families were 19.42°C and 19.54°C, respectively, in the living room and 18.32°C and 18.41°C in the hall. Clearly, ambient temperatures have risen since Hunt and Gidman's survey. The standards of the Housing Corporation also seem on the low side – particularly for Zone 2.

2.3 Heating periods

The heating period for the LCA budgets is set at 12 hours per day for both family types. The usual arrangement for households with full central heating is to heat the house for two periods morning and evening during the week and all day at weekends. For families with pre-school children, the daytime heating requirements are likely to be higher, although they are likely to be out of the house for some periods during the day. For her low-cost budgets, Yu suggested that the hours of heating be increased from 13 to 15 hours for the two-parent family, compared with the MBA budget, and from 9 to 15 hours for the lone-parent family. This allowed for the heating to be on from 7.00 am to 10.00 pm. The LCA heating period of 12 hours is therefore lower than that proposed by Yu.

2.4 Heating season

The LCA fuel budget uses a computer model called BREDEM to calculate fuel consumption. The number of days in the year for which heating is required is determined within the BREDEM model, using the standard *degree day* calculations. These compare the outside temperature with a baseline temperature (of 15.5°C for example) and, on days when the outside temperature falls below the baseline, the heating system raises the internal temperature to the demand temperature.

2.5 Partial central heating and hot water

At the MBA standard a balanced flue gas central heating system is assumed to heat the whole house. At the LCA standard only the downstairs of the house is heated, fuel costs are lower, but the upstairs is less comfortable. Controls are assumed to be a simple room thermostat and time switch. Hot water is supplied via a lagged hot water cylinder, with uninsulated primary pipe work.

2.6 Insulation

The following insulation measures are assumed:

- 100mm loft insulation
- Hot water tank jacket, 75mm thick
- 60% of rooms draught-proofed.

Table 31: Fuel consumption (kWh): result of BREDEM calculation

	Space heating	Water heating	Cooking	Total gas consumption	Lights and appliances	Total
Two adults + two children	11,808	8,213	1,672	21,693	2,574	24,267
One adult + two children	12,703	7,263	1,672	21,638	2,048	23,686

Many local authority houses in York have had cavity wall insulation fitted, but this is not widely available in the UK and is not included in the LCA budget.

families have had the benefit of the draught proofing offered within the Home Energy Efficiency Scheme.

2.7 Ventilation rate

The LCA ventilation rate is set at 1 ach (air changes per hour). BREDEM uses the ventilation rate as the basis for calculation of fuel costs and the setting of a ventilation rate overrides specific insulation standards. Rates vary from 0.5 to 1.5 ach (or air changes per hour). For her low-cost standard, Yu used 1.5 ach to reflect the poorer quality insulation of houses occupied by low-income households. However, a ventilation rate of 1.5 ach is high and few houses would have a ventilation rate as high as that. It is also arguable that the ventilation rates of housing for low-income families are not necessarily worse than for high-income families. Low-income

2.8 Water heating, cooking, lighting and appliances

In the BREDEM model, all of these are determined by the number of occupants in the dwelling.

2.9 Fuel consumption

Table 31 shows annual fuel consumption in kilowatt hours. It is worth noting that fuel consumption for space heating is *lower* for the two-parent family than for the lone-parent family, because the heat gains from water heating and use of electrical appliances are lower for the smaller family.

Table 32: Annual and weekly fuel costs, LCA January 1998, £s

A. Quarterly credit accounts (£ year)	Two adults + two children	One adult + two children
Space heating	167	179
Water heating	116	102
Cooking	24	24
Lights and appliances	185	147
Standing charges: Gas	49	49
Electricity	44	44
Boiler service	50	50
Total annual cost	635	595
Total including VAT @ 5%	667	625
Average weekly cost	12.82	12.02
B. Pre-payment meter charges (£ year)	Two adults + two children	One adult + two children
Space heating + water heating + cooking	351	351
Lights and appliances	176	140
Standing charges: Gas	15	15
Electricity	66	66
Boiler service	50	50
Total annual cost	658	622
Total including VAT @ 5%	691	653
Average weekly cost	13.29	12.56

2.10 Fuel costs

Table 32 shows annual fuel costs for both family types, assuming first that they pay through quarterly credit accounts and second that they use prepayment meters. Many low-income households use meters. The weekly fuel costs for households paying by credit account are £12.28 for the two-parent family and £12.02 for the lone-parent family. If they pay by meter, the weekly costs are £13.29 and £12.56 respectively.

The figures highlight the higher cost of fuel in cases where meters are the chosen – or imposed – method of payment. The two-adult, two-child family pays £691 a year using pre-payment meters, compared with £667 with a quarterly credit account, an increase of 4%. The one-adult, two-child family pays £653 with a pre-payment meter compared with £625 with a quarterly account, a difference of 5%. If electricity only (perhaps a more likely situation) were paid using a pre-payment meter, the annual fuel bill would be £680 for the two-parent family and £641 for the lone-parent family.

The cost of the boiler service charge is based on the cost of British Gas One Star service, which consists of an annual boiler check, but does not include any further call-out charges. British Gas is still the main supplier of gas in Britain (Northern Ireland does not have gas), but this is changing as the gas market opens to competition. The regional electricity companies are still the main suppliers of electricity. Competition in electricity supply starts this year (1998).

3 Transport

3.1 Big variations in costs

Transport plays a key role in family life yet it is one of the most variable budget components. Its costs differ according to travel mode, travel patterns and travel frequency. Other key factors include place of residence, place of employment and vehicle ownership. Further details of the transport budgets are in Appendix B.

3.2 Transport summary (no car)

The LCA transport budget is illustrative and is based on the needs of a family living within two miles of York city centre. In Table 33, it is assumed that the family does not own a car. The shops are either local or within two miles of home. The family travels on foot, by local bus and the occasional taxi, and the adults cycle. The annual holiday is about 40 miles away on the Yorkshire coast and day trips are about half that distance. The summary budget includes the costs of travel by coach to the holiday destination and a theme park twice in three years. Also included are three or four local return adult bus fares each week. Two taxi journeys a year are for emergency travel. The cost of purchasing a second-hand bicycle for each adult is £75.00, with a lifetime of five years. Bicycles are insured through the home contents insurance policy, but only if damaged or stolen from home. A basic bicycle maintenance kit is also included. Table 33 summarises the family's transport costs.

Table 33: Transport summary: no car, LCA, January 1998, £ week

	Two adults + two children	One adult + two children
Motoring	0.00	0.00
Train	0.00	0.00
Coach	0.47	0.28
Bus	5.10	3.65
Taxis	0.19	0.19
Bicycles (including maintenance)	0.66	0.34
Total	6.42	4.46

The costs of regular return journeys to work, (by bus to the city centre), are counted as 'job-related' expenses (see Section 8.1). Each working adult is allocated five additional journeys a week, costing £1.45 for each return trip. Alternatively, the adults could walk the two miles to work, or travel by bicycle.

3.3 Travel with a car

The LCA transport summary in Table 37 includes the cost of motoring and a reduced public transport budget. Approximately 70% of private households own a car or van and many own more than one.

Fewer lone-parent families own cars (36%) than do two-parent families (53%) (ONS, 1996, Table 10.1). By preference and sometimes through necessity, a small proportion of low-income households own a car. The FES 1995-96 reports average motoring spending for all households of approximately £37 a week, including car purchase (Department of Transport, 1988, Table 4.12).

For some families car ownership is a necessity. They may live in rural areas with inadequate public transport, there may be someone in the family with a disability, or the places where they work may involve long and awkward journeys. None of these situations applies to the York families assumed for this research. As with all budget standards, therefore, the car budget summarised in Table 37 should not be generalised for families living in circumstances other than those described below:

- Motoring costs are calculated for the two model families described in this report. The families live in a York suburb, two miles from the city centre, with an adequate local bus service and local amenities nearby.
- By using a car, the need for other transport services is reduced.
- The number of miles travelled is set to encourage low but regular engine use; maintenance costs are set to keep the car at a standard described as 'good condition'. The family does not have a garage, therefore when not in use the car stands on the public highway.
- The number of miles travelled is sufficient to cover recreational, business and personal requirements. No additional miles are included specifically for travel to work. Adults not in paid work would also use the car for business (such as job interviews and work training) and trips to amenities like public libraries and parks, free at the point of access.

3.4 Annual car miles

Car-owning families enjoy greater mobility and have a tendency to travel greater distances than families without cars. According to the National Travel Survey, the average distance travelled by car drivers is 9,308 miles a year (Parker's New and Used Car Price Guide, September 1997). The LCA motoring budget assumes 4,980 miles a year.

3.5 Motoring expenses

Assuming a 1991 Ford Escort, expenses fall into the five main categories summarised in Table 35:

Depreciation.

Depreciation is the amount of money a family needs to set aside each year in order to replace their car with one of a similar standard at any given time. The Ford Escort is described in *Parker's New and Used Car Price Guide* (September 1997) as Britain's favourite car. The cost of a standard 1991 model, engine size 1,300 cc, 4 speed, in 'good condition' and regularly serviced, is shown below:

1991 (H/J registration) New price £8,481
September 1997 price £2,815

First-year depreciation is counted as a loss of one third of the new price, after which a straight-line depreciation rate is applied, based on an assumed lifetime of 15 years.

Interest on loan.

As with other capital costs, no account is taken of the cost of servicing loans in this budget. However, debt is accounted for in Section 7 of the LCA variable costs budgets.

Insurance and road tax.

The comprehensive vehicle insurance policy assumes a man or woman, living in a low-risk area, with maximum no-claims deduction of 67%. The cost is £110.55 a year for the lone mother and £134.67 for the couple. In January 1998, road tax was £145 a year.

Running costs.

These are summarised in Table 36.

Parking costs.

Once a month car parking in a short-stay car park costs £1.30 for a three-hour stay.

Table 34: Annual car mileage
Families with children, York residents, LCA level, January 1998

Purpose of journey	Number of trips	Mileage per trip	Annual mileage
Business travel	232	6	1,392
Shopping	75	6	450
City centre (personal business)	31	8	248
Visiting relatives etc	12	60	720
Annual holiday	1	574	574
Distance leisure	6	80	480
Other leisure	12	10	120
Sub-total			3,984
Add 25% non-defined miles			996
Total			4,980

Table 35: Motoring expenses, 1991 Ford Escort
LCA, January 1998, £ week

	Two adults + two children	One adult + two children
Motor vehicle depreciation	7.77	7.77
Insurance (fully comprehensive)	2.59	2.12
Road tax	2.79	2.79
Running costs	11.84	11.84
Car parking	0.30	0.30
Total	25.29	24.82

Table 36: Car running costs
LCA, January 1998, £ year

Petrol	125 gallons (5,000 miles at 40 mpg)	408.75
Oil	Castrol GTX, 5 litres major oil change	10.00
	Castrol GTX, 2 litres top up in one year	6.00
Tyres	Average one tyre every two years	15.20
Servicing	Service every 12,000 miles or 1.5 years £60.57	40.38
Repairs and replacements	MOT	29.42
	General repairs and replacements	100.00
	Child booster seat, life three years	6.00
Total		615.75

**Table 37: Transport summary: car owner living in York
LCA, January 1998, £ week**

	Two adults + two children	One adult + two children
Motoring	25.29	24.80
Train	0.00	0.00
Coach	0.00	0.00
Bus	3.59	0.75
Taxis	0.10	0.10
Bicycles (incl maintenance)	0.66	0.34
Total	29.64	26.01

3.6 Transport summary (car owner)

Table 37 summarises an adjusted transport budget for car-owning families living in York, in the assumed circumstances.

4 NHS charges

4.1 Healthcare is not entirely free

Although healthcare in the UK is generally provided free of charge by the National Health Service (NHS), some goods and services are charged for. The charges incurred depend on whether or not the patient is in receipt of social security benefits or has a specified chronic condition. It is for this reason that NHS charges are classified under variable costs.

4.2 Prescription charges

Adults normally pay an NHS charge of £5.65 for each prescribed item, but free prescriptions are available to people in the following categories:

- children under 16 years and students under 19 years, who complete an exemption form;
- pregnant women and mothers who have given birth within the previous 12 months;
- adults and adult dependents in receipt of income support, income-based job seekers allowance, family credit or disability working allowance;
- people assessed by the DSS as 'low-income' (full or partial exemption);
- people suffering from 'exempt' medical conditions.

For those who are not entitled to free prescriptions, but need a high number of prescribed items, the cost can be reduced through purchase of a 'pre-payment' certificate covering a four-month (£28.82) or one-year (£79.67) period.

The illustrative standard for prescriptions is based on 5.7 items per year, which is the average number of items prescribed per person (excluding young and elderly people) in 1996 (DoH Statistical Division, 1998).

4.3 Dental charges

Most NHS patients pay 80% of the costs of treatment. NHS dental charges are shown in Table 38. Children and some adults are exempt. The exempt categories are similar to those listed for free prescriptions, with the exception of the exemption on account of listed medical conditions. Free treatment, in most instances, includes check-ups, treatments and appliances such as dentures and bridges.

Table 38: NHS dental charges, LCA, January 1998, £ week

Treatment	Full cost	80% of cost
Examination and report	5.40	4.32
Scaling and polishing	8.70	6.96
Filling	5.90	4.72

Source: DoH

The illustrative standard covers the cost of two dental examination and reports, two scaling and polishing treatments and one filling per 15-month NHS registration period.

4.4 Ophthalmic charges

The importance of eye care has long been recognised. A sight test can help diagnose other health problems. All children are eligible for free eye tests, but not adults. Based on prices in York, £16.95 is a typical charge for an eye test. To qualify for a free NHS eye test, the same general conditions apply as for free prescriptions, with the addition of:

- blindness, partial sight and other serious eye problems, or illnesses such as diabetes or glaucoma;
- complex lenses;
- eye-hospital patient.

The illustrative standard includes the cost of an eye test every two years for each adult in the household and the cost of purchasing a pair of spectacles, for each adult, once every four years. The price of spectacles is based on Univision ‘single vision’ lenses and frames dispensed with prescribed lenses and fitted by a trained fitter in a high-street chemist’s shop. Adults in families eligible for income support have the cost of lenses covered by a DSS voucher. The ‘single vision’ voucher is worth £28.00.

4.5 Family planning

Contraceptives are available for purchase in many different types of outlets and are available free of charge at family planning clinics throughout the UK. Therefore no charge is included in the LCA budgets.

5 Insurance

5.1 Everyone needs insurance

Covering risk by insurance, though costly, provides peace of mind and protects low-income families against risks that they are less able to withstand than better-off families. Recent research found evidence that uninsured households are disproportionately likely to have low incomes and few savings, and to be in financial difficulties (Whyley et al, 1998). Half of those without contents insurance had let a policy lapse, while the other half were on the margins of financial services generally. Some intermediary schemes have been set up to close this gap. The largest reported is an ‘insure with rent’ scheme run by some local authorities. Some housing associations, credit unions and charities operate similar schemes.

5.2 Type of cover

The insurance policy selected for the LCA budget is a Direct Line Home Insurance Standard Cover, with a sum insured of £20,000. This policy replaces articles at their new value, for a premium of £74.88 a year plus a 5% handling charge if householders wish to spread the cost over 12 monthly instalments. For a weekly cost of £1.51 the following risks are covered:

- Fire, flood and theft
- Accidental damage
- Freezer contents
- Garden shed contents
- In-home cash
- Damaged locks through vandalism or loss of key
- Bicycles on the property.

Table 39: Summary of NHS charges, January 1998, £ week

Treatment	Two adults + two children	One adult + two children
Prescription items	1.24	0.62
Dental care, examination, scale, polish	0.69	0.35
Dental care, filling	0.15	0.07
Spectacles (prescribed)	0.29	0.15
Sight test	0.33	0.16
Total	2.70	1.35

5.3 Insurance costs

Both the family types in this study have the same insurance risk and whether or not they are in paid work has no bearing on policy cost. It was pointed out by Direct Line Insurance, however, that the assumed house is in a low-risk area of York. An Accidental Damage Cover Policy that covers the above risks, plus curtains and furnishings, would increase the annual cost of the policy from £74.88 to £119.60. A 'Personal Possessions Away From Home' supplement would add a further £2,500 to the sum insured for an extra £35 premium each year. In that case risks covered would include credit cards, cash, clothing and sports equipment.

6 Private pension contributions

Although itemised in the budget schedules, the present LCA budgets show no private or personal pension costs. Yet government recognises the importance of supplementary provision and may in due course make it compulsory.

7 Debts, fines, maintenance orders

Although itemised in the budget schedules, in the present study no costs are shown, because they are so variable. This space is nonetheless important. Charges under this heading include debt interest (for example, in connection with car purchase) as well as debt repayments.

8 Job-related costs

8.1 Travel to work

For the illustrative budgets, five return bus fares from home to the centre of York are included for each working adult. A return fare costs £1.45. Alternatively, the parents may cycle to work or walk the distance of two miles. For low-income car-owning families, the motoring miles allocated are sufficient to cover journeys to work, the job agency, training courses and recreation.

8.2 Childcare

According to a recent briefing paper by the Daycare Trust (1998), childcare costs vary between £50 and £120 a week for a full-time childminder and between £70 and £180 a week for a private nursery (Table 40).

**Table 40: Childcare costs
January 1998, £ week**

Private nursery	£70 to £180
Nanny	£80 to £260
Out of school club	£15 to £30
After school childminder	£25 to £50
Holiday play scheme	£50 to £80
Childminder pre-school child	£50 to £120

Source: Daycare Trust (1998)

Childminders.

The most common source of formal childcare for children of working parents is childminding (National Childminding Association, Memorandum to the Low Pay Commission, September 1997). The industry is regulated by legislation and the local authorities are responsible for registration of childminders, inspection of childminders' homes and monitoring the number of children in their care. Currently there are some 100,000 registered childminders in England and Wales. Because they are self-employed, they negotiate the terms and conditions of their contracts with each parent. According to a survey by the National Childminding Association, in 1997 the median (or middle) rate charged by childminders ranges from £1.75 an hour in North Wales to £2.00 an hour in London (National Childminding Association, 1997). The median rate for England and Wales is £1.92 an hour. The budgets shown below are calculated by taking the total number of hours the child is in the care of the childminder (which includes extra time for the parent to get to work after depositing the child and return to the childminder's after leaving work), less the time the pre-school child spends in part-time school (2.5 hours per school day).

Hours of work.

Second earners in two-parent families and lone mothers are assumed to work the following hours per week:

Table 41: Childminding budgets, LCA, January 1998, £ week
Childminding charge £1.92/hour, average costs

	Full-time work		Part-time work	
	Child aged 4	Child aged 10	Child aged 4	Child aged 10
School term	43.56		19.44	
School holidays	12.63		6.20	
After school hours during school term		9.36		
School holidays		12.63		6.20
Weekly averages per child	56.19	21.99	25.64	6.20
Weekly averages per family	78.18		31.84	

- second earner in two-parent family works 17 hours;
- lone mother (a) works full-time for 38.5 hours;
- lone mother (b) works part-time for 17 hours;

In the assumed circumstances, childminding costs an average (across the year) of £78.18 a week if the mothers work full-time and £31.84 if they work part-time (Table 41).

8.3 Special work clothing

No provision is made in the LCA budget for special work clothing, such as protective clothing (boiler suits, shoes with metal toecaps or hard hats).

8.4 Trade Union fees

The percentage of the civilian workforce who are trade union members has fallen from 53% in 1980

to 32% by 1994, with the result that only a minority of people in paid work are now trade union members (ONS, 1997, p 82). Moreover the fall has been sharpest among manual workers.

Currently there are about 243 trade unions in the UK and a wide range of union fees. The largest union is UNISON, which was formed in 1993 following a merger between NALGO, NUPE and COHSE (ONS, 1997). An estimated 43% of UNISON members earn less than £4.42 an hour (UNISON, 1997a). UNISON subscriptions are based on a seven-band scale of wages. Other unions base their fees on flat rates for full-time and part-time work. For the FBU budgets, a UNISON rate of £1.46 a week was taken for full-time workers, while a USDAW rate of £0.94 a week was taken for part-time workers.

Table 42: Illustrative trade union subscriptions, January 1998, £ week

UNISON	Band A1, earning up to £2,000 year	0.41
UNISON	Band A2, earning £2,001-£5,000 year	0.87
UNISON	Band B, earning £5,001-£7,000 year	1.19
UNISON	Band C, earning £7,001-£10,000 year	1.46
UNISON	Band D, earning £10,001-£15,000 year	1.73
USDAW	Flat rate: part-time	0.94
USDAW	Flat rate: full-time	1.39
GMB	Flat rate: 20 or more hours week	1.70
GMB	Flat rate: under 20 hours week	0.95

Source: UNISON (1997b), UNISON Policy Department

8.5 Total job-related costs

Table 43: Job-related costs summary, LCA, January 1998, £ week

	a	b	c	d	e
Travel to work	14.50	7.25	7.25	7.25	7.25
Childcare	31.85	0.00	0.00	78.18	31.85
Special clothing	0.00	0.00	0.00	0.00	0.00
Union fees	2.40	1.46	0.94	1.46	0.94
Total	48.75	8.71	8.19	86.89	40.04

a Couple (full-time + part-time earner)
 b Couple (full-time earner only)
 c Couple (part-time earner only)
 d Lone mother (full-time earner)
 e Lone mother (part-time earner)

Note: Full-time work assumed to be 38.5 hours, part-time work assumed to be 17 hours.

9 Costs of seeking work

Although seldom mentioned, these can be considerable. They are therefore included under variable costs, although in Tables 53 and 54 no seeking work costs are shown. These may include postage and stationery, telephone, travel, presentable clothing and childcare.

10 Pet costs

10.1 A cat is included

In 1995 an estimated 50% of UK households owned a pet (ONS, 1997, p 131). Therefore at the MBA standard the FBU budgets for families with children include a dog. At the LCA standard, for which the ownership criterion is 80% of households, the costs of a cat are shown under 'variable costs' rather than as a budget standard. Some low-income families may choose to have a cat by economising on other expenditures, or they may already have a cat when they fall on hard times.

Children learn valuable lessons from caring for a pet and there is evidence that looking after a pet is therapeutic for people who are isolated or suffering from depression. The Pet Food Manufacturing

Association annual pet survey (Euromonitor, 1996) shows that the long-term trend of pet ownership has been rising, and since 1993 cats have become more popular than dogs. Either way it is useful for all concerned, including money advisers and courts of law, to have some idea of the costs of keeping pets.

10.2 Cat food

This was priced at Sainsbury's and Kwik Save, using economy lines. The amount of food costed is based on manufacturer's recommendations. A 400g tin of cat food is recommended to last a day for a large adult cat. The budget, however, includes 1½ tins for a two-day supply of soft food plus a snack supplement of 50g of dried biscuit rings a day.

10.3 Vets' bills

Information obtained from a local veterinary surgeon indicates that on average cats and dogs visit the veterinary surgery (Robertson, H., MsRCVS) once or twice a year. Recommended annual treatments include an injection against flu, enteritis and leukaemia at a cost of £25.00. Flu and enteritis only on their own costs £17-£20. Worming is considered necessary two to four times a year and flea powder should be used almost continuously. Pet insurance for cats is excluded from the LCA

Table 44: Cat expenses, LCA, January 1998, £ year and week

Item	Unit price £	Qty	Brand	Retailer	Life years	Total price £	Cost year £	Cost week £
Cat food, 400g	0.44	242	Sainsbury's	Sainsbury's	1	106.48	106.48	2.05
Biscuit rings	0.73	26	Friskies	Sainsbury's	1	18.98	18.98	0.36
Cat comb	3.59	1		Sainsbury's	5	3.59	0.72	0.01
Feeding bowl	0.49	1		Kwik Save	5	0.49	0.10	0.00
Water bowl	0.85	1		Sainsbury's	5	0.85	0.17	0.00
Cat flap	5.69	1	Staywell	Argos	10	5.69	0.57	0.01
Cat basket	9.75	1		Argos	7	9.75	1.39	0.03
Carrying basket	12.75	1	Cityhoppa	Argos	14	12.75	0.91	0.02
Flea powder 100g	2.65	2	Sainsbury's	Sainsbury's	1	5.30	5.30	0.10
Worming tablets, pk 4	2.39	2	Bob Martin	Sainsbury's	1	4.78	4.78	0.09
Cat tray	0.99	1		Kwik Save	7	0.99	0.14	0.00
Cat litter, 6kg	0.99	3	Bob Martin	Kwik Save	1	2.97	2.97	0.06
Litter scoop	0.39	1		Kwik Save	1	0.39	0.39	0.01
Cat purchase, rescued	20.00	1		RSPCA	14	20.00	1.43	0.03
Cat neuter	20.00	1		Local vet	14	20.00	1.43	0.03
Immunisation booster	25.00	1		Local vet	1	25.00	25.00	0.48
Cat expenses total							170.76	3.28

budget on grounds of cost. The Petplan standard policy for cats ranges from £56–£86 a year; Pride Pet Protect costs £73.95; Petsure £81; and Paws Pet Basic £75.

For low-income pet-owning families, animal charities such as the RSPCA, Cat Protection and Blue Cross hold weekly clinics in return for a donation by the owner. In York the cost of surgery would have to be met by the owners, unless they are insured. For the LCA budget, the costs of treatment through the Veterinary Surgery are at local prices. Cat toys, treats and collars are not included. Fleas and worming preparations are purchased in the supermarket.

10.4 Weekly cost

The budget standard for upkeep of a cat costs £3.28 a week. Details are in Table 44.

11 Alcohol

The reasons for including alcohol in the LCA budget, its food value and its cost are set out in Part Three, as part of the food budget.

12 Tobacco

Given that the LCA budgets are intended to promote good health, tobacco is not included as a budget standard, but is included as a variable. Less than 30% of men and women smoke and it is a Health of the Nation target to reduce that figure to 20% by the year 2000 (OPCS, 1996, p 81). Men and women in the lower socioeconomic groups are twice as likely to smoke as those in professional households (OPCS, 1996, p 87). The problem is that although 68% of smokers say they would like to give it up, almost 60% say they would have difficulty in doing so, even for a day.

Table 45 shows the costs of cigarettes, based on average consumption as reported in the General Household Survey (OPCS, 1996). The cost is based on a packet of 20 Silk Cut cigarettes at £3.20 (16 pence per cigarette).

Table 45: Illustrative costs of smoking, January 1998, £ week

	Cigarettes smoked	Cost
Light smoker (5 per day)	35	5.60
Average smoker (15 per day)	105	16.80
Heavy smoker (20 per day)	140	22.40

13 Charitable giving

Donations by individuals to the top 500 charities in Britain top £1.1 billion every year (Hems, 1997). This excludes money given to church collections, small charities and informal donations, for example, giving to the homeless. Charitable donations are not, however, an expense that all households incur; indeed, a large majority of households give nothing to charity.

On average, Banks and Tanner (1997) found that, based on FES data over 20 years, less than one third of households gave to charity during a two-week period, implying a weekly participation rate of about 16% of households. The average donation by households who give is £4.11 (the median is £1.27). However, the FES definition excludes giving which yields something in return, such as raffles, buying in charity shops and charitable events.

Giving is significantly affected by variables that include the age of the giver, income, education and the occupation of the head of household. In addition, the presence of children and a higher proportion of women in the household raise the probability of giving. Recent analysis of the 1995–96 FES (ONS, 1997, p 112) indicates that households headed by a skilled manual worker or someone in a partly skilled occupation gave the least (60 pence per week).

The National Lottery, introduced in 1994, redirects 5.6% of its ‘takings’ to charity, through its charity board. It seems, however, that households who play the lottery are not necessarily the same households who are likely to give directly to charities.

The FBU takes the view that families should not be excluded from voluntary giving through lack of resources. The guideline figure of £0.60 a week is based on the FES estimate for voluntary giving in 1995–96.

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Part Five

Budget totals

I Budget standard expenditures plus variable expenditures plus tax

I.1 All the details are recorded

At this point the budget standard expenditures in Part Three and the variable expenditures in Part Four are added together to give total spending at LCA level for each family type. Additionally, for the wage-earning families, the spending totals are grossed up for income tax and national insurance contributions (less any social security benefits to which the families are entitled), to show the gross earnings necessary to generate the required net incomes.

Budgets at different levels of detail are shown. For maximum detail, readers are advised to turn to the budget schedules in Appendix B, which specify brand, retailer, price and estimated life-span of every item in each budget. It is attention to detail which makes budget standards methodology different from other methods of estimating living costs. In Britain, disregard for detail is one reason why social security benefit rates and income tax allowances bear little relation to need. By evading the detail it is easier for governments (and society) to avoid the problem.

I.2 Spartan, but with a margin

Though meagre, the LCA budgets include sufficient 'extras' to provide small but necessary margins for the unexpected. Some readers may consider that the margins are too large, others that they are too small. However, at this stage the priority is to signpost their importance. The families portrayed here live in local authority rented housing, with partial central heating. None of them owns a car or has a mortgage, although spaces are left for both these expenditures within the variable costs format. Budgets with and without alcohol have been calculated. Tobacco is excluded. Holidays are included. Debts and fines are signposted, but for present purposes are assumed to be nil, an omission which underestimates the living costs of many households.

I.3 Budget standard expenditures

Surprisingly perhaps, the budget standard costs of both family types are largely unaffected by the labour market situation of the parents. A small saving on food by the no-earner families comes about because they are assumed to be receiving income support, as a result of which they also receive free school meals for their 10-year-old and milk tokens for their 4-year-old. The value of a free school meal is taken to equal the savings on the sandwiches the parents no longer need to provide (Part Three, Section 1) and is not shown separately in the budget schedules. The 4-year-old girl does not eat school dinners. Milk tokens worth £1.89 a week are deducted from her family's weekly food bill instead. Families on family credit do not receive free school meals or milk tokens (Table 46). Differences in the food budgets with and without alcohol come about because the food value of the alcohol is taken into account for the food budgets, which are lower for the families who drink alcohol.

Table 46: Passport benefits, January 1998

Benefit	Families on	
	Income support	Family credit
Free school meals	✓	–
Free milk and vitamins	✓	–
Free prescriptions	✓	✓
Free dental treatment	✓	✓
Free sight tests	✓	✓
Vouchers for spectacles	✓	✓
Childcare costs up to £60 week	–	✓

Source: Child Poverty Action Group, National Welfare Benefits Handbook 1997/98

1.4 Variable expenditures

The main variable costs shown here are housing and childcare, but the costs of fuel, transport and debts (including Social Fund loans) should not be underestimated. Although the costs of credit do not show up in the budgets presented here, they will show up in the new, variable expenditures format, should it come to be used for money advice, or in courts of law. At this stage the priority was to highlight the existence of such costs in the tables.

1.5 Taxes and benefits

For lower-paid families with children, income tax, national insurance contribution and council tax account for large chunks of earnings. All social security benefits to which there is entitlement are credited in. For most families, child benefit operates like a tax credit – that is to say, the parents pay less net tax than non-parents on the same wage.

1.6 LCA requirements, January 1998

For the two-parent family in paid work, gross earnings of £268 a week (£6.96 an hour) were required to reach LCA level (including alcohol and assuming one full-time earner). For the lone mother gross earnings of £267 a week (£6.84 an hour) were required (including alcohol and childcare).

The out-of-work, two-parent family needed a gross weekly income (excluding alcohol) of £207, compared with income support of £175 – a shortfall of £32. The out-of-work lone mother needed a gross weekly income (excluding alcohol) of £173, compared with income support of £150 – a shortfall of £23 a week (rounded).

Debts, fines and breakages are not included in the above figures.

2 Out-of-work families: LCA compared with income support

The figures are summarised in Table 47. Some readers may wonder why the costs per unit of alcohol are higher for the lone mothers than for

the couples. The reason is that the values reflect patterns of purchasing specific to these household types.

Table 47: LCA standard compared with income support
January 1998 prices, £ week

	Couple	Lone mother
A Budget standard costs		
Food (with alcohol)	53.23	32.69
Food (without alcohol)	55.07	33.38
Clothing	24.97	20.72
Personal care	4.05	3.37
Household goods	15.78	14.88
Household services	5.43	5.19
Leisure goods	8.79	8.79
Leisure services	12.11	10.76
BUDGET STANDARDS with alcohol	124.36	96.40
BUDGET STANDARD costs without alcohol	126.20	97.09
+B Variable costs		
Housing (of which rent £44.25)	47.54	47.54
Council tax	9.01	6.76
Fuel	13.29	12.56
Transport (no car)	6.42	4.46
NHS charges	0.05	0.02
Insurance/pension contributions	1.51	1.51
Debts/fines/maintenance orders	0.00	0.00
Job-related costs	0.00	0.00
Seeking work costs	0.00	0.00
Pets	3.28	3.28
Alcohol: units 24 for couple, 10 for lone mother	8.62	4.01
units none	0.00	0.00
Tobacco	0.00	0.00
Charitable donations	0.00	0.00
VARIABLE COSTS with alcohol	89.72	80.14
VARIABLE COSTS without alcohol	81.10	76.13
= C LCA total costs including alcohol	214.08	176.54
= D LCA total costs excluding alcohol	207.30	173.22
INCOME SUPPORT		
Guaranteed amounts	121.75	98.70
+ Rent	44.25	44.25
+ Council tax	9.01	6.76
= E INCOME SUPPORT TOTALS	175.01	149.71
INCOME SUPPORT SHORTFALLS		
C-E With alcohol	39.07	26.83
D-E Without alcohol	32.29	23.51

3 In-work families: LCA compared with family credit

3.1 Family credit

Family credit has been the flagship of government policy for lower-paid families with children since its introduction in 1988, yet the two-parent families in this study need earnings above family credit entitlement level to reach LCA level. This is because the amounts payable with family credit have never been formally checked against the amounts required. It is time they were.

Table 48 shows the net weekly incomes necessary to reach LCA level, the gross weekly earnings required to produce those net incomes and the hourly wage rates required to produce those earnings. The required gross earnings are the LCA expenditures grossed up for income tax and national insurance contribution, less any social security benefits to which there is entitlement. In January 1998 average weekly manual earnings were approximately £323 for men and £205 for women. Needless to say, most manual workers get less than the average.

Table 48: Incomes, earnings and wage rates required to reach LCA level
Families with boy aged 10 and girl aged 4 years
January 1998 prices (rounded figures), £ week

	With alcohol	Without alcohol
A Net weekly incomes required		
1 Couple		
Two earners, one full-time, one part-time	270.00	263.00
One earner, full-time	230.00	223.00
One earner, part-time	230.00	223.00
2 Lone mother		
Full-time	268.00	265.00
Part-time	221.00	218.00
B Gross weekly earnings required*		
1 Couple		
Two earners, one full-time, one part-time	300.00	290.00
One earner, full-time	268.00	258.00
One earner, part-time	267.00	257.00
2 Lone mother		
Full-time	267.00	219.00
Part-time	116.00	103.00
C Hourly wage rates required		
1 Couple		
Two earners, one full-time, one part-time	5.40	5.23
One earner, full-time	6.96	6.70
One earner, part-time	15.71	15.12
2 Lone mother		
Full-time	6.94	5.69
Part-time	6.82	6.05

*The figures in Part B were calculated using POLIMOD.

Note: The figures assume a 38.5 hour working week and 17 hours for part-timers.

3.2 Working Families Tax Credit (WFTC)

In October 1999, family credit will be replaced by Working Families Tax Credit (WFTC), which is intended to increase the net incomes of lower-paid families with children. Yet there are no indications that the WFTC amounts payable will be based on objectively researched estimates of family needs. According to the March 1998 Financial Statement and Budget Report (HM Treasury, HC620, p 13 and paras 3.25-3.49), every family with full-time earnings of £100 a week will be guaranteed an income of "at least £180 a week"; and a childcare tax credit will meet 70% of "eligible" childcare costs, up to a maximum of £100 a week for a one-child family and £150 a week for families with two or more children. Yet the research for this report shows that families need far more than £180 a week to reach a tolerable living standard. Moreover, 70% of childcare costs up to a maximum of £150 a week

will provide scant protection for families with two or more young children.

3.3 The tax burden

There are several reasons for the present plight of Britain's lower-paid families with children. Tax is one, low pay is another. Lower-paid families with children are taxed beyond their ability to pay and then expected to claim part or all of the tax back through means-tested benefits, resulting in the poverty trap effects illustrated in Figure 2 (p 10). Whether or not WFTC will remedy this situation is an open question. One of the purposes of the LCA budgets is to alert government to the scale of the gap between net weekly incomes and an acceptable living standard. This is not a problem that can be wished away by changing the mechanisms of family income support. Redistribution of the tax burden, as well as benefit changes, will be necessary.

Table 49: Tax liabilities of model families
LCA level, January 1998, £ week

A Two-parent families	One earner full-time one earner part-time	One earner full-time	One earner part-time
Income tax	30.64	36.11	35.93
National Insurance Contribution	19.46	21.84	21.77
Council tax	9.01	9.01	9.01
Total tax paid	59.11	66.96	66.71
Less child benefit	20.05	20.05	20.05
Net tax paid	39.06	46.91	46.66
B Lone mothers	One earner full-time	One earner part-time	
Income tax	35.76	2.45	
National Insurance Contribution	21.69	6.68	
Council tax	6.76	6.76	
Total tax paid	64.21	15.89	
Less child benefit	26.10	26.10	
Net tax paid	38.11	- 10.21	

Source: POLIMOD

Assumption: alcohol included in the budgets.

3.4 Low pay

On its own, as Table 50 demonstrates, a minimum wage of £3.60 an hour will have little effect on the living standards of lower-paid families with children, because it will be largely offset by reduced benefit entitlements. Such families are caught in the middle of the poverty trap. Using POLIMOD, the impact of the minimum wage on our illustrative families was calculated. None of the families portrayed here, not even the two-earner couple working 55.5 hours

a week between them, will reach LCA level on earnings of £3.60 an hour. The income shortfalls vary from £11 a week for the lone mother working part-time, to £31 a week for the two-earner couple working 55.5 hours a week, and £41 a week for the couple where one parent is not in paid work and the other works 17 hours a week. Although the income shortfalls look quite small, the extra earnings required to offset them are disproportionately large, because of the poverty trap.

**Table 50: Net incomes, families on minimum wage, compared with LCA level
January 1998 prices, £ week**

A Two-parent families

	One earner full-time plus one earner part-time	One earner full-time	One earner part-time
<i>Hours worked</i>	38.5 + 17	38.5	17
Minimum wage	199.80	138.60	61.20
- Income tax	6.88	6.88	0.00
- National insurance contribution	8.90	8.90	0.00
+ Child benefit	20.05	20.05	20.05
+ Family credit	29.79	50.33	71.75
+ Housing benefit	5.44	11.17	30.44
+ Council tax benefit	0.00	0.00	4.76
= Net income	239.30	204.37	188.20
- LCA	270.17	230.13	229.61
= LCA shortfall	30.87	25.76	41.41

B Lone mothers

	One earner full-time	One earner part-time
<i>Hours worked</i>	38.5	17
Minimum wage	138.60	61.20
- Income tax	6.88	0.00
- National insurance contribution	8.90	0.00
+ Child benefit	26.10	26.10
+ Family credit	82.30	71.75
+ Housing benefit	24.32	44.25
+ Council tax benefit	0.63	6.76
= Net income	256.16	210.06
- LCA	268.13	221.28
= LCA shortfall	11.97	11.22

Source: POLIMOD

Assumption: alcohol included in the budgets.

3.5 Summary budgets for working families

Tables 51 and 52 summarise the estimated budget standard expenditures and illustrative variable costs of each working family type in turn, according to their labour market situations. Three sets of calculations have been done for the two-parent family and two sets of calculations for the lone mother. Total budget costs are then grossed up for income tax and national insurance contributions, less any social security benefits to which there is entitlement.

In each case the grossing up calculations were carried out using POLIMOD – first including alcohol in the budget, then excluding alcohol from the budget.

In Table 52, the disproportionate effects on required gross earnings of including alcohol in the budget of the lone mother working full-time (an increase of £47) are caused by the high marginal tax rates associated with the poverty trap. As well as paying more income tax and national insurance contribution, her family credit falls from £54.10 to £31.97 a week and her housing benefit falls from £7.15 to £0.98.

3.6 NHS charges

An apparent discrepancy between the NHS charges for the two family types is due to the fact that, although the budget totals represent LCA level for both family types, the working lone mothers reach LCA level on earnings below the family credit ceiling, while the two-parent families need earnings above it. At LCA level, therefore, the lone mothers have their NHS charges remitted, while the two-parent families do not.

Table 51: Gross earnings required to reach LCA level
Two-parent families with boy aged 10 and girl aged 4 years
January 1998 prices, £ week

	Two earners (one part-time)	One earner full-time	One earner part-time
A Budget standard costs			
Food (with alcohol)	57.32	57.32	57.32
Food (without alcohol)	59.16	59.16	59.16
Clothing	24.97	24.97	24.95
Personal care	4.05	4.05	4.05
Household goods	15.78	15.78	15.78
Household services	5.43	5.43	5.43
Leisure goods	8.79	8.79	8.79
Leisure services	12.11	12.11	12.11
BUDGET STANDARD costs with alcohol	128.45	128.45	128.45
BUDGET STANDARD costs without alcohol	130.29	130.29	130.29
B Variable costs			
Housing (of which rent £44.25)	47.54	47.54	47.54
Council tax	9.01	9.01	9.01
Fuel	13.29	13.29	13.29
Transport (no car)	6.42	6.42	6.42
NHS charges	2.70	2.70	2.70
Insurance/pension contributions	1.51	1.51	1.51
Debts/fines/maintenance orders	0.00	0.00	0.00
Job-related costs	48.75	8.71	8.19
Seeking work costs	–	–	–
Pets	3.28	3.28	3.28
Alcohol: units 24 (14 + 10)	8.62	8.62	8.62
units none	0.00	0.00	0.00
Charitable donations	0.60	0.60	0.60
VARIABLE COSTS with alcohol	141.72	101.68	101.16
VARIABLE COSTS without alcohol	133.10	93.06	92.54
A + B Total costs			
Including alcohol	270.17	230.13	229.61
Excluding alcohol	263.39	223.35	222.83
C Gross earnings required (including alcohol)			
Budget costs	270.17	230.13	229.61
- Child benefit	20.05	20.05	20.05
+ Income tax	30.64	36.11	35.93
+ National insurance contribution	19.46	21.84	21.77
- Family credit	0.00	0.00	0.00
- Housing benefit	0.00	0.00	0.00
- Council tax benefit	0.00	0.00	0.00
= Gross earnings required including alcohol	300.22	268.03	267.26
D Gross earnings required (excluding alcohol)			
Budget costs	263.39	223.35	222.83
- Child benefit	20.05	20.05	20.05
+ Income tax	28.31	33.79	33.61
+ National insurance contribution	18.45	20.83	20.75
- Family credit	0.00	0.00	0.00
- Housing benefit	0.00	0.00	0.00
- Council tax benefit	0.00	0.00	0.00
= Gross earnings required excluding alcohol	290.10	257.92	257.14

Table 52: Gross earnings required to reach LCA level
Lone mother with boy aged 10 and girl aged 4
January 1998 prices, £ week

	One earner full-time	One earner part-time
A Budget standard costs		
Food (with alcohol)	36.79	36.79
Food (without alcohol)	37.47	37.47
Clothing	20.72	20.72
Personal care	3.37	3.37
Household goods	14.88	14.88
Household services	5.19	5.19
Leisure goods	8.79	8.79
Leisure services	10.76	10.76
BUDGET STANDARD costs with alcohol	100.50	100.50
BUDGET STANDARD costs without alcohol	101.18	101.18
B Variable costs		
Housing (of which rent £44.25)	47.54	47.54
Council tax	6.76	6.76
Fuel	12.56	12.56
Transport (no car)	4.46	4.46
NHS charges	0.02	0.02
Insurance/pension contributions	1.51	1.51
Debts/fines/maintenance orders	0.00	0.00
Job-related costs	86.89	40.04
Seeking work costs	0.00	0.00
Pets	3.28	3.28
Alcohol: units 10	4.01	4.01
units none	0.00	0.00
Charitable donations	0.60	0.60
VARIABLE COSTS with alcohol	167.63	120.78
VARIABLE COSTS without alcohol	163.62	116.77
A + B Total costs		
Including alcohol	268.13	221.28
Excluding alcohol	264.80	217.95
C Incomes required (including alcohol)		
Budget costs	268.13	221.28
- Child benefit	26.10	26.10
+ Income tax	35.76	2.45
+ National insurance contribution	21.69	6.68
- Family credit	31.97	71.75
- Housing benefit	0.98	16.12
- Council tax benefit	0.00	0.00
= Gross earnings required including alcohol	266.50	116.41
D Incomes required (excluding alcohol)		
Budget costs	264.80	217.95
- Child benefit	26.10	26.10
+ Income tax	24.91	0.00
+ National insurance contribution	16.97	5.36
- Family credit	54.10	71.75
- Housing benefit	7.15	22.28
- Council tax benefit	0.00	0.00
= Gross earnings required excluding alcohol	219.31	103.16

Note: in Sections C and D some figures are affected by rounding.

4 Detailed budgets

4.1 Seven budgets

Tables 53 and 54 give more detail of the seven budgets (four for the two-parent family and three for the lone-mother families) produced for this report. Each budget is in three sections:

Section A lists and prices the budget standard components explained in Part Three.

Section B lists and prices the variable budget components explained in Part Four.

Section C consolidates the expenditures in Sections A and B and grosses them up for income tax and national insurance contribution (less any social security benefits to which there may be entitlement) to produce estimates of the gross incomes required to reach LCA level.

4.2 Budget schedules

For greater detail, including the unit prices and estimated life expectancy of durables, readers are recommended to turn to the budget schedules in Appendix B.

4.3 A word of warning

Because the earnings figures necessary to reach LCA level have been calculated on the basis of estimated needs and living costs of hypothetical families, rather than actual families, the figures in this report should on no account be grossed up for the UK population as a whole. Thus, it would be incorrect to say that all two-parent or all one-parent families with two children need the amounts shown in the tables. Though typical, the situations assumed are not based on survey data.

Table 53 (1) DETAILED BUDGETS, LOCAL AUTHORITY TENANTS, YORK
Low-Cost but Acceptable living standard, January 1998 prices
£ week, with and without alcohol
COUPLE + BOY AGED 10 AND GIRL AGED 4 YEARS

	Two earners 1 part-time (a)	One earner full-time (b)	One earner part-time (c)	No earner (d)
A VARIABLE COSTS				
I HOUSING				
Rent	44.25	44.25	44.25	44.25
Mortgage	—	—	—	—
Service charge	—	—	—	—
Water and sewerage rates	3.29	3.29	3.29	3.29
External maintenance	—	—	—	—
Other	—	—	—	—
Total housing	47.54	47.54	47.54	47.54
2 COUNCIL TAX	9.01	9.01	9.01	9.01
3 FUEL (based on pre-payment meter charges)				
Space heating }				
Water heating }	6.75	6.75	6.75	6.75
Cooking }				
Lights and appliances	3.38	3.38	3.38	3.38
Standing charges: Gas	0.29	0.29	0.29	0.29
Electricity	1.27	1.27	1.27	1.27
Boiler service	0.96	0.96	0.96	0.96
VAT @ 5%	0.64	0.64	0.64	0.64
Total fuel	13.29	13.29	13.29	13.29
4 TRANSPORT (excluding travel to work)				
Motoring (see text)	0.00	0.00	0.00	0.00
Coach fares (including holiday)	0.47	0.47	0.47	0.47
Bus	5.10	5.10	5.10	5.10
Train	0.00	0.00	0.00	0.00
Taxis	0.19	0.19	0.19	0.19
Bicycles (including maintenance)	0.66	0.66	0.66	0.66
Other	—	—	—	—
Total transport	6.42	6.42	6.42	6.42
5 NHS CHARGES*				
Prescriptions	1.24	1.24	1.24	0.00
Eye test	0.33	0.33	0.33	0.00
Spectacles	0.29	0.29	0.29	0.05
Dental	0.84	0.84	0.84	0.00
Other	—	—	—	—
Total health charges	2.70	2.70	2.70	0.05

* Families on income support are not liable for these charges, within ceilings which spectacles exceed.

Table 53 (2) COUPLE + BOY AGED 10 AND GIRL AGED 4 YEARS (cont)
 January 1998 prices, £ week

	Two earners (one part-time) (a)	One earner full-time (b)	One earner part-time (c)	No earner (d)
A VARIABLE COSTS (cont)				
6 INSURANCES/PENSIONS				
House insurance				
House contents insurance	1.51	1.51	1.51	1.51
All risks insurance				
Mortgage insurance				
Life insurance				
Personal pension contribution				
Company pension contribution				
Other				
Total insurances/pensions	1.51	1.51	1.51	1.51
7 DEBTS, FINES, MAINTENANCE ORDERS				
Debt interest				
Loan repayments (including Social Fund)				
Breakages				
Fines				
Maintenance orders				
Other				
Total debts, fines, maintenance	0.00	0.00	0.00	0.00
8 JOB-RELATED COSTS				
Travel (bus fares)	14.50	7.25	7.25	0.00
Childcare	31.85	0.00	0.00	0.00
Union fees	2.40	1.46	0.94	0.00
Special work clothing	0.00	0.00	0.00	0.00
Other				
Total job-related costs	48.75	8.71	8.19	0.00
9 SEEKING WORK COSTS				
Stationery				
Postage				
Telephone				
Travel				
Other				
Total seeking work costs	–	–	–	0.00
10 PETS	3.28	3.28	3.28	3.28
11 ALCOHOL				
Units: 24 (14 + 10)	8.62	8.62	8.62	8.62
Units: none	0.00	0.00	0.00	0.00
12 TOBACCO	0.00	0.00	0.00	0.00
13 CHARITABLE ETC DONATIONS	0.60	0.60	0.60	0.00
TOTAL VARIABLE COSTS				
a With alcohol	141.72	101.68	101.16	89.72
b Without alcohol	133.10	93.06	92.54	81.10

Table 53 (3) COUPLE + BOY AGED 10 AND GIRL AGED 4 YEARS (cont)
January 1998 prices, £ week

	Two earners (one part-time) (a)	One earner full-time (b)	One earner part-time (c)	No earner (d)
B BUDGET STANDARD COSTS				
I FOOD				
Cereal	4.90	4.90	4.90	4.90
Bread, biscuits, cakes	3.34	3.34	3.34	3.34
Carcass meat	7.11	7.11	7.11	7.11
Meat products	0.82	0.82	0.82	0.82
Fish	6.64	6.64	6.64	6.64
Fats	0.95	0.95	0.95	0.95
Milk	5.83	5.83	5.83	5.83
Cheese	0.53	0.53	0.53	0.53
Eggs	0.75	0.75	0.75	0.74
Potato	0.91	0.91	0.91	0.91
Vegetables	5.07	5.07	5.07	5.07
Fruit	7.96	7.96	7.96	7.96
Sugar	0.42	0.42	0.42	0.42
Beverages	0.80	0.80	0.80	0.80
Other foods	1.06	1.06	1.06	1.06
Total food, home budget	47.10	47.10	47.10	47.10
+ Sweets and chocolate	1.35	1.35	1.35	1.35
+ Soft drinks	0.66	0.66	0.66	0.66
+ Food away from home	10.04	10.04	10.04	10.04
= Grand total food:				
a) With 24 units alcohol	57.32	57.32	57.32	
- Value of 1 x free welfare milk £1.89				
- Value of 1 x free school meals £2.20				53.23
b) Without alcohol	59.16	59.16	59.16	
- Value 1 x free welfare milk £1.89				
- Value 1 x free school meals £2.20				55.07
2 CLOTHING				
Man:				
Main clothing	2.36	2.36	2.36	2.36
Underwear	0.68	0.68	0.68	0.68
Footwear	1.13	1.13	1.13	1.13
Accessories	0.08	0.08	0.08	0.08
Woman:				
Main clothing	3.92	3.92	3.92	3.92
Underwear	1.17	1.17	1.17	1.17
Footwear	1.21	1.21	1.21	1.21
Accessories	0.06	0.06	0.06	0.06
Boy age 10:				
Main clothing	4.36	4.36	4.36	4.36
Underwear	0.82	0.82	0.82	0.82
Footwear	2.59	2.59	2.59	2.59
Accessories	0.15	0.15	0.15	0.15
Girl age 4:				
Main clothing	3.88	3.88	3.88	3.88
Underwear	1.02	1.02	1.02	1.02
Footwear	1.35	1.35	1.35	1.35
Accessories	0.10	0.10	0.10	0.10
Sewing repair kit	0.09	0.09	0.09	0.09
Total clothing	24.97	24.97	24.97	24.97

Table 53 (4) COUPLE + BOY AGED 10 AND GIRL AGED 4 YEARS (cont)
 January 1998 prices, £ week

	Two earners 1 part-time (a)	One earner full-time (b)	One earner part-time (c)	No earner (d)
B BUDGET STANDARD COSTS (cont)				
3 PERSONAL CARE				
Healthcare	0.83	0.83	0.83	0.83
Personal hygiene	2.32	2.32	2.32	2.32
Personal accessories	0.74	0.74	0.74	0.74
Cosmetics	0.16	0.16	0.16	0.16
Total personal care	4.05	4.05	4.05	4.05
4 HOUSEHOLD GOODS				
Furniture	3.23	3.23	3.23	3.23
Floor coverings	2.27	2.27	2.27	2.27
Household textiles and soft furnishings	1.54	1.54	1.54	1.54
Gas/electrical equipment and repairs	2.53	2.53	2.53	2.53
Kitchen and hardware	1.19	1.19	1.19	1.19
Stationery and paper goods	0.56	0.56	0.56	0.56
Toilet paper, cleaning materials and products	3.55	3.55	3.55	3.55
DIY, tools, materials	0.91	0.91	0.91	0.91
Total household goods	15.78	15.78	15.78	15.78
5 HOUSEHOLD SERVICES				
Postage	0.56	0.56	0.56	0.56
Telephone	4.33	4.33	4.33	4.33
Shoe repairs, dry cleaning, baby-sitting	0.54	0.54	0.54	0.54
Total household services	5.43	5.43	5.43	5.43
6 LEISURE GOODS				
Television, audio, video and repairs	2.43	2.43	2.43	2.43
Sports goods	0.06	0.06	0.06	0.06
Books, newspapers, magazines	2.06	2.06	2.06	2.06
Household games	0.12	0.12	0.12	0.12
Toys (including Christmas and birthdays)	2.70	2.70	2.70	2.70
Christmas decorations, fireworks	0.16	0.16	0.16	0.16
Photographic equipment etc	0.94	0.94	0.94	0.94
Plants, flowers, garden products	0.32	0.32	0.32	0.32
Total leisure goods	8.79	8.79	8.79	8.79
7 LEISURE SERVICES				
Sports activities	3.85	3.85	3.85	3.85
Arts, entertainments, outings	1.08	1.08	1.08	1.08
TV licence	1.76	1.76	1.76	1.76
School expenses, children's clubs	0.38	0.38	0.38	0.38
Holiday expenses	5.04	5.04	5.04	5.04
Total leisure services	12.11	12.11	12.11	12.11
TOTAL BUDGET STANDARDS COSTS				
a) With alcohol	128.45	128.45	128.45	124.36
b) Without alcohol	130.29	130.29	130.29	126.20

Table 53 (5) COUPLE + BOY AGED 10 AND GIRL AGED 4 YEARS (cont)
January 1998 prices, £ week

	Two earners (one part-time) (a)	One earner full-time (b)	One earner part-time (c)	No earner (d)
C GROSS WEEKLY EARNINGS NECESSARY TO REACH LCA LEVEL¹				
Total LCA expenditure (A + B)				
With alcohol	270.17	230.13	229.61	214.08
- Child benefit	20.05	20.05	20.05	20.05
+ Income tax	30.64	36.11	35.93	0.00
+ National Insurance Contribution	19.46	21.84	21.77	0.00
- Family credit	0.00	0.00	0.00	0.00
- Housing benefit	0.00	0.00	0.00	44.25
- Council tax benefit	0.00	0.00	0.00	9.01
= GROSS EARNINGS REQUIRED	300.22	268.03	267.26	
= ANNUAL EARNINGS (rounded)	15,610.00	13,940.00	13,900.00	
Income support guaranteed amount required ²				160.82
Income support guaranteed amount (January 1998)				121.75
INCOME SUPPORT SHORTFALL, by comparison with LCA level				39.07
Total LCA expenditure (A + B)				
Without alcohol	263.39	223.35	222.83	207.30
- Child benefit	20.05	20.05	20.05	20.05
+ Income tax	28.31	33.79	33.61	0.00
+ National Insurance Contribution	18.45	20.83	20.75	0.00
- Family credit	0.00	0.00	0.00	0.00
- Housing benefit	0.00	0.00	0.00	44.25
- Council tax benefit	0.00	0.00	0.00	9.01
= GROSS EARNINGS REQUIRED	290.10	257.92	257.14	
= ANNUAL EARNINGS (rounded)	15,085.00	13,410.00	13,370.00	
Income support guaranteed amount required ²				154.04
Income support guaranteed amount (January 1998)				121.75
INCOME SUPPORT SHORTFALL, by comparison with LCA level				32.29

¹ Assumed hours of work are as follows:

Full-time, 38.5 hours a week

Part-time, 17 hours a week.

² Excluding rent/mortgage and council tax.

Source: The grossing-up calculations for Section C were carried out using POLIMOD.

Table 54 (1) DETAILED BUDGETS, LOCAL AUTHORITY TENANTS, YORK
Low-Cost but Acceptable living standard, January 1998 prices
£ week, with and without alcohol
LONE MOTHER + BOY AGED 4 AND GIRL AGED 10 YEARS

	One earner full-time (a)	One earner part-time (b)	No earner (c)
A VARIABLE COSTS			
I HOUSING			
Rent	44.25	44.25	44.25
Mortgage charge	–	–	–
Service charge	–	–	–
Water and sewerage rates	3.29	3.29	3.29
External maintenance	–	–	–
Other	–	–	–
Total housing	47.54	47.54	47.54
2 COUNCIL TAX	6.76	6.76	6.76
3 FUEL (based on pre-payment meter charges)			
Space heating }			
Water heating }	6.75	6.75	6.75
Cooking }			
Lights and appliances	2.69	2.69	2.69
Standing charges: Gas	0.29	0.29	0.29
Electricity	1.27	1.27	1.27
Boiler service	0.96	0.96	0.96
VAT at 5%	0.60	0.60	0.60
Total fuel	12.56	12.56	12.56
4 TRANSPORT (excluding travel to work)			
Motoring	0.00	0.00	0.00
Coach fares (including holiday)	0.28	0.28	0.28
Bus	3.65	3.65	3.65
Train	0.00	0.00	0.00
Taxis	0.19	0.19	0.19
Bicycles including maintenance	0.34	0.34	0.34
Other			
Total transport	4.46	4.46	4.46
5 NHS CHARGES*			
Prescriptions	0.00	0.00	0.00
Eye test	0.00	0.00	0.00
Spectacles	0.02	0.02	0.02
Dental	0.00	0.00	0.00
Other			
Total health charges	0.02	0.02	0.02

* Families on income support or family credit are not liable for these charges, within ceilings which spectacles exceed.

Table 54 (2) LONE MOTHER + BOY AGED 4 AND GIRL AGED 10 YEARS (cont)
January 1998 prices, 3 week

	One earner full-time (a)	One earner part-time (b)	No earner (c)
A VARIABLE COSTS			
6 INSURANCES/PENSIONS			
House insurance			
House contents insurance	1.51	1.51	1.51
All risks insurance			
Mortgage insurance			
Life insurance			
Personal pension contribution			
Company pension contribution			
Other			
Total insurances/pensions	1.51	1.51	1.51
7 DEBTS, FINES, MAINTENANCE ORDERS			
Debt interest			
Loan repayments (including Social Fund)			
Breakages			
Fines			
Maintenance orders			
Other			
Total debts, fines, maintenance	0.00	0.00	0.00
8 JOB-RELATED COSTS			
Travel	7.25	7.25	0.00
Childcare	78.18	31.85	0.00
Union fees	1.46	0.94	0.00
Special work clothing			
Other			
Total job-related costs	86.89	40.04	0.00
9 SEEKING WORK COSTS			
Stationery			
Postage			
Telephone			
Travel			
Other			
Total seeking work costs	–	–	0.00
10 PETS	3.28	3.28	3.28
11 ALCOHOL			
Units: 10	4.01	4.01	4.01
Units: none	0.00	0.00	0.00
12 TOBACCO	0.00	0.00	0.00
13 CHARITABLE ETC DONATIONS	0.60	0.60	0.00
TOTAL VARIABLE COSTS			
a With alcohol	167.63	120.78	80.14
b Without alcohol	163.62	116.77	76.13

Table 54 (3) LONE MOTHER + BOY AGED 4 AND GIRL AGED 10 YEARS (cont)
 January 1998 prices, 3 week

	One earner full-time (a)	One earner part-time (b)	No earner (c)
B BUDGET STANDARD COSTS			
I FOOD			
Cereal	1.57	1.57	1.57
Bread, biscuits, cakes	1.97	1.97	1.97
Carcass meat	5.19	5.19	5.19
Meat products	0.41	0.41	0.41
Fish	4.95	4.95	4.95
Fats	0.78	0.78	0.78
Milk	3.48	3.48	3.48
Cheese	0.46	0.46	0.46
Eggs	0.63	0.63	0.63
Potatoes	0.57	0.57	0.57
Vegetables	3.97	3.97	3.97
Fruit	5.30	5.30	5.30
Sugar	0.25	0.25	0.25
Beverages	0.53	0.53	0.53
Other foods	0.76	0.76	0.76
Total food, home budget	30.81	30.81	30.81
+ Sweets and chocolate	1.13	1.13	1.13
+ Soft drinks	0.72	0.72	0.72
+ Food away from home	4.81	4.81	4.81
= Grand total food:			
a) WITH 10 units ALCOHOL	36.78	36.78	
- Value of 1 x free welfare milk £1.89 }			
- Value of 1 x free school meals £2.20 }			32.69
b) WITHOUT ALCOHOL	37.47	37.47	
- Value 1 x free welfare milk £1.89 }			
- Value 1 x free school meals £2.20 }			33.38
2 CLOTHING			
Woman:			
Main clothing	3.92	3.92	3.92
Underwear	1.17	1.17	1.17
Footwear	1.21	1.21	1.21
Accessories	0.06	0.06	0.06
Boy age 10:			
Main clothing	4.36	4.36	4.36
Underwear	0.82	0.82	0.82
Footwear	2.59	2.59	2.59
Accessories	0.15	0.15	0.15
Girl age 4:			
Main clothing	3.88	3.88	3.88
Underwear	1.02	1.02	1.02
Footwear	1.35	1.35	1.35
Accessories	0.10	0.10	0.10
Sewing repair kit	0.09	0.09	0.09
Total clothing	20.72	20.72	20.72

Table 54 (4) LONE MOTHER + BOY AGED 4 AND GIRL AGED 10 YEARS (cont)
 January 1998 prices, 3 week

	One earner full-time (a)	One earner part-time (b)	No earner (c)
B BUDGET STANDARD COSTS			
3 PERSONAL CARE			
Healthcare	0.70	0.70	0.70
Personal hygiene	1.95	1.95	1.95
Personal accessories	0.61	0.61	0.61
Cosmetics	0.11	0.11	0.11
Total personal care	3.37	3.37	3.37
4 HOUSEHOLD GOODS			
Furniture	3.09	3.09	3.09
Floor coverings	2.27	2.27	2.27
Household textiles and soft furnishings	1.45	1.45	1.45
Gas/electrical equipment and repairs	2.46	2.46	2.46
Kitchen and hardware	1.19	1.19	1.19
Stationery and paper goods	0.56	0.56	0.56
Toilet paper, cleaning materials, products	2.95	2.95	2.95
DIY, tools, materials	0.91	0.91	0.91
Total household goods	14.88	14.88	14.88
5 HOUSEHOLD SERVICES			
Postage	0.41	0.41	0.41
Telephone	4.31	4.31	4.31
Shoe repairs, dry cleaning, baby-sitting	0.47	0.47	0.47
Total household services	5.19	5.19	5.19
6 LEISURE GOODS			
Television + video	2.43	2.43	2.43
Sports goods	0.06	0.06	0.06
Newspapers, magazines, books	2.06	2.06	2.06
Household games	0.12	0.12	0.12
Toys (including Christmas and birthdays)	2.70	2.70	2.70
Christmas decorations, fireworks	0.16	0.16	0.16
Photographic equipment etc	0.94	0.94	0.94
Plants, flowers, garden products	0.32	0.32	0.32
Total leisure goods	8.79	8.79	8.79
7 LEISURE SERVICES			
Sports activities	2.78	2.78	2.78
Arts, entertainments, outings	0.80	0.80	0.80
TV licence	1.76	1.76	1.76
School expenses, children's clubs	0.38	0.38	0.38
Holiday expenses	5.04	5.04	5.04
Total leisure services	10.76	10.76	10.76
TOTAL BUDGET STANDARDS COSTS			
a) With alcohol	100.50	100.50	96.40
b) Without alcohol	101.18	101.18	97.09

Table 54 (5) LONE MOTHER + BOY AGED 4 AND GIRL AGED 10 YEARS (cont)
 January 1998 prices, 3 week

	One earner full-time (a)	One earner part-time (b)	No earner (c)
C GROSS WEEKLY EARNINGS NECESSARY TO REACH LCA LEVEL¹			
TOTAL LCA EXPENDITURE (A + B) WITH ALCOHOL			
- Child benefit	268.13	221.28	176.54
+ Income tax	26.10	26.10	26.10
+ National Insurance Contribution	35.76	2.45	0.00
- Family credit	21.69	6.68	0.00
- Housing benefit	31.97	71.75	0.00
- Council tax benefit	0.98	16.12	44.25
= GROSS EARNINGS REQUIRED	0.00	0.00	6.76
= ANNUAL EARNINGS (rounded)	266.53	116.41	
	13,858.00	6,053.00	
Income support guaranteed amount required ²			125.53
Income support guaranteed amount (January 1998)			98.70
INCOME SUPPORT SHORTFALL, by comparison with LCA level			26.83
TOTAL LCA EXPENDITURE (A + B) WITHOUT ALCOHOL			
- Child benefit	264.50	217.95	173.22
+ Income tax	26.10	26.10	26.10
+ National Insurance Contribution	24.91	0.00	0.00
- Family credit	16.97	5.36	0.00
- Housing benefit	54.10	71.75	0.00
- Council tax benefit	7.15	22.28	44.25
= GROSS EARNINGS REQUIRED	0.00	0.00	6.76
= ANNUAL EARNINGS (rounded)	219.31	103.16	
	11,404.00	5,364.00	
Income support guaranteed amount required ²			122.21
Income support guaranteed amount (January 1998)			98.70
INCOME SUPPORT SHORTFALL, by comparison with LCA level			23.51

¹ Assumed hours of work as follows:

Full-time, 38.5 hours a week

Part-time, 17 hours a week.

² Excluding rent/mortgage and council tax.

Source: The grossing-up calculations for Section C were carried out using POLIMOD.

Part Six

Findings

I Five main findings

For the families in this study, five main findings emerge:

I.1 Income support is below LCA level

The gap between LCA level and the income support guaranteed amounts is £32-£39 for the two-parent families and £24-£27 for the lone mothers. The lower of the two figures in each case assumes no alcohol in the budgets, the higher of the two figures assumes 24 units of alcohol for the couple and 10 for the lone mother.

Table 55: Income support shortfalls January 1998, £ week

	£ week
<i>Two-parent family</i>	
Alcohol included in the budget	39
Alcohol excluded	32
<i>Lone mother</i>	
Alcohol included in the budget	27
Alcohol excluded	24

I.2 A minimum wage of £3.60 will not prevent family poverty

In January 1998, a minimum wage of £3.60 an hour would have fallen short of LCA level by up to £31 a week, assuming full-time workers and after adding in child benefit and all means-tested benefit entitlements.

Table 56: LCA shortfalls Minimum wage £3.60 January 1998, £ week

	Minimum wage	Net income	LCA shortfall
<i>Two-parent family</i>			
38.5 + 17 hours paid work	200	239	31
38.5 hours paid work	139	204	26
<i>Lone mother</i>			
38.5 hours paid work	139	256	12

I.3 At average female manual earnings the families are below LCA level, at average male manual earnings they are not far above it

Families in full-time paid work (defined as 38.5 hours a week) require gross weekly earnings of up to £300 to reach LCA level, compared with average female manual earnings of £205 and average male manual earnings of £323 in January 1998.

Table 57: Gross weekly earnings, hourly wages required to reach LCA level January 1998, £s

	Earnings	Wage
<i>Two-parent family</i>		
(a) One full-time, one part-time:		
Alcohol included	300	5.40
No alcohol	290	5.23
(b) One full-time:		
Alcohol included	268	6.96
No alcohol	258	6.70
<i>Lone mother, full-time</i>		
Alcohol included	267	6.94
No alcohol	219	5.69

I.4 For two-parent families, the family credit ceiling is below LCA level

Two-parent families with children have their entitlement to family credit completely withdrawn before they reach the LCA standard.

I.5 It is unlikely that Working Families Tax Credit (WFTC) will remedy this situation

A Written Answer in Hansard 28 July 1998, columns 188-90, suggests that WFTC (like family credit) will not provide LCA level incomes to two-parent families.

2 Four main policy implications

2.1 Government should act swiftly

The challenge now is for government to show what goods and services social security benefits will buy; and how much its officials think can be deducted from earnings (through taxation) and from benefits (for debt arrears and fines) without damaging people's health, trespassing on decency or causing social exclusion.

2.2 Missing link in the 'New Deal'

After 18 months in office, the absence of budget standards from the New Labour government's New Deal is a cause for concern. Just as shoppers need to know the prices and quality of the goods on offer, so voters need to know whether the New Deal will result in households on low incomes reaching a sustainable – and socially acceptable – living standard. For families on low incomes, in and out of work, sustainability is imperative. Most Britons could manage on income support at its current rates for a few weeks or even months; it is long-term dependency which causes problems. The LCA budgets presented here are intended to be sustainable indefinitely.

For families with children, income support is unsustainable except in the short term. For two-parent families, family credit is below LCA level, and the indications are that WFTC will follow suit.

This is not to say that government should accept the LCA budgets presented here without question. Some readers may think that certain costs are too high, others that they are too low. Thanks to computers, neither reaction presents the technical problems experienced by earlier budget makers. With the details of every item recorded on disk, alterations are relatively easy to make. It is politics that stands in the way. What is needed is a national debate about living costs and living standards.

2.3 Outside party politics

If in time the LCA budgets (including those yet to be completed) come to be accepted as reference points for UK social security benefit levels, it will be up to the government of the day to decide which goods and services claimants should do without. In the meantime, the case for using budget standards as reference points for public policy should not be allowed to become a party political matter. Ideally all the political parties would support policy reviews based on scientifically assessed estimates of need.

2.4 Parliament needs budget standards

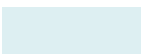

All policy proposals which impact on living standards at the bottom of the income distribution should be subject to rigorous investigation – using budget standards methodology – before being put to Parliament and again by Parliament.

Otherwise the injustices identified in this report will continue.

Appendix A: Average, minimum and maximum gross weekly incomes, families with children (1995-96)



Appendix A1: Average, minimum and maximum gross weekly incomes £s Couples with two children aged 1-14 years Family Expenditure Survey 1995-96

Income centiles	n	Average	Minimum	Maximum
0-5	26	92.77	18.45	132.33
5-10	26	162.33	134.85	191.76
10-15	26	224.56	194.76	249.52
15-20	26	280.25	252.86	302.12
20-25	26	317.39	304.84	330.10
25-30	26	344.04	330.20	356.39
30-35	26	368.14	358.23	378.05
35-40	26	388.85	378.09	397.74
40-45	26	407.40	397.90	414.90
45-50	26	428.24	415.77	441.37
50-55	26	456.61	441.88	473.85
55-60	26	491.86	475.90	504.22
60-65	26	525.74	505.34	547.56
65-70	26	563.21	547.75	580.13
70-75	26	603.00	584.71	623.71
75-80	26	653.49	626.41	673.76
80-85	26	710.72	675.92	749.37
85-90	26	785.63	754.43	820.77
90-95	26	928.03	829.70	1,042.10
95-100	26	1,536.58	1,048.26	3,828.75

LCA	
MBA	

A2: Average, minimum and maximum gross weekly incomes £s Lone mothers with two children aged 1-14 years Family Expenditure Survey 1995-96

Income centiles	n	Average	Minimum	Maximum
0-5	5	32.31	18.85	39.51
5-10	6	66.75	47.68	77.75
10-15	6	83.16	79.77	85.50
15-20	5	88.17	87.28	88.83
20-25	7	89.58	89.24	90.50
25-30	5	91.92	91.10	93.17
30-35	7	93.94	93.85	94.10
35-40	6	96.83	94.15	98.95
40-45	6	101.00	99.50	101.33
45-50	6	103.40	101.53	106.43
50-55	6	110.82	108.75	113.47
55-60	6	132.24	114.60	144.41
60-65	6	161.71	145.74	175.66
65-70	6	188.71	175.95	199.17
70-75	6	206.64	201.12	213.94
75-80	6	223.47	214.64	238.02
80-85	6	261.89	243.85	276.09
85-90	6	303.45	277.43	321.22
90-95	6	373.72	321.42	425.58
95-100	6	685.19	425.87	1,117.32

LCA	
MBA	

Appendix B: Budget schedules and prices

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Clothing: woman

Item	Unit price £	Qty	Life/ years	Total price £	Cost/ year £	Cost/ week £
Main clothing						
coat, winter, 3/4 length, button front	54.99	1	4	54.99	13.75	0.264
jacket, thick, casual, quilted	34.99	1	4	34.99	8.75	0.168
jacket, waterproof, fur collar, belt	9.99	1	3	9.99	3.33	0.064
suit, smart, straight skirt	34.00	1	4	34.00	8.50	0.163
dress, long, special	29.99	1	4	29.99	7.50	0.144
dress, winter, long sleeves	19.99	1	4	19.99	5.00	0.096
dress, winter, long sleeves	14.99	1	3	14.99	5.00	0.096
skirt, elastic waist	6.99	2	2	13.98	6.99	0.134
trousers, winter, turnups	4.99	2	2	9.98	4.99	0.096
jeans, denim	9.99	3	2	29.97	14.99	0.288
tracksuit, top and bottoms	9.99	1	2	9.99	5.00	0.096
sweatshirt, long sleeves	6.99	2	2	13.98	6.99	0.134
sweater, winter, long sleeves, crew neck	14.99	2	4	29.98	7.50	0.144
cardigan, winter, round neck, button front	15.99	2	3	31.98	10.66	0.205
blouse, long sleeves	12.99	2	3	25.98	8.66	0.167
blouse, smart, long sleeves, satin	19.99	1	3	19.99	6.66	0.128
jacket, summer, 3/4 length, zip front	12.99	1	3	12.99	4.33	0.083
dress, summer, short sleeves	16.99	1	3	16.99	5.66	0.109
dress, sun, sleeveless	17.00	1	4	17.00	4.25	0.082
skirt, summer, long	9.99	1	3	9.99	3.33	0.064
skirt, summer	7.99	2	3	15.98	5.33	0.102
trousers, summer, elasticated waist	15.00	1	4	15.00	3.75	0.072
shorts, cycle	3.99	1	2	3.99	2.00	0.038
sweater, summer, long sleeves, crew neck	16.00	1	4	16.00	4.00	0.077
sweater, summer, long sleeves, crew neck	4.99	1	2	4.99	2.50	0.048
cardigan, summer, v neck, button front	20.00	1	4	20.00	5.00	0.096
shirt, summer, short sleeves	6.99	2	2	13.98	6.99	0.134
blouse, smart, short sleeves, pack of 2	16.00	1	4	16.00	4.00	0.077
t-shirt, summer, long	4.99	1	2	4.99	2.50	0.048
t-shirt, round neck, short sleeves	2.99	5	2	14.95	7.48	0.144
swim suit, all-in-one	17.00	1	4	17.00	4.25	0.082
leggings	3.49	4	1	13.96	13.96	0.268
Main clothing total					203.56	3.915
Underwear/nightwear						
pants, cotton, pack of 3	1.79	3	1	5.37	5.37	0.103
bra, lace trim, pack of 4	9.99	1	2	9.99	5.00	0.096
vest, sleeveless	2.49	2	4	4.98	1.25	0.024
vest and pant set	3.99	1	2	3.99	2.00	0.038
nightshirt, 3/4 length	6.99	3	2	20.97	10.49	0.202
dressing gown, wrap-over	12.99	1	5	12.99	2.60	0.050
tights, 20 denier, pack of 4	2.99	7	1	20.93	20.93	0.403
tights, winter, 40 denier, pack of 2	1.50	4	1	6.00	6.00	0.115
socks, slouch	1.25	2	2	2.50	1.25	0.024
socks, boot	1.49	2	2	2.98	1.49	0.029
socks, thermal	1.99	2	2	3.98	1.99	0.038
socks, summer, short length	1.29	2	1	2.58	2.58	0.050
Underwear/nightwear total					60.93	1.172
Accessories						
hat and gloves set	6.99	1	4	6.99	1.75	0.034
scarf	1.99	1	4	1.99	0.50	0.010
hat, sun, baseball	1.99	1	3	1.99	0.66	0.013
Accessories total					2.91	0.056

Clothing: woman

Item	Unit price £	Qty	Life/ years	Total price £	Cost/ year £	Cost/ week £
Footwear						
shoes, fashion	12.00	2	3	24.00	8.00	0.154
boots, ankle length	30.00	1	4	30.00	7.50	0.144
sandals, buckle, low heel	28.00	1	4	28.00	7.00	0.135
shoes, rubber sole, casual	29.99	1	2	29.99	15.00	0.288
shoe laces, pack of 2	1.45	1	1	1.45	1.45	0.028
trainers, lace-up	20.00	1	1	20.00	20.00	0.385
boots, wellington	10.00	1	8	10.00	1.25	0.024
slippers, moccasin	12.00	1	4	12.00	3.00	0.058
Footwear total					63.20	1.215
Main clothing total					203.56	3.915
Underwear/nightwear total					60.93	1.172
Accessories total					2.91	0.056
Footwear total					63.20	1.215
Woman's clothing total					330.59	6.357

Clothing: woman January 1998 prices

Item	Brand	Retailer	Unit price £
Main clothing			
coat, winter, 3/4 length, button front, wool/nylon		Empire	54.99
jacket, thick, casual, quilted, polyester		Empire	34.99
jacket, waterproof, fur collar, belt, nylon		Poundstretcher	9.99
suit, smart, straight skirt, polyester		Index Extra	34.00
dress, long, special occasion, polyester/panne velvet		Empire	29.99
dress, winter, long sleeves, velour	Design Essentials	Poundstretcher	14.99
dress, winter, long sleeves, polyester/viscose		Empire	19.99
skirt, elastic waist, lycra		Poundstretcher	6.99
trousers, winter, turnups, polyester/elastane	Zingara	Poundstretcher	4.99
jeans, denim, 100% cotton	Furyo	Poundstretcher	9.99
tracksuit, top and bottoms	Accent on Leisure	Poundstretcher	9.99
sweatshirt, long sleeves, polycotton	Accent on Leisure	Poundstretcher	6.99
sweater, winter, thick, long sleeves, crew neck, acrylic		Empire	14.99
cardigan, winter, round neck, button front, acrylic		Empire	15.99
blouse, smart, long sleeves, satin, polyester		Empire	19.99
blouse, long sleeves, viscose	Classics	Poundstretcher	12.99
jacket, summer, 3/4 length, zip front	'Yours'	Poundstretcher	12.99
dress, summer, short sleeves, polyester		Empire	16.99
dress, sun, sleeveless, cotton/lycra		Index Extra	17.00
skirt, summer, long, polyester	Peepers	Poundstretcher	9.99
skirt, summer, viscose	Classics	Poundstretcher	7.99
trousers, summer, elasticated waist, cotton/polyester		Littlewoods	15.00
shorts, cycle, cotton/elastane		Poundstretcher	3.99
sweater, summer, long sleeves, crew neck, acrylic		Littlewoods	16.00
sweater, summer, long sleeves, round neck, acrylic		Poundstretcher	4.99
cardigan, summer, v neck, button front, acrylic		Littlewoods	20.00
shirt, summer, short sleeves, cotton	Exit	Poundstretcher	6.99
blouse, smart, short sleeves, polycotton, pack of 2		Littlewoods	16.00
t-shirt, summer, long, polyester/viscose	Accent on Leisure	Poundstretcher	4.99
t-shirt, round neck, short sleeves, polycotton		Poundstretcher	2.99
swim suit, all-in-one, nylon/elastane		Littlewoods	17.00
Underwear/nightwear			
pants, cotton, pack of 3		Poundstretcher	1.79
bra, lace trim, nylon, pack of 4		Empire	9.99
vest, sleeveless, cotton		Poundstretcher	2.49
vest and pant set, cotton		Poundstretcher	3.99
nightshirt, winter, 3/4 length, flannelette		Poundstretcher	6.99
dressing gown, wrap-over, polyester		Poundstretcher	12.99
leggings, cotton/elastane	PS Clothing Co	Poundstretcher	3.49
tights, 20 denier, pack of 4	Supersheen	Poundstretcher	2.99
tights, winter, 40 denier, pack of 2		Poundstretcher	1.50
socks, slouch		Poundstretcher	1.25
socks, boot		Poundstretcher	1.49
socks, thermal		Poundstretcher	1.99
socks, summer, short length		Poundstretcher	1.29
Accessories			
hat and gloves set, knitted, acrylic		Poundstretcher	6.99
scarf, chenille		Poundstretcher	1.99
hat, sun, baseball		Poundstretcher	1.99

Clothing: woman January 1998 prices

Item	Brand	Retailer	Unit price £
Footwear			
shoes, fashion, thick heel, synthetic uppers	Jouralle 'Fairy'	Shoe City	12.00
boots, ankle length, leather uppers	Studio 'Perky'	Shoe City	30.00
sandals, buckle, low heel, leather uppers	Shoe Connection 'Maggie'	Shoe City	28.00
shoes, rubber sole, leather uppers		Empire	29.99
trainers, lace-up, synthetic uppers	Hi-Tec	Shoe City	20.00
slippers, moccasin, slip-on, leather uppers	Moccasin 'Connie II'	Shoe City	12.00

Clothing: man

Item	Unit price £	Qty	Life/ years	Total price £	Cost/ year £	Cost/ week £
Main clothing						
jacket, winter, blouson, padded	19.99	1	4	19.99	5.00	0.096
jacket, waterproof, zip front	12.99	1	4	12.99	3.25	0.062
jacket, smart, buttoned front	49.99	1	4	49.99	12.50	0.240
trousers, smart	12.99	2	4	25.98	6.50	0.125
trousers, belt	11.49	1	4	11.49	2.87	0.055
jeans, denim	9.99	4	4	39.96	9.99	0.192
tracksuit top	4.99	1	2	4.99	2.50	0.048
tracksuit trousers	4.99	1	2	4.99	2.50	0.048
shirt, long sleeves, button front	4.99	6	2	29.94	14.97	0.288
shirt, casual, long sleeves	14.99	2	3	29.98	9.99	0.192
shirt, plain, smart	4.99	1	2	4.99	2.50	0.048
sweatshirt, long sleeves	4.99	3	4	14.97	3.74	0.072
sweater, v neck	11.99	2	5	23.98	4.80	0.092
sweater, winter, long sleeves	6.99	2	2	13.98	6.99	0.134
jacket, summer, zip front	14.99	1	4	14.99	3.75	0.072
jacket, summer, denim	9.99	1	4	9.99	2.50	0.048
trousers, summer, Chino type	12.99	1	4	12.99	3.25	0.062
shorts, elasticated waist	14.99	1	5	14.99	3.00	0.058
shirt, casual, short sleeves	4.99	3	2	14.97	7.49	0.144
t-shirt, short sleeves	6.99	3	3	20.97	6.99	0.134
vest, round neck	1.99	2	2	3.98	1.99	0.038
sweater, summer, curl trim neck	23.00	1	5	23.00	4.60	0.088
swimming trunks	2.99	1	3	2.99	1.00	0.019
Main clothing total					122.63	2.358
Underwear/nightwear						
boxer shorts	1.79	7	1	12.53	12.53	0.241
pyjamas	7.99	3	4	23.97	5.99	0.115
bath robe, wrap over	12.99	1	8	12.99	1.62	0.031
socks, winter, calf length	0.89	8	2	7.12	3.56	0.068
socks, sports, pack of 3	3.49	2	2	6.98	3.49	0.067
socks, boot, pack of 3	7.99	1	1	7.99	7.99	0.154
Underwear/nightwear total					35.19	0.677
Accessories						
scarf	1.99	1	5	1.99	0.40	0.008
hat and gloves set	1.99	1	5	1.99	0.40	0.008
tie	1.99	5	5	9.95	1.99	0.038
belt	2.99	1	5	2.99	0.60	0.012
hat, baseball	1.99	1	3	1.99	0.66	0.013
Accessories total					4.05	0.078
Footwear						
shoes, smart, lace-up	25.00	1	3	25.00	8.33	0.160
boots	30.00	1	3	30.00	10.00	0.192
trainers, lace-up	20.00	1	1	20.00	20.00	0.385
boots, wellington	10.00	1	8	10.00	1.25	0.024
shoes, lace-up, rough wear	15.00	2	2	30.00	15.00	0.288
slippers, moccasin	12.00	1	3	12.00	4.00	0.077
Footwear total					58.58	1.127

Clothing: man

Item	Unit price £	Qty	Life/ years	Total price £	Cost/ year £	Cost/ week £
Main clothing total					122.63	2.358
Underwear/nightwear total					35.19	0.677
Accessories total					4.05	0.078
Footwear total					58.58	1.127
Man's clothing total					220.45	4.239

Clothing: man January 1998 prices

Item	Brand	Retailer	Unit price £
Main clothing			
jacket, winter, casual, blouson, padded, nylon		Empire	19.99
jacket, waterproof, zip front, nylon	Iron Hammer	Poundstretcher	12.99
jacket, smart, buttoned front, polyester/viscose		Empire	49.99
trousers, smart, polyester/viscose	Gardino	Poundstretcher	12.99
trousers, belt, woven polyester		Empire	11.49
jeans, denim	Brutus	Poundstretcher	9.99
tracksuit top, cotton/polyester	Influence	Poundstretcher	4.99
tracksuit trousers, cotton/polyester	Influence	Poundstretcher	4.99
shirt, long sleeves, button front, cotton	Syndicate	Poundstretcher	4.99
shirt, casual, long sleeves, cotton twill		Empire	14.99
shirt, plain, smart, polyester	Cardelli	Poundstretcher	4.99
sweatshirt, long sleeves, polyester/viscose	Authentic Sport	Poundstretcher	4.99
sweatshirt, with collar, cotton/polyester	Modern Basics	Poundstretcher	7.99
sweater, v neck, knitted acrylic		Empire	11.99
sweater, winter, long sleeves, acrylic	Creed	Poundstretcher	6.99
jacket, summer, zip front, nylon	Baresi	Poundstretcher	14.99
jacket, summer, denim		Poundstretcher	9.99
trousers, summer, Chino type, cotton	Utility	Poundstretcher	12.99
shorts, elasticated waist, cotton		Littlewoods	14.99
shirt, casual, short sleeves, cotton	Anvil	Poundstretcher	4.99
t-shirt, short sleeves, cotton jersey		Littlewoods	6.99
vest, round neck, cotton	Muscle Man	Poundstretcher	1.99
sweater, summer, curl trim neck, cotton/acrylic		Littlewoods	23.00
swimming trunks, elasticated, draw-string, nylon/lycra		Poundstretcher	2.99
Underwear/nightwear			
boxer shorts		Poundstretcher	1.79
pyjamas, elasticated waist, cotton		Poundstretcher	7.99
bath robe, wrap over, cotton/nylon		Poundstretcher	12.99
socks, winter, calf length, cotton/nylon		Poundstretcher	0.89
socks, summer, sports, towelling, pack of 3		Poundstretcher	3.49
socks, boot, pack of 3		Empire	7.99
Accessories			
hat, woollen, knitted, acrylic		Poundstretcher	1.49
scarf, acrylic		Poundstretcher	1.99
gloves, thin		Poundstretcher	0.99
hat and gloves set, acrylic		Poundstretcher	1.99
tie		Poundstretcher	1.99
belt, buckle, medium width, leather		C&A	2.99
hat, canvas, brim, cotton		Poundstretcher	1.99
hat, baseball		Poundstretcher	1.99
Footwear			
shoes, smart, lace-up, leather uppers	Grosvenor 'Robins'	Shoe City	25.00
boot, leather uppers	Shoe Connection 'Orion'	Shoe City	30.00
trainers, lace-up, synthetic uppers	Hi-Tec 'Cougar'	Shoe City	20.00
boots, wellington, calf length, synthetic	Shoe Connection 'Milan'	Shoe City	10.00
shoes, lace-up, rough wear, synthetic uppers	Northridge 'Odd Job'	Shoe City	15.00
slippers, moccasin, leather uppers	Shoe Connection 'Mike'	Shoe City	12.00

Clothing: girl 4

Item	Unit price £	Qty	Life/ years	Total price £	Cost/ year £	Cost/ week £
Main clothing						
coat, medium weight, zip front	12.99	1	1	12.99	12.99	0.250
dress, long sleeves, velour	5.99	2	1	11.98	11.98	0.230
dress, smart, long sleeves, check	14.99	2	2	29.98	14.99	0.288
pinafore and top, winter	7.99	1	1	7.99	7.99	0.154
tracksuit top and bottoms	6.99	1	1	6.99	6.99	0.134
trousers, smart, boot leg	3.99	1	1	3.99	3.99	0.077
jog pants	5.99	3	1	17.97	17.97	0.346
skirt, winter, elasticated waist	3.99	1	1	3.99	3.99	0.077
jumper, winter, long sleeves, crew neck	4.99	2	1	9.98	9.98	0.192
cardigan	4.99	1	1	4.99	4.99	0.096
dress, summer, short sleeves, pack of 2	9.99	1	1	9.99	9.99	0.192
skirt summer, elasticated waist	3.99	2	1	7.98	7.98	0.153
top, short sleeves, to match above	2.99	2	1	5.98	5.98	0.115
trousers, summer, elasticated waist	2.99	2	1	5.98	5.98	0.115
shorts, elasticated waist	2.99	2	2	5.98	2.99	0.058
t-shirt, short sleeves, crew neck	2.99	6	1	17.94	17.94	0.345
sweatshirt, cropped	7.99	2	1	15.98	15.98	0.307
top, polo neck, long sleeves, pack of 2	9.99	1	1	9.99	9.99	0.192
denim jacket	6.99	1	1	6.99	6.99	0.134
cardigan, summer	9.99	1	2	9.99	5.00	0.096
swimsuit	2.99	1	1	2.99	2.99	0.058
leggings and top set	6.99	2	1	13.98	13.98	0.269
Main clothing total					201.65	3.878
Underwear/nightwear						
pants, pack of 3	1.99	3	1	5.97	5.97	0.115
vests, pack of 3	1.99	1	1	1.99	1.99	0.038
nightshirt, long sleeves	3.99	4	1	15.96	15.96	0.307
dressng gown	8.99	1	2	8.99	4.50	0.086
socks, knee length, pack of 3	1.99	3	1	5.97	5.97	0.115
tights, ribbed, pack of 2	5.99	2	1	11.98	11.98	0.230
socks, ankle	0.79	7	1	5.53	5.53	0.106
socks, slouch	0.99	1	1	0.99	0.99	0.019
Underwear/nightwear total					52.89	1.017
Accessories						
hat, scarf, glove set	3.99	1	1	3.99	3.99	0.077
hat, sun	1.99	1	2	1.99	1.00	0.019
Accessories total					4.99	0.096
Footwear						
shoes, velcro strap	12.00	2	1	24.00	24.00	0.462
trainers, velcro strap	8.00	3	1	24.00	24.00	0.462
boots, wellington	6.00	1	2	6.00	3.00	0.058
sandals, buckle	9.99	1	1	9.99	9.99	0.192
shoe, canvas, velcro strap	4.99	1	1	4.99	4.99	0.096
plimsolls	1.99	1	1	1.99	1.99	0.038
slippers, moccasin	1.99	1	1	1.99	1.99	0.038
Footwear total					69.96	1.345

Clothing: girl 4

Item	Unit price £	Qty	Life/ years	Total price £	Cost/ year £	Cost/ week £
Main clothing total					201.65	3.878
Underwear/nightwear total					52.89	1.017
Accessories total					4.99	0.096
Footwear total					69.96	1.345
Girl 4 clothing total					329.48	6.336

Clothing: girl 4 January 1998 prices

Item	Brand	Retailer	Unit price £
Main clothing			
coat, medium weight, zip front, cotton/polyester		Poundstretcher	12.99
dress, long sleeves, velour, polyester	Bendigo	Poundstretcher	5.99
dress, smart, long sleeves, brushed check, woven cotton		Empire	14.99
pinafore and top, winter, polyester/elastine	Bendigo	Poundstretcher	7.99
tracksuit top and bottoms, with logo, polycotton		Poundstretcher	6.99
trousers, smart, boot leg, mixed fibres	Bendigo	Poundstretcher	3.99
jog pants, knitted cotton/polyester		Empire	5.99
skirt, winter, elasticated waist, polyester		Poundstretcher	3.99
jumper, winter, long sleeves, crew neck, acrylic	Parasol	Poundstretcher	4.99
cardigan, acrylic	Parasol	Poundstretcher	4.99
dress, summer, short sleeves, cotton jersey, pack of 2		Littlewoods	9.99
skirt summer, elasticated waist, polycotton		Poundstretcher	3.99
top, short sleeves, to match above		Poundstretcher	2.99
trousers, summer, elasticated waist, cotton	Bendigo	Poundstretcher	2.99
shorts, elasticated waist, cotton	Respect	Poundstretcher	2.99
t-shirt, short sleeves, crew neck, cotton		Poundstretcher	2.99
sweatshirt, cropped, print front, cotton/polyester		Littlewoods	7.99
top, polo neck, long sleeves, polycotton, pack of 2		Empire	9.99
denim jacket		Poundstretcher	6.99
cardigan, summer, knitted cotton		Empire	9.99
swimsuit, all-in-one, nylon/elastine		Poundstretcher	2.99
Underwear/nightwear			
pants, cotton, pack of 3		Poundstretcher	1.99
vests, sleeveless, cotton, pack of 3		Poundstretcher	1.99
nightshirt, long sleeves, polyester	Twilight	Poundstretcher	3.99
nightshirt, summer, short sleeves, short length, polyester	Twilight	Poundstretcher	3.99
pyjamas, polyester	Twilight	Poundstretcher	4.99
dressing gown, brushed cotton	Girls Will Be Girls	Poundstretcher	8.99
socks, knee length, cotton/nylon, pack of 3		Poundstretcher	1.99
tights, ribbed, pack of 2		Empire	5.99
socks, ankle, cotton/nylon/elastine		Poundstretcher	0.79
socks, slouch		Poundstretcher	0.99
leggings and top set, with Spice Girl pattern		Poundstretcher	6.99
Accessories			
hat, scarf, glove set, winter, acrylic		Poundstretcher	3.99
hat, sun, cotton		Poundstretcher	1.99
Footwear			
shoes, velcro strap, leather uppers	Kids Shoes 'Carouser'	Shoe City	12.00
trainers, velcro strap, synthetic uppers	Trax 'Cat Nap'	Shoe City	8.00
boots, wellington, blue/mauve, pvc	'Teletubbies'	Shoe City	6.00
sandals, buckle, leather uppers	Stoneriver	Littlewoods	9.99
shoe, canvas, velcro strap	Ladybird	Woolworths	4.99
plimsolls, slip-on, canvas		Shoe City	1.99
slippers, moccasins		Poundstretcher	1.99

Clothing: boy 10

Item	Unit price £	Qty	Life/ years	Total price £	Cost/ year £	Cost/ week £
Main clothing						
jacket, water resistant, zip front	16.99	1	1	16.99	16.99	0.327
tracksuit top and bottoms	6.99	1	1	6.99	6.99	0.134
trousers, school	7.49	3	1	22.47	22.47	0.432
jeans, denim	6.99	4	1	27.96	27.96	0.538
trousers, smart, pleated front	9.99	1	1	9.99	9.99	0.192
shirt, smart, stone twill	10.99	1	1	10.99	10.99	0.211
shirt, school, long sleeves	2.99	4	1	11.96	11.96	0.230
shirt, casual, long sleeves	5.99	2	1	11.98	11.98	0.230
sweater, smart, v-neck	6.99	1	1	6.99	6.99	0.134
jumper, school, long sleeves	3.99	3	1	11.97	11.97	0.230
jumper, winter, long sleeves	5.99	3	2	17.97	8.99	0.173
sweatshirt, school, long sleeves	3.99	2	1	7.98	7.98	0.153
sweatshirt, long sleeves	3.99	1	2	3.99	2.00	0.038
jacket, summer, waterproof	5.99	1	1	5.99	5.99	0.115
jacket, denim	6.99	1	2	6.99	3.50	0.067
shirt, school, short sleeves	4.50	3	1	13.50	13.50	0.260
t-shirt, sport, tape trim	16.99	1	2	16.99	8.50	0.163
t-shirt	2.99	4	1	11.96	11.96	0.230
t-shirt, polo, short sleeves	1.99	2	1	3.98	3.98	0.077
tracksuit, school/sports	10.99	1	1	10.99	10.99	0.211
shorts, casual, elasticated waist	4.99	2	2	9.98	4.99	0.096
PE shirt, short sleeves	1.99	1	1	1.99	1.99	0.038
PE shorts, elasticated waist	1.99	1	1	1.99	1.99	0.038
swimming trunks	1.99	1	1	1.99	1.99	0.038
Main clothing total					226.62	4.358
Underwear/nightwear						
vests, pack of 2	1.99	2	1	3.98	3.98	0.077
underpants, boxer	1.29	8	1	10.32	10.32	0.198
pyjamas, patterned	4.49	3	1	13.47	13.47	0.259
socks, winter, medium length, pack of 3	1.99	3	1	5.97	5.97	0.115
socks, summer, short length	0.79	9	1	7.11	7.11	0.137
socks, football	1.99	2	2	3.98	1.99	0.038
Underwear total					42.84	0.824
Accessories						
hat, winter	1.99	1	1	1.99	1.99	0.038
hat, baseball	1.99	1	2	1.99	1.00	0.019
scarf	1.99	1	2	1.99	1.00	0.019
gloves, padded	3.99	1	1	3.99	3.99	0.077
Accessories total					7.97	0.153
Footwear						
shoes, heavy duty, lace-up	20.00	3	1	60.00	60.00	1.154
shoe laces, pack of 2	1.45	1	1	1.45	1.45	0.028
trainers, lace-up	17.00	3	1	51.00	51.00	0.981
boots, football	14.99	1	1	14.99	14.99	0.288
boots, wellington	6.00	1	2	6.00	3.00	0.058
PE plimsolls, lace-up	1.99	1	1	1.99	1.99	0.038
slippers, moccasin	1.99	1	1	1.99	1.99	0.038
Footwear total					134.42	2.585

Clothing: boy 10

Item	Unit price £	Qty	Life/ years	Total price £	Cost/ year £	Cost/ week £
Main clothing total					226.62	4.358
Underwear total					42.84	0.824
Accessories total					7.97	0.153
Footwear total					134.42	2.585
Boy 10 clothing total					411.85	7.920

Clothing: boy 10

January 1998 prices

Item	Brand	Retailer	Unit price £
Main clothing			
jacket, water resistant, zip front, nylon, padded	Comet	Poundstretcher	16.99
tracksuit top and bottoms, with logo, polycotton		Poundstretcher	6.99
trousers, school, woven polyester		Empire	7.49
jeans, denim		Poundstretcher	6.99
trousers, smart, pleated front, woven polyester/viscose		Empire	9.99
shirt, smart, stone twill, cotton		Littlewoods	10.99
shirt, school, long sleeves, polycotton	Preppy	Poundstretcher	2.99
shirt, casual, long sleeves, checked, cotton	Respect	Poundstretcher	5.99
sweater, smart, v-neck, acrylic		Empire	6.99
jumper, school, long sleeves, crew neck, acrylic		Poundstretcher	3.99
jumper, winter, long sleeves, crew neck, acrylic	Respect	Poundstretcher	5.99
sweatshirt, school, long sleeves, crew neck, polycotton		Poundstretcher	3.99
sweatshirt, long sleeves, crew neck, polycotton		Poundstretcher	3.99
jacket, summer, zip front, waterproof		Poundstretcher	5.99
jacket, denim		Poundstretcher	6.99
shirt, school, short sleeves, polycotton		Empire	4.50
t-shirt, sport, tape trim, knitted cotton	Umbro	Empire	16.99
t-shirt, polyester, logo		Poundstretcher	2.99
t-shirt, polo, polycotton		Poundstretcher	1.99
tracksuit, school/sports, polyester	Bukta	Poundstretcher	10.99
shorts, casual, elasticated waist, cotton		Littlewoods	4.99
PE shirt, short sleeves, cotton		Poundstretcher	1.99
PE shorts, elasticated waist, nylon		Poundstretcher	1.99
swimming trunks, nylon/elastine		Poundstretcher	1.99
Underwear/nightwear			
vests, sleeveless, cotton, pack of 2		Poundstretcher	1.99
underpants, boxer, cotton		Poundstretcher	1.29
pyjamas, patterned, cotton		Poundstretcher	4.49
socks, winter, medium length, cotton/nylon, pack of 3		Poundstretcher	1.99
socks, summer, short length, cotton/nylon		Poundstretcher	0.79
socks, football, long, nylon		Sports Division	1.99
Accessories			
hat, baseball, cotton		Poundstretcher	1.99
hat, winter, acrylic		Poundstretcher	1.99
scarf, knitted, acrylic		Poundstretcher	1.99
gloves, padded	Insulon	Poundstretcher	3.99
Footwear			
shoes, heavy duty, lace-up, leather uppers	Northridge 'Andy'	Shoe City	20.00
trainers, lace-up, synthetic uppers	Hi-Tec	Shoe City	17.00
boots, football	Adidas	Poundstretcher	14.99
boots, wellington, heavy duty	'Duty'	Shoe City	6.00
PE plimsolls, slip-on, canvas		Shoe City	1.99
slippers, moccasin		Poundstretcher	1.99

Sewing equipment

Item	Unit price £	Qty	Life/ years	Total price £	Cost/ year £	Cost/ week £
Sewing equipment						
needles, assorted, pack of 20	1	5	0.89	0.89	0.18	0.003
dressmaking pins	1	10	1.45	1.45	0.15	0.003
polyester thread, 100m	5	5	0.99	4.95	0.99	0.019
dressmaking scissors	1	10	2.49	2.49	0.25	0.005
buttons, shirt/blouse, card of 7	1	1	0.60	0.60	0.60	0.012
darning needle	1	5	1.45	2.90	1.45	0.028
darning wool	2	2	0.50	0.50	0.10	0.002
seam ripper	1	5	1.45	1.45	0.29	0.006
tape measure, 150cm/60"	1	5	1.99	1.99	0.40	0.008
Sewing equipment total					4.40	0.085

Sewing equipment January 1998 Prices

Item	Brand	Retailer	Unit price £
needles, assorted, pack of 20	Sew'n'sew	Woolworth	0.89
dressmaking pins		Woolworth	1.45
polyester thread, 100m	Sylko	Woolworth	0.99
dressmaking scissors, 8"	Sew'n'sew'	Woolworth	2.49
shoe laces		Woolworth	1.45
training shoe laces, 100cm		Woolworth	1.39
buttons, shirt/blouse, card of 7		Woolworth	0.60
darning wool		local	0.50
wool repair kit, 4 needles	Sew'n'sew	Woolworth	1.45
seam ripper	Sew'n'sew	Woolworth	1.45
tape measure, 150cm x 60"	Sainsbury's	Sainsbury's	1.99

Personal care

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
Healthcare											
first aid book	2.99	1	5	2.99	0.60	0.012	1	5	2.99	0.60	0.012
scissors, first aid	0.89	1	5	0.89	0.18	0.003	1	5	0.89	0.18	0.003
plasters, pack of 40	1.79	1	1	1.79	1.79	0.034	1	1	1.79	1.79	0.034
bandage, cotton, 5cm	0.99	1	5	0.99	0.20	0.004	1	5	0.99	0.20	0.004
bandage, cotton, 7.5cm	1.25	1	5	1.25	0.25	0.005	1	5	1.25	0.25	0.005
bandage, crepe, 7.5cmx4.5m	2.25	1	5	2.25	0.45	0.009	1	5	2.25	0.45	0.009
bandage, triangular	1.89	1	7	1.89	0.27	0.005	1	7	1.89	0.27	0.005
gauze swabs, 5	0.75	2	1	1.50	1.50	0.029	2	1	1.50	1.50	0.029
microporous tape, 2.5cmx5m	1.85	1	1	1.85	1.85	0.036	1	1	1.85	1.85	0.036
dressing, melolin, 5cm, 5	1.69	1	1	1.69	1.69	0.033	1	1	1.69	1.69	0.033
dressing, melolin, 10cm, 5	2.99	2	5	5.98	1.20	0.023	2	5	5.98	1.20	0.023
lotion, calamine, 200ml	0.99	1	2	0.99	0.50	0.010	1	2	0.99	0.50	0.010
safety pins, pack of 50	1.29	1	10	1.29	0.13	0.002	1	10	1.29	0.13	0.002
paracetamol, 24	0.23	1	1	0.23	0.23	0.004	1	1.5	0.23	0.15	0.003
paracetamol syrup, Calpol	3.19	1	1	3.19	3.19	0.061	1	1	3.19	3.19	0.061
thermometer	1.99	1	10	1.99	0.20	0.004	1	10	1.99	0.20	0.004
indigestion tablets, 48	1.39	1	1	1.39	1.39	0.027	1	2	1.39	0.70	0.013
cough mixture, adult, 150ml	2.19	1	1	2.19	2.19	0.042	1	2	2.19	1.10	0.021
cough mixture, junior, 150ml	2.09	1	1	2.09	2.09	0.040	1	1	2.09	2.09	0.040
suntan lotion, factor 8, adult	4.99	2	1	9.98	9.98	0.192	1	1	4.99	4.99	0.096
suntan lotion, factor 25, child	6.69	2	1	13.38	13.38	0.257	2	1	13.38	13.38	0.257
Healthcare total					43.24	0.832			36.39	0.700	
Personal hygiene											
soap, toilet, 4 x 125gm	0.98	12	1	11.76	11.76	0.226	9	1	8.82	8.82	0.170
toothpaste, 125ml	0.38	12	1	4.56	4.56	0.088	9	1	3.42	3.42	0.066
toothbrush, adult	0.69	8	1	5.52	5.52	0.106	4	1	2.76	2.76	0.053
toothbrush, child, pack of 4	0.65	2	1	1.30	1.30	0.025	2	1	1.30	1.30	0.025
dental floss	1.69	2	1	3.38	3.38	0.065	2	1	3.38	3.38	0.065
tissues, facial, 250	0.73	2	1	1.46	1.46	0.028	2	1	1.46	1.46	0.028
hairbrush, woman's	1.49	1	3	1.49	0.50	0.010	1	3	1.49	0.50	0.010
hairbrush, man's	1.49	1	2	1.49	0.75	0.014	0	0	0.00		0.000
comb, large plastic, woman's	1.29	1	2	1.29	0.65	0.012	1	2	1.29	0.65	0.012
comb, large plastic, man's	1.29	1	2	1.29	0.65	0.012	0	0	0.00		0.000
comb, pocket, plastic	0.95	2	2	1.90	0.95	0.018	2	2	1.90	0.95	0.018
shampoo, 300ml	1.29	16	1	20.64	20.64	0.397	12	1	15.48	15.48	0.298
conditioner, 350ml	1.29	5	1	6.45	6.45	0.124	4	1	5.16	5.16	0.099
sanitary towels, regular, 16	1.73	12	1	20.76	20.76	0.399	12	1	20.76	20.76	0.399
razor & blades, disposable, 10	0.96	3	1	2.88	2.88	0.055	3	1	2.88	2.88	0.055
nail clipper, medium	1.05	1	5	1.05	0.21	0.004	1	5	1.05	0.21	0.004
emery boards, large, 6	0.69	1	1	0.69	0.69	0.013	1	1	0.69	0.69	0.013
deodorant, roll-on, 50ml	1.05	4	1	4.20	4.20	0.081	4	1	4.20	4.20	0.081
deodorant, stick, 75g	2.29	2	1	4.58	4.58	0.088	0	0	0.00		
talcum powder, 450g	1.25	2	1	2.50	2.50	0.048	2	1	2.50	2.50	0.048
haircut, blow dry, woman's	8.00	3	1	24.00	24.00	0.462	3	1	24.00	24.00	0.462
hair trimmers, mains	16.75	1	8	16.75	2.09	0.040	1	8	16.75	2.09	0.040
electricity											
Personal hygiene total					120.47	2.317			101.21	1.946	
Personal accessories											
suitcase set, 3 pieces	39.50	1	10	39.50	3.95	0.076	1	10	39.50	3.95	0.076
holdall	12.99	1	7	12.99	1.86	0.036	1	7	12.99	1.86	0.036
toilet bag, nylon	3.35	1	5	3.35	0.67	0.013	1	5	3.35	0.67	0.013

Personal care

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
handbag, leather look, tan	13.00	1	6	13.00	2.17	0.042	1	6	13.00	2.17	0.042
handbag, leather look, black	13.00	1	6	13.00	2.17	0.042	1	6	13.00	2.17	0.042
purse, tapestry	3.99	1	5	3.99	0.80	0.015	1	5	3.99	0.80	0.015
wallet, leather	4.99	1	5	4.99	1.00	0.019	1	5	4.99	1.00	0.019
backpack, child's	7.50	2	3	15.00	5.00	0.096	2	3	15.00	5.00	0.096
watch, woman's	13.99	1	10	13.99	1.40	0.027	1	10	13.99	1.40	0.027
watch, man's	16.95	1	10	16.95	1.70	0.033	1	10	16.95	1.70	0.033
watch battery	1.99	2	2	3.98	1.99	0.038	1	2	1.99	1.00	0.019
earrings, studs, set of 3	9.99	1	7	9.99	1.43	0.027	1	7	9.99	1.43	0.027
earrings, hoops, 9ct gold	5.99	1	7	5.99	0.86	0.016	1	7	5.99	0.86	0.016
necklace, bracelet, earring set	13.99	1	7	13.99	2.00	0.038	1	7	13.99	2.00	0.038
ring, 9ct gold	26.99	1	20	26.99	1.35	0.026	1	20	26.99	1.35	0.026
hair slide, large	0.99	1	7	0.99	0.14	0.003	1	7	0.99	0.14	0.003
hair slide, child, pack of 2	1.25	1	1	1.25	1.25	0.024	1	1	1.25	1.25	0.024
umbrella, man's	6.99	1	10	6.99	0.70	0.013	0	0	0.00		0.000
umbrella, woman's	5.99	1	10	5.99	0.60	0.012	1	10	5.99	0.60	0.012
shaver, electric, man's	14.60	1	5	14.60	2.92	0.056	0	0	0.00		0.000
mirror, shaving	2.29	1	10	2.29	0.23	0.004	0	0	0.00		0.000
mirror, wall, oval	15.99	1	15	15.99	1.07	0.021	1	15	15.99	1.07	0.021
clock, alarm, hand wound	4.99	1	10	4.99	0.50	0.010	1	10	4.99	0.50	0.010
clock, quartz	11.99	1	15	11.99	0.80	0.015	1	15	11.99	0.80	0.015
sunglasses, woman	6.50	1	7	6.50	0.93	0.018	1	7	6.50	0.93	0.018
sunglasses, man	6.50	1	7	6.50	0.93	0.018	0	0	0.00		0.000
Personal accessories total					38.38	0.738				31.61	0.608
Cosmetics											
moisturiser, vitamin E, 150ml	1.35	1	1	1.35	1.35	0.026	1	1	1.35	1.35	0.026
hand/body lotion, 400ml	1.99	1	1	1.99	1.99	0.038	1	1	1.99	1.99	0.038
cosmetic bag with samples	3.50	1	2	3.50	1.75	0.034	1	2	3.50	1.75	0.034
lipstick	0.99	1	2	0.99	0.50	0.010	1	2	0.99	0.50	0.010
aftershave, 100ml	2.45	1	1	2.45	2.45	0.047	0	0	0.00		0.000
Cosmetics total					8.04	0.155				5.59	0.107
Healthcare total					43.24	0.832				36.39	0.700
Personal hygiene total					120.47	2.317				101.21	1.946
Personal accessories total					38.38	0.738				31.61	0.608
Cosmetics total					8.04	0.155				5.59	0.107
Personal care total					210.12	4.041				174.79	3.361
NHS healthcare											
prescription items, adult	5.65	11	1	64.41	64.41	1.239	5.7	1	32.21	32.21	0.619
dental care, exam, scale, polish	11.28	4	1.25	45.12	36.10	0.694	2	1.25	22.56	18.05	0.347
dental care, filling	4.72	2	1.25	9.44	7.55	0.145	1	1.25	4.72	3.78	0.073
spectacles, prescription	29.99	2	4	59.98	15.00	0.288	1	4	29.99	7.50	0.144
sight test	16.95	2	2	33.90	16.95	0.326	1	2	16.95	8.48	0.163
NHS healthcare total					140.00	2.692				70.00	1.346

Personal care January 1998 prices

Item	Brand	Retailer	Unit price £
Healthcare			
first aid book		Kwik Save	2.99
scissors, first aid		Kwik Save	0.89
fabric plasters, lightweight, pack of 40	Superdrug	Superdrug	1.79
bandage, white open weave, 5cm x 5m	Boots	Boots	0.99
bandage, white open weave, 7.5cm x 5m	Boots	Boots	1.25
bandage, crepe with pin, 7.5cm x 4.5m	Boots	Boots	2.25
bandage, triangular calico, 90cm x 127cm	Superdrug	Superdrug	1.89
gauze swabs, sterile, 7.5cm x 7.5 cm, 5	Boots	Boots	0.75
microporous tape, 2.5cm x 5m	Elastoplast	Boots	1.85
dressing, melolin, 5cm x 5cm, 5	Smith & Nephew	Superdrug	1.69
dressing, melolin, 10cm x 10cm, 5	Smith & Nephew	Superdrug	2.99
lotion, calamine, 200ml	Boots	Boots	0.99
safety pins, assorted, pack of 50	Boots	Boots	1.29
paracetamol, 24	Kwik Save	Kwik Save	0.23
paracetamol syrup	Calpol	Boots	3.19
thermometer	Superdrug Easy Read	Superdrug	1.99
indigestion tablets, 48	Sainsbury's	Sainsbury's	1.39
cough mixture, adult, 150ml	Superdrug	Superdrug	2.19
cough mixture, junior, 150ml	Sainsbury's	Sainsbury's	2.09
suntan lotion, factor 8, adult, 200ml	Sainsbury's Suncare	Sainsbury's	4.99
suntan lotion, factor 25, child, 150ml	Sainsbury's Child's	Sainsbury's	6.69
Personal hygiene			
soap, toilet, 4 x 125gm	Kwik Save	Kwik Save	0.98
toothpaste, 125ml	No Frills	Kwik Save	0.38
toothbrush, regular, adult	Wisdom	Kwik Save	0.69
toothbrush, child, pack of 4	No Frills	Kwik Save	0.65
dental floss	Boots	Boots	1.69
tissues, facial, 250	No Frills	Kwik Save	0.73
nail brush	Sainsbury's	Sainsbury's	1.29
hairbrush, woman's		Kwik Save	1.49
hairbrush, man's		Kwik Save	1.49
comb, large plastic, woman's	Sainsbury's	Sainsbury's	1.29
comb, large plastic, man's	Sainsbury's	Sainsbury's	1.29
comb, pocket, plastic	Sainsbury's	Sainsbury's	0.95
shampoo, 300ml	Kwik Save Pro Vit	Kwik Save	1.29
conditioner, 300ml	Kwik Save Pro Vit	Kwik Save	1.29
sanitary towels, regular, 16	Always Ultra Normal	Kwik Save	1.73
razor & blades, disposable, 10	Bic	Kwik Save	0.96
nail clipper, medium	Sainsbury's	Sainsbury's	1.05
emery boards, large, 6	Sainsbury's	Sainsbury's	0.69
deodorant, roll-on, 50ml	Sure	Kwik Save	1.05
deodorant, stick, 75g	Lynx	Sainsbury's	2.29
talcum powder, 450g	Sainsbury's	Sainsbury's	1.25
haircut, blow dry, woman's		Mobile	8.00
hair trimmers, mains, set including scissors	Rotel	Index	16.75
Personal accessories			
suitcase set, 3 pieces	Hawa	Index	39.50
holdall	Hawa	Index	12.99
toilet bag, nylon	Fleur de Lys	Sainsbury's	3.35
handbag, leather look, tan		Salisbury's	13.00
handbag, leather look, black		Salisbury's	13.00

Personal care January 1998 prices

Item	Brand	Retailer	Unit price £
purse, tapestry		Salisbury's	3.99
wallet, leather		Index	4.99
backpack, child's	Puma	Index	7.50
watch, woman's, gold plated case	Seconda	Index	13.99
watch, man's	Casio Combination	Argos	16.95
watch battery	Ever Ready	Sainsbury's	1.99
earrings, studs, set of 3	Elizabeth Duke	Argos	9.99
earrings, hoops, 9ct gold	Elizabeth Duke	Argos	5.99
necklace, bracelet, earrings set, gold plated	Pierre Cardin	Index	13.99
ring, 9ct gold	Elizabeth Duke	Argos	26.99
hair slide, large	Sainsbury's	Sainsbury's	0.99
hair slide, child, pack of 2	Sainsbury's	Sainsbury's	1.25
umbrella, man's		Woolworth	6.99
umbrella, woman's		Salisbury	5.99
shaver, electric, mains, man's	Braun 1008	Sainsbury's	14.60
mirror, shaving	Sainsbury's	Sainsbury's	2.29
mirror, wall, oval		Index	15.99
clock, alarm, hand wound	Staiger	Index	4.99
clock, quartz, wood look case	Windsor	Index	11.99
sunglasses, woman		Boots	6.50
sunglasses, man		Boots	6.50
Cosmetics			
moisturiser, vitamin E, 150ml	Sainsbury's	Sainsbury's	1.35
hand/body lotion, 400ml	Cyclax	Kwik Save	1.99
cosmetic bag with samples	Sainsbury's	Sainsbury's	3.50
lipstick	Sainsbury's	Sainsbury's	0.99
aftershave, 100ml	Sainsbury's Reflex	Sainsbury's	2.45
NHS healthcare			
prescription items, adult	NHS	Boots	5.65
dental care, exam, scale and polish	NHS	NHS	11.28
dental care, filling	NHS	NHS	4.72
spectacles, prescription, adult	Univision	Chemist	29.99
sight test	Boots	Boots	16.95

Household goods

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
Lounge/dining furniture											
tv/video stand/unit	33.99	1	20	33.99	1.70	0.033	1	20	33.99	1.70	0.033
cupboard unit	29.99	1	20	29.99	1.50	0.029	1	20	29.99	1.50	0.029
chest of drawers, 4-drawer	29.99	1	20	29.99	1.50	0.029	1	20	29.99	1.50	0.029
kitchen/dining table	79.99	1	20	79.99	4.00	0.077	1	20	79.99	4.00	0.077
kitchen chair	24.99	4	20	99.96	5.00	0.096	4	20	99.96	5.00	0.096
suite, 3 piece, velour	400.00	1	17	400.00	23.53	0.452	1	17	400.00	23.53	0.452
coffee tables, nest of 3	18.49	1	20	18.49	0.92	0.018	1	20	18.49	0.92	0.018
bookshelf, slatted pine, 5 shelf	19.99	1	20	19.99	1.00	0.019	1	20	19.99	1.00	0.019
Lounge/dining furniture total					39.15	0.753			39.15	0.753	
Bedroom/bathroom furniture											
divan, double, 2-drawer	219.00	1	18	219.00	12.17	0.234	1	18	219.00	12.17	0.234
mattress, double	109.99	2	9	219.98	24.44	0.470	2	9	219.98	24.44	0.470
divan, single, 2-drawer	179.00	2	16	358.00	22.38	0.430	2	16	358.00	22.38	0.430
mattress, single	69.99	4	8	279.96	35.00	0.673	4	8	279.96	35.00	0.673
head board, double	20.00	1	18	20.00	1.11	0.021	1	18	20.00	1.11	0.021
head board, single	15.00	1	16	15.00	0.94	0.018	1	16	15.00	0.94	0.018
wardrobe, tall, double	89.99	2	20	179.98	9.00	0.173	1	20	89.99	4.50	0.087
chest of drawers, 5-drawer	49.99	2	20	99.98	5.00	0.096	1	20	49.99	2.50	0.048
chest of drawers, 3+2 drawers	44.99	2	20	89.98	4.50	0.087	2	20	89.98	4.50	0.087
chest, bedside, 3 drawer	29.99	2	20	59.98	3.00	0.058	2	20	59.98	3.00	0.058
wardrobe, combination, child	69.00	2	15	138.00	9.20	0.177	2	15	138.00	9.20	0.177
bathroom cabinet	36.50	1	20	36.50	1.83	0.035	1	20	36.50	1.83	0.035
Bedroom/bathroom furniture total					128.55	2.472			121.55	2.337	
Floor coverings											
vinyl, kitchen, incl fitting	234.23	1	10	234.23	23.42	0.450	1	10	234.23	23.42	0.450
carpet hall/stairs, underlay, fit	331.83	1	10	331.83	33.18	0.638	1	10	331.83	33.18	0.638
carpet lounge, underlay, fit	271.95	1	10	271.95	27.20	0.523	1	10	271.95	27.20	0.523
carpet bathroom and fitting	44.10	1	10	44.10	4.41	0.085	1	10	44.10	4.41	0.085
carpet bed 1, underlay, fit	120.99	1	10	120.99	12.10	0.233	1	10	120.99	12.10	0.233
carpet bed 2, underlay, fit	102.51	1	10	102.51	10.25	0.197	1	10	102.51	10.25	0.197
carpet bed 3, underlay, fit	74.22	1	10	74.22	7.42	0.143	1	10	74.22	7.42	0.143
Floor coverings total					117.98	2.269			117.98	2.269	
Textiles and soft furnishings											
quilt cover, double, 2 p'cases	15.99	2	12	31.98	2.67	0.051	2	12	31.98	2.67	0.051
quilt cover, single, 1 p'case	9.99	4	9	39.96	4.44	0.085	4	9	39.96	4.44	0.085
sheet, fitted, double, 2 p'cases	8.99	2	12	17.98	1.50	0.029	2	12	17.98	1.50	0.029
sheet, fitted, single, 1 p'case, child	6.99	4	9	27.96	3.11	0.060	4	9	27.96	3.11	0.060
quilt, double	26.99	1	13	26.99	2.08	0.040	1	13	26.99	2.08	0.040
quilt, single	21.99	2	10	43.98	4.40	0.085	2	10	43.98	4.40	0.085
pillows, pack of 2, adult	6.90	2	10	13.80	1.38	0.027	2	10	13.80	1.38	0.027
pillows, pack of 2, child	6.90	2	8	13.80	1.73	0.033	2	8	13.80	1.73	0.033
flannel, face, pack of 4	5.99	1	1	5.99	5.99	0.115	1	1	5.99	5.99	0.115
towel, hand, kitchen	9.99	2	6	19.98	3.33	0.064	2	6	19.98	3.33	0.064
towel, hand	9.99	5	12	49.95	4.16	0.080	3	12	29.97	2.50	0.048
towel, medium, adult	8.99	5	12	44.95	3.75	0.072	3	12	26.97	2.25	0.043
towel, medium, child	8.99	7	8	62.93	7.87	0.151	7	8	62.93	7.87	0.151
sheet, bath	14.99	2	12	29.98	2.50	0.048	1	12	14.99	1.25	0.024
towel, tea, 3	2.99	3	6	8.97	1.50	0.029	3	6	8.97	1.50	0.029
apron and oven mitts	1.99	1	5	1.99	0.40	0.008	1	5	1.99	0.40	0.008

Household goods

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
bath mat set	8.99	1	9	8.99	1.00	0.019	1	9	8.99	1.00	0.019
cushion and cover	8.99	2	13	17.98	1.38	0.027	2	13	17.98	1.38	0.027
blind, kitchen	12.99	2	10	25.98	2.60	0.050	2	10	25.98	2.60	0.050
curtains, lounge, thermal back blind, bathroom	24.99	2	10	49.98	5.00	0.096	2	10	49.98	5.00	0.096
curtains, bedroom, adult	12.99	1	10	12.99	1.30	0.025	1	10	12.99	1.30	0.025
curtains, bedroom, child	14.99	2	10	29.98	3.00	0.058	2	10	29.98	3.00	0.058
curtain track with fittings	14.99	3	10	44.97	4.50	0.086	3	10	44.97	4.50	0.086
lampshade, living room/hall	7.99	7	10	55.93	5.59	0.108	7	10	55.93	5.59	0.108
lampshade, kitchen	9.99	4	20	39.96	2.00	0.038	4	20	39.96	2.00	0.038
lampshade, bedroom	5.99	1	12	5.99	0.50	0.010	1	12	5.99	0.50	0.010
lampshade, bedroom	6.99	1	20	6.99	0.35	0.007	1	20	6.99	0.35	0.007
lampshade, bedroom	6.99	2	10	13.98	1.40	0.027	2	10	13.98	1.40	0.027
light bowl, bathroom	4.99	1	10	4.99	0.50	0.010	1	10	4.99	0.50	0.010
Textiles and soft furnishings total					79.88	1.536			75.47	1.451	
Gas and electrical appliances											
fridge-freezer	260.00	1	15	260.00	17.33	0.333	1	15	260.00	17.33	0.333
gas cooker	312.34	1	12	312.34	26.03	0.501	1	12	312.34	26.03	0.501
gas cooker, fitting	40.00	1	12	40.00	3.33	0.064	1	12	40.00	3.33	0.064
kettle, automatic jug	13.99	1	8	13.99	1.75	0.034	1	8	13.99	1.75	0.034
washing machine, automatic	362.31	1	11	362.31	32.94	0.633	1	12	362.31	30.19	0.581
hair dryer	8.49	1	10	8.49	0.85	0.016	1	12	8.49	0.71	0.014
iron, steam/spray/dry	17.50	1	10	17.50	1.75	0.034	1	11	17.50	1.59	0.031
lawn mower, hover	49.50	1	20	49.50	2.48	0.048	1	20	49.50	2.48	0.048
drill, power, hammer	37.50	1	20	37.50	1.88	0.036	1	20	37.50	1.88	0.036
vacuum cleaner, upright	79.99	1	10	79.99	8.00	0.154	1	10	79.99	8.00	0.154
lamp, table, bedroom, 2	12.50	2	10	25.00	2.50	0.048	2	10	25.00	2.50	0.048
lamp, table, sitting room	12.75	1	13	12.75	0.98	0.019	1	13	12.75	0.98	0.019
cable, extension, reel	11.75	1	20	11.75	0.59	0.011	1	20	11.75	0.59	0.011
light bulbs, pack of 4, 100w	0.79	7	2	5.53	2.77	0.053	7	2	5.53	2.77	0.053
light bulbs, pack of 4, 60w	0.79	4	2	3.16	1.58	0.030	4	2	3.16	1.58	0.030
plug, 3 pin; fuses 13 amp	0.99	11	12	10.89	0.91	0.017	11	12	10.89	0.91	0.017
repair fridge/freezer	52.88	1	15	52.88	3.53	0.068	1	15	52.88	3.53	0.068
repair gas cooker + parts	61.69	1	12	61.69	5.14	0.099	1	12	61.69	5.14	0.099
repair gas cooker, service	23.50	2	12	47.00	3.92	0.075	2	12	47.00	3.92	0.075
repair washing machine	96.94	1	11	96.94	8.81	0.169	1	12	96.94	8.08	0.155
repair lawn mower, hover	29.38	1	17	29.38	1.73	0.033	1	17	29.38	1.73	0.033
repair vacuum cleaner	35.25	1	12	35.25	2.94	0.056	1	12	35.25	2.94	0.056
Gas and electrical appliances total					131.71	2.533			127.93	2.460	
Kitchen hardware											
crockery set, 24 piece	22.99	1	7	22.99	3.28	0.063	1	7	22.99	3.28	0.063
mug	0.49	4	1	1.96	1.96	0.038	4	1	1.96	1.96	0.038
teapot, 6 cup	2.49	1	10	2.49	0.25	0.005	1	10	2.49	0.25	0.005
casserole set, 3 piece	9.25	1	15	9.25	0.62	0.012	1	15	9.25	0.62	0.012
dish set, ovenproof, 4 piece	12.49	1	15	12.49	0.83	0.016	1	15	12.49	0.83	0.016
cruet set	4.99	1	10	4.99	0.50	0.010	1	10	4.99	0.50	0.010
egg cups	2.49	1	10	2.49	0.25	0.005	1	10	2.49	0.25	0.005
glasses set, 18 piece	6.99	1	8	6.99	0.87	0.017	1	8	6.99	0.87	0.017
cutlery set, 44 piece	24.49	1	17	24.49	1.44	0.028	1	17	24.49	1.44	0.028
jug, measuring, glass	2.75	2	8	5.50	0.69	0.013	2	8	5.50	0.69	0.013
mixing bowl, glass, 1 litre	2.95	2	8	5.90	0.74	0.014	2	8	5.90	0.74	0.014
baking sheet, non-stick	4.15	1	13	4.15	0.32	0.006	1	13	4.15	0.32	0.006

Household goods

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
colander, plastic	4.99	1	6	4.99	0.83	0.016	1	6	4.99	0.83	0.016
scales, kitchen	7.99	1	10	7.99	0.80	0.015	1	10	7.99	0.80	0.015
saucepan set, non-stick, 5	28.99	1	10	28.99	2.90	0.056	1	10	28.99	2.90	0.056
knife set and rack, 6 piece	12.99	1	10	12.99	1.30	0.025	1	10	12.99	1.30	0.025
utensil set and rack, 6 piece	12.99	1	14	12.99	0.93	0.018	1	14	12.99	0.93	0.018
tin opener, butterfly	1.49	1	1	1.49	1.49	0.029	1	1	1.49	1.49	0.029
potato peeler	0.99	1	3	0.99	0.33	0.006	1	3	0.99	0.33	0.006
corkscrew, lever arm	2.59	1	12	2.59	0.22	0.004	1	12	2.59	0.22	0.004
scissors, kitchen	5.75	1	12	5.75	0.48	0.009	1	12	5.75	0.48	0.009
spoon set, wooden, 3 piece	5.75	1	4	5.75	1.44	0.028	1	4	5.75	1.44	0.028
nut crackers, metal	1.79	1	12	1.79	0.15	0.003	1	12	1.79	0.15	0.003
balloon whisk, metal	1.45	1	7	1.45	0.21	0.004	1	7	1.45	0.21	0.004
cheese grater, stainless steel	1.49	1	7	1.49	0.21	0.004	1	7	1.49	0.21	0.004
chopping board, plastic	5.99	1	4	5.99	1.50	0.029	1	4	5.99	1.50	0.029
bread bin, metal	9.99	1	5	9.99	2.00	0.038	1	5	9.99	2.00	0.038
spice rack and spices, 12	12.79	1	19	12.79	0.67	0.013	1	19	12.79	0.67	0.013
vegetable rack, wheels	7.25	1	10	7.25	0.73	0.014	1	10	7.25	0.73	0.014
lunch box	0.79	2	5	1.58	0.32	0.006	1	5	0.79	0.16	0.003
vacuum flask, medium	6.49	1	10	6.49	0.65	0.012	1	10	6.49	0.65	0.012
mop bucket	5.99	1	12	5.99	0.50	0.010	1	12	5.99	0.50	0.010
mop, cloth head	1.49	1	12	1.49	0.12	0.002	1	12	1.49	0.12	0.002
mop head, cloth	0.50	1	1	0.50	0.50	0.010	1	1	0.50	0.50	0.010
bucket	0.79	2	12	1.58	0.13	0.003	2	12	1.58	0.13	0.003
dust pan and brush	0.89	1	12	0.89	0.07	0.001	1	12	0.89	0.07	0.001
brush, scrubbing	0.99	1	3	0.99	0.33	0.006	1	3	0.99	0.33	0.006
brush, shoe, pack of 2	2.25	2	7	4.50	0.64	0.012	2	7	4.50	0.64	0.012
brush, washing up	0.85	3	1	2.55	2.55	0.049	3	1	2.55	2.55	0.049
bowl, washing up	0.79	1	5	0.79	0.16	0.003	1	5	0.79	0.16	0.003
bin, swing lid	4.99	1	12	4.99	0.42	0.008	1	12	4.99	0.42	0.008
basket, waste paper	0.49	4	10	1.96	0.20	0.004	4	10	1.96	0.20	0.004
dustbin	7.49	1	12	7.49	0.62	0.012	1	12	7.49	0.62	0.012
broom head	3.75	1	7	3.75	0.54	0.010	1	7	3.75	0.54	0.010
broom handle	1.85	1	12	1.85	0.15	0.003	1	12	1.85	0.15	0.003
battery, LR6, pack of 4	1.39	3	1	4.17	4.17	0.080	3	1	4.17	4.17	0.080
battery, LR14, pack of 2	1.39	1	1	1.39	1.39	0.027	1	1	1.39	1.39	0.027
batteries, LR20, pack of 2	1.39	1	1	1.39	1.39	0.027	1	1	1.39	1.39	0.027
candles, household, box 12	0.99	1	10	0.99	0.10	0.002	1	10	0.99	0.10	0.002
food bags, pack of 100	0.65	1	1	0.65	0.65	0.013	1	1	0.65	0.65	0.013
napkins, paper, pack of 50	0.99	1	2	0.99	0.50	0.010	1	2	0.99	0.50	0.010
cling film	0.97	1	1	0.97	0.97	0.019	1	1	0.97	0.97	0.019
foil, 10m, 30cm wide	0.64	1	1	0.64	0.64	0.012	1	1	0.64	0.64	0.012
ironing board	17.75	1	10	17.75	1.78	0.034	1	10	17.75	1.78	0.034
ironing board cover	1.99	1	2	1.99	1.00	0.019	1	2	1.99	1.00	0.019
clothes airer, indoor	9.99	1	20	9.99	0.50	0.010	1	20	9.99	0.50	0.010
washing line	0.69	1	10	0.69	0.07	0.001	1	10	0.69	0.07	0.001
clothes pegs, wooden	1.39	2	5	2.78	0.56	0.011	2	5	2.78	0.56	0.011
laundry bin/basket	8.99	1	5	8.99	1.80	0.035	1	5	8.99	1.80	0.035
peg bag and pegs	1.59	1	2	1.59	0.80	0.015	1	2	1.59	0.80	0.015
bath mat, safety, suction pads	2.94	1	3	2.94	0.98	0.019	1	3	2.94	0.98	0.019
toilet brush set	1.49	1	3	1.49	0.50	0.010	1	3	1.49	0.50	0.010
water bottle, hot	3.29	2	4	6.58	1.65	0.032	2	4	6.58	1.65	0.032
table mat, set of 6	8.99	1	10	8.99	0.90	0.017	1	10	8.99	0.90	0.017
smoke detector with battery	5.99	1	10	5.99	0.60	0.012	1	10	5.99	0.60	0.012

Household goods

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
garden tool set, 6 piece	29.99	1	10	29.99	3.00	0.058	1	10	29.99	3.00	0.058
shears, hedge	4.99	1	5	4.99	1.00	0.019	1	5	4.99	1.00	0.019
watering can and rose	2.49	1	10	2.49	0.25	0.005	1	10	2.49	0.25	0.005
garden and indoor brushes, 4	4.99	1	10	4.99	0.50	0.010	1	10	4.99	0.50	0.010
hand torch	1.79	1	4	1.79	0.45	0.009	1	4	1.79	0.45	0.009
Kitchen hardware total					61.93	1.191			61.77	1.188	
Stationery and paper goods											
cards, birthday/special	0.49	12	1	5.88	5.88	0.113	12	1	5.88	5.88	0.113
cards, other occasion	0.49	2	1	0.98	0.98	0.019	2	1	0.98	0.98	0.019
cards, Christmas, box of 28	0.99	1	1	0.99	0.99	0.019	1	1	0.99	0.99	0.019
gift wrap, 2 sheets, 1 tag	0.99	3	1	2.97	2.97	0.057	3	1	2.97	2.97	0.057
paper, Christmas, roll, 6m	0.89	1	1	0.89	0.89	0.017	1	1	0.89	0.89	0.017
envelopes, pack of 100	1.69	1	5	1.69	0.34	0.007	1	5	1.69	0.34	0.007
writing pad, 100 sheets	0.89	1	1	0.89	0.89	0.017	1	1	0.89	0.89	0.017
paper, file, A4, lined, 80 sheets	0.79	2	1	1.58	1.58	0.030	2	1	1.58	1.58	0.030
note book, spiral bound	0.99	1	1	0.99	0.99	0.019	1	1	0.99	0.99	0.019
exercise book	0.59	1	1	0.59	0.59	0.011	1	1	0.59	0.59	0.011
document wallet, A4, pack 5	1.59	1	6	1.59	0.27	0.005	1	6	1.59	0.27	0.005
correcting fluid, 20ml	0.79	1	1	0.79	0.79	0.015	1	1	0.79	0.79	0.015
erasers, various	0.59	1	1	0.59	0.59	0.011	1	1	0.59	0.59	0.011
pencil sharpener	0.79	1	3	0.79	0.26	0.005	1	3	0.79	0.26	0.005
pencil case	0.39	2	2	0.78	0.39	0.008	2	2	0.78	0.39	0.008
scissors, general purpose	0.89	1	10	0.89	0.09	0.002	1	10	0.89	0.09	0.002
ruler, 30cm, plastic	0.29	1	1	0.29	0.29	0.006	1	1	0.29	0.29	0.006
stationery set, maths	1.49	1	4	1.49	0.37	0.007	1	4	1.49	0.37	0.007
calculator, pocket, solar	1.89	1	8	1.89	0.24	0.005	1	8	1.89	0.24	0.005
string, ball	1.45	1	5	1.45	0.29	0.006	1	5	1.45	0.29	0.006
drawing pins, box of 125	1.09	1	4	1.09	0.27	0.005	1	4	1.09	0.27	0.005
glue stick, small	0.59	1	1	0.59	0.59	0.011	1	1	0.59	0.59	0.011
Blu-tack, small	0.79	1	3	0.79	0.26	0.005	1	3	0.79	0.26	0.005
Sellotape, 12mm x 66m	0.47	3	1	1.41	1.41	0.027	3	1	1.41	1.41	0.027
pen, ball point, 4	0.49	3	1	1.47	1.47	0.028	3	1	1.47	1.47	0.028
felt tip set, pack of 30	0.49	1	1	0.49	0.49	0.009	1	1	0.49	0.49	0.009
felt tip pens, pack of 10	0.79	2	1	1.58	1.58	0.030	2	1	1.58	1.58	0.030
pencil crayon set, pack of 10	0.49	1	1	0.49	0.49	0.009	1	1	0.49	0.49	0.009
pencil crayons, thick, pack 6	0.79	1	1	0.79	0.79	0.015	1	1	0.79	0.79	0.015
pencil, HB/2B, 10	0.79	1	1	0.79	0.79	0.015	1	1	0.79	0.79	0.015
pen, highlighter, pack of 4	0.75	1	2	0.75	0.38	0.007	1	2	0.75	0.38	0.007
pen, laundry marker	0.99	1	1	0.99	0.99	0.019	1	1	0.99	0.99	0.019
Stationery and paper goods total					29.18	0.561			29.18	0.561	
Toilet paper and cleaning materials											
toilet paper, 9 rolls	3.99	23	1	91.77	91.77	1.765	17	1	67.83	67.83	1.304
household matches, 6 boxes	0.49	1	1	0.49	0.49	0.009	1	1	0.49	0.49	0.009
fire lighters, 24	1.29	1	2	1.29	0.65	0.012	1	2	1.29	0.65	0.012
soap, household, 2 x 155g	1.35	1	1	1.35	1.35	0.026	1	1	1.35	1.35	0.026
stain remover, liquid, 1 litre	1.75	1	1	1.75	1.75	0.034	1	1	1.75	1.75	0.034
washing-up liquid, 1 litre	1.75	9	1	15.75	15.75	0.303	9	1	15.75	15.75	0.303
washing powder, E15	3.47	12	1	41.64	41.64	0.801	10	1	34.70	34.70	0.667
fabric conditioner, 1 litre	0.78	7	1	5.46	5.46	0.105	7	1	5.46	5.46	0.105
bleach, thick, 750ml	0.79	2	1	1.58	1.58	0.030	2	1	1.58	1.58	0.030
lavatory (toilet) cleaner, 750ml	0.38	8	1	3.04	3.04	0.058	8	1	3.04	3.04	0.058

Household goods

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
air freshener block	0.54	6	1	3.24	3.24	0.062	6	1	3.24	3.24	0.062
furniture polish, aerosol, 300ml	0.42	2	1	0.84	0.84	0.016	2	1	0.84	0.84	0.016
disinfectant, thick, 1 litre	0.44	3	1	1.32	1.32	0.025	3	1	1.32	1.32	0.025
scouring cleanser, liquid, 750ml	0.49	4	1	1.96	1.96	0.038	4	1	1.96	1.96	0.038
shoe polish, 50ml	0.75	2	1	1.50	1.50	0.029	2	1	1.50	1.50	0.029
shoe cream, 75ml	1.69	1	1	1.69	1.69	0.033	1	1	1.69	1.69	0.033
carpet shampoo, 400ml	1.25	4	2	5.00	2.50	0.048	4	2	5.00	2.50	0.048
soap pads, steel wool, 15	0.43	1	1	0.43	0.43	0.008	1	1	0.43	0.43	0.008
dish cloths, cotton, pack of 5	0.75	2	1	1.50	1.50	0.029	2	1	1.50	1.50	0.029
floor cloth	0.75	2	1	1.50	1.50	0.029	2	1	1.50	1.50	0.029
household gloves, pack of 2	0.64	2	1	1.28	1.28	0.025	2	1	1.28	1.28	0.025
sponge scourers, pack of 3	0.24	2	1	0.48	0.48	0.009	2	1	0.48	0.48	0.009
duster, yellow	0.99	2	1	1.98	1.98	0.038	2	1	1.98	1.98	0.038
refuse sack, pack of 20	0.62	1	1	0.62	0.62	0.012	1	1	0.62	0.62	0.012
Toilet paper and cleaning materials total					184.32	3.545			153.44	2.951	
Other fittings											
window locks, 10	10.99	7	10	76.93	7.69	0.148	7	10	76.93	7.69	0.148
front door bolt, 4"	2.09	1	10	2.09	0.21	0.004	1	10	2.09	0.21	0.004
back door bolt, 4"	2.09	1	10	2.09	0.21	0.004	1	10	2.09	0.21	0.004
curtain hooks, pack of 20	0.75	8	20	6.00	0.30	0.006	8	20	6.00	0.30	0.006
Other fittings total					8.41	0.162			8.41	0.162	
Tools											
screw driver set	9.99	1	20	9.99	0.50	0.010	1	20	9.99	0.50	0.010
spanner set, 24 piece	14.99	1	20	14.99	0.75	0.014	1	20	14.99	0.75	0.014
hammer, claw	2.99	1	20	2.99	0.15	0.003	1	20	2.99	0.15	0.003
pliers, plastic handle	6.99	1	20	6.99	0.35	0.007	1	20	6.99	0.35	0.007
tape measure, auto-lock	6.99	1	20	6.99	0.35	0.007	1	20	6.99	0.35	0.007
rule, metal, 1m	4.99	1	2	4.99	0.25	0.005	1	20	4.99	0.25	0.005
saw, tenon	3.99	1	20	3.99	0.20	0.004	1	20	3.99	0.20	0.004
hacksaw	4.99	1	20	4.99	0.25	0.005	1	20	4.99	0.25	0.005
knife, retractable blade	1.99	1	20	1.99	0.10	0.002	1	20	1.99	0.10	0.002
blades, safety knife	1.79	1	20	1.79	0.09	0.002	1	20	1.79	0.09	0.002
paint brush, pack of 3	3.29	1	5	3.29	0.66	0.013	1	5	3.29	0.66	0.013
paint brush, 7.7cm	5.59	1	5	5.59	1.12	0.022	1	5	5.59	1.12	0.022
paste brush	4.49	1	5	4.49	0.90	0.017	1	5	4.49	0.90	0.017
ladder, 3 way	26.90	1	20	26.90	1.35	0.026	1	20	26.90	1.35	0.026
tool box	9.89	1	20	9.89	0.49	0.010	1	20	9.89	0.49	0.010
Tools total					7.50	0.144			7.50	0.144	
Paint, wallpaper, timber											
paint roller set, 9"	2.99	1	2	2.99	1.50	0.029	1	2	2.99	1.50	0.029
paint, gloss, 0.5 litre	3.29	7	5	23.03	4.61	0.089	7	5	23.03	4.61	0.089
paint, emulsion, 5 litre	7.49	7	5	52.43	10.49	0.202	7	5	52.43	10.49	0.202
wallpaper, roll	1.99	35	10	69.65	6.97	0.134	35	10	69.65	6.97	0.134
Paint, wallpaper, timber total					23.55	0.453			23.55	0.453	
Small materials											
screws, pack of 100	4.36	1	7	4.36	0.62	0.012	1	7	4.36	0.62	0.012
wall plugs, pack of 100	1.29	1	7	1.29	0.18	0.004	1	7	1.29	0.18	0.004
nuts and bolts, pack of 50	6.45	1	10	6.45	0.65	0.012	1	10	6.45	0.65	0.012
nails, all sizes, 250g	1.69	1	7	1.69	0.24	0.005	1	7	1.69	0.24	0.005

Household goods

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
brush cleaner, for paint, 1litre	2.29	2	1	4.58	4.58	0.088	2	1	4.58	4.58	0.088
filler, interior, 1.5g	1.99	1	5	1.99	0.40	0.008	1	5	1.99	0.40	0.008
sandpaper, 5 sheets	1.35	2	5	2.70	0.54	0.010	2	5	2.70	0.54	0.010
wallpaper adhesive, 20 rolls	2.49	2	10	4.98	0.50	0.010	2	10	4.98	0.50	0.010
Small materials total					7.71	0.148				7.71	0.148
Lounge/dining furniture total					39.15	0.753				39.15	0.753
Bedroom/bathroom furniture total					128.55	2.472				121.55	2.337
Floor coverings total					117.98	2.269				117.98	2.269
Textiles and soft furnishings total					79.88	1.536				75.47	1.451
Gas and electrical appliances total					131.71	2.533				127.93	2.460
Kitchen hardware total					61.93	1.191				61.77	1.188
Stationery and paper goods total					29.18	0.561				29.18	0.561
Toilet paper and cleaning materials total					184.32	3.545				153.44	2.951
Other fittings total					8.41	0.162				8.41	0.162
Tools total					7.50	0.144				7.50	0.144
Paint, wallpaper, timber total					23.55	0.453				23.55	0.453
Small materials total					7.71	0.148				7.71	0.148
Household goods total					819.87	15.770				773.64	14.880

Household goods January 1998 prices

Item	Brand	Retailer	Unit price £
Lounge/dining furniture			
tv/video stand/unit	Addspace	Index	33.99
cupboard unit	Addspace	Index	29.99
chest of drawers, 4-drawer	Addspace	Index	29.99
kitchen/dining table	Henley	MFI	79.99
kitchen chair		MFI	24.99
suite, 3 piece, velour	Chevron	MFI	400.00
coffee tables, nest of 3	Addspace	Index	18.49
bookshelf, slatted pine, 5 shelf	Scandic	MFI	19.99
Bedroom/bathroom furniture			
divan, double, 2-drawer	Airsprung Slumberpaedic	MFI	219.00
mattress, double	Airsprung	Empire	109.99
divan, single, 2-drawer	Slumberest Meridian	MFI	179.00
mattress, single	Airsprung	Empire	69.99
head board, double	Slumberest Prince	MFI	20.00
head board, single	Slumberest Prince	MFI	15.00
wardrobe, tall, double	Rochester Pine Effect	Argos	89.99
chest of drawers, 5-drawer	Rochester Pine Effect	Argos	49.99
chest of drawers, 3+2 drawers	Rochester Pine Effect	Argos	44.99
tallboy	Rochester Pine Effect	Argos	59.99
chest, bedside, 3-drawer	Rochester Pine Effect	Argos	29.99
wardrobe, combination		Argo	69.00
bathroom cabinet, pine effect		Argos	36.50
Floor coverings			
vinyl, kitchen, incl fitting (£10.75 sq m)	Popular Choice Bronze	Allied Carpets	234.23
carpet hall/stairs, u/lay and fit, 50% wool (£8.36 sq m)	Jubilee Twist	Allied Carpets	331.83
carpet lounge, u/lay and fit, 50% wool (£8.36 sq m)	Jubilee Twist	Allied Carpets	271.95
carpet bathroom, foam back, fitting	Tranquillity	Allied Carpets	44.10
carpet bedroom 1, u/lay and fit, foam back (£5.96 sq m)	Sunset	Allied Carpets	120.99
carpet bedroom 2, u/lay and fit, foam back	Sunset	Allied Carpets	102.51
carpet bedroom 3, u/lay and fit, foam back	Sunset	Allied Carpets	74.22
Textiles and soft furnishings			
quilt cover, double, 2 pillowcases, polycotton	Alhambra	Argos	15.99
quilt cover, single, polycotton, 1 pillowcase	Jungle Jive	Index	9.99
sheet, fitted, double, 2 pillowcases, polycotton		Argos	8.99
sheet, fitted, single, 1 pillowcase, polycotton		Argos	6.99
quilt, double, twin, polyester fill, 4.5 & 9.0 tog	Fogarty Ambassador	Argos	26.99
quilt, single, twin, polyester fill, 4.5 & 9.0 tog	Fogarty Ambassador	Argos	21.99
pillows, pack of 2, polyester fill	John Cotton 'Le Pill O'	Argos	6.90
flannel, face, cotton, pack of 4	Horrockses	Empire	5.99
towel, hand, cotton, kitchen, pack of 2	St Blaise Gold	Empire	9.99
towel, hand, cotton	St Blaise Gold	Empire	9.99
towel, medium bath, cotton	St Blaise Gold	Empire	8.99
sheet, bath, cotton	St Blaise Gold	Empire	14.99
towel, tea, cotton, pack of 3	Sainsbury's	Sainsbury's	2.99
apron and oven mitts		Kwik Save	1.99
bath mat set, cotton, slip resistant	Fogarty Ambassador	Argos	8.99
cushion and cover, mixed fibres		MFI	8.99
blind, kitchen, pva coated, polycotton		Argos	12.99
curtains, lounge, thermal back, viscose/polyester, 165x135cm		Index	24.99
blind, bathroom, pva coated, polycotton, 120x158cm		Argos	12.99
curtains, bedroom, cotton, 165x135cm	Sandringham	Index	14.99

Household goods January 1998 prices

Item	Brand	Retailer	Unit price £
curtains, bedroom, cotton, 165x135cm	Aztec	Index	14.99
curtain track with fittings, 125cm (x7)	Kirsch	Empire	7.99
lampshade, living room/hall, plain round, large		Index	9.99
lampshade, kitchen, plain round, medium		Index	5.99
lampshade, bedroom		MFI	6.99
light bowl, bathroom, 24cm round		Argos	4.99
Gas and electrical appliances			
fridge-freezer	Beko NC751	Currys	260.00
gas cooker (credit over 100 wks)	Indesit	Empire	312.34
gas cooker, fitting	local gas fitter		40.00
kettle, automatic jug	Aquarius Filter	Index	13.99
washing machine, 800/400 spin (credit over 100 wks)	Indesit WGI030	Empire	362.31
hair dryer	Remington	Index	8.49
iron, steam/spray/dry	Morphy Richards	Index	17.50
lawn mower, hover	Qualcast	Argos	49.50
drill, power, hammer	Bosch PSB 400-2	Argos	37.50
vacuum cleaner, cylinder, no dust bags	Sanyo High Power 1300w	Empire	79.99
lamp, table, bedroom, 2		Argos	12.50
lamp, table, sitting room		Argos	12.75
cable, extension reel, 13A, 10m		Argos	11.75
light bulbs, pack of 4, 100w		Kwik Save	0.79
light bulbs, pack of 4, 60w		Kwik Save	0.79
plug, 3 pin; fuses 13 amp, twin pack		Kwik Save	0.99
repair fridge-freezer			52.88
repair gas cooker, including parts			61.69
repair gas cooker, service only			23.50
repair washing machine			96.94
repair vacuum cleaner			35.25
repair hover mower			29.38
Kitchen hardware			
crockery set, 24 piece	Biltons	Index	22.99
coffee mug		Kwik Save	0.49
teapot, 6 cup		Kwik Save	2.49
casserole set, 3 piece		Index	9.25
oven proof dish set, 4 piece	Rayware	Index	12.49
cruet set, acrylic		Index	4.99
egg cups, stainless steel, 4		Woolworth	2.49
glasses set, 18 piece	Tuscany	Argos	6.99
cutlery set, 44 piece	Regal Bead	Index	24.49
jug, measuring, glass, 550ml	Pyrex	Sainsbury's	2.75
mixing bowl, glass, 1 litre	Pyrex	Sainsbury's	2.95
baking sheet, non-stick	Sainsbury's	Sainsbury's	4.15
colander, metal		Index	4.99
scales, kitchen	Salter	Index	7.99
saucepan set, non-stick, 5 piece	Tefal Premier	Argos	28.99
knife set and rack, 6 piece	Le Chef	Argos	12.99
utensil set and stand, 6 piece		Index	7.99
tin opener, butterfly		Kwik Save	1.49
potato peeler		Woolworth	0.99
corkscrew, lever arm	Sainsbury's	Sainsbury's	2.59
scissors, kitchen, stainless steel	Sainsbury's	Sainsbury's	5.75
spoon set, wooden, 3 piece	Sainsbury's	Sainsbury's	1.15
nut crackers, metal		Sainsbury's	1.79

Household goods January 1998 prices

Item	Brand	Retailer	Unit price £
balloon whisk, metal	Sainsbury's	Sainsbury's	1.45
cheese grater, stainless steel		Kwik Save	1.49
chopping board, plastic, medium	Sainsbury's	Sainsbury's	5.99
bread bin, metal	Bramble Fayre	Argos	9.99
spice rack and spices, 12		Argos	12.79
vegetable rack, plastic, wheels		Index	7.25
lunch box		Kwik Save	0.79
vacuum flask, medium	Thermos	Argos	6.49
mop bucket, plastic	Vileda	Sainsbury's	5.99
mop, cloth head		Kwik Save	1.49
mop head, cloth		Kwik Save	0.50
bucket, plastic, 10 litre		Kwik Save	0.79
dust pan and brush, plastic		Kwik Save	0.89
brush, scrubbing		Kwik Save	0.99
brush, shoe, pack of 2	Sainsbury's	Sainsbury's	2.25
brush, washing up, plastic	Addis	Sainsbury's	0.85
bowl, washing up, plastic		Kwik Save	0.79
bin, swing lid, 50 litre, plastic		Kwik Save	4.99
basket, waste paper		Kwik Save	0.49
dustbin, plastic	Tuffbin	Wickes	7.49
broom head, nylon	Addis	Sainsbury's	3.75
broom handle	Sainsbury's	Sainsbury's	1.85
battery, LR6, pack of 4	Silver Seal	Kwik Save	1.39
battery, LR14, pack of 2	Silver Seal	Kwik Save	1.39
battery, LR20, pack of 2	Silver Seal	Kwik Save	1.39
candles, household, box of 12		Kwik Save	0.99
birthday candles		Kwik Save	0.79
food bags, pack of 100	No Frills	Kwik Save	0.65
napkins, paper, pack of 50		Kwik Save	0.99
cling film, 60m, 30cm wide	No Frills	Kwik Save	0.97
foil, 10m, 30cm wide	No Frills	Kwik Save	0.64
ironing board, 120X35cm steel mesh top	Beldray 5 Star	Argos	17.75
ironing board cover		Kwik Save	1.99
clothes airer, indoor	Dennison Budget	Argos	9.99
washing line, plastic coated		Kwik Save	0.69
clothes pegs, wooden, spring clip, 48		Kwik Save	1.39
laundry bin/basket		Argos	8.99
peg bag and pegs		Kwik Save	1.59
bath mat, rubber		Argos	2.94
toilet brush set, plastic		Kwik Save	1.49
water bottle, rubber		Woolworth	3.29
table mat, heat resistant, set of 6	Cloverleaf	Argos	8.99
smoke detector with battery	Micromark	Index	5.99
garden tool set, 6 piece		Empire	29.99
shears, hedge		Kwik Save	4.99
watering can and tools, plastic		Kwik Save	2.49
garden and indoor brushes, 4		Argos	4.99
hand torch, rubber		Kwik Save	1.79
Stationery and paper goods			
cards, birthday/special		Kwik Save	0.49
cards, other occasion		Kwik Save	0.49
cards, Christmas, box of 28		Kwik Save	0.99
invitations, party, pad	Sainsbury's	Sainsbury's	1.75
gift wrap, 2 sheets, 1 tag	Sainsbury's	Sainsbury's	0.99

Household goods January 1998 prices

Item	Brand	Retailer	Unit price £
paper, Christmas wrapping, roll, 6m		Kwik Save	0.89
envelopes, pack of 100	No Frills	Kwik Save	1.69
writing pad, 100 sheets		Kwik Save	0.89
paper, file, A4, lined, 80 sheets		Kwik Save	0.79
note book, spiral bound	No Frills	Kwik Save	0.99
exercise book, 60 sheets	Sainsbury's	Sainsbury's	0.59
document wallet, A4, pack of 5	Sainsbury's	Sainsbury's	1.59
correcting fluid, 20ml bottle		Kwik Save	0.79
erasers, various	Sainsbury's	Sainsbury's	0.59
pencil sharpener, novelty		Kwik Save	0.79
pencil case, pvc		Kwik Save	0.39
scissors, general purpose, 8"		Kwik Save	0.89
ruler, 30cm, plastic		Kwik Save	0.29
stationery set, maths	Helix	Sainsbury's	1.49
calculator, pocket		Kwik Save	1.89
string, ball		local	1.45
drawing pins, box of 125	Sainsbury's	Sainsbury's	1.09
glue stick, small		Kwik Save	0.59
Blu-tack, small	Bostik	Kwik Save	0.79
Sellotape, 12mm x 66m		Kwik Save	0.47
pen, ball point, 4		Kwik Save	0.49
felt tip pens, pack of 10		Kwik Save	0.49
pencil crayon set, pack of 10		Kwik Save	0.59
pencil crayons, thick, pack of 6		Kwik Save	0.79
pencil, HB/2B, with erasers, 10		Kwik Save	0.79
pen, highlighter, pack of 4		Kwik Save	0.75
pen, laundry marker		Kwik Save	0.99
Toilet paper and cleaning materials			
toilet paper, 9 rolls	Supersoft	Sainsbury's	3.99
household matches, 6 box pack	England's Glory	Kwik Save	0.49
fire lighters, 24	Sainsbury's	Sainsbury's	1.29
soap, household, 2 x 155g	Fairy	Kwik Save	1.35
stain remover, liquid, 1 litre	Vanish	Kwik Save	1.75
washing-up liquid, 500ml	Persil	Kwik Save	0.71
washing powder, automatic, E15	No Frills	Kwik Save	3.47
fabric conditioner, 1 litre	Kwik Save	Kwik Save	0.78
bleach, thick, 750ml	Kwik Save	Kwik Save	0.79
lavatory (toilet) cleaner, 750ml	No Frills	Kwik Save	0.38
air freshener, 400ml	No Frills	Kwik Save	0.54
furniture polish, aerosol, 300ml	No Frills	Kwik Save	0.42
disinfectant, thick, 1 litre	No Frills	Kwik Save	0.44
scouring cleanser, liquid, 750ml	No Frills	Kwik Save	0.49
shoe polish, 50ml	Sainsbury's	Sainsbury's	0.75
shoe cream, 75ml	Kiwi Scuff Cover	Sainsbury's	1.69
carpet shampoo, 550ml	1001	Sainsbury's	1.25
soap pads, steel wool, 15	No Frills	Kwik Save	0.43
dish cloths, cotton, pack of 5	No Frills	Kwik Save	0.75
floor cloth	Sainsbury's	Sainsbury's	0.75
sponge scourers, pack of 3	No Frills	Kwik Save	0.24
household gloves, rubber, pack of 2	No Frills	Kwik Save	0.64
duster, yellow		Kwik Save	0.99
refuse sack, plastic, pack of 20	No Frills	Kwik Save	0.62

Household goods January 1998 prices

Item	Brand	Retailer	Unit price £
Other fittings			
window locks, 10	Trent Quick Fix	B&Q	10.99
front door bolt, 4"		B&Q	2.09
back door bolt, 4"		B&Q	2.09
curtain hooks, pack of 20		B&Q	0.75
Tools			
screw driver set, pack of 8	Richmond	Argos	9.99
spanner set, chrome, 24 piece	Hilka	Argos	14.99
hammer, claw, wooden handle, metal head	Wickes	Wickes	2.99
pliers, plastic handle	Wickes	Wickes	6.99
tape measure, auto-lock	Wickes	Wickes	6.99
rule, metal, 1m	Wickes	Wickes	4.99
saw, tenon, plastic handle	Wickes	Wickes	3.99
hacksaw, 300mm blade	Wickes	Wickes	4.99
knife, safety, retractable blade	B&Q	B&Q	1.99
blades, safety knife, 5	B&Q	B&Q	1.79
paint brush, pack of 3	Wickes	Wickes	3.29
paint brush, 7.7cm, plastic, natural bristle	Wickes	Wickes	5.59
paste brush, wooden handle, natural bristle	Wickes	Wickes	4.49
ladder, 3 way, aluminium	Beldray 5 Star	Argos	26.90
tool box, plastic	Keter	Argos	9.89
Paint, wallpaper, timber			
paint roller set, 9"	Wickes	Wickes	2.99
paint, gloss, 0.5 litre	Wickes	Wickes	3.29
paint, emulsion, 5 litre	Wickes	Wickes	7.49
wallpaper, roll, plain embossed	Wickes	Wickes	1.99
Small materials			
screws, assorted sizes, 100	B&Q	B&Q	4.36
wall plugs, pack of 100	B&Q	B&Q	1.29
nuts and bolts, assorted sizes, 50	B&Q	B&Q	6.45
nails, all sizes, 250g	B&Q	B&Q	1.69
brush cleaner, for paint, 1 litre	Wickes	Wickes	2.29
filler, interior, 1.5g	Wickes	Wickes	1.99
sandpaper, 5 sheets	B&Q	B&Q	1.35
wallpaper adhesive, 20 rolls	Wickes	Wickes	2.49

Household services

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
Postage											
stamps, first class	0.26	51	1	13.26	13.26	0.255	34	1	8.84	8.84	0.170
stamps, second class	0.20	57	1	11.40	11.40	0.219	38	1	7.60	7.60	0.146
letter post, heavier weight	1.30	1	1	1.30	1.30	0.025	1	1	1.30	1.30	0.025
parcel post	1.95	1	1	1.95	1.95	0.038	1	1	1.95	1.95	0.038
overseas post	1.35	1	1	1.35	1.35	0.026	1	1	1.35	1.35	0.026
Postage total					29.26	0.563				21.04	0.405
Telephone with VAT											
telephone line rental	26.61	4	1	106.44	106.44	2.047	4	1	106.44	106.44	2.047
telephone connection	9.99	1	10	9.99	1.00	0.019	1	10	9.99	1.00	0.019
local calls	16.25	4	1	65.00	65.00	1.250	4	1	65.00	65.00	1.250
national calls	9.36	4	1	37.44	37.44	0.720	4	1	37.44	37.44	0.720
calls to mobiles	2.89	4	1	11.56	11.56	0.222	4	1	11.56	11.56	0.222
call box calls	0.30	12	1	3.60	3.60	0.069	9	1	2.70	2.70	0.052
Telephone total					225.04	4.328				224.14	4.310
Other services											
shoe repairs, heel, women's	4.25	1	1	4.25	4.25	0.082	1	1	4.25	4.25	0.082
shoe repairs, sole, women's	9.00	1	3	9.00	3.00	0.058	1	3	9.00	3.00	0.058
shoe repairs, heel, men's	4.95	1	2	4.95	2.48	0.048	0	0	0.00		
shoe repairs, sole, men's	12.00	1	3	12.00	4.00	0.077	0	0	0.00		
dry clean woman's coat	6.29	1	3	6.29	2.10	0.040	1	3	6.29	2.10	0.040
dry clean man's jacket	6.29	1	3	6.29	2.10	0.040	0	0	0.00		
baby-sitting	5.00	2	1	10.00	10.00	0.192	3	1	15.00	15.00	0.288
Other services total					27.92	0.537				24.35	0.468
Postage total					29.26	0.563				21.04	0.405
Telephone total					225.04	4.328				224.14	4.310
Other services total					27.92	0.537				24.35	0.468
Household services total					282.22	5.427				269.53	5.183

Household services January 1998 prices

Item	Retailer	Unit price £
Postage		
stamps, first class	Royal Mail	0.26
stamps, second class	Royal Mail	0.20
letter post, heavier weight	Royal Mail	1.30
parcel post	Royal Mail	1.95
overseas post, Christmas cards	Royal Mail	1.35
Telephone		
telephone line rental per quarter including VAT	British Telecom	26.61
telephone connection charges	British Telecom	9.99
local calls per quarter including VAT	British Telecom	16.25
national calls per quarter including VAT	British Telecom	9.36
mobile calls per quarter including VAT		2.89
international calls per quarter including VAT	British Telecom	0.00
call box calls per quarter including VAT	British Telecom	0.30
Other services		
shoe repairs, heel, women's	local	4.25
shoe repairs, sole, women's	local	9.00
shoe repairs, heel, men's	local	4.95
shoe repairs, sole, men's	local	12.00
dry clean woman's coat	Sketchley	6.29
dry clean man's jacket	Sketchley	6.29
baby-sitting, per evening	local	5.00

Leisure goods

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
TV, audio, video, & repairs											
hi-fi system, cassette, radio	99.99	1	12	99.99	8.33	0.160	1	12	99.99	8.33	0.160
radio/cassette player	29.29	1	12	29.29	2.44	0.047	1	12	29.29	2.44	0.047
television, colour, 20"	299.84	1	12	299.84	24.99	0.481	1	12	299.84	24.99	0.481
video recorder	224.88	1	12	224.88	18.74	0.360	1	12	224.88	18.74	0.360
personal stereo	15.99	1	2	15.99	8.00	0.154	1	2	15.99	8.00	0.154
telephone	14.49	1	12	14.49	1.21	0.023	1	12	14.49	1.21	0.023
repairs, television, colour	76.38	1	12	76.38	6.37	0.122	1	12	76.38	6.37	0.122
repairs, video recorder	64.63	1	12	64.63	5.39	0.104	1	12	64.63	5.39	0.104
tapes, video, blank, pack of 3	5.99	2	5	11.98	2.40	0.046	2	5	11.98	2.40	0.046
tapes, cassette, blank, pack 5	4.79	1	5	4.79	0.96	0.018	1	5	4.79	0.96	0.018
cassette, music, pre-recorded	9.99	2	1	19.98	19.98	0.384	2	1	19.98	19.98	0.384
cassette, music, child's	9.99	3	3	29.97	9.99	0.192	3	3	29.97	9.99	0.192
cassette, child's story	5.99	2	3	11.98	3.99	0.077	2	3	11.98	3.99	0.077
tape, video, hire	1.50	6	1	9.00	9.00	0.173	6	1	9.00	9.00	0.173
video tape cleaner	12.95	1	3	12.95	4.32	0.083	1	3	12.95	4.32	0.083
TV, audio, video, & repairs total					126.09	2.425				126.09	2.425
Sports goods											
Football	7.99	1	5	7.99	1.60	0.031	1	5	7.99	1.60	0.031
arm bands, pack of 2	3.99	1	3	3.99	1.33	0.026	1	3	3.99	1.33	0.026
Sports goods total					2.93	0.056				2.93	0.056
Books, newspapers, magazines											
dictionary, paperback, pocket	7.99	1	5	7.99	1.60	0.031	1	5	7.99	1.60	0.031
book, basic DIY	14.99	1	15	14.99	1.00	0.019	1	15	14.99	1.00	0.019
book, basic gardening	14.99	1	15	14.99	1.00	0.019	1	15	14.99	1.00	0.019
book, cookery	4.99	1	10	4.99	0.50	0.010	1	10	4.99	0.50	0.010
book, cookery, family meals	3.29	1	10	3.29	0.33	0.006	1	10	3.29	0.33	0.006
atlas, world	14.99	1	10	14.99	1.50	0.029	1	10	14.99	1.50	0.029
encyclopaedia	25.00	1	15	25.00	1.67	0.032	1	15	25.00	1.67	0.032
bible, New International	4.99	1	20	4.99	0.25	0.005	1	20	4.99	0.25	0.005
book, paperback, novel	5.99	2	1	11.98	11.98	0.230	2	1	11.98	11.98	0.230
book, paperback, novel	0.99	2	1	1.98	1.98	0.038	2	1	1.98	1.98	0.038
book, paperback, fiction, boy's	4.99	2	1	9.98	9.98	0.192	2	1	9.98	9.98	0.192
book, reference	4.99	2	15	9.98	0.67	0.013	2	15	9.98	0.67	0.013
book, puzzle	1.99	1	1	1.99	1.99	0.038	1	1	1.99	1.99	0.038
book, activity, child's	0.99	12	1	11.88	11.88	0.228	12	1	11.88	11.88	0.228
book, hardback, young child's	1.99	4	2	7.96	3.98	0.077	4	2	7.96	3.98	0.077
book, work, young child's	2.50	1	1	2.50	2.50	0.048	1	1	2.50	2.50	0.048
book, story	1.50	1	5	1.50	0.30	0.006	1	5	1.50	0.30	0.006
book, album, football	4.99	1	2	4.99	2.50	0.048	1	2	4.99	2.50	0.048
newspaper, Sunday	0.55	52	1	28.60	28.60	0.550	52	1	28.60	28.60	0.550
newspaper, local	0.27	52	1	14.04	14.04	0.270	52	1	14.04	14.04	0.270
comic, boy's	0.45	12	1	5.40	5.40	0.104	12	1	5.40	5.40	0.104
calendar	1.19	1	1	1.19	1.19	0.023	1	1	1.19	1.19	0.023
book, address, medium	4.99	1	10	4.99	0.50	0.010	1	10	4.99	0.50	0.010
diary, pocket	1.99	1	1	1.99	1.99	0.038	1	1	1.99	1.99	0.038
Books, newspapers, magazines total					107.31	2.064				107.31	2.064
Household games											
playing cards, pack	0.69	1	3	0.69	0.23	0.004	1	3	0.69	0.23	0.004
game, Scrabble	12.25	1	15	12.25	0.82	0.016	1	15	12.25	0.82	0.016

Leisure goods

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
game, Monopoly	13.95	1	15	13.95	0.93	0.018	1	15	13.95	0.93	0.018
game, snakes and ladders	3.99	1	1	3.99	3.99	0.077	1	1	3.99	3.99	0.077
Household games total					5.97	0.115				5.97	0.115
Toys											
Lego vehicle with motor	16.25	1	4	16.25	4.06	0.078	1	4	16.25	4.06	0.078
game, LCD	8.95	1	3	8.95	2.98	0.057	1	3	8.95	2.98	0.057
game, football, LCD	8.99	1	3	8.99	3.00	0.058	1	3	8.99	3.00	0.058
jigsaw, 500 piece	5.99	1	5	5.99	1.20	0.023	1	5	5.99	1.20	0.023
game, Cluedo	13.35	1	5	13.35	2.67	0.051	1	5	13.35	2.67	0.051
model sports car kit, pack of 2	9.99	1	2	9.99	5.00	0.096	1	2	9.99	5.00	0.096
paint/colour kit	9.99	1	1	9.99	9.99	0.192	1	1	9.99	9.99	0.192
in-line skates	12.99	1	3	12.99	4.33	0.083	1	3	12.99	4.33	0.083
knee pads, 1 pair	7.99	1	3	7.99	2.66	0.051	1	3	7.99	2.66	0.051
helmet, safety	12.99	1	3	12.99	4.33	0.083	1	3	12.99	4.33	0.083
swing soccer/tennis	9.75	1	7	9.75	1.39	0.027	1	7	9.75	1.39	0.027
bicycle, mountain, child's	99.99	1	5	99.99	20.00	0.385	1	5	99.99	20.00	0.385
bicycle helmet, older child's	8.99	1	5	8.99	1.80	0.035	1	5	8.99	1.80	0.035
bicycle helmet, younger child's	7.99	1	5	7.99	1.60	0.031	1	5	7.99	1.60	0.031
bicycle inner tube	1.99	1	5	1.99	0.40	0.008	1	5	1.99	0.40	0.008
bicycle puncture repair kit	1.99	1	2	1.99	1.00	0.019	1	2	1.99	1.00	0.019
doll, baby, 30cm	12.75	1	5	12.75	2.55	0.049	1	5	12.75	2.55	0.049
doll's buggy	14.75	1	5	14.75	2.95	0.057	1	5	14.75	2.95	0.057
doll outfit	4.75	1	3	4.75	1.58	0.030	1	3	4.75	1.58	0.030
play dough set	4.99	1	2	4.99	2.50	0.048	1	2	4.99	2.50	0.048
scissors, child's	0.39	1	2	0.39	0.20	0.004	1	2	0.39	0.20	0.004
paint and crayon set	2.99	1	1	2.99	2.99	0.058	1	1	2.99	2.99	0.058
glue, child's	1.99	1	1	1.99	1.99	0.038	1	1	1.99	1.99	0.038
paint brush, medium	0.79	2	1	1.58	1.58	0.030	2	1	1.58	1.58	0.030
gummed squares, pack of 20	1.99	1	1	1.99	1.99	0.038	1	1	1.99	1.99	0.038
crayons, wax, thick, pack of 8	0.99	1	1	0.99	0.99	0.019	1	1	0.99	0.99	0.019
coloured paper, A4, 6 sheets	2.75	1	1	2.75	2.75	0.053	1	1	2.75	2.75	0.053
book, colouring	1.99	1	1	1.99	1.99	0.038	1	1	1.99	1.99	0.038
wipe/chalk board and chalks	4.99	1	2	4.99	2.50	0.048	1	2	4.99	2.50	0.048
colouring cloth & crayons	3.99	1	2	3.99	2.00	0.038	1	2	3.99	2.00	0.038
painting book, magic	2.99	1	1	2.99	2.99	0.058	1	1	2.99	2.99	0.058
fuzzy felt	3.99	1	2	3.99	2.00	0.038	1	2	3.99	2.00	0.038
jigsaw puzzle	3.75	1	2	3.75	1.88	0.036	1	2	3.75	1.88	0.036
jigsaw puzzle	3.75	2	2	7.50	3.75	0.072	2	2	7.50	3.75	0.072
game, picture pairs, memory	2.99	1	3	2.99	1.00	0.019	1	3	2.99	1.00	0.019
snap cards	0.99	1	3	0.99	0.33	0.006	1	3	0.99	0.33	0.006
blow bubbles, pack of 2	0.99	1	1	0.99	0.99	0.019	1	1	0.99	0.99	0.019
bead set, plastic popper	3.99	1	2	3.99	2.00	0.038	1	2	3.99	2.00	0.038
vehicle set, 20	4.99	1	3	4.99	1.66	0.032	1	3	4.99	1.66	0.032
toy, soft	4.99	1	4	4.99	1.25	0.024	1	4	4.99	1.25	0.024
play house	9.50	1	2	9.50	4.75	0.091	1	2	9.50	4.75	0.091
Lego set	17.75	1	5	17.75	3.55	0.068	1	5	17.75	3.55	0.068
bucket and sand tool set	3.99	1	2	3.99	2.00	0.038	1	2	3.99	2.00	0.038
paddling pool, inflatable	4.99	1	3	4.99	1.66	0.032	1	3	4.99	1.66	0.032
football, soft	1.49	1	2	1.49	0.75	0.014	1	2	1.49	0.75	0.014
bicycle, with stabilisers	36.99	1	3	36.99	12.33	0.237	1	3	36.99	12.33	0.237
swing, tubular steel frame	18.95	1	8	18.95	2.37	0.046	1	8	18.95	2.37	0.046
Toys total					140.18	2.696			140.18	2.696	

11/09/98

Family Budget Unit 1998

Leisure goods

Item	Unit price £	Two parents and two children					One parent and two children				
		Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
Seasonal items											
tree lights, Christmas 40	4.89	1	5	4.89	0.98	0.019	1	5	4.89	0.98	0.019
tree and stand, Christmas	10.99	1	10	10.99	1.10	0.021	1	10	10.99	1.10	0.021
pull-out garland, foil	1.49	4	5	5.96	1.19	0.023	4	5	5.96	1.19	0.023
tree decoration pack, 21 piece	11.99	1	5	11.99	2.40	0.046	1	5	11.99	2.40	0.046
advent calendar	1.69	1	1	1.69	1.69	0.033	1	1	1.69	1.69	0.033
balloons, pack of 20	1.10	1	1	1.10	1.10	0.021	1	1	1.10	1.10	0.021
Seasonal items total					8.46	0.163			8.46	0.163	
Photographic equipment/processing											
camera, compact, 35mm	39.99	1	12	39.99	3.33	0.064	1	12	39.99	3.33	0.064
film, colour print, 24 x 35mm	2.79	3	1	8.37	8.37	0.161	3	1	8.37	8.37	0.161
film processing, 24 prints	3.99	3	1	11.97	11.97	0.230	3	1	11.97	11.97	0.230
photo album	0.99	1	1	0.99	0.99	0.019	1	1	0.99	0.99	0.019
photographs, school	9.00	2	1	18.00	18.00	0.346	2	1	18.00	18.00	0.346
photographs, nursery	5.00	1	1	5.00	5.00	0.096	1	1	5.00	5.00	0.096
photographs, booth, set of 4	2.00	1	2	2.00	1.00	0.019	1	2	2.00	1.00	0.019
Photographic equipment/processing total					48.66	0.936			48.66	0.936	
Plants, flowers, garden products											
rose bush, triple pack	3.99	3	10	11.97	1.20	0.023	3	10	11.97	1.20	0.023
seeds, flower, small packet	0.95	2	1	1.90	1.90	0.037	2	1	1.90	1.90	0.037
plants, bedding, pack of 6	2.99	1	1	2.99	2.99	0.058	1	1	2.99	2.99	0.058
compost, potting	1.49	1	2	1.49	0.75	0.014	1	2	1.49	0.75	0.014
bulbs, small bag	1.99	1	2	1.99	1.00	0.019	1	2	1.99	1.00	0.019
fertiliser, general purpose	2.79	1	2	2.79	1.40	0.027	1	2	2.79	1.40	0.027
seed, grass, 454g	4.65	1	4	4.65	1.16	0.022	1	4	4.65	1.16	0.022
flowers, cut, small bunch	2.99	1	1	2.99	2.99	0.058	1	1	2.99	2.99	0.058
plant, flowering, in pot	2.49	1	1	2.49	2.49	0.048	1	1	2.49	2.49	0.048
plant, house, small	2.49	1	5	2.49	0.50	0.010	1	5	2.49	0.50	0.010
Plants, flowers, garden products total					16.36	0.315			16.36	0.315	
TV, audio, video & repairs total					126.09	2.425			126.09	2.425	
Sports goods total					2.93	0.056			2.93	0.056	
Books, newspapers, magazines total					107.31	2.064			107.31	2.064	
Household games total					5.97	0.115			5.97	0.115	
Toys total					140.18	2.696			140.18	2.696	
Seasonal items total					8.46	0.163			8.46	0.163	
Photographic equipment/ processing total					48.66	0.936			48.66	0.936	
Plants, flowers, garden products total					16.36	0.315			16.36	0.315	
Leisure goods total					455.95	8.768			455.95	8.768	

Leisure goods January 1998 prices

Item	Brand	Retailer	Unit price £
TV, audio, video, & repairs			
midi hi-fi system, radio, cassette player	Venturer	Comet	99.99
radio/cassette player, mains/battery	Bush	Empire	29.29
television, colour, 20" (cr 100 wks)	Samsung	Empire	299.84
video recorder (cr 100 wks)	Sharp	Empire	224.88
personal stereo	Sony Walkman	Argos	15.99
telephone, redial & mute facilities	Binatone Avon 120	Argos	14.49
television, colour, repairs			76.38
video recorder, repairs			64.63
tapes, video, blank, 180, pack of 3	TDK	Sainsbury's	5.99
tapes, cassette, blank, pack of 5	BASF	Sainsbury's	4.79
cassette, pre-recorded		Sainsbury's	9.99
cassette, pre-recorded, child's		Sainsbury's	9.99
cassette, pre-recorded, child's story		Sainsbury's	5.99
tape, video, pre-recorded, cartoon		Sainsbury's	9.99
tape, video, hire		local	1.50
tape, video, hire, cartoon		local	1.50
video tape cleaner	Scotch	Sainsbury's	12.95
Sports goods total			
football, laceless, pvc	Puma Strike Force	Index	7.99
arm bands, inflatable		E L Centre	3.99
Books, newspapers, magazines			
dictionary, paperback, pocket size	Pocket Oxford	WH Smith	7.99
book, basic DIY		WH Smith	14.99
book, basic gardening		WH Smith	14.99
book, cookery		Woolworth	4.99
book, cookery, family meals	Sainsbury's	Sainsbury's	3.29
atlas, world		WH Smith	14.99
encyclopaedia		WH Smith	25.00
bible, New International		WH Smith	4.99
book, paperback, novel		Sainsbury's	5.99
book, paperback, novel	Wordsworth	WH Smith	0.99
book, paperback, fiction, boy's	Puffin	WH Smith	4.99
book, reference		WH Smith	4.99
book, puzzle		Sainsbury's	1.99
book, activity, child's		Sainsbury's	0.99
book, hardback, young child's	Sainsbury's	Sainsbury's	1.99
book, work, young child's		E L Centre	2.50
book, story	Ladybird	WH Smith	1.50
book, album, football		WH Smith	4.99
newspaper, Sunday	Sunday Mail	Sainsbury's	0.55
newspaper, local	Evening Post	Sainsbury's	0.27
tv guide	TV Times	Sainsbury's	0.67
comic, boy's	Dandy	Sainsbury's	0.45
calendar	Sainsbury's	Sainsbury's	1.19
book, address, medium	Letts	local	4.99
diary, pocket		local	1.99
Household games			
playing cards, pack		Kwik Save	0.69
game, Scrabble	Spears	Index	12.25
game, Monopoly	Waddingtons	Index	13.95
game, snakes and ladders		Argos	3.99

Leisure goods January 1998 prices

Item	Brand	Retailer	Unit price £
Toys			
Lego all-terrain vehicle with motor game, LCD	Lego Technic 8414	Argos	16.25
game, football, LCD	Tamagotchi	Argos	8.95
jigsaw, 500 piece	Tiger	Index	8.99
game, Cluedo		WH Smith	5.99
model sports car kit, pack of 2	Airfix	Argos	13.35
paint/colour kit		Index	9.99
in-line skates	Apollo	Index	12.99
knee pads, 1 pair		Index	7.99
helmet, safety	Ultra	Empire	12.99
swing soccer/tennis		Index	9.75
bicycle, mountain, child's	Memphis ATB	Empire	99.99
bicycle helmet, older child's	Rhino	Argos	8.99
bicycle helmet, younger child's	Oxford 'Pulse'	Argos	7.99
bicycle inner tube		local	1.99
bicycle puncture repair kit, sports	Halfords	Halfords	1.99
doll, baby, 30cm	Tiny Tears	Argos	12.75
doll's buggy	Winnie the Pooh	Argos	14.75
doll outfit	Petite Boutique	Argos	4.75
play dough set and case		Argos	4.99
scissors, child's		Kwik Save	0.39
paint and crayon set		Index	2.99
glue, child's		E L Centre	1.99
paint brush, medium		E L Centre	0.79
gummed squares, pack of 20		E L Centre	1.99
crayons, wax, thick, pack of 8		Kwik Save	0.99
coloured card, A4, 10 sheets		E L Centre	2.75
book, colouring		E L Centre	1.99
wipe/chalk board and chalks	Teletubbies	Argos	4.99
colouring cloth & crayons	Teletubbies	E L Centre	3.99
painting book, magic		E L Centre	2.99
fuzzy felt	Teletubbies	Argos	3.99
jigsaw puzzle	Spell a Puzzle	Argos	3.75
jigsaw puzzle	101 Dalmatians	Argos	3.75
game, picture pairs, memory		E L Centre	2.99
snap cards		E L Centre	0.99
blow bubbles, pack of 2		Sainsbury's	0.99
bead set, plastic popper		Argos	3.99
vehicle set, 20	Simba	Argos	4.99
toy, soft	Dalmation Puppy	Index	4.99
play house	M-Y	Index	9.50
Lego set	Lego System 1796	Argos	17.75
bucket and sand tool set, large	Mookie Castle	Argos	3.99
paddling pool, inflatable, 122cm		Argos	4.99
football, soft		Kwik Save	1.49
bicycle, with stabilisers	Pony 12	Index	36.99
swing, tubular steel frame	Guinness Brothers	Argos	18.95
Seasonal items			
tree lights, Christmas 40	Petal Lights	Argos	4.89
tree and stand, Christmas, artificial		Argos	10.99
pull-out garland, foil		Kwik Save	1.49
tree decoration pack, Christmas, 21 piece		Argos	11.99

Leisure goods January 1998 prices

Item	Brand	Retailer	Unit price £
advent calendar, milk choc	Cadbury	Kwik Save	1.69
crackers, Christmas, 12		Argos	2.79
balloons, pack of 20	Sainsbury's	Sainsbury's	1.10
Photographic equipment/processing			
camera, 35mm	Praktica T300	Empire	39.99
film, colour print, 24 x 35mm	Sainsbury's	Sainsbury's	2.79
film processing, 24 prints		Boots	3.99
photo album		Kwik Save	0.99
photographs, school		local school	9.00
photographs, nursery		local nursery	5.00
photographs, booth, set of 4		booth	2.00
Plants, flowers, garden products			
rose bush, triple pack	Cuthbert	Woolworths	3.99
seeds, flower, small packet	Sainsbury's	Sainsbury's	0.95
plants, bedding, perennial, pack of 6	B&Q	B&Q	2.99
compost, potting	Levington	Sainsbury's	1.49
bulbs, small bag		B&Q	1.99
fertiliser, general purpose, 40 litre	B&Q	B&Q	2.79
seed, grass, 454g	B&Q	B&Q	4.65
flowers, cut, small bunch		Sainsbury's	2.99
plant, flowering, begonia in pot	Sainsbury's	Sainsbury's	2.49
plant, house, small	Sainsbury's	Sainsbury's	2.49

Leisure services

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
Sports activities											
swimming, woman	1.90	26	1	49.40	49.40	0.950	26	1	49.40	49.40	0.950
swimming, man	1.90	13	1	24.70	24.70	0.475	0	0	0.00		
swimming, child 10	1.05	26	1	27.30	27.30	0.525	26	1	27.30	27.30	0.525
swimming, child 4	0.00	26	1	0.00	0.00	0.000	26	1	0.00	0.00	0.000
pool, 3 games of keep fit	1.20	26	1	31.20	31.20	0.600	0	0	0.00		
Sports activities total					200.20	3.850				144.30	2.775
Arts, entertainment, outings											
cinema, woman	1.80	3	1	5.40	5.40	0.104	3	1	5.40	5.40	0.104
cinema, man	1.80	1	1	1.80	1.80	0.035	0	0	0.00		
cinema, child, 10	1.80	3	1	5.40	5.40	0.104	3	1	5.40	5.40	0.104
cinema, child, 4	1.80	2	1	3.60	3.60	0.069	2	1	3.60	3.60	0.069
concert, popular/classical	14.50	2	2	29.00	14.50	0.279	1	2	14.50	7.25	0.139
theatre, pantomime, adult	7.00	2	2	14.00	7.00	0.135	1	2	7.00	3.50	0.067
theatre, pantomime, child	4.50	2	2	9.00	4.50	0.087	2	2	9.00	4.50	0.087
theme park/zoo, family ticket	34.00	1	3	34.00	11.33	0.218	0	0	0.00		
theme park/zoo, per person	9.95	0	0				3	3	29.85	9.95	0.191
Eden Farm insight, family ticket	7.50	1	3	7.50	2.50	0.048	0	0	0.00		
Eden Farm insight, adult	2.50	0	0				1	3	2.50	0.83	0.016
Eden Farm insight, child	1.50	0	0				2	3	3.00	1.00	0.019
Arts, entertainment, outings total					56.03	1.078				41.43	0.797
TV licence											
tv licence, colour	91.50	1	1	91.50	91.50	1.760	1	1	91.50	91.50	1.760
TV licence total					91.50	1.760				91.50	1.760
School, club expenses											
trips, school	1.00	3	1	3.00	3.00	0.058	3	1	3.00	3.00	0.058
insurance, school	0.50	1	2	0.50	0.25	0.005	1	2	0.50	0.25	0.005
trip, residential, school	60.00	1	5	60.00	12.00	0.231	1	5	60.00	12.00	0.231
sponsorship, school	1.00	1	2	1.00	0.50	0.010	1	2	1.00	0.50	0.010
concert, school	1.00	1	1	1.00	1.00	0.019	1	1	1.00	1.00	0.019
trip, nursery school	3.00	1	1	3.00	3.00	0.058	1	1	3.00	3.00	0.058
School, club expenses total					19.75	0.380				19.75	0.380
Holiday expenses											
holiday chalet, 7 nights	262.00	1	1	262.00	262.00	5.038	1	1	262.00	262.00	5.038
Holiday expenses total					262.00	5.038				262.00	5.038
Summary of Leisure services											
Sports activities total					200.20	3.850				144.30	2.775
Arts, entertainment, outings total					56.03	1.078				41.43	0.797
TV licence total					91.50	1.760				91.50	1.760
School, club expenses total					19.75	0.380				19.75	0.380
Holiday expenses total					262.00	5.038				262.00	5.038
Leisure services total					629.48	12.105				558.98	10.750

Leisure services January 1998 prices

Item	Brand	Retailer	Unit Price £
Sports activities			
swimming, woman	public pool	local	1.90
swimming, man	public pool	local	1.90
swimming, child 10	public pool	local	1.05
swimming, child 4	public pool	local	0.00
pool, 3 games of		local	1.20
keep fit		local	2.60
Arts, entertainment, outings			
cinema, woman		Odeon	1.80
cinema, man		Odeon	1.80
cinema, child, 10		Odeon	1.80
cinema, child, 4		Odeon	1.80
concert, popular/classical		local	14.50
theatre, pantomime, adult		local	7.00
theatre, pantomime, child		local	4.50
TV licence			
tv licence, colour		Post Office	91.50
School, club expenses			
trips, school		local	1.00
insurance, school		local	0.50
trip, residential, school		local	60.00
sponsorship, school		local	1.00
concert, school		local	1.00
trip, nursery school		local	3.00
theme park and zoo, family ticket		Flamingo Land	34.00
theme park and zoo, per person		Flamingo Land	9.95
Eden Farm insight, family ticket		Eden Farm Insight	7.50
Eden Farm insight, adult		Eden Farm Insight	2.50
Eden Farm insight, child		Eden Farm Insight	1.50
Holiday expenses			
holiday chalet, Cayton Bay, 7 nights	Haven		262.00

Transport without a car

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
Fares and other travel costs											
coach, day trip, adult	4.50	4	3	18.00	6.00	0.115	2	3	9.00	3.00	0.058
coach, day trip, child 10	2.25	2	3	4.50	1.50	0.029	2	3	4.50	1.50	0.029
coach, day trip, child 4	0.00	2	3	0.00	0.00	0.000	2	3	0.00	0.00	0.000
coach, for holiday, adult	6.75	2	1	13.50	13.50	0.260	1	1	6.75	6.75	0.130
coach, for holiday, child 10	3.30	1	1	3.30	3.30	0.063	1	1	3.30	3.30	0.063
coach, for holiday, child 4	0.00	1	1	0.00	0.00	0.000	1	1	0.00	0.00	0.000
bus, local, return fare, adult	1.45	156	1	226.20	226.20	4.350	104	1	150.80	150.80	2.900
bus, local, return fare, child 10	0.75	52	1	39.00	39.00	0.750	52	1	39.00	39.00	0.750
taxi, local	5.00	2	1	10.00	10.00	0.192	2	1	10.00	10.00	0.192
bicycle, adult, second-hand	75.00	2	5	150.00	30.00	0.577	1	5	75.00	15.00	0.288
bicycle inner tube	1.99	2	2	3.98	1.99	0.038	1	2	1.99	1.00	0.019
bicycle tyre	2.50	3	5	7.50	1.50	0.029	1	3	2.50	0.83	0.016
lubricating oil	0.99	1	3	0.99	0.33	0.006	1	4	0.99	0.25	0.005
bicycle puncture repair kit	0.99	1	2	0.99	0.50	0.010	1	2	0.99	0.50	0.010
Fares and other travel costs total					333.82	6.420				231.92	4.460

Transport with a car

Item	Two parents and two children						One parent and two children				
	Unit price £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £	Qty	Life/ yrs	Total price £	Cost/ year £	Cost/ week £
Fares and other travel costs											
bus, return fare, adult	1.45	102	1	147.90	147.90	2.844	0	1	0.00	0.00	0.000
bus, return fare, child 10	0.75	52	1	39.00	39.00	0.750	52	1	39.00	39.00	0.750
taxi, local	5.00	1	1	5.00	5.00	0.096	1	1	5.00	5.00	0.096
bicycle, adult, second-hand	75.00	2	5	150.00	30.00	0.577	1	5	75.00	15.00	0.288
bicycle inner tube	1.99	2	2	3.98	1.99	0.038	1	2	1.99	1.00	0.019
bicycle tyre	2.50	3	5	7.50	1.50	0.029	1	3	2.50	0.83	0.016
lubricating oil	0.99	1	3	0.99	0.33	0.006	1	4	0.99	0.25	0.005
bicycle puncture repair kit	0.99	1	2	0.99	0.50	0.010	1	2	0.99	0.50	0.010
Fares and other travel costs total					226.22	4.350				61.57	1.184
Motoring											
depreciation, Ford Escort	404.00	1	1	404.00	404.00	7.769	1	1	404.00	404.00	7.769
car parking, 3 hours	1.20	13	1	15.60	15.60	0.300	13	1	15.60	15.60	0.300
road fund licence, car	145.00	1	1	145.00	145.00	2.788	1	1	145.00	145.00	2.788
insurance, car, 1 driver	110.55	0	0	0.00			1	1	110.55	110.55	2.126
insurance, car, 2 drivers	134.67	1	1	134.67	134.67	2.590	0	0	0.00		
petrol, unleaded, per gallon	3.27	125	1	408.75	408.75	7.861	125	1	408.75	408.75	7.861
motor oil, litre	3.00	5	1.5	15.00	10.00	0.192	5	1.5	15.00	10.00	0.192
motor oil, litre	3.00	2	1	6.00	6.00	0.115	2	1	6.00	6.00	0.115
tyre, car	24.99	1	2	24.99	12.50	0.240	1	2	24.99	12.50	0.240
wheel balancing, car	5.40	1	2	5.40	2.70	0.052	1	2	5.40	2.70	0.052
service, car, 12,000 miles	60.57	1	1.5	60.57	40.38	0.777	1	1.5	60.57	40.38	0.777
test, car, MOT	29.42	1	1	29.42	29.42	0.566	1	1	29.42	29.42	0.566
seat, booster cushion, child	17.99	1	3	17.99	6.00	0.115	1	3	17.99	6.00	0.115
repairs, general	100.00	1	1	100.00	100.00	1.923	1	1	100.00	100.00	1.923
Motoring total					1,315.01	25.289				1,290.89	24.825
Fares and other travel costs total					226.22	4.350				61.57	1.184
Motoring total					1,315.01	25.289				1,290.89	24.825
Travel total					1,541.23	29.639				1,352.46	26.009

Transport January 1998 prices

Item	Brand	Retailer	Unit price £
Fares and other travel costs			
coach travel to Kirby Misperton, return fare, adult		Coastliner	4.50
coach travel to Kirby Misperton, return fare, child 10		Coastliner	2.25
coach travel to Kirby Misperton, return fare, child 4		Coastliner	0.00
coach travel to Cayton Bay, return fare, adult		National Express	6.75
coach travel to Cayton Bay, return fare, child 10		National Express	3.30
coach travel to Cayton Bay, return fare, child 4		National Express	0.00
bus travel, local, return fare, adult		Rider York Ltd	1.45
bus travel, local, return fare, child 10		Rider York Ltd	0.75
weekly bus ticket	Minster	Rider York Ltd	9.00
taxi, local		local	5.00
bicycle, adult, second-hand		local	75.00
bicycle inner tube		Halfords	1.99
bicycle tyre		Halfords	2.50
lubricating oil	Halfords	Halfords	0.99
bicycle puncture repair kit	Halfords	Halfords	0.99
Motoring			
depreciation, Ford Escort			404.00
car parking, 3 hours		City of York	1.20
road fund licence, car		DVLA	145.00
insurance, car, 1 driver, woman		Parker's Guide 1997	110.55
insurance, car, 2 drivers		Parker's Guide 1997	134.67
petrol, unleaded, per gallon		local	3.27
motor oil, litre	Castrol GTX		3.00
tyre, car	Datum Mid-Range	Halfords	24.99
wheel balancing, car			5.40
service, car, 12,000 miles		Halfords	60.57
test, car, MOT			29.42
seat, booster cushion		Mothercare	17.99
repairs, general			100.00